

ON THE PATH OF PROSPERITY 2022

A Collection of Members' Success Stories



Micro-Enterprise

Animal Husbandry

Enterprise



ON THE PATH OF PROSPERITY 2022

A Collection of Members' Success Stories



Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

Naxal, Kathmandu, Nepal

On the Path of Prosperity 2022

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

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

Fax : +977-1-4513856

Email : info@nirdhan.com.np

Website : www.nirdhan.com.np

Edition : First 2023

ISBN : 9789937134514

Date of Publication : February 2023

Preface



We wish to see improvement in the living standard of all Nepalese through increased economic and social standards. It is possible to bring forth increased income and living standard among all classes in the society through utilization of financial and non-financial services.

Since 1992, Nirdhan Utthan has been supporting income generation and capacity building of the entrepreneurs through employment generation creating new microenterprises or expanding the enterprises in operation through provision of financial and non-financial services to the target groups under the poverty line. We have aimed for bringing down the population below poverty line to zero by 2043.

In Nepal, per capita income has been estimated to be NPR 164,598 during FY 2021/22. Per capita income is an average income, hence it does not measure correctly the complete economic status under the poverty line. The important means in eradicating poverty is to generate self-employment and employment. And, the means to generate employment is the entrepreneurship. Entrepreneurship needs skill, awareness and capital. As such, Nirdhan Utthan has been extending collateral-free capital as well as knowledge and services including financial literacy and skill and entrepreneurship training to the target groups.

As microfinance itself is a social enterprise, our employees have been contributing towards business promotion and implementation generating awareness among the entrepreneurs in pursuing productive ventures subsequent to availing the loan facility.

Like in the previous years, the institution has brought out this publication through collection of real situation of the 181 women entrepreneurs representing one each from all of the branch offices in 77 districts of the seven provinces, who have been able to improve their economic and social status through utilization of financial and non-financial services of the institution. The 181 successful entrepreneurs included in this booklet, also representing other sisters who have been able to bring forth changes and improvement in their living standards, have tried to portray the real account of social change and impact of microfinance. The success stories in this book would inform-well and motivate those wishing to venture the enterprise/business.

The provision of easy and convenient financial and non-financial services through microfinance has created an enabling environment at local levels towards doing businesses. This has resulted into increased level of self-respect among our enterprising sisters assuming decision making role and contributed towards increased understanding at household level and lowered incidences of domestic violence. The social problems have gone down and foreign currency reserve has positively been impacted due to import reduction through consumption of goods produced by the micro-entrepreneurs.

The enterprising sisters have been engaged in the production process of goods and services as demanded by local consumers through establishment of enterprises with the capital made available by Nirdhan. They have generated profit through sales of produced goods and services and invested again the saved profit. They have graduated towards the path of prosperity breaking the vicious circle of poverty with repeated investment of the income that they generated through micro-entrepreneurship. As most of the entrepreneurs are women, this process has been considered as of the inclusive nature for sustainable development.

Our enterprising sisters have been engaged in a silent economic revolution towards making the most pleasant and beautiful Nepal prosper well. The employees dedicated towards our development campaign are motivating well the entrepreneurs.

We have felt that the monthly centre meetings of our enterprising members also utilized in discussing school education of children, cleanliness in neighbourhood, maternal-child health, various diseases and ways in disease prevention have contributed towards promotion of healthy life-style and life-long learning opportunities ensuring inclusive and quality education.

The centre meetings are also being used for discussion on various traditional superstitions prevalent in the society towards making a civilized and cultured society. The continuity of such discussion and continued efforts have led to positive change in the society.

We have made provision of life insurance to safeguard the family from the insecurity resulting from passing away of the breadwinner as well as to secure relief in case of permanent disability due to accidents. In the insurance coverage, the policy amount is determined based on the members' loan amount and the member as well as spouse are covered under the policy with minimum premium payment. The insured amount is payable in case of permanent disability or death of the concerned member. This arrangement has saved the family from additional expenditure burden at times of such an extreme adverse situation.

The institution has been ensuring participation of its employees in national and international training events and study tours so as to enhance their capability and workmanship in serving the member/clients better. During FY 2021/22, a total of 1,251 employees have participated in the in-house as well as national-level training events.

A total of 1,020 member/clients have been benefited from various skill development training events organized by the institution in all seven provinces during FY 2021/22 towards enhancing the member/clients' capability. Such training events have contributed towards entrepreneurship development among the member/clients affiliated with the institution.

The institution has provided financial literacy training to the member/clients and their guardians in all seven provinces covering the topics of their interest and needs during FY 2021/22. The training topics included financial target, financial discipline, availing loan, making savings, preparation of family budget and plan, importance of savings, loan utilization, clean note policy, anti-money laundering, remittance, interest rate, means of income generation, client protection, and digital financial services. In total, 461 member/clients and guardians have been benefited from the financial literacy training events.

The institution has been providing financial and non-financial services to the member/clients as per their needs and wish. With a view to learn on the positive impact of the services of the institution among the member/clients and the areas to improve in bringing effectiveness in the services, the

institution has completed provincial level workshops of the Centre In-charges in Gandaki, Lumbini and Sudurpashchim provinces. In total, 315 Centre In-charges were present in these events. 37 Centre In-charges shared on their cases of improvement in economic condition through proper utilization of loan facility based on individual capability and also made valuable suggestions as to the activities to be implemented in the days ahead.

In FY 2021/22, a total of NPR 18,000,000 was disbursed among 3,000 member/clients at the rate of NPR 6,000 per member/clients as relief for daily consumables. These member/clients were recommended by the branch and regional offices as severely affected financially due to death of the breadwinner of the family, disruption of project due to Covid pandemic, destruction of project due to fire and flood/landslide, permanent disability of the breadwinner of the family due to accident, incurring heavy treatment cost due to critical illness of a family member, and destruction of project due to pandemic related to bird and animals. Likewise, the institution has been supporting the member/clients affected by natural calamities in reviving their businesses through relief packages. In FY 2021/22, a total of NPR 2,865,000 was disbursed as relief among 1,059 entrepreneur/members affected by natural calamities, e.g., fire, flood, landslide, storm etc.

The institution has been providing the member/clients with maternity allowance for ensuring nutritious foods. In FY 2021/22, a total of NPR 4,509,500 was disbursed among 2,820 member/clients during their maternity. This provision is believed to support in nutrition of the mother and infant.

With an accountability towards the society and continued encouragement for higher education, the institution has been awarding scholarships annually to the children of the member/clients affiliated with all 181 branches across seven provinces. In FY 2021/22, a total of NPR 1,752,000 was awarded in scholarships to 292 children completing Grade 12.

The institution has been providing critical illness relief in cases where the member/client, their spouse, and children are diagnosed with or resorted to cancer, dialysis due to kidney failure, operation of heart-valve, long-term in coma, lifelong disability due to heart-attack, bone-marrow transplant, permanent disability due to paralysis, loss of sight of both eyes, and ovarian operation. In FY 2021/22, a total of NPR 1,070,000 has been disbursed as critical illness relief to 214 member/clients at the rate of NPR 5,000. This provision has helped in treatment of the member/clients, their spouse and children suffered from the critical illnesses.

The institution has been facilitating insurance compensation in case of death of the enterprising member and their spouse so as to relieve the family from the extra burden of loan and maintain financial balance in the family. In FY 2021/22, a total of NPR 207,341,439 was facilitated as rural loan insurance compensation due to death of 2,666 policy holder entrepreneurs (including spouse).

FY 2021/22, the institution, under its social responsibility program, has provided a total of NPR 5,500,000 as grant to the following schools representing all seven provinces at the rate of NPR 500,000 per school.

Sr.	School Name	Address	Province	Amount
1.	Janaki Adharbhut Vidhyalaya	Kankai-2, Jhapa	Province 1	500,000
2.	Prakash Madhyamik Vidhyalaya	Barahkshetra-10 Sunsari	Province 1	500,000
3.	Anup Dipani Madhyamik Vidhyalaya	Kolhabi-1, Bara	Madhesh	500,000
4.	Rastriya Adharbhut Vidhyalaya	Madi-1, Chitwan	Bagmati	500,000

5.	Vijaya Smarak Madhyamik Vidhyalaya	Dillibazar, Kathmandu-29	Bagmati	500,000
6.	Jana Kalyan Madhyamik Vidhyalaya	Besishahar-11, Lamjung	Gandaki	500,000
7.	Deurali Madhyamik Vidhyalaya	Kaligandaki-6, Syangja	Gandaki	500,000
8.	Kaligandaki Gurukulam	Ramgha-6, Palpa	Lumbini	500,000
9.	Bhanu Madhyamik Vidhyalaya	Dullu-11, Dailekh	Karnali	500,000
10.	Chamkilo Tara Prathamik Vidhyalaya	Lamkichuha-6, Kailali	Sudurpashchim	500,000
11.	Galainath Madhyamik Vidhyalaya	Shailyashikhar-8, Darchula	Sudurpashchim	500,000

It is believed that the above amount would support in maintaining standard of education with continuity of education through provision of uniform for intelligent and deprived students and educational materials including stationery and sports items.

We believe that this booklet would serve as an inspiration in bringing positive change in social and economic status of the self and the family through access to smaller loans and deposit mobilization. Thanks are due to all colleagues who supported with writing, compiling and editing the articles in bringing out this booklet and to our consultant Prem Manandhar for translating it from Nepali to English.

Thank You

Janardan Dev Pant

Chief Executive Officer

Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

16 July 2022

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 financial services sustainably to the poor women and raise social awareness.

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 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: 185

Financial Services of the Institution

- Loan/Credit
 - Micro-credit: Maximum NPR 500 thousand without collateral.
 - Microenterprise Loan: Up to NPR 1 million (For graduate members of the micro-credit program)
- Savings: Collection from client members as well as from general public in 92 branches
- Micro-insurance: Term life 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 lagged-behind 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 16 July 2022

Progress Description	Number
Districts with Service Outreach	77
Branch Offices	185
Local Bodies Reached	549
Total Staff	1,190
Total Centres	22,179
Total Member/Clients	397,596
Total Entrepreneur/Members	242,070
Financial Indicators	Amount (NPR)
Total Loan Disbursement	193.99 Billion
Total Loan Outstanding	27.69 Billion
Total Deposit Mobilization	18.18 Billion
Interest on Loan	10% - 15% (per annum)
Interest on Deposit	6% - 12.55% (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 2021/22 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 most affected due to various reasons	3,000	18,000,000.00
2.	Maternity/Nutrition expenses	2,820	4,509,500.00
3.	Natural Disaster relief support	1,059	2,865,000.00
4.	Scholarships	292	1,752,000.00
5.	Critical Illness relief support	214	1,070,000.00
6.	Member Insurance compensation (including guardians)	2,666	207,341,439.00
7.	Skill Development Training	1,020	3,718,269.00
8.	Grant to the school	11	5,500,000.00
9.	Province-level Centre In-charge Workshop	315	---
10.	Financial Literacy Program	461	---
11.	Beneficiaries of financial literacy program (Orientation on financial literacy at the time of affiliation in the group)	28,021	---

- 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.

Table of Contents

Province 1

1.	Ramala Gurung: Nirdhan support in entrepreneurial journey	Phungling, Taplejung	1
2.	Udayamati Lowa: Symbol of a struggling woman	Phidim, Panchthar	2
3.	Chhalimaya Thapa Magar: Becoming self-employed	Rabi, Panchthar	3
4.	Surya Kumari Nembang: Symbol of struggling multipreneur	Yashok, Panchthar	4
5.	Pavitra Rai: Nirdhan made me self-reliant	Ilam, Ilam	5
6.	Mina Tamang: Nirdhan support in successful business	Fikkal, Ilam	6
7.	Rupa Ibaram Begha: Rejoicing pig farming business	Dhulabari, Jhapa	7
8.	Menuka Lingleku Subba: Successful woman agripreneur	Chandragadhi, Jhapa	8
9.	Sabitra Oli: Successful entrepreneur via collateral-free loan	Surunga, Jhapa	9
10.	Meera Rajbanshi: Happiness in the life bestowed on by Nirdhan	Gauradaha, Jhapa	10
11.	Anju Phago: Nirdhan support in pig farming business	Damak, Jhapa	11
12.	Satyakala Rai: Nirdhan became the charioteer	Bhojpur, Bhojpur	12
13.	Anjana Barhakoti: A successful entrepreneur	Khandbari, Sankhuwasabha	13
14.	Sushila Shrestha: A successful grocer	Chainpur, Sankhuwasabha	14
15.	Mina Kumari Ale Magar: Struggle in hand made fabric (dhaka)	Myanglung, Tehrathum	15
16.	Pramila Gurung: The struggling entrepreneur	Hile, Dhankuta	16
17.	Resamwati Khawas: The cottage entrepreneur	Birat Chowk, Morang	17
18.	Anjani Kumari Sardar: The successful cottage entrepreneur	Tankisinuwari, Morang	18
19.	Pavitra Subedi: Happiness realized with Nirdhan micro-loan	Biratnagar, Morang	19
20.	Milan Rai: Successful business life	Karsiya, Morang	20
21.	Durga Devi Bhujel: Nirdhan support in her vocation	Dharan, Sunsari	21
22.	Sabita Shrestha: Successful agripreneur	Jhumka, Sunsari	22
23.	Rejina Rai: Success realized through proper utilisation of loan	Prakashpur, Sunsari	23
24.	Gita Devi Shah: Rejoicing the leaf plate industry	Beltar, Udayapur	24
25.	Shila Devi Bhagat: Cosmetics business prospered through Nirdhan	Murkuchi, Udayapur	25
26.	Shalmu Sherpa: Story of economic transformation in the life	Okhaldhunga, Okhaldhunga	26
27.	Nisha Rai: The life transformed with Nirdhan loan	Salleri, Solukhumbu	27
28.	Kalpana Rai: Nirdhan loan made me an entrepreneur	Diktal, Khotang	28
29.	Mamita Rai: Life transformed through proper utilisation of loan	Halesi, Khotang	29

Madhesh Province

30.	Lalita Devi Sardar: Proper utilisation of loan transformed the life	Kanchanpur, Saptari	30
31.	Ram Kumari Sah: Nirdhan brought about happy days	Kathauna, Saptari	31
32.	Mehrun Khatun: Life changed with cosmetics shop	Bodebarsaien, Saptari	32
33.	Seeta Kumari Chaudhary: Nirdhan became charioteer in the life	Lahan, Siraha	33
34.	Amundri Devi Mahato: Enjoyment of vegetable farming	Sukhipur, Siraha	34
35.	Nirmala Tamang: Life transformed through untiring efforts	Choharwa, Siraha	35
36.	Radha Devi Sah Kalwar: Nirdhan made me an entrepreneur	Bandipur, Siraha	36

37.	Amrit Kala Devi Yadav: Rejoicing the successes	Dhanushadham, Dhanusha	37
38.	Dipak Devi: Nirdhan became light of the life	Mahendra Nagar, Dhanusha	38
39.	Rina Kumari Mandal: On the path of prosperity	Yadukuha, Dhanusha	39
40.	Anita Devi: Successful grocer	Janakpur, Dhanusha	40
41.	Rahana Khatun: Rejoicing the garment trading	Nagrain, Dhanusha	41
42.	Gulshan Khatun: Towards the path of prosperity	Jaleswor, Mahottari	42
43.	Rita Kumari Devi Sah: Nirdhan granted the professional identity	Loharpatti, Mahottari	43
44.	Shova Devi: The successful entrepreneur	Aurahi, Mahottari	44
45.	Sumintra Devi: Ideal bicycle entrepreneur	Gaushala, Mahottari	45
46.	Sabina Giri: Message from the successful entrepreneur	Chaulikha, Sarlahi	46
47.	Usha Kumari Sah: Nirdhan support from village to city	Nawalpur, Sarlahi	47
48.	Sushma Devi: Happiness that followed in the life	Godaita, Sarlahi	48
49.	Renu Devi Mahato: Towards the path of prosperity	Barhathwa, Sarlahi	49
50.	Sita Kumari: Nirdhan - closer than the maternal home	Chandranigahapur, Rautahat	50
51.	Renu Devi: The successful entrepreneur	Garuda, Rautahat	51
52.	Seema Keshari: Cosmetics shop transformed the life	Gaur, Rautahat	52
53.	Noor Jahan: Dairy business transformed the life	Basantapatti, Rautahat	53
54.	Lilawati Devi: Successful entrepreneur with determination	Simara, Bara	54
55.	Shanti Chaudhary: Joy and sorrow in the life	Kohalvi, Bara	55
56.	Turni Tharuni: Successful entrepreneur from an ordinary peasant	Ganj Bhawanipur, Bara	56
57.	Manju Devi Tharuni: The successful entrepreneur	Kalaiya, Bara	57
58.	Kinta Devi Kurmi: The enterprising woman	Prasauni, Bara	58
59.	Champa Binin: The commercial poultry farmer	Simraungadh, Bara	60
60.	Mina Devi Gondhin: The life brought alive with fancy shop	Telkuwa, Bara	61
61.	Jalina Khatun: The enterprising woman	Parwanipur, Bara	62
62.	Jyoti Chaudhary: The bright future ensured by Nirdhan	Biruwa Guthi, Parsa	63
63.	Sharada Devi: Nirdhan – the good luck charm	Shreepur, Parsa	64
64.	Mina Devi Basnet: The struggle and Nirdhan support	Birgunj, Parsa	65
65.	Rinku Kumari Ram: The successful entrepreneur	Bindabasini, Parsa	66
66.	Arab Khatun: Improving the living standard	Pokhariya, Parsa	67
67.	Kabita Devi Sunuwar: Nirdhan – charioteer at times of difficulty	Vijayabasti, Parsa	68

Bagmati Province

68.	Laxmi Chitrakar: Rejoicing grocery shop and vegetable farming	Hetauda, Makawanpur	69
69.	Chameli Lama: Life transformed through hotel business	Palung, Makawanpur	70
70.	Ganga Chaudhary: Life transformed through loan utilization	Bhandara, Chitwan	71
71.	Devaka Pandey: An exemplary use of the skill	Tandi, Chitwan	72
72.	Shila Pokhrel: Dairy milk business – the foundation of success	Bharatpur, Chitwan	73
73.	Kamala Gurung: Proper loan utilization – foundation of success	Madi, Chitwan	74
74.	Magani Mahato: Life transformed with vegetable farming	Chanauli, Chitwan	75
75.	Nanashree Maya Khamcha: The struggling woman	Mugling, Chitwan	76
76.	Gyanu Tamang: Loan utilization made me self-reliant	Kalikasthan, Rasuwa	77

77.	Bimala Kumari Waiba: The micro-entrepreneur	Dhikure, Nuwakot	78
78.	Lalita Tamang: Nirdhan on her business success	Galchhi, Dhading	79
79.	Maina Simkhada: Nirdhan – collaborator in business continuity	Tripureshwor, Dhading	80
80.	Renuka Thapa Magar: Rejoicing poultry farming business	Dakshinkali, Kathmandu	81
81.	Phulmaya Lama: The struggling entrepreneur	Ramkot, Kathmandu	82
82.	Narayani Phuyal: Nirdhan collaboration in business success	Gagalphedi, Kathmandu	83
83.	Renu Kumari Chaudhari: The successful beads entrepreneur	Tikathali, Kathmandu	84
84.	Sanu Maiya Sarki: Becoming an entrepreneur	Thecho, Lalitpur	85
85.	Bimala Rai: Rejoicing pig farming	Chhaling, Bhaktapur	86
86.	Khet Kumari Tamang: The single woman in buffalo farming	Chhatrebanjh, Kavrepalanchowk	87
87.	Sabitri Gajurel: On the path of a successful woman entrepreneur	Nawalpur, Sindhupalchowk	88
88.	Seeta KC: Nirdhan made me an entrepreneur	Jethal, Sindhupalchowk	89
89.	Janaki Magar: Becoming an entrepreneur utilizing the loan	Sanghutar, Ramechhap	90
90.	Pabitra Majhi: Hard-work is the foundation of the success	Khurkot, Sindhuli	91
91.	Sunmala Tamang: Advancing towards the path of prosperity	Namdu, Dolakha	92

Gandaki Province

92.	Sharada Devi Poudel: Rejoicing cattle farming	Daldale, Nawalparasi (East)	93
93.	Sushmita Subedi: On the steps of entrepreneurship	Dulegaunda, Tanahu	94
94.	Rita Gurung: The courageous woman	Gaikhur, Gorkha	95
95.	Sangita Poudel: The successful cattle farmer	Duipiple, Lamjung	96
96.	Chiya Tamang: The hotel entrepreneur welcoming guests	Chame, Manang	97
97.	Maina Tilija: The struggling woman on the path of prosperity	Ghasa, Mustang	98
98.	Seeta Dhungana: Utilization of loan made me a cattle farmer	Patichaur, Parbat	99
99.	Geeta Devi Thapa: Nirdhan loan served as the life support	Rahale, Parbat	100
100.	Inu Purja: The lifestyle changed by Nirdhan	Babiyachaur, Myagdi	101
101.	Shreemaya Bhujel: Taking loan from the group is convenient	Pokhara, Kaski	102
102.	Chandra Kala Ghimire: The business expanded by Nirdhan	Kharwang, Baglung	103
103.	Gaumaya Shrisa: The life transformed through furniture business	Galkot, Baglung	104
104.	Tara Jaisi: Economic success realized through Nirdhan	Burtibang, Baglung	105
105.	Nirmala Rana Chhetri: Economic condition changed with business	Putali Bazar, Syangja	106
106.	Lakshima Regmi: Life transformed with cattle farming	Waling, Syangja	107
107.	Lekha Thapa: Rejoicing the business	Galyang, Syangja	108

Lumbini Province

108.	Devaki Gaha: The light brought about by Nirdhan in the life	Arya Bhanjyang, Palpa	109
109.	Sewa Devi Jargha: Sweet fruits of hard work	Jabgadi, Palpa	110
110.	Dipa Gaha: Life transformed by Nirdhan	Chhahara, Palpa	111
111.	Keshari Kumari Gaha: Nirdhan, my maternal home	Banstari, Palpa	112
112.	Khema Gaha: Rejoicing the village employment	Johang, Gulmi	113
113.	Pramila Kumari Pandey: Economic condition changed with loan	Beltari, Nawalparasi	114
114.	Laxmi Jaisi: Utensils shop made me an entrepreneur	Daunne Devi, Nawalparasi	115

115.	Devi Maya Rana: On the path of prosperity	Parasi, Nawalparasi	116
116.	Pabitra Devi Tharu: The struggling woman	Dhakdhai, Rupandehi	117
117.	Ganga Pradhan: Being successful with courage and hard-work	Bhairahawa, Rupandehi	118
118.	Rajmati Murab: On the path of progress	Majhganwa, Rupandehi	119
119.	Babita Chaudhary: The life transformed with diligence	Mahajidiya, Rupandehi	120
120.	Rita Kumari Tharu: Changes brought with multiple businesses	Kotihawa, Rupandehi	121
121.	Bindumati Nau: Climbing the steps of success	Haraiya, Rupandehi	122
122.	Dhana Poudel: Nirdhan – the charioteer at times of difficulty	Shital Nagar, Rupandehi	123
123.	Anjali Shahi: Happiness brought about by Nirdhan	Butwal, Rupandehi	124
124.	Phul Kumari Tharu: Being successful through courage	Pharsatkar, Rupandehi	125
125.	Shubhavati Bhuj: Business changed by Nirdhan	Rampur, Rupandehi	126
126.	Harikala Gurung: Cow farming made me a successful farmer	Odari, Kapilvastu	127
127.	Kumari Sisu Tharu: Generating income through loan utilization	Imiliya, Kapilvastu	128
128.	Sonia Budha Magar: Nirdhan became the source of inspiration	Sandhikharka, Arghakhanchi	129
129.	Suntali Sarki: Becoming an example of success	Bijuwar, Pyuthan	130
130.	Pabitra Gharti Magar: Successful business with diligence	Bhingri Bazar, Pyuthan	131
131.	Rita Nepali: Diligent and skilled entrepreneur	Sulichaur, Rolpa	132
132.	Bam Kumari Pun: Business initiation with Nirdhan loan	Jugar, Rolpa	133
133.	Karamkasi Chaudhary: Becoming successful with struggle	Sishaniya, Dang	134
134.	Krishna Devi Basnet Chhetri: Becoming successful entrepreneur	Gadhawa, Dang	135
135.	Laxmi Kumari Khadka: Becoming entrepreneur with diligence	Ghorahi, Dang	136
136.	Madhu Maya GC: Success in pig farming business	Tulsipur, Dang	137
137.	Ashpuri Budha: Success through Nirdhan	Rukumkot, Rukum East	138
138.	Chanda Kumari Thapa: Nirdhan support in the business success	Kohalpur, Banke	139
139.	Sudama Tamoli: Nirdhan made me self-employed	Ranjha, Banke	140
140.	Gita Devi Gupta: Nirdhan made me self-reliant	Udayapur, Banke	141
141.	Basana Rana Magar: Rejoicing success	Paraspur, Banke	142
142.	Mana Kumari Darlami: Rejoicing vegetable farming	Khajura, Banke	143
143.	Chitra Bhandari: Nirdhan support in business success	Fattepur, Banke	144
144.	Laxmi Khatri: Sufficient income from buffalo farming	Bansgadhi, Bardiya	145
145.	Sarita Tharu: Nirdhan became the guardian	Rajapur, Bardiya	146
146.	Premi Tharu: The Nirdhan lover	Gulariya, Bardiya	147
147.	Asha Tharu: The successful entrepreneur	Bhurigaon, Bardiya	148

Karnali Province

148.	Aaiti Bohara: The happiness brought about by Nirdhan	Salli Bazar, Salyan	149
149.	Lilawati Budha: The struggling and successful entrepreneur	Chaurjahari, Rukum West	150
150.	Krishna Kumari Pun: Change in life brought about by loan	Khalanga, Jajarkot	151
151.	Samjhana Jhankri: Rejoicing the grocery shop	Dunai, Dolpa	152
152.	Kusa Sejuwal: Nirdhan brought about the change	Gamgadhi, Mugu	153
153.	Kangso Lama: The success story	Simikot, Humla	154
154.	Bhaduri Kulal: The hardworking entrepreneur	Jumla, Jumla	155

155.	Basanti Subarnakar: Woman on the path of success	Sinja, Jumla	156
156.	Manapura Khadka: Advancing the life in agriculture	Manma, Kalikot	157
157.	Yamuna Khadka: Journey towards business success	Dullu, Dailekh	158
158.	Shusha Budhathoki: When there is will, there is way!	Narayan, Dailekh	159
159.	Anarupa Rawal: Rejoicing agricultural trade	Bidhyapur, Surkhet	160
160.	Gita Nepali: Micro-credit made me an employer	Birendranagar, Surkhet	161
161.	Jayanti Budha Magar: The journey towards success	Jahare, Surkhet	162

Sudurpaschim Province

162.	Gaura Devi Pandey: Nirdhan support for business success	Lamki, Kailali	163
163.	Bisna Jaisi : The Flourishing life with Nirdhan support	Phoolbari, Kailali	164
164.	Padma KC: Happiness brought about by hotel business	Tikapur, Kailali	165
165.	Ayodhya Devi Dagoura: Rejoicing commercial banana farming	Joshiapur, Kailali	166
166.	Kriti Devi Chaudhary: Rejoicing the beauty parlour	Masuriya, Kailali	167
167.	Geeta BK: Rejoicing the animal husbandry business	Sukhad, Kailali	168
168.	Saraswati Kumari Khadka: Rejoicing ayurvedic pharmacy	Attariya, Kailali	169
169.	Saraswati Devi Bharati: Life transformed with business	Jhalari, Kanchanpur	170
170.	Rukma Rana: Family prospered with banana farming	Belauri, Kanchanpur	171
171.	Nanda Devi Gharti Magar: Good return from goat farming	Mahendranagar, Kanchanpur	172
172.	Kaushila Joshi: Happiness brought about by Nirdhan	Swasthya Chowki, Kanchanpur	173
173.	Saru Devi Silla: The success story	Jogbudha, Dadeldhura	174
174.	Manju Devi Air: Life transformed with agricultural vocation	Amargadhi, Dadeldhura	175
175.	Sarita Singh: An active and dedicated entrepreneur	Silgadhi, Doti	176
176.	Radha Kumari Shahi: Nirdhan – a friend of daring entrepreneur	Mangalsen, Achham	177
177.	Radhika Nepali: Tailoring business as the foundation	Sanfebagar, Achham	178
178.	Basmati Nath: Life changed through loan utilization	Martadi, Bajura	179
179.	Sharada Damai: Successful tailoring entrepreneur	Chainpur, Bajhang	180
180.	Anjali Poudel: Success brought about by Nirdhan	Dasharathchand, Baitadi	181
181.	Anita Bista: Nirdhan – charioteer in becoming successful	Gokuleshwor, Darchula	182

Dr. Harihar Dev Pant 6th Memorial Day and 5th Micro-Entrepreneurship Award 183

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)

Ramala Gurung: Nirdhan support in entrepreneurial journey



Ramala Gurung was born on 26 May 1986 in an ordinary family in Oyam VDC of Panchthar district. She was married in 2009 to Subash Gurung of Phungling Municipality Ward 6, Taplejung district. She achieved secondary level education from a local school. She shares that, she spent some time in household chores after marriage though she had the thought of doing some business since her childhood.

As she had additional burden of the family after marriage, she decided to pursue poultry farming at house in consultation with her spouse. She started the business formally registering 'Pakhali Agriculture and Animal Firm' at Phungling Municipality and Association of Industry and Commerce. As her savings was inadequate for doing business, she got affiliated with Kumbhakarna Women's Group operated by Nirdhan on 23 December 2018.

After group affiliation, she availed the first loan of NPR 75,000 and purchased 500 poultry birds and also made the coop out of the remaining amount. She gradually expanded the business. She has so far availed Nirdhan loan amounts respectively of NPR 100,000; NPR 120,000 and currently NPR 200,000 for business expansion. She shares that she has a modern coop, where she now has 1,200 birds, both local and broiler. She further shares that, she does not face problems in repaying loan installments and regular savings out of the business income.

Ramala is happy that she could enroll her 2 kids (son and daughter) in a good boarding school in Taplejung. Not relying solely on poultry farming, she has also been engaged in alternative businesses like kiwi farming, piggery, and dairy cow farming and provided employment to two other persons.

Contributor: Nirmala Bayalkoti, Centre Mobilizer, Phungling Branch Office, Taplejung

Udayamati Lowa: Symbol of a struggling woman

Udayamati Lowa, born on 17 December 1978 in Tharpu VDC of Panchthar district, was married in 1999 to Hari Raj Lowa of Chature, Hilihang 6 (formerly Bharpa 4) in the same district. With secondary level education, her life could not be enjoyable as she was married in an ordinary family. As she was struggling in shouldering the family responsibility, she came to know about collateral-free Nirdhan loan targeting women groups. In consultation with other sisters in the village, she contacted Phidim branch office and formed a group in 2012. With a family of 5 members, she has since been transacting on loan and savings.



As there was a boarding school nearby, the book shop she opened availing the first loan of NPR 30,000 started generating good income. As the income grew with encouragement from all and her hard-work, she started a canteen in the school with another loan of NPR 50,000. She has been generating good income from the canteen as well. Moreover, she has invested in the shares of the boarding school. She has currently been availing a loan of NPR 400,000 and has saved so far NPR 70,000 at Nirdhan. With her three children equipped with education up to grade 12, she has been able to create a good image in the society being active at the role of women volunteer and engagement in other social activities like multi-sector nutrition program.

Udayamati has been a good example that will-power, dedication and hard-work would lead a person towards success and continued progress. She shares that, after affiliation in the group, she has been able to become self-reliant and entrepreneur without depending upon others on small sums of money. She has been making monthly income of NPR 30,000 after deducting all expenses and repaying loan installments on time. She further guides the sisters in the group on timely repayment of loan installments as well as their advancement in the business through proper utilisation of the loan.

Contributor: Binod Bhattarai, Junior Assistant, Phidim Branch Office, Panchthar

Chhalimaya Thapa Magar: Becoming self-employed

Chhalimaya Thapa Magar, 47 years old - resident of Saptami Bazar, Ward 2, Miklajung RM, Panchthar district – is familiar as a successful and hardworking entrepreneur. Starting with a small cosmetics and clothes shop, she has been able to purchase 2 cars (taxi) expanding her business as well as with loan support from Nirdhan. She shares that she has currently been making a monthly income up to NPR 55,000. With the business income, she has been ensuring Engineering education in Dharan for her son. As her business income is good, she has plans for expanding further the business.

She was born in 1954 as the eldest daughter among the 3 brothers and 3 sisters in the family of Kul Prasad Thapa (father) and Damanta Thapa (mother) in Phuyatappa, Ward 4, Phakphokthum RM, Ilam district. She was married in February 1996 to Mahendra Prakash Thapa of Saptami, Ward 3, Miklajung RM, Panchthar district following the social tradition. She has a daughter and a son. Given an ordinary family, she faced difficulty in ensuring education for her kids and relocated to Saptami Bazar from Sarangdanda in 2005. As she started business with a small shop



in rented quarters, she faced difficulty with investible funds. In 2014, Nirdhan extended its branch in Rabi Bazar. She came to know about both collateral-free and collateral loan from the financial institution. She formed a group in January 2018 together with neighbouring sisters. She purchased a taxi availing the first loan of NPR 75,000. Once she cleared the first loan, she availed the second loan and purchased another taxi and generated good income operating it in Saptami Sarangdanda to Ilam Bazar route.

She has been able to expand further her clothes and cosmetics shop. She shares that she has been providing employment to 4 persons running 2 taxis and managing family expenses as well as children's education with the business income. Her daughter is studying B.Ed. second year in Rabi Campus and son is also in second year in Engineering Campus Dharan. She confirms that the economic condition of her family has improved substantially subsequent to the business with Nirdhan affiliation in contrast to an ordinary position in the past. She is fully satisfied with her current business as it is generating good income. Transacting on loan and savings since 2018, she has so far availed loan facility respectively of NPR 75,000; NPR 125,000 (second time); NPR 200,000 (third time); NPR 250,000 fourth time; and currently NPR 300,000 (fifth time). She shares that she has been able to acquire business assets worth NPR 2.5 million.

Chhalimaya is happy that both collateral-free and collateral loan facility from Nirdhan has helped in bringing radical change in her life and she could take an initial step towards advancing her life with Nirdhan support. She shares that Nirdhan has been the main source of her family income and business investment. She has been advising the village sisters in joining groups coming out of the household routine, educating them on loan and saving transactions and motivating towards bringing improvement in their economic status through proper utilisation of loan facility.

Contributor: Chandra Mani Pandey, Branch In-charge, Rabi Branch Office, Panchthar

Surya Kumari Nembang: Symbol of struggling multipreneur



Surya Kumari Nembang was born on 24 December 1979 in the family of Indra Bahadur Nembang (father) and Kumari Sherpa (mother) in Pauwa Sartap, Phalgunanda RM 3, Panchthar district in the eastern hills. The family was big with 8 members including 5 sisters, 1 younger brother and parents. She could study up to grade 9 spending the childhood simply. She was married in 2000 to Tej Bahadur Chemjong of Syabrumba, Ward 5, Kummayak RM. She was married to the family with limited income source. The locality was draught-stricken with no possibility of agriculture. At a time when sustaining lives was difficult with no alternative means of income she thought of doing something and opened a hotel in Yasok Bazar. Though started with small capital, the hotel started generating good income. At a time, when she felt need of capital for additional investment in the hotel, she learnt about establishment of Nirdhan office in Yasok.



She got affiliated in Yasok Bazar Women's Group as the institution provided collateral-free group-based loan with convenient monthly installments for loan repayment. She expanded her hotel business availing the first loan of NPR 40,000 in June 2014. Likewise, she used part of the second loan of NPR 100,000 in the hotel and some amount in piggery. She further invested in the hotel business the collateral-free loan of NPR 150,000 and collateral loan of NPR 300,000. With the business income, she opened-up an arts shop for her spouse to operate and systematized piggery with construction of the piggery farm.

She has been able to ensure grade 12 education in agriculture for elder son and younger son is in grade 2 in a boarding school. In the meantime, she has opened a dhaka (hand-made fabric) clothes shop availing a loan of NPR 200,000. She has been a multipreneur with successful operation of 4 businesses – hotel, piggery, clothes shop and arts shop. She shares that the businesses have been possible due to hard-work of her children and spouse. She further shares that the businesses generate monthly income of NPR 60,000 after deducting all expenses. She has been able to acquire 5 parcels of residential land worth about NPR 9 million.

Surya Kumari thanks Nirdhan very much as she could reach at this stage with Nirdhan support as well as her honesty and hard-work. She shares that one could be successful with proper utilisation of loan.

Contributor: Sandip Kumar Pandit, Branch In-charge, Yasok Branch Office, Panchthar

Pavitra Rai: Nirdhan made me self-reliant



Pavitra Rai was born on 18 November 1967 in the family of Raj Bahadur Rai (father) and Shree Maya Rai (mother) in Lapchakhot Tole in the former Godak VDC, Ward 7, Ilam district. She was married on 07 December 1985 to Dil Bahadur Dewan of Mandir Chowk, Ward 10, Ilam Municipality, Ilam district following social tradition. In those days, life was difficult as she was married to the family with limited income sources. As she was in search of alternatives in managing daily livelihood, she learnt from a neighbouring sister about Nirdhan collateral-free loan through group guarantee targeting dedicated married women from low income household willing to do some business. With this learning, Pavitra also thought of doing some business. With much contemplation, she contacted Ilam branch office to learn more on services being offered by the institution. She got affiliated with Centre No. 28 – Mandir Chowk Women’s Group under Ilam branch on 03 December 2009 with proper understanding on institutional services.

She initiated her business availing NPR 20,000 loan that she invested in tea nursery. Availing loan facility in different cycles, she has currently invested NPR 350,000 in commercial piggery in 2 Ropani land keeping 20 pigs. She shares that she has been able to make a monthly income up to NPR 60,000 from the farm. With the business income, she has been keeping NPR 1,100 monthly in Samriddhi Savings, which has now reached NPR 10,100 in cumulative balance.

She shares that she has been able to acquire 15 Dhur residential land in Bahundangi, Mechinagar 1, Jhapa from the business income. She further shares that, she makes additional income up to NPR 50,000 per month from off-season vegetable farming in 1 Ropani land and tea plantation in 10 Ropani land. These businesses have engaged other members of her family as well. With the income from the business and motivation from the institution, she has ensured SEE level education for her two sons and the youngest one has studied grade 12.

The struggle of Pavitra has been seen as an exemplary deed in the society and she has earned praise and commendation from the neighbours. She happily shares that Nirdhan encouragement and support has been behind her success as a self-reliant women entrepreneur. She further shares that she has been motivating the village sisters in becoming industrious and self-reliant like herself and supporting them economically when in need.

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

Mina Tamang: Nirdhan support in successful business



Mina Tamang - the resident of Fikkal, Suryodaya Municipality 9, Ilam district - is a successful woman entrepreneur. Starting with a small retail shop, she has now expanded her business into a big grocery and also running registered hotel business. She shares that her monthly income is up to NPR 60,000. Her son is studying 10+2 and she has been consolidating the hotel business with support from her spouse.

Born on 11 May 1977 in the family of Prem Tamang (father) and Krishna Maya Tamang (mother), her childhood was spent well. Educated up to grade 9, she was married in 2001 to Binod Tamang of Suryodaya Municipality 9,

Ilam district. She resorted to agriculture after marriage as it was the source of income. Her days were spent mostly in agriculture and wage labour. In 2003, she gave birth to a son. The agriculture was the sole source of income to cover household expenses, medication, education of the son and miscellaneous expenses. With her courage, spirit and will, she continued in the agricultural profession.

In 2012, she met Nirdhan staff by chance. After understanding all matters related to the institution, she formed a group gathering some of her friends. She started a small retail shop availing the first loan of NPR 20,000. As the time passed by, she transformed her business into a registered hotel and expanded it further with Nirdhan loan of NPR 190,000. She shares that she has given her spouse an alternative to foreign employment and with good income from the business, she has been managing well the loan repayment installments and household expenses and developed capability in saving NPR 20,000 per month. She has sent her son to Ilam district headquarters for higher education. Though not equipped with higher education, she has been educating the village sisters on financial transactions and benefits of banking transactions based on her knowledge gained through door-to-door financial transaction and financial literacy training with group affiliation.

Mina shares that Nirdhan has been her inspiration and a dependable base in transforming her living standard. At present, she has positive thoughts regarding Nirdhan and wishes to be affiliated with the institution as a long-term member. Moreover, she has plans in upgrading her hotel business availing collateral loan in the days ahead. She smilingly shares, Nirdhan Utthan truly is an institution for our support.

Contributor: Binod Nembang, Accountant, Fikkal Branch Office, Ilam

Rupa Ibaram Begha: Rejoicing pig farming business

Rupa Ibaram Begha – born on 20 July 1985 in the family of Mana Prasad Limbu (father) and Maitarani Limbu (mother) in Thumbeding VDC, Ward 7, Taplejung district – was married in January 2003 to Aindra Bikram Begha of Phalaicha VDC, Ward 6, Panchthar district. Her life could not be enjoyable as she was married to the family with limited income source. Though she had some land, in lack of working capital, she had to face much difficulty. In 2009, she relocated to Mechinagar Municipality (formerly Dhulabari VDC) from Panchthar in managing livelihood. She



continued to face cash crunch despite of her relocation to Jhapa. One day, she learnt from neighbouring sister on collateral-free Nirdhan loan on group guarantee targeting hardworking and self-reliant women. With this learning, she also thought of doing some business. She visited nearby Nirdhan branch office to learn on the services of the institution. After understanding on financial and non-financial services of the institution, she got affiliated in the Women's Group in Magurmani village in September 2018. With a 4 member family, she has since been transacting regularly on loan and savings.

She first availed NPR 50,000 loan from the group and started piggery business keeping 3 pigs of improved breed. The business expanded with proper care. Currently, she has been busy taking care of 45 pigs as well as breeding of improved stock.

As the commercial pig farming business prospered, additional labour was needed. As such, she has engaged her spouse, son, daughter and a village relative as part-time salaried staff in the business. She states that the business generates substantial income, which is over NPR 70,000 per month after deducting all expenses. She had started the business with NPR 50,000 loan in 2018. She has been availing loan for business expansion as needed and also settling timely the account. She has already availed NPR 250,000 loan through group guarantee. Even with small loans through group guarantee, she could ensure good education for her sons as the loan amounts were properly utilised. She has also been well aware on making savings since she started business with group affiliation. She has over NPR 50,000 savings in the institution.

With business income Rupa has made well-constructed house out of her tin-roof house. She has also acquired 10 Dhur residential land worth NPR 1.2 million. She has been successful in ensuring good education to her children through affiliation with Nirdhan. Currently, she has also been engaged in social work of raising business awareness at local level. She shares that, becoming self-reliant in the business after affiliation in the institution has been the greatest success. Her deeds are seen as an excellent example in the society and all respect her work and self-confidence. She smilingly shares that, besides settling the loan repayment installments on time, she has also been supporting the hardworking sisters at times of their need. She advises all sisters in utilizing properly the loan facility as her economic condition was improved with proper utilisation of the loan.

Contributor: Bajinath Sharma, Accountant, Dhulabari Branch Office, Jhapa

Menuka Lingleku Subba: Successful woman agripreneur



Menuka Lingleku Subba - resident of Laxmi Chowk, Bhadrapur Municipality, Ward 10, Jhapa district - is currently familiar in the village as an excellent and successful pig farming entrepreneur. Born in 1987 in Dudamari, Shivasatakshi 8, Jhapa district, she was married to Dal Bahadur Subba of Bhadrapur Municipality 10. She had to struggle much in moving forward her married life given the low income group family. She shared that, she had to face much difficulties in fulfilling family needs due to limited income source. She felt sad that she had to send her spouse abroad taking loan from village moneylender at higher interest rate due to domestic problems.

At a time when earning of her spouse abroad was not attractive and she herself unable to pursue any business due to economic problems, she have had a chance meeting with Nirdhan staff in 2010 who was in the village for program expansion. With proper understanding of the services of the institution, she got affiliated in Laxmi Chowk Women's Group that she formed at her initiative in September 2010 together with other sisters. She made a hog house (pigpen) and purchased 4 pigs availing the first loan of NPR 40,000. She went on expanding her business availing loan in several cycles and currently utilizing NPR 400,000 collateral-free loan from Nirdhan. Currently, she has kept 50 pigs and engaged her spouse as well in the business calling back from abroad. Moreover, she has employed one local person temporarily. From the business, she makes a monthly income of about NPR 60,000 and has so far acquired 13 Katha agricultural land, repaired old residence, ensured private school education for 2 daughters and managed NPR 86,500 savings at Nirdhan.

Menuka has been able to make her identity as the exemplary pig farming entrepreneur in the village. Inspired from her, others have also started piggery business. She shared that, Nirdhan support has enabled her in improving living standard and also changed the village lifestyle. The friendly and hardworking entrepreneur suggests other sisters for availing and utilizing properly the loan facility based on the project, individual capacity and assessment of alternative income sources as proper utilization of loan generates good return and makes a person successful in business.

Contributor: Prachand Karki, Assistant, Chandragadhi Branch Office, Jhapa

Sabitra Oli: Successful entrepreneur via collateral-free loan

Only few would be unknown about the main river Kankai Mai of Jhapa district. Towards the east of the river lies the best declared Municipality of the nation – Kankai municipality. Surunga Bazar is the main market of the municipality. The market is bordered with Mahmai of Ilam in the north, Lalpani and Jhapa Bazar in the south, Laxmipur in the east and main Bazar up to Dudhe in the west. Sabitra Oli's clothes shop is in the building constructed by the municipality in this Surunga Bazar.



Born in 1979 as the third child in an ordinary peasant family in Lalpani, Shivasatakshi municipality of Jhapa district and educated up to grade 8, she was married to the elder son of the family, Dilliram Oli in the same locality. The family was big with 8 members – 2 sons, 4 daughters and parents. In those days, her spouse was also studying grade 11. In consultation with the family, the couple were continuing their studies after marriage. Despite of her willingness in living a meaningful life, she had to discontinue her studies sometime after marriage due to the responsibilities of the big family being the eldest daughter-in-law. She gave birth to a son three years after marriage. Then after, her spouse left for Tanahu to pursue teaching job. As the job was temporary, her spouse engaged again in agriculture returning back after three years. In between, a daughter was born. Her time was being spent taking care of two children.

In 2009, she sent her spouse to Malaysia as he had no job and there was also compulsion to ensure education of the children. The days were being spent – in pain and joy. In 2011, she came to know from neighbours about formation of women's group by Nirdhan. She also thought of becoming member in the group as she learnt on facilities like collateral-free loan for business and savings for future. She got affiliated in Centre No. 87 after 10 days training. As she had no income, she started with little savings. Again, she continued with contributing to her savings as she feared taking loan of substantial amount. In the meantime, her spouse passed-away abroad. At the early age of 32 years, she became widow.

Despite of much difficulties in earlier days, she controlled herself for the sake of her children. She was burdened with family chores and raising and educating the children. Then after, garnering much courage to availed the first loan of NPR 30,000 from Nirdhan and started a clothes shop. It was difficult managing both at home front and shop with a single body, yet she continued expanding her business with hard work. Starting with NPR 30,000 she continued availing loan facility respectively of NPR 50,000; NPR 70,000 (3 times); NPR 150,000; NPR 250,000 and currently NPR 400,000 for expansion of her fancy clothes shop. She states that her business is doing well now.

Sabitra became a successful entrepreneur in a short time given her hard work, dedication and honesty. Currently, her son is in music profession completing school-level education and daughter is studying in grade 12. She has been continuing Samriddhi savings with monthly contribution of NPR 1,000 for future. She had the option of going for foreign employment, yet she remained at home taking care of the family as well as the business. She shares that one should be self-reliant in the country pursuing the business according to the knowledge and skills instead of toiling in foreign land. Nirdhan is there to support with the needed capital. She is fully satisfied with Nirdhan services and facilities. Nirdhan has become a boon, dependable colleague and support for those willing to pursue business yet lacking capital. She advises other sisters in the group to pursue businesses according to their skills.

Contributor: Renuka Chaudhary, Assistant, Surunga Branch Office, Jhapa

Meera Rajbanshi: Happiness in the life bestowed on by Nirdhan



Meera Rajbanshi was born in 1977 as the first child in the family of Gangilal Rajbanshi (father) and Durgawati Rajbanshi (mother) in Kripal Toli village, Ward 6, Gauriganj VDC of Jhapa district. The economic condition of the family was good and there was no problem in daily living. She studied up to grade 6 and did not face difficulty at maternal home. She was married in 1993 to Madan Rajbanshi of the same village.

She felt uncomfortable assimilating with the family of her spouse as they lived in poverty without land. The daily livelihood was being managed with a small tea shop. She gave birth to a daughter in 1994. With increase in the family members, the economic burden also increased. It became

difficult in managing the economic burden solely with the tea shop. There was no adequate capital to increase the business capacity. She managed the business to some extent with support from relatives and friends. In the meantime, she learnt about Nirdhan program in Gauriganj area. Based on advice from the staff of the institution, she got affiliated in the group and invested NPR 20,000 in the business availing the first loan in July 2010.

She continued expansion of business in Gauriganj Bazar availing Nirdhan loan facility. She states that the tea shop that she started with NPR 20,000 loan has been expanded currently with NPR 300,000 loan. She has been ensuring private school education to her 5 children. She shares that one of her sons is preparing for foreign employment after completing grade 12. All are supporting the business that she is operating. She has been working hard daily since early morning in her hotel adjoining the postal highway currently under construction. One could observe real energy at her face. She shares that “I feel no tiredness with satisfaction that I get from the business with Nirdhan support.” Reflecting on her past, she advises other sisters to work hard and utilize the loan properly. She looks forward to expand the hotel further together with the progress in the highway. Currently, she is availing NPR 300,000 loan and has saved NPR 65,000 from the hotel business. She has been continuing with monthly NPR 800 into Samriddhi savings. She shares that she has been able to make a 4-room well-constructed house acquiring 1 Katha land in Gauriganj Bazar.

Meera has been a good example that one could become successful with hard work through proper utilization of loan with a willingness to perform. She shares – “I learnt becoming self-reliant from this institution. Had there been no Nirdhan, I would have been bearing with exorbitant interest of the moneylenders and no significant progress. With proper utilization and hard work, the economic condition could be improved with loan facility.” Dealing with the busy routine of the hotel, she adds further – “Nirdhan has opened-up the doors of happiness in my life and I will remain lifelong with the institution.”

Contributor: Maya Kumari Tajpuria, Centre Mobilizer, Gauradaha Branch Office, Jhapa

Anju Phago: Nirdhan support in pig farming business

Anju Phago - born in 1982 in the family of Mandir Limbu (father) and Sancha Maya Limbu (mother) in Laramba RM of Ilam district – was married in 2001 to Nara Bahadur Fago of Kamal Gaon, Ilam Chulachuli 1. The life could not be as expected given her marriage in an ordinary family. She was burdened with the responsibilities of the big family comprised of the couple, father-/mother-in-law, younger brother-in-law and two younger sisters-in-law including their education and upbringing. She shared that, she never dreamt then that she could live happily.



The sorrow days were passing-by. As she had the family responsibility, she sent her spouse Nara Bahadur in foreign employment. As her spouse left for abroad, the ancestral property got divided. Now, the responsibilities of 3 smaller kids also rested upon her. Those days, she was anxious all times in managing daily livelihood.

As she learnt that Nirdhan is there in the village, it was for her like “finding the God while in search of a stone.” In consultation with the group sisters, she also joined. In March 2014, she started business purchasing 3 pigs out of NPR 20,000 loan. As she was accustomed to the agricultural profession, she raised pigs in a healthy way with proper care and feed. Currently, she has 10 sow (adult female pig), 5 boar (adult male pig) and 30 piglets. She systematized the household front selling the boars. She shares that, she has ensured good education for her children and her elder daughter is preparing to go to Kathmandu for BSc studies.

She has now constructed a systematic pig shelter investing NPR 600,000 in place of the bamboo shelter. She plans for higher profit keeping piglets of improved breed. Till date, she has been able to generate satisfactory income from pig farming business. Starting in 2014, she has been able to generate profit from the business that she utilized in health and education of her children, entertaining guests and relatives and observing social traditions. She has been repaying installments of the current loan of NPR 300,000 spread over a year. Likewise, she has taken on lease 10 Katha land in the village and managed to save NPR 105,000 at Nirdhan. She shares on her plan of becoming an excellent entrepreneur with increased income from pig farming business in an improved way recalling her spouse back from abroad.

Anju had started business with NPR 20,000 loan in 2014. Transacting on loan in various cycles as needed for business expansion, she has currently been availing NPR 300,000. She proudly shares that, she has been able to send her daughter to Kathmandu for BSc studies without resorting to economic support from others – the status she achieved with her hard work in the business supported by Nirdhan. Since she started business with Nirdhan support, she never had to look back given her relentless hard work, skill and dedication. As such, she has been ever encouraged and become a good example that the industrious and enterprising individuals if supported by institutions could transform their living standard.

Contributor: Agni Poudel, Branch In-charge, Damak Branch Office, Jhapa

Satyakala Rai: Nirdhan became the charioteer



Satyakala Rai was born on 27 November 1983 as the elder daughter in the family of Chitra Prasad Rai (father) and Rahar Kumari Rai (mother) in Bhojpur. She got an opportunity in studying up to grade 9 in the family including 3 brothers and 3 sisters. After Nirdhan operated Bhojpur branch in 2014, she formed a group gathering active sisters and got herself affiliated in the group on 01 September 2014. Now, she has been availing maximum services available from the institution.

The institution has been operating various professional and useful training events so as to make the institutional programs more effective, such events have been contributing well in the businesses being run by the enterprising women. The area has been very promising with business scope. There is enabling environment for business and the area has since long been established as the trade centre. The institution has been coordinating with various government and non-government organizations for delivery of training on financial literacy, business development, off-season vegetable farming, goat farming, pig farming, mushroom cultivation etc. as needed for the members and entrepreneurs in this region.

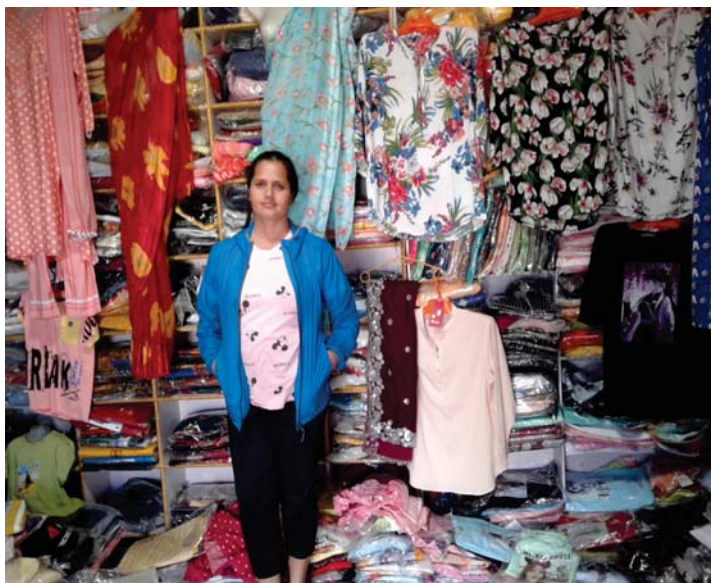
She has been operating a fancy shop in Danda Bazar of Bhojpur. She sells shoes and other items together with fancy items in the shop. She had opened a small fancy shop with the first loan of NPR 40,000 that she availed after affiliation in the group. Currently, she has been availing collateral-free loan of NPR 400,000. She has now acquired multiple business assets including fancy shop worth NPR 700,000; fresh house worth NPR 500,000; pig farming worth NPR 700,000; poultry farming worth NPR 300,000; vegetable farming in 2 Ropani land and operation of 2 Sumo vehicles (sport utility vehicles). She has employed 5 persons fully in the businesses. Her monthly income is around NPR 270,000 and managed to save about NPR 75,000 at Nirdhan. She had earlier lived in a rented quarters and has now made a three storied well-constructed house. As she has been operating various businesses, she has also been managing well the savings and loan repayment installments on time. She shares that she never faced shortage of cash for loan repayment installments.

Endowed with all qualities of a successful entrepreneur, Satyakala has been able to become familiar as the lead entrepreneur. Her son has completed grade 12 studies and daughter is in second year Nursing course. With all these successes, she has been able to impact positively in the region. She has been featured and talked about in various social media as a hard working woman. Due to her hard work and labor, she has earned good prestige in the family and society. The family and society has also tried to replicate her good virtues. With her hard work, there has been good impact not only in her family but also in the education, health and employment in the society.

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

Anjana Barhakoti: A successful entrepreneur

Anjana Barhakoti – born on 07 April 1986 in the family of Hira Lal Barhakoti (father) and Durga Devi Barhakoti (mother) in Lebrang, Sabhapokhari RM 1, Sankhuwasabha – was married in 2008 to Tej Bahadur Sikhari of Khandbari municipality 11, Sankhuwasabha. She was thinking of doing some business as she was married to the family with ordinary income source. She has 2 sons. Her days were being spent simply. In 2007, she relocated from Rani, Biratnagar 8 to Tundikhel, Khandbari municipality 1. Since then, she started tailoring business. As she was engaged in tailoring business, she came to know from a neighbour about collateral-free, group-based Nirdhan loan targeting hardworking and self-reliant women in the village. With this learning, she also thought of doing her business well expanding it further. She learnt on institutional rules regarding loan and savings from a staff visiting the village. She got affiliated to Om Shanti Tole Women's Group in Khandbari Ward 1 on 05 August 2012. She has since been transacting on loan and savings regularly. She has a 4 member family. She added items in the tailoring shop availing the first loan of NPR 30,000 from the group. She has been running the shop very well. Now, she has uplifted the tailoring shop as a clothes shop. Her spouse is engaged in iron grill industry. As she has two little kids, she has engaged her nephew (brother's son) to assist in the shop.



She has been making a monthly income over NPR 40,000 from the clothes shop after deducting all expenses. Besides, they make income from iron grill industry of her spouse. She had started business on 26 August 2012 with a loan of NPR 30,000. She has been availing loan in various cycles as needed for business expansion and settling the accounts. She has currently been availing NPR 300,000 loan from the group. While she is doing business availing the loan, her two sons have started attending school. She has been aware in savings as well since she got affiliated in Nirdhan group. She has saved NPR 134,600 at Nirdhan. With business income, she has been able in bringing-up her sons and acquired 7 metre residential land in Sankhuwasabha district.

Anjana has aimed for making her sons self-reliant with proper education through continued affiliation with Nirdhan. Her spouse has been operating iron grill industry in Khandbari municipality 1. Though busy in her business, she also engages in social work at free times and as needed. She shared that with affiliation in the group, it has been easy and convenient in getting loan for business and that she has developed a habit in saving. Her struggle is seen as an excellent example in the society and all respect her deeds and self-confidence. She shares smilingly that, she not only furnishes loan repayment installments on time but also supports the hardworking sisters at times of their difficulty.

Contributor: Nagendra Parajuli, Junior Assistant, Khandbari Branch Office, Sankhuwasabha

Sushila Shrestha: A successful grocer



Sushila Shrestha – permanent resident of Kharang Bazar, Ward 10, Chainpur municipality – has her maternal home in Khandbari municipality, Sankhuwasabha. Born in 1983, her childhood was spent simply. Educated up to grade 10, she was married in 2004 to Bhim Prasad Shrestha following social tradition. With a view to increase economic resources towards pleasant conjugal life and bright future of the children, she started a grocery shop in January 2005 in a rented quarters at Kharang Bazar separating from the ancestral home. The familial responsibility and expenses went on increasing with the birth of a son and a daughter in the family.

In 2011, she got affiliated with Nirdhan group. She shares that, as she underwent local-level training on financial literacy and animal husbandry, she thought of trading business would be more beneficial compared to animal husbandry and thus started a grocery shop. She added items in the shop availing the first loan of NPR 30,000. With the business income, it became convenient for her to manage household expenses besides repayment of loan installments and monthly saving. With the benefits

of the first loan, she availed NPR 50,000 loan for the second time and continued further the loan cycles for investment in the business. Currently, she has been availing NPR 400,000 loan for the ninth time. She has been making a monthly income of NPR 40,000 from the shop with investment equivalent to NPR 1 million. She has so far saved about NPR 68,000 at Nirdhan. She shares, though the shop has not been able to employ others, the family members are well engaged with no requirement for searching jobs. The house that she took on rent while starting the grocery shop has now been owned by her. The current market value of the house is over NPR 2 million.

Sushila states – “One could transform the living standard through proper utilization of loan if the person has willingness, dedication and capacity to perform seriously.” She shares that, through Nirdhan, not only the loan utilization but also improvement in living standard, economic prosperity, leadership development, financial literacy and change in social life were realized.

Time is changing, every person tries for success. Human society is revolving around economic prosperity and hardship. The capital is needed for every business activity. For success of any business, capital should be supplemented with hard work, dedication and patience. These attributes are there in her life. She advises other sisters in the group in increasing income through proper utilisation of loan.

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

Mina Kumari Ale Magar: Struggle in hand made fabric (dhaka)

Mina Kumari Ale Magar, the 62 years old was born on Aathrai RM in Tehrathum district. Her family is engaged in agriculture, father in army abroad and she is literate as she got general education at home. After marriage at 22 years in 1982 with Ram S. Ale Magar of Ward 4, Aathrai RM (formerly Iwa VDC) of Tehrathum district, she continued to engage with her spouse in household affairs. With a strong will in uplifting the living standard through income generation with hard work, she was convinced that life could not be advanced merely with the agricultural vocation in the village. In consultation with the spouse, she left the ancestral home in 1982 and relocated to the market area in the district headquarters at Campus Tole, Ward 10, Myanglung Municipality. She shared that, though she was not that weak economically while relocated, being newcomer it became very difficult for her to establish there. She further shares that despite of her willingness to do some business to live a better life, she used to be anxious about the needed capital given their not so strong economic background.



In the meantime, she together with her spouse started dhaka (hand-made fabric) weaving business with limited capital. In 2010, she got affiliated to Campus Tole Women's Self-reliant Group in Myanglung bazar operated by Nirdhan. She shares that she got much support after affiliation in Nirdhan group (Centre No. 3). She further shares that she invested the first loan of NPR 40,000 in dhaka weaving loom. Then after she established the dhaka weaving industry injecting further capital availing loan facility in several cycles including NPR 50,000 in 2011, again NPR 50,000 in 2012, NPR 80,000 in 2013, NPR 100,000 in 2014, NPR 150,000 in 2015, NPR 180,000 in 2016, NPR 200,000 in 2018 and again NPR 200,000 in 2020. She shares that she has been expanding further the business.

Currently, there has been change in her life style and family situation. She shares that she is busy in the dhaka business with support from family members. She further shares that her son has become an Engineer in Kathmandu and her 3 daughters have been married off after completion of B.Ed. studies. She has currently been employing 30 persons in the business. She has materials worth about NPR 2 million in the business. Her economic and social status has been that of a successful entrepreneur. She is currently fully satisfied with the business. She shares that the business generates a monthly income in the range of NPR 75,000 to NPR 100,000 after deducting all expenses.

Mina has now been availing collateral-free loan of NPR 250,000 from Nirdhan. With monthly contribution of NPR 1,000 in Samriddhi Savings, she has been able to save NPR 92,000 till date in the account. She expresses her willingness to expand the business further availing collateral-free loan as per rules. The dhaka weaving business that she started has now been transformed into dhaka industry. She is much grateful towards Nirdhan and states that the support and micro-loan of the institution has been the foundation of her success.

Contributor: Ramesh Bhattarai, Centre Mobiliser, Myanglung Branch Office, Tehrathum

Pramila Gurung: The struggling entrepreneur



Pramila Gurung - the 40 years old resident of Hile, Ward 1, Dhankuta municipality of Dhankuta district – is a struggling entrepreneur. Since 22 years, she has been rejoicing pig farming and hotel business and trying her luck with the hotel business. She has plans for generating annual income in the range of NPR 800 thousand to 1 million expanding further her business that has been generating monthly income of NPR 20/30 thousand since last 4 years. For the purpose, she has started operating lodging facility in the hotel.

Though born in 1981 at Khidi, Hile 6, Khidima VDC of Khotang district, she has been struggling with business since last 24 years at Hile Bazar in Dhankuta. In those days, Khidima in the remote eastern district of Khotang was out of transportation and education. She could not study though there was a primary school in the village. She takes pride in educating all of her children. She recalls that, she lost her father at the tender age of 13 years. After this tragedy, her mother did not like the place to stay further and left together with two daughters and some relatives for Hile, Dhankuta leaving the elder son behind to take care of the residence. For two years, they worked as wage labour and spent several nights without food.

She shares that, her days were improved a bit after she was married on 15 February 2003 to Roshan Gurung of Dolakha district employed in Nepal Army. She started a small tea shop with about NPR 3-4 thousand that they had saved from engaging in wage labor for about a year. She has been continuing the tea shop. She continued the hotel business because of the fear of falling back into old poverty trap in

the life as she gave birth to a son after a year of marriage and lived on sole earning of her spouse for 3 years doing no business. She is happy that she could end her stay in the rented quarters for 20 years saving the earning of her spouse as she managed family and children's expenses out of income from her own business that she continued, however small it is. Though she could not study herself, she is aware on the value of education and thus ensured education for her two sons and a niece (daughter of her brother-in-law). After taking retirement on pension, her spouse is also engaged in the business. She shares that, if people engage at their own businesses like the couple is doing, the burden for the government would also be lowered.

She shares that, she got affiliated in the group promoted by Nirdhan Hile branch in 2008 after she met and consulted with the staff. She further shares that she availed the first loan of NPR 30,000; NPR 100,000 thrice and now availing NPR 80,000 for the fifth time. She has plans for expanding the business injecting additional investment for lodging facility after the Covid lockdown is ended.

If business is pursued continuously with self-confidence, the hindrances that come up time to time could not stop the entrepreneur from progressing in the long run. Pramila advises on moving ahead with proper study, knowledge, skill and plan towards strengthening the profession and business. She shares that savings is necessary for use in emergency reflecting that it had been difficult reviving the business shattered by the first Covid lockdown. She has been able to save NPR 47,000 at Nirdhan.

Contributor: Yagya Bahadur Bista, Branch In-charge, Hile Branch Office, Dhankuta

Resamwati Khawas: The cottage entrepreneur

Resamwati Khawas was born in 1970 in the family of Dip Narayan Khawas (father) and Budiya Devi Khawas (mother) in Ward 1, Sundar Haraicha municipality in Morang district. She was married in 1988 to Bhinu Lal Khawas of Jogiyare Tole in Ward 2 of the same municipality. She sent her spouse to Malaysia for foreign employment as she was married in the family with limited income sources. As she was spending days in difficulty, she learnt from a neighbouring sister about collateral-free, group-based Nirdhan loan targeting hard working and self-reliant women. With this learning, she also thought of doing some business. She contacted Nirdhan Birat Chowk office to learn more on the services of the institution. With proper understanding on the institutional rules, she formed Jogiyare Women's Group in February 2010 and started loan and savings transactions affiliating herself in the group. Since then, she has been continuously transacting on loan and savings. She has a 5 member family.



She first availed NPR 20,000 loan from the group and started paddy farming leasing one Bigha land from the neighbour. With due care and application of manure, paddy farming generated good income. This facilitated repayment of loan installments as well as generated some savings. With this, her moral increased. She continued to gather experience and income pursuing other businesses (goat, pig, buffalo and poultry farming) availing loan facility. In consultation with her spouse abroad, she thought of strengthening the family economic condition further running a grinding mill. She called back her spouse from foreign employment. With a collateral loan of NPR 440,000 supplemented with her savings, she purchased a rice huller. The business income increased gradually. Recently, she has added an oil press machine and maize mill machine. As she was unable to take care of all of the business, she has recruited a villager as staff. She shares that she makes a monthly income in the range of NPR 50,000 to NPR 60,000 from the business.

She had started business with a loan of NPR 20,000 in 2010. Availing the loan facility from time to time for business expansion and settling the accounts, she has so far availed up to NPR 100,000 loan on group guarantee. Currently, she has been availing collateral loan of NPR 440,000. She has ensured education up to SLC for her son and two daughters. She shared that her son is also supporting fully in her business. She engages in social activities also as needed. Her struggle is seen by the society as an excellent example and all praise on her deed and self-confidence. She has also been active in saving since she started business with Nirdhan affiliation. She has so far saved NPR 41,000 at Nirdhan. She felt much relieved since she started business affiliating with Nirdhan. She exemplifies that hard working women, if provided with investible funds conveniently, could progress well and motivates her friends.

With business income and some loan, Resamwati has been able to acquire 1 Katha residential land and 5 Katha agricultural land in Jogiyare, Sundar Haraicha 2. She has dreamt of a bright future of the family in the days ahead. She has aimed for becoming a successful entrepreneur modernizing her grinding mill business. She smilingly shares that she not only furnishes her loan repayment installments on time but also supports hard working sisters at times of their difficulty. She has been a live example that if given opportunity, women could become a successful entrepreneur. She shared that Nirdhan has played a great role in poverty alleviation. She requests all in enhancing income through proper utilisation of loan as economic condition has been strengthened and poverty reduced through micro-enterprises program.

Contributor: Surendra Kumar Chaudhary, Assistant, Birat Chowk Branch Office, Morang

Anjani Kumari Sardar: The successful cottage entrepreneur



Anjani Kumari Sardar - born in 1981 in the inner village of Pidarbani, Gramthan VDC 2, Morang – has been able to establish herself as a successful and courageous women entrepreneur in the locality. Born as the fourth child in an educated and middle-class village family of Baneshwor Sardar (father) and Anari Devi Sardar (mother), her child spent in an ordinary way. She shares that she could avail education up to SLC as all in her family were literate.

Around 2010, she learnt about establishment of an institution in the village that provided collateral-free loan. She learnt from a local women that the institution supports in raising income of rural and deprived family through provision of convenient loan for running agriculture, animal husbandry and trading businesses through affiliation of the members in groups. She contacted Nirdhan branch office as she also thought of doing some business availing the loan. She got affiliated in the group following the institutional rules.

With group affiliation, she first availed NPR 20,000 loan and started a grocery shop as she was determined to engage herself in a new business instead of depending upon others. She started to bring the items in bicycle from Jogbani and Biratnagar for sell. Then after, she expanded the business with further loan of NPR 40,000. As the business expanded, profit also went on increasing. As her capability in managing bigger loan amount increased, she availed NPR 200,000 loan and started an oil press mill to make pure mustard oil available for the villagers. She has been able to employ 3 persons in the mill.

Anjani has been advancing her cottage industry successfully managing all situations. With the business that she started with NPR 20,000 she now has been able to generate a monthly income of NPR 100 thousand. She shares that, it would not have been possible for her to reach at this stage of business success without Nirdhan support. She states further, she would remember the institution forever. She thanks the institution for making the village women self-reliant through provision of loan conveniently and at concessional rates. She confidently shares on her plan of expanding the oil press mill with additional loan from the institution as well as continuing savings for future.

Contributor: Sushil Dahal, Assistant, Tankisinuwari Branch Office, Morang

Pavitra Subedi: Happiness realized with Nirdhan micro-loan



Pavitra Subedi was born in 1984 in the family of Durga Subedi (father) and Tika Subedi (mother) in Motipur of Morang. She was married in 2008 to Yubraj Ghimire of Ward 12, Duhabi municipality, Sunsari. She was married to a low income family being engaged in agriculture. As such, she thought of becoming a good farmer pursuing the agricultural vocation. Her days were spent in agriculture. She used to engage in family agriculture and her spouse in selling milk. She was anxious regarding future of her children. While engaged in agriculture, she learnt from neighbouring sister about group-based collateral-free Nirdhan loan for hardworking women. With this learning, she thought of pursuing milk cow farming. She consulted with spouse. She visited Nirdhan Biratnagar branch to learn about the loan facility of the institution. In June 2014, she got affiliated in Bugdari Women's Group in Ward 12, Duhabi municipality. She has been continuing loan and savings transactions till date. She has a 5-member family.

She started milk cow farming with a loan of NPR 30,000. With proper care, the business prospered. Currently, she has been continuing milk business and she has 4 cows, 8 goats, fishery in 7 Dhur, and local poultry. She shares that she makes substantial income from business these days. She has been availing group loan facility time to time for business expansion and settling the accounts. Currently, she has been availing group loan of NPR 300,000. She shares that together with business expansion, she has also been ensuring good school education of her children. Motivated in savings since she started business with Nirdhan affiliation, she has been contributing monthly NPR 1,100 in Samriddhi savings and so far saved NPR 81,362 in the account. She shares that she has gained social prestige also with much progress in the business that she operated with Nirdhan affiliation. She is now living comfortably with the family making a four-room well-constructed house from business income.

Pavitra reflects that Nirdhan has become life-support of the village sisters motivating them in pursuing business and providing collateral as well as collateral-free loan aiming poverty reduction. She is happy that Nirdhan has facilitated in transforming lowly-class sisters as entrepreneurs and self-reliant like herself. She smilingly shares that, she has been advising group sisters in availing loan facility according to the group capability as well as supporting village sisters at times of their difficulty.

Contributor: Kalyan Babu Karki, Branch In-charge, Biratnagar Branch Office, Morang

Milan Rai: Successful business life



Milan Rai was born on 26 January 1982 as the elder child in the family of Birendra Rai (father) and Ram Kumari Rai (mother) in Toribari, Sakphara-2, Ilam district. Her childhood spent ordinarily. In those days, there was no tradition of sending the daughters to school. She, however completed grade 5 from Devkota Secondary School. In childhood she took care of fodder and firewood, labor-exchange (collective farming) and raised two sisters and a brother. She did not face any difficulty at maternal family with mid-income level economically. In those days, there was a tradition of marrying the daughters at early ages. She was married at 15 years of age in January 1997 to Suresh Kumar Ranjanshi, son of Dinesh Chandra Rajbanshi of Darbesha Daulatpur, Ward 3, Rangeli municipality, Morang district following social tradition. She faced difficulty in managing the household affairs as she had not faced any difficulty at her maternal home. After three years of marriage, she gave birth to the first girl child, Anisha Rajbanshi in 1999. At present, she has become a mother of 4 children. She became more anxious as the family income become inadequate in managing household affairs and covering good education of the children. She had thought of doing some small business yet could not pursue in lack of capital.

In May 2016, she started hotel business availing NPR 50,000 loan after affiliation in Daulatpur, Darbesha Women's Group run by Nirdhan Karsiya branch. As the hotel business did not generate the expected income, she started poultry farming in March 2018 availing NPR 125,000 loan. With good income from poultry farming, she has availed so far NPR 870,000 loan. She has saved NPR 30,000 at Nirdhan. She keeps up to 1,000 poultry in a lot.

Milan has been continuing the business without being discouraged with the initial failure. With her hard work, she has also kept fishery in 4 Bigha area. She shares that she makes a monthly income of NPR 40,000 from piggery and poultry farming. Currently, her spouse is driving an auto rickshaw. She has been able to maintain good family income, ensure good education for 4 children and acquire 3 Katha land.

Contributor: Bhim Bahadur Shrestha, Assistant, Karsiya Branch Office, Morang

Durga Devi Bhujel: Nirdhan support in her vocation



Durga Devi Bhujel was born in 1966 in the family of Bal Bahadur Bhujel (father) and Himala Bhujel (mother) in Ward 6, Chungmang, Dhankuta district. There was no problem for two meals a day at her maternal home. She states that she could become simply literate as the family followed old tradition. She was married in May 1991 to Chakra Bahadur Bhujel of Ward 3, Bajhgara, Dharan sub-metropolitan city following social traditions. She shares that they faced economic problem at the beginning as both the couple were simply literate. She shares further that, in the first year of marriage, they were blessed with a child but employment was not easily available in the village. As such, she raised the child with much difficulty engaging in wage labour. She thought of pursuing commercial pig farming as she could generate some income out of piggery in small numbers. In 2015, she learnt from the visiting Nirdhan staff in the village about the collateral-free loan. She started transaction forming a group of 12 sisters. After affiliation in the group, she first availed NPR 40,000 loan and started goat farming. Subsequently, she pursued pig farming and availed collateral-free loan in various cycles from NPR 30,000 to NPR 200,000 for the business.

She shares that, she has been able to educate her children in good school out of the income from pig farming business. Her two daughters have been married off after completion of SLC. She has now been well-known as a successful pig farming business-women. With a well-managed pigsty (shed), she has been pursuing modern pig farming business keeping 32 pigs of different age. She shares that, she makes a monthly income up to NPR 55 thousand from the business. She makes additional income pursuing goat farming as well.

Durga shares that, the income from pig farm has eased in managing household expenses. She further shares that, her younger son is also supporting her involving in pig farming, which ensures repayment of loan installments, household expenses and self-employment of the family. As each sow (mother pig) gives birth to 10 to 18 piglets in every 4 months, which could be sold at NPR 6,000 each, if survived, the income from the business is good. Now, Durga is very happy with the business as she does not need to seek financial support from others.

Contributor: Govinda Prasad Timilsina, Branch In-charge, Panchkanya Branch Office, Sunsari

Sabita Shrestha: Successful agripreneur



Sabita Shrestha - born on 03 July 1977 as the second child in the family of Kedar Prasad Shrestha (father) and Ek Maya Shrestha (mother) in Telep, Achham – is a regular client of Nirdhan and a successful entrepreneur. She was married in 1995 to Rajan Shrestha, son of Til Bikram (father) and Totra Laxmi Shrestha (mother) in Ward 2, Ramdhuni

municipality. She was married in a family with limited income source. As she started collecting firewood from nearby forest for sell so as to manage household expenses, she thought of collecting the forest grass as well. In the meantime, her neighbour raised two goat kids (baby goats). As the days were being spent in difficulty, one day she learnt from Nirdhan staff about collateral-free loan through groups targeting hardworking and self-reliant women. With this learning, she also thought of pursuing goat and pig farming business. She contacted Nirdhan branch office in Jhumka to learn about loan and savings facilities. In July 2002, she formed Kalijhoda Women's Group and started loan and savings transactions. With a 3-member family, she has been continuing with loan and savings transactions till date.

She first took NPR 30,000 loan from the group for goat farming. The loan generated good income that eased repayment of loan installments and also saved some amount. With this, her self-confidence boosted. Availing loan several times, she continued to gain experience and income trying with various businesses including goat, pig and poultry farming. She shares that with family consent and support, her small business has now transformed into a big farm. She shares further that, with her hard work and proper utilisation of loan, her economic status has improved. She has recently availed collateral-free loan of NPR 250,000 and her farm now has goats, pigs, poultry as well as off-season vegetables. One of her daughters, who survived out of three children they had, is now in Australia for advanced studies after completing BSc Nursing at home. She has been making a monthly income up to NPR 100,000 and employed 5 local persons in the farm.

Sabita shares that, there was a time when no one trusted her even for NPR 100 loan and now she has been supporting with loan to the needy ones. She has been able to save NPR 87,800 in the institution. Reflecting on the past, she now finds that there has been a transformation in her family life as she has now become a familiar figure in the locality. She requests all to become a successful business women. She shares with the group sisters – “one should repay the loan on time, microfinance is the great support providing an opportunity for the deprived class like us in becoming self-reliant in the business.” She shares that all respect her deeds and self-confidence and her struggle is seen as an excellent example in the society. She wishes to advise all that loan should not be availed without a project and plan and one could advance well if the business is pursued with proper plan.

Contributor: Asha Chaudhary, Centre Mobilizer, Jhumka Branch Office, Sunsari

Rejina Rai: Success realized through proper utilisation of loan

Rejina Rai, the 38 years old was born in Barakhshetra 10, Sunsari district. As her family was dependent on agriculture, she also advanced her studies together with agriculture. With the family consent, she got married at 16 years of age in 1999 to Kamal Bahadur Rai of Ward 9, Barakhshetra, Sunsari district after studies up to SLC. She continued to manage household affairs together with her spouse. As she had strong determination in uplifting the living standard with significant earning through hard work, she felt that the life could not be advanced merely through agricultural vocation in the village. Her spouse was engaged in daily labour as mason and she took care of household chores as well as agriculture in leased land to manage the livelihood. She gave birth to a son in 2000. She shared that despite of her thoughts in doing some business to survive well she had problems with capital due to weak economic condition.



In 2015, she learnt about Nirdhan, Prakashpur branch investing loan for business to poor women sisters without capital through forming groups. She formed Magar Tole Women's Group of 10 sisters. In December 2015, she started a small grocery shop availing NPR 40,000 loan. Then after, she added pig farming business together with grocery availing other loans respectively of NPR 100,000 in 2016, NPR 125,000 in 2017 and NPR 150,000 in 2019.

She shares that she has been expanding the grocery and pig farming business. Availing a further loan of NPR 300,000 she is maintaining a stock of 20 pigs of improved breed and 5 local pigs. Her life style and family condition has now changed. She shares that she could succeed in business operation with her hard work and family support. She further shares, she has been able to ensure advanced studies for her son. She has employed 2 persons in the business with almost NPR 2 million investment. Currently, her economic and social status has been transformed into that of a successful entrepreneur. She is fully satisfied with the business. She shares that she makes a monthly income in the range of NPR 50,000 to NPR 60,000 after deducting expenses.

Rejina has currently availed collateral-free loan of NPR 300,000. She has been able to save NPR 62,000 with the institution till date contributing NPR 700 per month in Samriddhi savings. She shares her plan of expanding the business further availing collateral-free loan as per the rules of the institution. The business that she started with grocery has now been expanded to pig farm. She is very much grateful to Nirdhan and shares that Nirdhan support and loan has been the foundation of her success.

Contributor: Raju Nepali, Junior Assistant, Prakashpur Branch Office, Sunsari

Gita Devi Shah: Rejoicing the leaf plate industry



Gita Devi Shah was born in 1970 in the family of Guru Dayal Shah (father) and Rameswori Devi Shah (mother) in Ward 6 of Sahebganj VDC in Sunsari district. She was married to Surendra Prasad Shah of Fattepur, Saptari in 1986. As she was married to low income family, she faced much difficulty in managing daily life in those days. In 2005, she shifted permanently to Barkhedanda, Ward 9, Basaha of Udaypur district. The life was still difficult as they had only 10 Katha rice field in the village to survive.

One day, she learnt on the group-based collateral-free loan facility for the lagged-behind women provided by Nirdhan office at Beltar bazar. She also thought of doing some business. With proper understanding on Nirdhan loan and savings process, she got affiliated in Barkhedanda Women's Group on 22 August 2012. She has been transacting regularly on loan and savings. She has a 6 member family. After affiliation in the group, she first availed a loan of NPR 20,000 and purchased a leaf plate making machine. Now, she has been engaged in the leaf plate industry employing 2 others as well.

Her leaf plate industry has prospered gradually. Started with NPR 20,000 loan, she has been investing further in the industry giving continuity to the loan facility in different cycles. As present, she has been availing NPR 300,000 collateral-free loan. With business expansion through proper utilization of the loan, she has been able to cover loan installments from the business income as well as ensure MBBS education for her son and Health Assistant education for daughter.

As present, she has savings of over NPR 50,000 at Nirdhan. She has been able to construct a house acquiring 2 Katha land in Ward 4, Barkhedanda Municipality. She shares that she makes good income from leaf plate industry. With Nirdhan affiliation, she could manage MBBS education for her son, who is now employed. Her daughter is also engaged in a job in America after completion of Health Assistant education.

Gita shares that one could pursue any business with hard work. She thought that the opportunity in self-sustaining in the business itself has been the greatest success. She shares smilingly that, she not only furnishes her loan and savings installments on time, but also supports the like-minded sisters at times of their need.

Contributor: Matrika Prasad Bhandari, Branch In-charge, Beltar Branch Office, Udayapur

Shila Devi Bhagat: Cosmetics business prospered through Nirdhan

Shila Devi Bhagat - born in April 1972 in the family of Bindeshwor Bhagat Kalawar (father) and Raju Devi (mother) in Ward 7, Bodebarsaien, Saptari district – spent her childhood without going school. Born in Kalwar family, she was married in November 1989 to Balchan Bhagat of Inaruwa 2, Sunsari district. Her spouse used to trade grocery items and she lived with her spouse in Murkuchi, Ward 9, Rauta VDC, Udaypur, where she gave birth to a daughter and two sons. With the birth of children, the family burden went on increasing. Though household expenses increased with the growth children, she could acquire 10 Dhur residential land in Murkuchi bazar as the business went well.

As her daughter reached marriageable age, she married her daughter off in 2012. The sons were grown-up and educated and planning for going abroad to earn. With changing times, the business also faced a difficult time. In the meantime, Nirdhan opened a branch in Murkuchi bazar. She learnt that Nirdhan provides banking services to the backward women in rural and urban areas and invests collateral-free loan on group guarantee providing financial literacy. With this learning, she also gathered neighbouring sisters and availed financial literacy training from the institutional representative. In August 2013, she got affiliated in the group and started loan and savings transactions. She was very happy when she got the first collateral-free loan of NPR 40,000. Investing in cosmetics shop, she made good income.



She took second loan and upgraded her business registering it in the name of “Bishal Fancy and General Stores.” With this, she got more encouraged in pursuing business. She could save some money as her spouse and son also supported in the business. She made a house in Jaljale bazar with her savings supplemented with the remittance from her elder son. Started with NPR 40,000 loan, she has been using loan facilities in various cycles including NPR 60,000, NPR 75,000 and now NPR 400,000 for the eighth time. She shares that, she has no problem in repaying the loan installments. As she has been adding assets with the business income, she now has property and assets worth millions. Currently, she has been engaged in the business happily together with the family. She shares that she has a daily sales in the range of NPR 15,000 to NPR 20,000.

Shila shares – “the earning abroad is also in the range of NPR 50,000 to NPR 60,000 a month, which could be earned here in few days, if the business is supported by family members.” It has been eight years since she transacted loan. She has been contributing NPR 1,000 per month in Samriddhi savings and till date she has saved NPR 90,000. She has plans for adding a floor in her residence soon. She credits Nirdhan for her happiness. She shares that, the economic condition in her life could not have improved if Nirdhan had not provided the financial service. She states – “the first step in my success has been Nirdhan support, which has raised self-confidence of every women in moving ahead with dedication and spirit.”

Contributor: Ajay Kumar Mehta, Branch In-charge, Murkuchi Branch Office, Udayapur

Shalmu Sherpa: Story of economic transformation in the life



Salmu Sherpa - born in 1971 in the family of Ngimkipa Sherpa (father) and Laki Sherpa (mother) in Ward 1, Bigutar VDC, Okhaldhunga district – was married in 1986 to Ang Pasang Sherpa of Danda Gaun, Ward 2, Baruneshwor VDC of the same district. As she was married in the family with limited income source, her life after marriage also became difficult. She had no alternative to wage labour to earn family livelihood. She faced a big

economic crisis as the residential land - their share of ancestral property while partition – was swept away with landslide. She shares that the couple engaged in stone crushing and sand filtering after relocating to Sobru, Ward 11, Siddhicharan municipality.

She became a mother of 2 daughters and 1 son as time passed-by. To manage the ever increasing household expenses, she thought of sending her spouse for foreign employment. She sent her spouse to Kathmandu for medical check-up. However, the option of foreign employment had to be dropped as her spouse failed in the medical report. She shares that, they continued to same old profession. In 2009, her spouse broke a hand falling from the staircase. The hand later had to be cut as it was not treated well then due to weak economic condition. Reflecting on the sad past when her spouse lost a hand that supported in earning livelihood, she became emotional.

As she was spending her difficult days, she got affiliated in a group promoted by Nirdhan Okhaldhunga in 2014 as suggested by neighbouring sister and staff of the institution. She took the first loan of NPR 40,000 and kept 2 sows (female pigs). Her pig farming prospered gradually. She shares smilingly that, together with her spouse, they have been operating a pig farm and she has been able to become a good example in the society. She further shares that, as the business succeeded and also generated profit, she has been expanding the business availing further loan several times. Currently, she has been using NPR 200,000 loan. Her expanded business has now 22 piglets, 2 sows and 300 poultry (layers). She shares that her monthly income is about NPR 50,000 after deducting all expenses. She reflects that, the perspective of the society towards her family has also changed with her good income.

Salmu shares – “the income has increased as my son also operates a tractor and family burden has gradually been lowered as both the daughters have been married off.” With monthly savings, she has managed to save NPR 25,000 at Nirdhan. She states – “I have employed my spouse in the farm that I am operating in my house and I have so far been successful in the path shown by Nirdhan. My best wishes to Nirdhan for their continued support to other deprived persons like me.”

Contributor: Surendra Kafle, Branch In-charge, Okhaldhunga Branch Office, Okhaldhunga

Nisha Rai: The life transformed with Nirdhan loan

Nisha Rai - the 29 years old resident of Salleri, Naya Bazar, Ward 5, Solududhkunda municipality, Solukhumbu – is a hardworking, dedicated, self-reliant and successful entrepreneur. Started with small capital, her small stationery shop has now been expanded including various toys, bags and other items. Her expanded stationery shop has locally consumable items worth NPR 800,000 to NPR 1 million. Her monthly income is in the range of NPR 40,000 to NPR 45,000. She has plans for operating the business more systematically.



Born in an ordinary peasant family in Deusa, the eastern part of Solukhumbu, she was restless and inquisitive since childhood. While engaged in advanced level studies, she got married at the age of 24 to Dil Bahadur Rai, the local journalist in Kugaon. As she had no regular income source to cover household expenses, she started a small stationery shop in rented quarters. The limited income from the shop was not sufficient to cover the daily needs as everything was costly with scarcity of consumables in the market of the remote district. She shares that, though she had thought of expanding the shop, she was unable to do that in lack of capital.

In 2016, she got information on Nirdhan products and services and affiliated in the group. She first took a loan of NPR 100,000 and invested in the shop. All encouraged her as she utilised fully the loan facility. Then after, she continued business expansion availing loan respectively of NPR 100,000 again; NPR 150,000; NPR 175,000; and NPR 200,000. With the collateral-free loan from the institution, she was able to add bags, tourist bags and sports items in the stationery shop. With the energy and will, she thought of keeping a store also. As she thought of, she added a store taking NPR 250,000 loan for the sixth time. The stationery shop continued to succeed with her pleasant and attractive dealing. Creative as ever, she further thought of doing additional business. She is proud to share that she has started Manokamana Copy Industry with the seventh loan of NPR 400,000 and employed 3 local persons on regular basis. She shares that there is no problem in repayment of loan installments as she has utilised the loan fully in business. With a monthly contribution of NPR 1,000 in Samriddhi savings, she has so far saved NPR 106,523 in the account. Currently, she has been successful in running her stationery shop and store purchasing a two-storied house.

Nisha has been able to general substantial income expanding her business due to her good experience and attachment. She shares that, she has been living a successful life ensuring quality boarding school education for her son. She states that she has been able in becoming a successful, able and skilled woman entrepreneur with her hard work, high dedication and Nirdhan financial support.

Contributor: Panna Lal Pandit, Branch In-charge, Salleri Branch Office, Solukhumbu

Kalpana Rai: Nirdhan loan made me an entrepreneur



Kalpana Rai – born in 1983 in Solma Tole Ward 8, Diktel municipality, Khotang district – was married at the age of 18 years in 2001 to Member Rai of Rabu Tole Ward 8 of same municipality following social tradition. The economic condition at her maternal home was ordinary yet the same at her spouse's end was vulnerable. She gave birth to a son after marriage. She shares that her spouse went Dubai for foreign employment as the burden of household expenses went on increasing. However, foreign earning was not so good and she faced difficulty managing the household affairs solely.

She thought of doing financial transaction joining a group. As it would be convenient in investing in business through group-based loan, in June 2015 she joined Udhyaamsheel Women's Self-reliant Group in Solma following institutional policy and rules. She has been transacting on loan and savings regularly with the institution.

In September 2015, she started pig farming with the first loan of NPR 30,000. In January 2019, she added 4 pigs availing the third loan of NPR 200,000. In the meantime, she also started vegetable farming. She was more encouraged as the business generated good income. She shares that, she transformed her pig farming keeping 12 pigs constructing a modern pigsty (shed) investing NPR 700,000 (collateral-loan of NPR 500,000 supplemented with her savings) and employing a person. She has been making a monthly income of NPR 25,000 from the business. She has been able to save NPR 131,000 out of business income. She has been ensuring good boarding school education for her son.

She has achieved success in business through hard work and dedication and as such advise the group members to generate income through proper utilisation of loan in the business as well as with skill, capability and efficiency. She, currently does not face any problem in managing family expenses (food, shelter, clothing and miscellaneous), repaying loan installments and covering children's education. Though her past was difficult, she is happy wholeheartedly now as she could uplift living standard of the family and ensure prosperity through Nirdhan investment and support.

Kalpana states – “I faced many difficulties in life, together with the sorrows, I also went on learning to face challenges and my life has now transformed as I advanced resolving the issues. In bringing this transformation, Nirdhan has contributed greatly. Nirdhan has been contributing towards social and economic progress of deprived families in the villages, who were unable to engage in business due to lack of capital through provision of group-based, collateral-free loan.” She motivates other group members in becoming successful entrepreneur through full utilisation of loan.

Contributor: Ramagya Ram, Branch In-charge, Diktel Branch Office, Khotang

Mamita Rai: Life transformed through proper utilisation of loan

Mamita Rai – the 33 years old resident of Mahadevsthan, Ward 7, Halesi Tuwaching municipality, Khotang district – is a woman from an ordinary family. Her spouse has been earning a monthly income of NPR 35,000 operating an auto rickshaw. Her spouse runs the auto dawn to dusk. She has made a house acquiring residential land in Halesi out of business income. She has enrolled her daughter in English-medium school. She has thought of continuing auto rickshaw business as it has helped in uplifting their economic status.

She was born on 04 July 1988 in a middle-income family in Kattike village, Ward 7, Halesi Tuwaching municipality, Khotang district. She had 3 sisters and 2 brothers. Her parents were engaged in agriculture to manage livelihood. Being the eldest in the family, her days used to spend in household chores. She studied up to SLC. She was married at the age of 21 years to Ganesh Rai of Ward 7 in the same municipality. She gave birth to a daughter and a son after marriage. The sole income



of her spouse became inadequate in managing the family expenses that went on increasing. In 2015, Nirdhan established its branch in Halesi. From the staff, she got information on the services of the institution. As she learnt about collateral-free loan, she thought of becoming a member forming a group.

In July 2015, she formed and joined in Halesi Women's Self-reliant Group as per rules of the institution. She started a fresh house in August 2015 taking the first loan of NPR 40,000. She further invested in fresh house taking second loan of NPR 100,000 in April 2016. Then after in April 2018, she started a grocery shop together with fresh house taking another loan of NPR 175,000. She then changed her thoughts with changing market. In March 2020, she took NPR 500,000 personal loan in the name of her spouse and purchased an auto rickshaw for her spouse to operate. Currently, she has been availing group loan of NPR 100,000 and operating the auto after repair. She has so far saved NPR 54,400 at Nirdhan and saves regularly NPR 1,100 per month.

Mamita has been able to enroll her daughter in good school and acquire residential land in Halesi bazar through affiliation in the institution. She reflects – “life is full of challenges and my life has been transformed as I advanced facing those challenges. Nirdhan has a great role in bringing this transformation.” The institution has been contributing towards social and economic progress of deprived families in the villages, who were unable to engage in business due to lack of capital through provision of group-based, collateral-free loan. As such, she motivates other sisters as well in joining the group and becoming successful entrepreneurs utilizing fully the loan facility.

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

Lalita Devi Sardar: Proper utilisation of loan transformed the life



Lalita Devi Sardar – born in Ward 1, Dharampur VDC, Saptari district – had parents, an elder brother and an elder sister in her family. Born in deprived family, her childhood spent in much difficulty. Moreover, she lost her father at the age of 7 years. With problems of poverty, she was married at the early age of 17 years in April 2004 to Pawan Sardar of Ward 8, Thelia VDC in the same district. In the first year of marriage she gave birth to a girl child.

Her spouse never complained about his sorrows in managing daily livelihood through wage labour. She became anxious as daily expenses went on increasing together with growing children yet income remained constant. For education and bright future of children, she thought of doing some business but lacked capital. On 24 December 2014, she started poultry farming with a loan of NPR 30,000 that she received after affiliation in Nirdhan group. She expanded further her business taking loan respectively of NPR 50,000 (second), NPR 80,000 (third) and NPR 100,000 (fourth). She has currently been availing NPR 300,000 loan for the eighth time. Started seven years ago with NPR 30,000 loan, her poultry farming business now generates a monthly income in the range of NPR 60,000 to NPR 80,000.

She has been making significant income from her commercial poultry farming. She has been able to make a house acquiring 1 Katha land in the village out of the business income. Now, she has also been engaged in goat farming with 15 goats and employing regularly 2 persons. She plans for expanding her business including duck and ostrich farming in future. Her daughter is studying in grade 9 and son in grade 4. She has been an example in the village generating good income keeping 1,000 poultry in the well-constructed coop.

Lalita shares – “Good days turn after bad days. Bad days follow good days. One could made good progress if pursued proper business with strong will and utilisation of loan. Moreover, one should advance together with hard work and self-confidence. I am grateful to the institution for all support and suggestions in lifting me at this stage of success. The institution has supported other women also like myself and my best wishes for its continued success.”

Contributor: Aniruddha Kumar Yadav, Branch In-charge, Kanchanpur Branch Office, Saptari

Ram Kumari Sah: Nirdhan brought about happy days



Ram Kumari Sah – the 40 years old resident of Lalpati, Ward 9, Khadak municipality, Saptari district – dreamt of good food and clothing as she face difficulties in managing household expenses while engaged in simple agriculture. The small business that she started in those circumstances has now been expanded.

Born on 17 April 1981, her maternal family included parents, brothers and sisters. Raised in an ordinary family, her childhood spent merrily. She could become simply literate as the family size was big. She was married in 2000 to Om Prakash Sahu of Lalpati. The married life was being spent happily. As the family size increased, the expenses also increased and it became difficult managing household affairs only with agriculture. In the meantime, she learnt about Nirdhan collateral-free, group-based loan and joined a group. She first took a loan of NPR 75,000 and currently availing NPR 250,000 for running grocery shop and has been repaying loan installments regularly. Her business went on well. Then after, her spouse took fishery training from Agricultural Services Division and engaged in fish farming constructing a pond and also dairy marketing. She shares that fish and grocery items are consumed within the village as she sells in concessional rates. As the business generated good income, with further expansion, it has engaged 4 members of the family though no outsiders are employed.

She shares that, with business income, she has been able to make a one-story well-constructed house with four rooms acquiring residential land in the village chowk and also ensuring good education for four children. She further shares that she has been able to purchase 2 motorbikes out of business income. She makes a monthly income in the range of NPR 70,000 to NPR 80,000. As the business generated good income, she has repaid fully the loan of NPR 250,000 and supporting others in repaying their installments, if needed. She has saved NPR 53,000. Starting with grocery shop, she has now been engaged in multiple businesses.

Ram Kumari reflects on the past – “Had not I started business taking loan from the institution in those days, these days of happiness and joy in the family would not have been possible.” She smilingly shares on her plan of engaging in wholesale grocery business as well as hardware and considers Nirdhan as one of the pillars of her successful life. She shares that honesty, dedication and patience are the steps in business success and thanks all staff of Nirdhan.

Contributor: Hariram Mahato, Branch In-charge, Kathauna Branch Office, Saptari

Mehrun Khatun: Life changed with cosmetics shop



Mehrun Khatun was born in April 1967 as the elder daughter in the family of Ashraf Miya (father) and Najidan Khatun (mother) in Laukahi Bazar, Madhubani, India. With 7 younger sisters and 4 younger brothers, she spent childhood in her poor maternal family. Due to lack of education and social awareness, she could not study in the school and was married at the age of 16 years in 1983 to Hasim Miya of Jajar, Ward 5, Bodebarsaien municipality, Saptari district following social tradition. Currently, she has 6 members in her family. With poor economic condition, she thought of doing some business in consultation with her spouse as they faced difficulty in managing livelihood with wage labour. In a situation when adequate capital for starting a business was lacking, she met Nirdhan staff and joined a group with proper understanding of the rules.

With one week training, she started loan and savings transactions forming Jajar Women's Group on 22 June 2015. On 26 July 2015, she took the first loan of NPR 40,000 and started a small cosmetics shop. As the business went well, she continued its expansion taking loan periodically. She has currently been running the cosmetics shop taking NPR 400,000 ordinary loan and NPR 100,000 business rehabilitation loan. She has been continuing loan and savings transactions as an active Nirdhan member. Both the couple are now engaged in the cosmetics shop. Her shop has a stock worth over NPR 700,000. She shares that she makes a monthly income of NPR 75,000 after deducting all expenses. She repays loan installment of NPR 18,000 and saves NPR 1,000 per month. She has saved NPR 51,700 at Nirdhan.

Earlier, she used to take loan even for household expenses and now she has been supporting locals at times of their need. Though she has not studied, she ensured education to her children and sent 1 son in foreign employment. Her another son repairs gas stove and cooker. She shares that, she has married one of her daughters off spending NPR 700,000. She has made a 6-room well-constructed house acquiring 10 Dhur land in Jajar village adjoining the postal highway spending NPR 2.5 million. She shares on her plan of expanding further the cosmetics business as it generates good income. She has thought of calling her son back from foreign employment and taking further loan from Nirdhan.

Mehrun shares that, one could gain trust from all if business is pursued with honesty and good intention and progress in the business could be made based on the gained trust. Currently, her family is residing in the well-constructed house. She shares that, she is thinking of expanding the business in the days ahead and employing the son, who is currently in foreign employment. She thanks all staff of Nirdhan as the institution has contributed greatly in her progress.

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

Seeta Kumari Chaudhary: Nirdhan became charioteer in the life

Seeta Kumari Chaudhary – the 42 years old resident of Barchhawa, Lahan municipality-22, Siraha district – is well known as a successful entrepreneur. She has been engaged in grocery shop business in Barchhawa village. She shares that the shop has a stock worth NPR 1.5 million and daily sales of over NPR 25,000. Currently, with the help of her spouse, she has been engaged in wholesale of gas (LPG) and tent business together with grocery. She shares that the businesses generate a monthly net income of NPR 70,000. From business income, she has made a well-constructed house in 15 Dhur acquiring 1 Bigha arable land in Barchhawa. She has also engaged her spouse in the business. With the business, they have added property worth NPR 500,000.

She is now well-known in the society as a reputed, honest, hardworking and accomplished entrepreneur. She participates periodically in the village development activities as a lead person and social figure.

Residing permanently for last 20 years, she has a family of 6-members including mother-/father-in-law, spouse and 2 sons. One of her son is Engineer and another is studying in grade 10. She reflects that earlier she used to confine herself within household chores and with a thought of becoming an accomplished entrepreneur. However, she could not pursue any business in lack of capital. In 2011, she joined Centre No. 43 Barchhawa Women's Group run by Nirdhan Lahan branch together with 15 members. In the first year, she started a small grocery shop taking a loan of NPR 30,000. She continued investing all of the income in the business again without spending elsewhere. Thus, the business grew into a big grocery store. Then after, she invested in the business again a group loan of NPR 150,000. Currently, she has been generating substantial income from the business with re-investment of NPR 300,000 loan from Nirdhan. She shares that she has plans of generating more income in the days ahead.

Seeta states – “I learnt from Nirdhan that poverty is a disease and all poor should be emancipated from it.” She is happy that she could become an example of a successful entrepreneur in the village learning on the importance of savings and group while promoting her business. She proudly shares – “The transformation in my life was brought about with Nirdhan support.” She wish to advise other members on the economic prosperity that could be achieved through proper utilisation of the loan from the institution. As the saying goes – the fruits of hard work would be sweet, all of her deeds made her successful. She believes that the business pursued with courage and determination together with Nirdhan loan would support in making the members prosper. She considers Nirdhan as the light of her life as currently she has been able to introduce herself as an exemplary personality.



Contributor: Dukha Raya Yadav, Senior Assistant, Lahan Branch Office, Siraha

Amundri Devi Mahato: Enjoyment of vegetable farming



Amundri Devi Mahato was born on 17 April 1989 in Kharitole, Ward 7, Sukhipur municipality, Siraha. Born in Kharitole, her family background was very vulnerable. After educating up to grade 5, she was married off at the age of 18 years in Kalayan village by her parents. She gave birth to a child after a year of marriage and now she has 3 children. They faced difficulty in managing household affairs and educating the sons after they were separated from the family by the mother-/father-in law. As her spouse studied up to grade 5, his earning through wage labour was also inadequate in managing household expenses. As such, she also thought of doing some business. In 2013, when Nirdhan staff visited her village for group formation, they informed her about all services of the institution. Encouraged by the good services of the institution, she also formed a group. She took a loan of NPR 40,000 for expanding vegetable farming. All encouraged her as she fully utilised the loan amount. With this, her self-confidence strengthened further. Her spouse also became happy with her hard work. Her spouse also supported her given her hard work and income. She went on expanding the business taking further loans respectively of NPR 40,000; NPR 100,000; NPR 200,000 and up to NPR 500,000.

Started in leased land, her vegetable farming business has now been operated in her own land. She has acquired 14 Katha land in the village from the business. Her children are enrolled in Shree Janta Secondary School, Dahipaudi. She took 3-days training on off-season vegetable farming from 28-30 September 2019 and engaged in producing vegetables including potato, cauliflower, cabbage, eggplant, chili, beans, bitter-gourd, luffa gourd, cucumber, radish, pumpkin and onion in 1 Bigha land taking micro-enterprise loan of NPR 500,000. She sells her produce in Sukhipur, Dahipaudi and Shiva Chowk bazar. She has employed a person as well. She shares that, she makes a monthly income of about NPR 45,000 from the business. As vegetable farming has transformed her life, she has plans of expanding the business further. She has saved NPR 63,200 in the account. Her business is improving day by day as the family has gained good experience in it.

Amundri has felt that no business is impossible as she succeeded in vegetable farming with support from her spouse and Nirdhan. She thanks Nirdhan as she became a successful entrepreneur with her hard work and support from spouse and the institution.

Contributor: Om Prakash Kumar Sah, Branch In-charge, Sukhipur Branch Office, Siraha

Nirmala Tamang: Life transformed through untiring efforts



Nirmala Kumari Tamang – the 33 years old resident of Old Musaharniya, Ward 3, Golbazar municipality, Siraha district – is a successful and hardworking farmer, honest entrepreneur and housewife. Their family vocation is agriculture and goat farming. However, agriculture yielded low income due to lack of irrigation and capital investment.

She was born in 1989 in the neighbouring village of Nipaniya, Golbazar municipality 6. She could study up to grade 10 as the economic condition in the maternal home was not good. She was married in 2003 to Hem Kumar Ghising. Her married life was going on well. She gave birth to 1 son and 2 daughters. As the children grew-up, the expenses also went on increasing. She thought of sending her spouse for foreign employment. Meanwhile, her spouse got a job in Shrijana Boarding School. However, with a mere salary of NPR 5,000 of her spouse, she became anxious and could not focus well on daily routine. On 30 September 2016, she joined Nirdhan group and started vegetable trading with the first loan of NPR 60,000. Then after, she continued expanding her business taking loan.

With business income and further loan from Nirdhan, she started vegetable farming in 8 Katha land and also a small grocery shop at home. Till date, she has utilised NPR 1,150,000 loan in total from Nirdhan and saved NPR 54,000 in her account. At present, she has a 4-room well-constructed house, grocery shop and 4 goats. She has enrolled her children in a reputed school. She has been attending to household chores as well as vegetable farming. Her spouse is a bus driver in Shrijana Boarding School in Old Choharwa. Her spouse has been in the job for 11 years and currently draws a monthly salary of NPR 25,000. At present, her family is spending life happily.

Nirmala shares – “I worked hard continuously with the loan from institution and also repaid loan installments as well as saved some money so that I could see good days now.” She wishes to thank Nirdhan very much as she could take a great leap in her life. She advises the group sisters in increasing income through proper utilisation of loan from the institution. She states – “I would not leave this institution and advise others also not to leave.”

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

Radha Devi Sah Kalwar: Nirdhan made me an entrepreneur



Radha Devi Sah Kalwar was born in October 1995 in the family of Laxmi Narayan Chaudhary Jaiswal (father) and Asha Devi Jaiswal (mother) in the former Badharamal 5, Bandipur of Siraha district. She was born as the first child among 5 sisters and 1 brother. Her childhood was not pleasant given the joint family. Being the eldest daughter, she was married off while studying at grade 9 despite of her willingness to study more, at the early age of 16 years to Lal Babu Jaiswal of former Ganeshman Charnath municipality 4, Bharatpur in Dhanusha district following social tradition. At her in-laws, she was the youngest bride in the joint family including mother-/father-in law and 3 brothers. As such, she had to confine within the household chores. However, in consultation among the brothers, she started a hardware shop to operate separately as none had the business.

As she run the hardware business with loan from moneylenders at higher interest rate, the business performed in average. She took 3 months sewing-cutting training given by the municipality. She could learn much about tailoring. She shares that, she has been stitching new design ladies wear including kurtha salwar and blouse and also giving training to others. As she was in search of capital for business, she learnt about collateral-free loan from Nirdhan and joined Bandipur group in 2016.

She took NPR 60,000 loan in the first year and invested in hardware shop. Then after, she expanded further the shop taking loan respectively of NPR 100,000; NPR 150,000; NPR 200,000 and NPR 300,000. She has a total saving of NPR 84,000 at the institution. She shares that she has been repaying loan installments on time and also keeping NPR 1,000 per month in Samridhi savings. As both hardware and tailoring shops are in the same place, it has been convenient running the businesses. She states that her prestige in the locality has been enhanced and she became a successful professional and entrepreneur with support from institution.

She shares – “Reading and writing alone does not help, the determination, confidence, honesty and dedication motivates one to advance. Whatever property I have made today, all is the contribution from Nirdhan. I will be continuing with this institution as long as possible.” She states that, with institutional support, she has been able to keep business stock worth NPR 3 to 4 million including glass, plywood, and other hardware items. With business income, she has acquired 4 Katha 10 Dhur arable land and 7 Dhur residential land in Birendra Bazar. She has also employed a person in the business.

Radha reflects on her past when they were separated by her brothers-in-law and a totally different position at present. Though her spouse could not gain education, she has enrolled her 2 children in local boarding school and plans for their higher level education. She shared that, she got involved in 3 institutions at the beginning with an expectation of higher benefits but that only killed her time. She states that she has been able to make good progress through transaction with Nirdhan only leaving other institutions. She opines that, it would be more effective if institution provides income generating training to the sisters.

Contributor: Chulhai Nath Kanwar Yogi, Branch In-charge, Bandipur Branch Office, Siraha

Amrit Kala Devi Yadav: Rejoicing the successes

Amrit Kala Devi Yadav was born in May 1989 as the fifth child in the family of Dev Narayan Yadav (father) and Jibachhi Devi Yadav (mother) in Kashipur, Ward 4, Govindapur, Dhanushadham, Dhanusha district. Among 2 brothers and 3 sisters, she was the youngest daughter. In a peasant family with weak economic condition, she could study up to grade 6 only as the society had negative perspective towards educating the girls. In Terai, girls are married at early ages, thus she was married at 16 years of age in 2005 to Mashudhan Yadav of Laxmipur, Ward 7, Dhanushadham municipality, Dhanusha district. She had a 5-member family including mother-/father-in-law and a brother-in-law. After marriage, her spouse started a tailoring shop. After few years, she also started selling clothes. She was sorrow having no children. She shares, though without children, she is happy with the love and care from her spouse. In the process of engagement in the business, in December 2013, she learnt from Nirdhan staff and village sisters about collateral-free loan. She joined Nirdhan group on 19 January 2014 after taking financial literacy training and learning about the services of the institution.

After affiliation in the institutions, she took the first loan of NPR 40,000 and invested in the clothes shop. She shares that she expanded the clothes shop adding fancy items with NPR 60,000 loan in the second year. She continued expansion of clothes shop taking micro-enterprise loan of NPR 300,000 in the third year. She kept on expanding the clothes shop with subsequent loans and now she has been using the ninth loan of NPR 300,000. She has saved over NPR 94 thousand in the institution.



Amrit Kala Devi shares that, with her hard work and financial support from the institution, she has been engaged in commercial dairy cow farming and sells in average 100 litres of milk daily to nearby dairy and sweets shop. She makes over NPR 100,000 income per month from the dairy business. She proudly shares that with income from these businesses, she has been able to acquire 4 Bigha arable land and 4 Katha residential land in local bazar area. Currently, she also has 3 tractors. She has been employing 7 persons in the business. She has been repaying loan installments on time. She states that she has been able to make herself renowned as a successful entrepreneur through Nirdhan financial support, cooperation from her spouse and her attachment towards the businesses. She credits Nirdhan for her success.

Contributor: Nepal Chaudhary, Branch In-charge, Dhanushadham Branch Office, Dhanusha

Dipak Devi: Nirdhan became light of the life



Dipak Devi - born in 1984 as the third among 8 children in the family of Dashai Chaudhary (father) and Bhikhani (mother) in Mahottari – was married 17 years ago to Satya Narayan Chaudhary in Ward 1, Bhangaha municipality, Mahottari. She shares that the life was very difficult as she was married in a family with limited income source not enough even for two meals a day. Her difficulties added as her spouse brought her younger sister as the second wife. To fulfill family necessities, her spouse had to engage in alternative vocations, thus started conductor's job in a bus.

She shares that they lacked dependable income source as she gave birth to children. She had wished to run hotel business towards improving the family condition. In the meantime, she learnt from a neighboring sister about collateral-free, group loan from Nirdhan targeting hardworking and self-reliant women. With this learning, she also thought of doing business taking loan. In consultation with her spouse, she visited nearby Nirdhan branch office to learn more about the loan facility of the institution. In February 2014, she joined Nirdhan group after understanding well on loan, savings and non-financial services of the institution. She has been transacting on loan and savings regularly. She has a 7-member family.

She started a hotel business and vegetable trading in Sitapur, Bhangaha with the first loan of NPR 40,000. As the business prospered, she expanded it with another loan of NPR 60,000. She dropped vegetable trading as it generated low income and focused on hotel business. Her spouse also started attending to hotel business as he saw good future in it, dropping the conductor's job. As the hotel generated good income, her younger sister (husband's second wife) also joined hands in the business.

The hotel business that Dipak Devi started with Nirdhan loan has continuously been expanded with loan several times including respectively of NPR 60,000; NPR 90,000; NPR 100,000; NPR 150,000; NPR 250,000 and NPR 400,000. She has managed to purchase 12 Dhur land in Sitapur, Bhangaha saving some amount after repaying loan installments and covering children's education expenses. Currently, she has been making a well-constructed house in that land. She states – "Nirdhan has favored me a lot supporting at my difficult times."

Contributor: Ram Chandra Bhattarai, Branch In-charge, Mahendra Nagar Branch Office, Dhanusha

Rina Kumari Mandal: On the path of prosperity

Rina Kumari Mandal was born in December 1992 in the family of Ram Ekbal Mandal (father) and Ram Dulari Devi Mandal (mother) in Ward 5, Hanspur municipality, Dhanusha district. She could study up to grade 7 due to an ordinary economic condition. After school education, she was married at the age of 18 years to Sanjib Kumar Mandal, son of Laxmi Narayan Mandal (father) and Mohini Devi Mandal (mother) in Ward 3, Shahidnagar municipality, Dhanusha district.

After marriage, she consulted at home regarding expansion of business as she faced difficulty in managing household expenses with the sole income from motorcycle garage that her spouse has been running. She thought of expanding the motorcycle repair business, which ensured just sustenance of the life, adding spare parts as well to ensure a bright future becoming self-reliant. For investment in the business, she joined Nirdhan's Bazar Tole Women's Society on 29 May 2018 and invested NPR 75,000 loan in the business.



The motorcycle garage that she operated with Nirdhan loan has now been changed into Sanjib General Stores. Currently, she is dealing with sales of all spare parts of motorbike, motorbike repair, auto rickshaw repair and new bicycle sales and has also employed 4 persons. She has been making a monthly income up to NPR 75,000 from the business and operating Sanjib General Stores in the well-constructed house that she made in 1 Katha land in Yadukuha Bazar. She has thought of opening motorbike recondition house soon so as to engage the technicians while there is no repair work. With business income, she has so far saved NPR 31,000 at Nirdhan.

Encouraged with business success resulting from her untiring labour and hard work, she has continuously been expanding the business taking Nirdhan loan periodically including NPR 125,000 (second time), NPR 200,000 (third time) and NPR 300,000 (fourth time). She shared her experience of stocking motorbike spare parts worth NPR 5 million taking group-based loan. Her elder son is studying at grade 9 in Shree Siddhartha English Boarding School, Janakpur and younger son is in grade 4 in Shree Gurukul Niketan Boarding School, Yadukuha.

Rina Kumari shares that, her business, Sanjib Machinery Stores has now been famous in the locality for motorbike parts in wholesale rate as she could succeed in carefully planned business expansion. She shares further that, the business expansion has been convenient as her spouse is skilled in motorbike repair. She expresses her gratitude towards Nirdhan for financial support in her business expansion.

Contributor: Binod Ram, Branch In-charge, Yadukuha Branch Office, Dhanusha

Anita Devi: Successful grocer



Anita Devi - born in 1985 in Jayanagar village, Bihar, India – was married in 1999 to Sovit Das of Janaki Tole, Ward 3, Janakpurdham, Dhanusha district following social tradition. She was in search of alternative income sources as the economic condition in the house was weak. In 2013, she joined Centre No. 55, Janakichowk Women's Group and started a small grocery shop taking collateral-free loan of NPR 30,000.

She shared that she was afraid at the beginning on whether she would be able to repay the loan installments. She shares further that Nirdhan provided seed capital for the business and her spouse encouraged and motivated her. Her business started with Nirdhan loan prospered gradually. She also went on repaying the loan installments. She shared that she continued expanding her business taking loan periodically including NPR 60,000 in second year, again NPR 60,000 in third year, NPR 100,000 in fourth year and NPR 150,000 in fifth year. She states that her lifestyle and family economic condition has changes together with her business expansion through proper utilisation of loan.

Currently, she has been making a monthly income of NPR 40,000 from the grocery shop. She has made a 4-room well-constructed house with her past income and savings. With the income she made from grocery shop and foreign employment of her spouse, she has been successful in marrying her 4 daughters off. She shares that her 1 son and 1 daughter have been studying in a boarding school in Janakpur sub-metropolitan city. She has been able to save NPR 50,000 at Nirdhan with a monthly contribution of NPR 600 in Samridhi savings. She is very much grateful towards Nirdhan and reflects that the support and micro-loan from Nirdhan has been the foundation of her success.

Anita Devi shares that she has also taken a month-long training on operation of grocery shop given by the municipality. Moreover, she has taken financial literacy training from Nirdhan in 2020. She has currently been repaying loan installment of NPR 15,000 per month. With the experience of operating retail grocery, she has plans for grocery wholesale business in future.

Contributor: Navkant Sah, Branch In-charge, Janakpur Branch Office, Dhanusha

Rahana Khatun: Rejoicing the garment trading



Rahana Khatun – the 37 years resident of Ward 5, Dhanauji RM, Dhanusha district – has been engaged in garment trading together with the family members. Nirdhan branch office in Nagarain had identified her in connection with prospecting the potential member/clients for program expansion in Bahuarwa, Ward 5 of Dhanauji RM. She was happy when the staff invited her to join the group for financial transaction. She started financial transaction joining the institution on 18 May 2018. She has been continuing the transaction as a disciplined member/client. She has been able to stand as a prestigious personality in the society enhancing her skill, capability and experience with the support from the institution.

She shares that her spouse helped much in going for the type of business where all members of the family could support. In consultation with all, she started garments trading business taking a loan of NPR 300,000. At present, she has been able to become a successful entrepreneur. She states that all of her family members are devoting full-time in the business. Her daughter also helps occasionally in the shop. She states that the garment trading business has progressed tremendously due to her continued labour, dedication and good manners. She has ensured good school education for her daughter. She has also been able to make a well-constructed house. Her loan and savings transactions are regular. She has also saved some money at Nirdhan for resolving problems that the family may face in future. Despite of being a woman from Muslim community in Madhesh, she has been able to gain complete success in individual dealing, oratory skill and social prestige through affiliation in various organisations including Nirdhan. Her dedication and hard work has resulted in successes in business. She states that she does not face problems in repaying loan installments as the economic condition has improved with good operation of business. All members and the institution know her as a member in compliance completely with the loan discipline.

Rahana has been successful in gaining social prestige as a successful entrepreneur. She states that has been capable of making her identity as a hardworking individual in the society through her economic progress. She wholeheartedly praises Nirdhan. She also requests her neighbours in affiliating in Nirdhan group.

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

Gulshan Khatun: Towards the path of prosperity



Gulshan Khatun – born in Jaleshwar Municipality 4, Mahottari district – was married on 27 April 1979 to Nasaruddin Rai of Jaleshwar Ward 2. With her limited income and an ordinary family, her life after marriage had been difficult. As time passed by, she gave birth to 4 sons and 2 daughters. She states that with increased number of family members, she faced much difficulty in managing the family affairs as well as ensuring education for the children.

She learnt from a neighbour about collateral-free loan being provided by Nirdhan Jaleshwar branch to hardworking and enterprising women through groups. In 2012, she got affiliated in Nirdhan group. In the same year, with her skill and courage, she started a small fruits shop. With inadequate capital, the shop could not generate income as expected. As the business could not prosper due to lack of capital, she took a loan of NPR 30,000 after financial literacy and business skill training and invested in the fruits shop. She started repaying loan installments and making regular savings after the business operated well with family coordination. She continued availing loan with NPR 40,000 in second year, NPR 60,000 in third year and NPR 175,000 in fourth year and expanded her business with additional fruits shop.

As both the fruit shops generated good income, she operated the third fruits shop taking NPR 200,000 loan in the fifth year and continued repaying the loan installments as well as regular savings. At present, she has NPR 51,500 in her savings account. She has been ensuring good school education for her two children and acquired two Katha residential land in Jaleshwar. She states that three members of her family are employed in the business.

Gulshan spreads the message amongst the village sisters that Nirdhan helps in uplifting the living standard with financial support to active, dedicated and enterprising women. She further motivates the sisters and other members towards joining groups for economic progress. As she could become a successful entrepreneur with hard work and the services of the institution, she advises local sisters also in doing hard work. She states that she has been successful in establishing herself in the society because of financial and non-financial services as well as financial literacy training from Nirdhan.

Contributor: Kamalesh Kumar Mandal, Branch In-charge, Jaleshwar Branch Office, Mahottari

Rita Kumari Devi Sah: Nirdhan granted the professional identity

Rita Kumari Devi Sah – born in 1986 as the eldest daughter in the family of Ram Chandra Sah (father) and Shila Devi Sah (mother) in Ram Nagar, Ward 5, Gaushala Municipality, Mahottari district – was married at an early age of 15 in 2001 to Surendra Sah of Mahadaiya Tole, Ward 3, Loharpatti Municipality, following social tradition. Her conjugal life could not be enjoyable as she was married into a family with limited income sources. With a weak economic condition, her responsibilities added further with the birth of 2 sons and 2 daughters. She reflects on the difficult days that she faced in the past with tear-full eyes. She recalls that Nirdhan Loharpatti branch came as a light of her life at a time when her life was full of darkness and facing family quarrel.

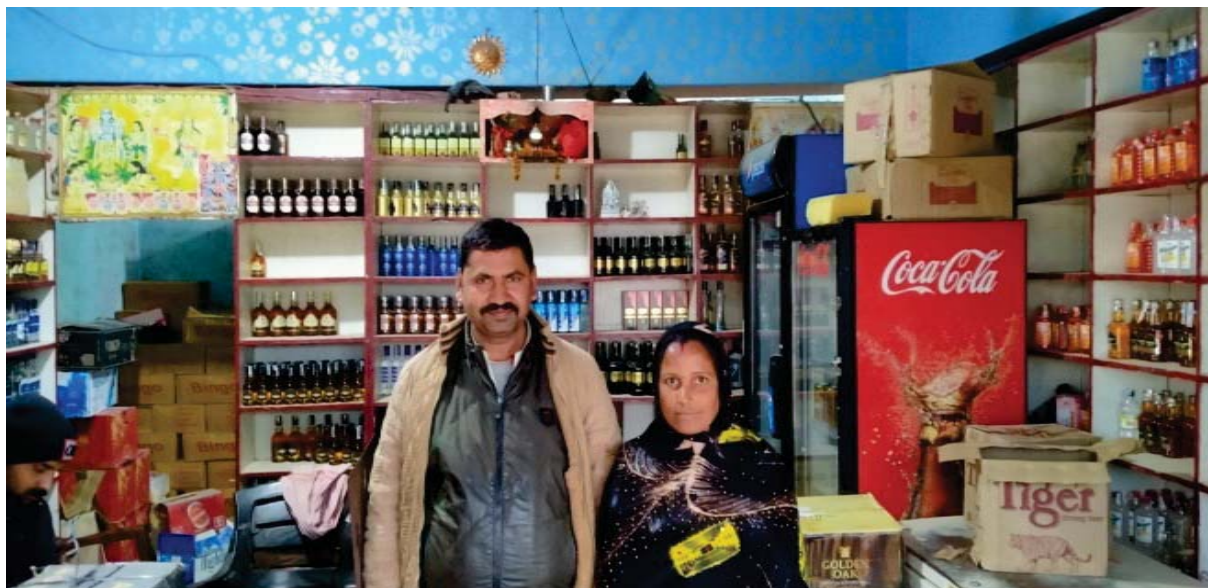
She came to know about group-based, collateral free loan for business at a time when she lacked capital to implement her business plan and joined Mahadaiya Women's Group. She took the first loan of NPR 75,000 and started garments trading opening a clothes shop. With hard work and support from her spouse, the business succeeded. She then continued expansion of the business with further investments of the second loan of NPR 125,000; third loan of NPR 175,000 and fourth loan of NPR 250,000. The clothes shop that she started with a small investment has now expanded into a big shop. In addition to clothes trading, they are now dealing on steel cupboard and shoes.



Rita shares that she makes a monthly income up to NPR 60,000 from the business. She has been able to save NPR 57,000 at Nirdhan. She states – “together with increased income, the family has experienced happiness. Children are pursuing well their school education. It has been easy managing household expenses.” Out of savings from business income, she has been able to acquire 14 Dhur residential land in the village. She shares that she is happy as the relatives and neighbours once distant while she was economically weak, are now coming closer recognizing her success. She expresses her gratitude towards Nirdhan for its support in establishing herself as a successful entrepreneur in the bazar.

Contributor: Mishri Lal Kumhar, Branch In-charge, Loharpatti Branch Office, Mahottari

Shova Devi: The successful entrepreneur



Shova Devi – born in Bihar, India – was married at the age of 20 to Shambhu Chaudhary of Ward 4, Khopi VDC, Mahottari district. She gave birth to 1 son and 3 daughters after marriage. As the children grew, the family responsibility and expenses also increased. Yet, they had no dependable source of income. In 2013, she also joined the group when Nirdhan, Aurahi branch formed Ramgopalpur Women's Society with 15 members. She took the first loan of NPR 40,000 and started poultry farming and a small shop. For expansion of the business, she continued taking loans of bigger amounts. Currently, she has been utilizing a loan of NPR 400,000 for running a soft and hard drinks shop and meat (chicken) shop as well as purchased a pick-up van for delivery of chicken and other works. She has been continuously increasing her income with these businesses.

She has now been established as a successful entrepreneur. She states that she makes an average monthly profit of NPR 50,000. She has been able to acquire 10 Katha agricultural land and make a 5-room well-constructed house in Ramgopalpur with the business income. She has also saved NPR 163,000 in various accounts in Nirdhan. All of her family members are supporting in her business. She states that she has also employed 3 persons in the business. As her spouse is simply literate, she has also engaged an Accountant for keeping the accounts of the business. Her spouse Shambhu Chaudhary states that they are now preparing a rented shop for operation of an additional meat (chicken) shop. She has plans of taking additional loan from Nirdhan for the purpose keeping her 10 Katha land as collateral.

Shova states – “my daughter is studying in Kathmandu and son is in a boarding school in Ramgopalpur. As the expenditure has increased, income also needs to be increased. As such, if the sized of business is increased with increased loan and saved some amount for future, life could be spent well. One would succeed in business with proper utilization of loan, dealing politely in the business, pricing reasonably the product and services and cooperative attitude. Loan should be utilized properly as this is key to the success in business.”

Contributor: Brij Mohan Prasad Gupta, Branch In-charge, Aurahi Branch Office, Mahottari

Sumintra Devi: Ideal bicycle entrepreneur



Sumintra Devi Kusal – permanent resident of Bhandabari village, Ward 8, Gaushala municipality, Mahottari – is an entrepreneur with bicycle repair shop in Gaushala. The villagers are impressed with her skill and strength. She shares that she has been able to make a 6-room well-constructed house with the bicycle repair shop. She further states that, she makes a monthly income of about NPR 40,000 after deducting NPR 6,000 shop rent and NPR 8,000 godown (warehouse) rent. She has employed a person in the shop. Her son also helps in the shop as a mechanic. She has been able to transform her economic and family condition running the shop. She shares that she has plans for expanding the shop investing additional capital. She has also acquired 8 Katha agricultural land in the village saving the income from the shop.

Born in Belgachhi village, Ward 8, Gaushala municipality, Mahottari district, she could not study due to weak economic condition at her maternal home. She was married at the age of 20 years to Ganga Ram Singh Koiri of Bhandabari village. She was married to a family with weak economic condition. She gave birth to 2 sons and 1 daughter after marriage. She shared that she was anxious in raising the family as the mouths to feed increased but income did not.

In 2013, Nirdhan Gaushala branch in Mahottari formed a group in her village. She also joined the group. She was impressed with the 7-days training and financial literacy given by staff and took the first loan of NPR 60,000 and invested in bicycle shop. She also engaged her son in the shop. She shared that she earned monthly NPR 10,000 from the business. Then after, she continued investing in the business taking subsequent loans. Currently, she has been using NPR 200,000. She has so far taken NPR 1.4 million loan and utilized in the business. She has a stock worth NPR 1.6 million at her shop and godown.

Sumintra states – “at present, I have no problem in repaying the loan installments and managing expenses. Likewise, the shop that I started with NPR 60,000 has now engaged two persons including my son and another employee.”

Contributor: Hazrat Ali, Branch In-charge, Gaushala Branch Office, Mahottari

Sabina Giri: Message from the successful entrepreneur



Sabina Giri was born on 12 March 1988 as the eldest daughter in an ordinary family of Khir Raj Giri (father) and Goma Giri (mother) in Ward 1, Phulasi, Ramechhap district. She was married on 19 May 2011 to Lal Babu Bhagat of Narhi Main village, Ward 7, Chandra Nagar RM, Sarlahi following social tradition. At her maternal home, it was difficult sustaining the 6-member family including 3 bothers and parents

with agricultural vocation. She could not gain higher education as she had to take care of younger brothers and also due to weak economic condition. Again, her life could not be enjoyable as she was married to a family with weak economic condition. She shares that they managed family livelihood with the earning of her spouse giving medical treatment service in the village as he had studied up to CMA. As the time passed-by, she gave birth to one daughter and two sons. They faced more difficulty in lack of regular source of income. She planned to run a small pharmacy in the nearby market of Narhi Main. Her spouse took a loan from the village at exorbitant interest rate and opened a pharmacy. The business could not run so well due to lack of enough capital.

She learnt that Nirdhan has been investing loan through groups to those in Narhi Main having skill but with weak economic status. She joined Nirdhan group on 10 July 2015 after obtaining information on the services of the institution. After joining the group, she took a loan of NPR 40,000 and invested in the pharmacy. After utilizing properly the first loan, she took the second loan of NPR 70,000 and added essential medicines in the pharmacy. With proper utilization of loan, the business also went on well with increased income. Encouraged with the success, she further thought of investing additional capital and increasing her savings. She has opened Samriddhi account at Nirdhan with a monthly saving of NPR 1,000. She has been expanding her business currently using NPR 300,000 for the eighth time including the earlier loan amounts of NPR 100,000; NPR 150,000; and NPR 200,000. So far, she has saved NPR 79,400 at Nirdhan. She shares that, with the success in the business, they were able to uplift their living standard ensuring good health, education and diet for their children. She has been able to make a one-storied well-constructed house acquiring 1 Katha land in the village as well as 4-room 2-storied well-constructed house acquiring 3 Dhur land in bazar area.

Sabina has gained social prestige with success in her business, which also ensured employment opportunities with its expansion. She has employed a person in the shop. Should she come across anyone lacking capital for business operation, she suggests to contact Nirdhan. She also apprises other sisters on the services and facilities that she has received. She has thus exemplified that the dedicated and skilled persons could uplift their living standard pursuing business with financial support in the form of loan from Nirdhan. She also shares with local sisters that she became a successful entrepreneur with the support from Nirdhan as well as hard work of her spouse. She motivates others also to engage in business with proper utilization of collateral-free as well as collateral loan from Nirdhan and make loan repayment installments on time.

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

Usha Kumari Sah: Nirdhan support from village to city

Usha Kumari Sah – the resident of Nawalpur, Ward 1, Lalbandi municipality, Sarlahi district - has been able to establish herself as a successful and capable entrepreneur in Sarlahi district. She has been introducing new models of gold and silver ornaments engaging skilled craftsmen in making her business successful. She has been running the ornaments business successfully facing the challenges and meeting the market demand with hard work and self-confidence. Her elder son is pursuing higher studies after completing SLC and younger son is in grade 9 in a boarding school.



She was born in September 1979 in an ordinary family in Ward 11, Janakpur Sub-metropolitan City, Dhanusha district, Janakpur zone. She has 2 sisters and 1 younger brother. Her father used to work in a gold ornaments shop. It was very difficult running the 5-member family. They had no enough arable land. She got an opportunity to study up to grade 8. Her childhood spent in assisting her mother, sheepherding, fetching firewood and farm labour. She was married at the age of 24 years in 2003 to Karan Sah of Nawalpur, Ward 1, Lalbandi municipality, Sarlahi district. She took some loan from village moneylenders to manage household affairs and raising children. With exorbitant interest rate and increased loan amount, she faced increased economic crisis. She thought of doing some business and becoming self-reliant economically. She learnt about collateral-free Nirdhan loan for women. She learnt well about the work procedure, rules and regulation of the institution. She liked very much Nirdhan program targeted towards poor and deprived families. She joined Lalbandi Women's Society, Centre No. 76 in August 2014.

After joining the group, she thought of doing tailoring business as suggested by her spouse. She took the first loan of NPR 40,000 from the group and started the business in bazar area. In June 2015, she took the second loan of NPR 60,000 and prepared wooden racks and other materials for running a gold and silver ornaments shop. She managed to repay loan installments gradually and add items in the shop as well as save some money out of the business income. In July 2016, she took the third loan of NPR 100,000 and expanded the ornaments shop. She expanded the business further running a shop in rented shutter in Nawalpur bazar with the fourth loan of NPR 130,000 in June 2017 and the fifth loan of NPR 150,000 in June 2018. Gradually, she advanced towards business success. She took further loans of NPR 200,000 in July 2019 and NPR 300,000 in December 2020 for the business.

Usha shares that she would be ever grateful towards Nirdhan for its support in making her a successful entrepreneur. With Nirdhan support, she has been able to ensure good education for her 2 sons, manage the family expenses and make a house in Lalbandi acquiring 11 Dhur land as well as 10 Dhur land in Nawalpur, worth in total NPR 15 million. She has also kept 1 Scorpio Jeep for rental. She states – “one should not worry much on bad days, success could be achieved with continued effort. I have reached at this stage with my patience, self-confidence, direct support from spouse and Nirdhan loan support. I thank Nirdhan and will keep it as inseparable part of my life.”

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

Sushma Devi: Happiness that followed in the life



Sushma Devi – a member of Godaita Women’s Society operated by Nirdhan Godaita branch, Sarlahi – was born on 17 May 1981 in the family of Bino Das (father) and Rita Devi (mother) in Sonbarsa, Sitamarhi, India. Her childhood was spent well at maternal home. She completed secondary level education at her maternal home in Sonbarsa of Sitamarhi district. While studying at grade 6, she was married to Sanjay Kumar Das of Godaita bazar. She shares that she left school after marriage as she felt uneasy attending school afterwards. Her life was not much enjoyable as she was married to a family with an ordinary farming and income source. She gave birth to 4 children after marriage. Her 13 years old daughter is studying in grade 8, 10 years old daughter is in grade 6 and 8 years old son is in grade 5 in Arya Public Boarding School, Godaita, Sarlahi. Her younger son is 3 years old. As she was hardworking and could not stay idle, she started a clothes shop in Godaita bazar.

The business did not go well due to low capital. In the meantime, she learnt about collateral-free group-based loan facility of Nirdhan branch located in Godaita bazar. She learnt about financial and non-financial services of the institution from the sisters in Centre No. 48 and joined the group on 26 September 2014. She took NPR 40,000 loan in the first year and invested in the clothes shop. Then after, she continued taking loans and currently using the fifth loan of NPR 150,000 in the business. She shares that the clothes business in Godaita bazar is going on well with the hard work of both the couple.

Sushma’s spouse assists in the shop whole day. She shares that the clothes shop that she started 8 years ago with NPR 40,000 loan has now employed 2 local persons. She further shares that she makes a monthly income of NPR 40,000 from the shop. She has saved NPR 39,000 at Nirdhan, invested NPR 800,000 capital in the shop and acquired 1 Katha residential land in Godaita bazar. She has plans to add another shop in near future if she gets more loan from the institution. She states – “thanks and congratulations to Nirdhan family for supporting the aspiring sisters in uplifting their living standard through engagement in the groups and provision of collateral-free loan.”

Contributor: Mahananda Das, Branch In-charge, Godaita Branch Office, Sarlahi

Renu Devi Mahato: Towards the path of prosperity

Renu Devi Mahato – a member of Nirdhan Barahathawa branch since 2018 and continuing transactions till date – was engaged in wage labor earlier together with her spouse due to weak economic condition. Earlier spending life in an ordinary hut in Terai, they are now increasing income operating a big grocery shop at their own 4-room well-constructed house with shutter. Currently, she has a buffalo and three cows as well as a big grocery shop. She shares that she makes a monthly net income of NPR 50,000 including NPR 35,000 from grocery shop and NPR 15,000 from sale of milk. While her spouse and son looks after the shop, she attends to the farming job. She states that the perspective of the society has now changed as the previously poor family has now registered a significant progress.

She met with a staff from Nirdhan operating the programs in Barahathawa region. She shared her inability in running a business due to lack of investment. She then learnt about the services and programs of the institution, took 7 days training and joined a group after passing the group recognition test. She utilized properly the first loan of NPR 60,000 in the grocery shop business.



She utilised the business income for expansion of the shop. With this success, she was encouraged more. With the business income, her life gradually became comfortable and she also saved some money. Currently, she has been using a loan of NPR 190,000 and repaying loan installments regularly including savings. She went on utilizing further loans in the business and generating savings. In 2021, she made a 4-room well-constructed house with shutter in place of the hut and operated a big grocery shop there. She has also a buffalo, three cows and vegetable farming. With her hard work and success, her children have had an opportunity for quality education. Her son Rupesh is studying in grade 10 and daughter Sushmita in grade 7. Her spouse is assisting in all businesses as a fellow-traveler.

With addition of significant business assets with proper utilisation of Nirdhan loan, Renu Devi states – “the economic support, affection, advise, suggestion and counselling from Nirdhan has contributed greatly in my personal and family life. I am proud to be identified as an entrepreneur and a member of the institution. In fact I love this institution more than my maternal home.” She has plans to expand the business systematically in the days ahead and commit not to leave the collaboration with Nirdhan.

Contributor: Umesh Kumar Panthi, Branch In-charge, Barahathawa Branch Office, Sarlahi

Sita Kumari: Nirdhan - closer than the maternal home



Sita Kumari, born in 1983 in Sundarpur, Sarlahi district, spent her childhood simply. Married at the age of 16 years in 1999 to Munilal Chaudhary of Chandrapur 6, Rauthat following social tradition, her days of struggle started afterwards.

She was forced to make living in a single room after the 3 brothers-in-law distributed the ancestral property. In 2001, she gave birth to a daughter and they were forced to manage the livelihood with her spouse's monthly salary of NPR 1,500. In 2003, she gave birth to a son. However, the son died immediately after birth. She lost another son of 3 years old in 2008 due to an accident. She experienced a major grief in life. In 2009, she gave birth to another son.

While in grief and lowly economic and family status, she came to know in 2008 about group-based, collateral-free Nirdhan loan for economically weak women. At her initiation, she formed Mothiyahi centre and joined herself. In April 2009, she took a loan of NPR 20,000 and used it in farming as well as running tailoring business buying a sewing machine. In 2016, she took NPR 60,000 loan and started goat farming. Currently, she has been keeping 20 goats. Her spouse also earns a monthly salary of NPR 25,000 working as a guard. With their hard work, they were able to make a new house and acquire 4 Katha agricultural land.

Without proper education, she has ensured good education for her children. Her daughter has passed HA course from Chitwan Medical College. Currently, she is preparing for sending her son to Australia.

At present, Sita Kumari has been engaged in commercial goat farming registering a firm. She shares that she has been making a monthly income of NPR 50,000 selling in average 2 goats. Reflecting on the past, she expresses that Nirdhan is closer than her maternal home as it has helped her reach in the present position.

Contributor: Krishna Neupane, Assistant, Chandranigahapur Branch Office, Rauthat

Renu Devi: The successful entrepreneur

Renu Devi is an advancing entrepreneur engaged in wholesale of readymade garments in a shutter that she started earlier as a small shop (ghumti pasal) in Garuda bazar, Ward 4, Garuda municipality (formerly Garuda Bairia VDC Ward 9), Rauthat district. She has become a successful entrepreneur with continued hard work of both the couple.



She was born on 10 April 1974 in Sitamarhi, India. Though the economic condition of her

parents was weak, she somehow studied up to grade 10 while at maternal home. She was married at the age of 22 years in 1996 to Kishor Prasad, son of Methur Prasad Chaudhary Kalwar in Ward 4, Garuda Bairia VDC, Rauthat district following social tradition. She was married to a family with weak economic condition. She became mother of a child within 2 years of marriage yet her spouse was jobless. Without jobs, she faced more economic difficulty. In connection with job search, her spouse reached Chapur. In a dilemma, what to do and not to do in a new place, she started a small readymade items shop (ghumti pasal) at 100 metres inside Garuda chowk. With this shop, they somehow managed livelihood of the 3-member family. She however could not expand the business despite of her willingness due to lack of capital.

In 2004, Nirdhan branch was established at Garuda bazar. She learnt about the services and benefits of the institution and joined the group. She took the first loan of NPR 30,000 and started readymade garments shop. As the business expanded gradually, her income also increased. The business went on well. She continued to expand the business taking bigger loans from the institution. As of now, she has been using the tenth loan of NPR 200,000 from the group. With her hard work, she has now been able to become a wholesaler of readymade garments. With the business income, she has acquired 1 motorbike, 1 freeze, 10 Dhur residential land 50 metres inside the main road and made a 4-room, 2-storied house.

As the couple could not attend to all business, Renu Devi has employed a worker. Together with the worker, she has also been attending continuously to the business. One of her children is studying in Kathmandu and another is in the best boarding school in the locality. She shares that she makes a monthly income of NPR 115,000 from the business. She continued to take on advise and counselling from the institution. With hard work, struggle and motivation towards the business, she has become a successful entrepreneur as well as an exemplary woman. She states –“at local level, my prestige has been increasing. With this business, we, all members of the family are living together. The support, affection, advise, suggestion and counselling – all from Nirdhan has contributed greatly in my personal life.” She is proud to become a successful entrepreneur as a member of Nirdhan.

Contributor: Ram Kishor Yadav, Assistant, Garuda Branch Office, Rauthat

Seema Keshari: Cosmetics shop transformed the life



Seema Keshari was born on 29 January 1979 in Pannabag tole, Ward 6, Kalaiya municipality, Bara. She could not attend school beyond grade 10 as she was born in a middle-class peasant family with weak economic condition of her parents. Born in a poor family, her family background was troublesome and difficult. With no income source, her parents could not enroll her into a college after she passed grade 10. The eldest among 3 children, she was married at the age of 18 years in 1997 to the grade 12 educated Santosh Kumar Keshari of Krishna Nagar tole, Ward 5, Gaur municipality, Rauthat district. Few months after marriage, she started a small cosmetics shop at home as suggested by her spouse. She gave birth to a son after a year of marriage. Then after 2/3 years another son Aditya and daughter Sapana were born. The expenditure went on increasing but not the income. The shop also was not being able to generate profit as the saleable items were kept at minimum due to lack of capital.

The 43 years old - resident of Krishna Nagar tole, Ward 5, Gaur municipality, Rauthat – she is a successful entrepreneur. She has been running a cosmetics shop nearby Nandani Mithanna, 200 metres east of the court in Gaur bazar. She had heard about Nirdhan, Gaur branch investing on group-based loan without collateral. She then found Nirdhan services and facilities good as she learnt about it from the Centre In-charge, staff and group members and joined a group on 19 March 2015. She took the first loan of NPR 40,000 and added items in her cosmetics shop. She then continued expansion of her shop with additional loans. On 21 March 2017, she took another loan of NPR 100,000 and added items in the shop. She shares that her spouse also assists in the shop. She sells the cosmetics items monthly in the range of NPR 100,000 to NPR 150,000 and makes a profit of NPR 40,000. She has added another floor at her house for their residence as she utilised all rooms in the ground floor for expanding her business adding kitchen utensils as well.

Seema Keshari shares that she has plastered and painted all rooms in the upper floor at her residence with the income from the shop. She has recently taken another loan of NPR 200,000 on 05 August 2021 and utilized in operating the cosmetics shop well that generated an increased income. She is proud that one of her sons has done HA course, another son completed 10+2 and daughter has been married off. Till date, she has utilized a total of NPR 530,000 as loan from the institution. She shares that she is indebted towards the institution as she could stand as a successful entrepreneur with Nirdhan support.

Contributor: Om Prakash Yadav, Section Officer, Gaur Branch Office, Rauthat

Noor Jahan: Dairy business transformed the life

Noor Jahan - the 41 years old resident of Tejapakar, Ward 5, Paroha municipality, Rauthat - is a successful entrepreneur. Starting from selling milk in Tejapakar village, she has now been engaged in dairy farm business. She shares that, she transacts in dairy farm business a monthly volume of NPR 500,000 to NPR 550,000 and makes a profit of NPR 80,000. With business income, she has been able to acquire 1 Katha 1 Dhur residential land and 15 Katha agricultural land as well as make a well-constructed house.



She was born in April 1980 in Gurehanawa village, East Champaran district, India. She could not get an opportunity to study beyond simple literacy as she

was born in a medium-class peasant family with weak economic condition. Born in a poor home, she had an ordinary family background. Her parents could not ensure her school education as they had not many sources of income. The third daughter among 7 children in the family, she was married at the age of 17 years in 1997 to the grade 8 educated Alauddin Dewan of Ward 7, Tejapakar VDC, Rauthat district. She pursued agriculture for few months after marriage. She gave birth to 2 sons and 2 daughters. She shares that they became economically weak with increased expenditure together with the increased number of family members. At the advice of her spouse, she started a small cosmetics shop at home. However, the business generates limited income due to insufficient items and stock in lack of capital.

She learnt from the local sisters about group-based, collateral-free loan being distributed by Nirdhan staff in Basantapatti branch. She found Nirdhan services and facilities as good and joined the group on 08 October 2001 after consultation with the Centre Mobilizer and members of Tejapakar Women's Society. She took NPR 12,000 loan in the first year to add items in her cosmetics shop. Then after, she continued to avail loan facility and switched to dairy business taking NPR 40,000 loan on 28 December 2010. She shares that with good income from dairy business, she made a four-room house.

Noor Jahan managed to increase her income from the dairy business with proper utilization of a further loan of NPR 500,000. As her spouse has good knowledge about the business, it prospered further. She shares that currently one of her sons is also engaged in the same business. She is much grateful towards Nirdhan as the institution helped in strengthening her economic condition.

Contributor: Maqbul Khan, Branch In-charge, Basantapatti Branch Office, Rauthat

Lilawati Devi: Successful entrepreneur with determination



Lilawati Devi was born in 1970 in the family of Murat Sah (father) and Laxmi Devi (mother) in East Champaran, Bihar State, India. Her childhood was spent in an ordinary medium-class family. She did not feel any sorrow as she was raised with much love from the parents. She was married in 1985 to Ashok Sah of Bakuliya, Ward 5, Jitpursimara sub-metropolitan city, Bara district, Nepal following social tradition. Born in India, she was much sorrowful as she could not assimilate in the local lifestyle and family culture. Yet, support from her spouse continued to console her. Due to misunderstanding after marriage, the couple separated from the joint family without taking their share of property and started to live in a rented quarters. In the

meantime, she gave birth to a son. With no other sources of income, the lactating mother survived with the wage labor of her spouse. They started a small snacks shop in the push-cart with small investment and later a small grocery.

One day, she came to know from a neighbouring sister about Nirdhan program on group-based, collateral-free loan targeting village women aspiring to become entrepreneur and self-reliant. She became enthusiastic learning about the program and understood well on the rules and regulations from the staff visiting the newly formed group together with her spouse. With proper understanding on the rules, services and benefits, she submitted necessary papers and joined the group after taking a training. In 2015, she took the first loan of NPR 40,000 and operated a rice mill. Then after she took NPR 60,000 loan in the second year, NPR 100,000 loan in the third year and NPR 150,000 loan in the fourth year. Likewise, in the fifth year, she took NPR 200,000 loan and used it in purchasing a truck. During the time of Covid, she took another loan of NPR 200,000 and invested in the grocery shop. Currently, she has been using NPR 250,000 loan and engaging her spouse and son as well as 3 other workers permanently in the grocery shop and rice mill.

Lilawati shares that, she makes a net monthly income up to NPR 70,000 from the business. While utilizing the loan facility, she has also been saving well. Till now, she has been able to save NPR 126,000 in the institution. She shares that, she has been repaying regularly the loan installments from the business income. As of now, she has a rice mill and acquired 17 Katha land. Her son has studied diploma level in science as well as LLB (law) and daughter Pooja is in diploma level fourth year. She reflects on her past after marriage when she had to wait for festivals for a good meal. She becomes sentimental as she realized the contribution from the institution in bringing her to current stage and commits to leave it never. All praise wholeheartedly on her struggle as an excellent example. She motivates the courageous and dedicated village women in becoming good entrepreneurs with support from Nirdhan and expresses her willingness to continue the current business. She thanks Nirdhan very much.

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

Shanti Chaudhary: Joy and sorrow in the life



Shanti Chaudhary was born on 26 February 1985 in an ordinary, poor family of Basmati Chaudhary (mother) in Juguwa village, Sapahi Ward 8, Bara district. With support from her parents, she could study up to grade 5 in the village school. She became a victim of the then societal tradition of not providing an opportunity to girl child for formal education. She was married at an early age of 14 years in 1997 to Debkant Chaudhary of Bagewa, Kolhabi Ward 2 following the local traditions. She had thought her in-laws of a prosperous family but all of her plans failed as she was married to a family with the economic condition weaker than that of her maternal home. She shared on her miserable life as she was married to a limited income family, her anxious spouse due to unnecessary expenses in the marriage and that they survived on the wage labor.

One day she learnt about Nirdhan loan for doing business to women from the poor families through affiliation in the groups. She shared that she joined group on 10 March 1999 and took the first loan of NPR 10,000 for keeping a buffalo. She was encouraged with the good income from the business. She shares further that she took the second loan of NPR 20,000 for buffalo farming and raised up to 4 buffalos at a time. She made good income selling the milk in Kolhabi bazar. She continued to take loan for buffalo farming including NPR 50,000; NPR 75,000; NPR 100,000 and NPR 150,000 respectively. She supported her spouse in preparing the Public Service Commission exam and ensured boarding school education for her two sons with the business income. Currently, her spouse is employed in Municipality office and sons are studying in campus. She shares that, she has recently taken collateral-free loan of NPR 300,000 and invested in a wheel cart and bull. Her business is operating well and generating income beyond her expectation.

Shanti has now become a professional and engaged in buffalo farming, goat farming and poultry farming. With business income, she has made a 5-room well-constructed house in Bagewa, Kolhabi municipality, Ward 2 as well as repaying the loan installments easily and contributing monthly NPR 2,000 to savings account. She states that, with dedication and hard-work her life has been comfortable. Nirdhan has been her charioteer at times of difficulty and she never forgets the support from the institution. She states that, she has been resolving day-to-day issues at the capacity of the Centre In-charge of Bagewa Women's Group. She thanks the institution for supporting the women in raising their living standard through affiliation in the groups. She is happy now and commits not to leave Nirdhan.

Contributor: Subhadra Sunar, Assistant, Kolhabi Branch Office, Bara

Turni Tharuni: Successful entrepreneur from an ordinary peasant



Turni Tharuni was born on 20 December 1961 in Thoriyahi, Ward 5, Karaiyamai RM (formerly Tetariya VDC, Ward 7) Bara district. Born in an ordinary family, she was married in an early age in 1971 to Rajendra Prasad Chaudhary while she was studying in primary level. Her joint family after marriage included father-/mother-in-law and brother-/sister-in-law and sole source of income was agriculture. She gave birth to the first son in 1981 and second son in 1983. As the number of family members increased, so is the expenditure and she faced problems as the income was limited.

Currently - the resident of Madhuban, Ward 1, Karaiyamai RM, Bara district – she is well-known as a successful and hardworking grocer. The business that she started with NPR 15,000 has now been expanded into a big grocery in a well-constructed house. She shares that, with only 5 Katha land as ancestral property, she has managed to acquire 15 Katha land as well as make a well-constructed house in Simara bazar acquiring 5 Dhur land with business income. She has also ensured education for her grandchildren. Her sons are helping in her business. She shares that she makes a monthly income of NPR 25,000 from the business. She has plans for expanding the business further as it has helped transform her economic condition.

In 1998 she joined Nirdhan group and took a loan of NPR 15,000 in 2002 to run a grocery supplemented with some money from home. Then after, she has been operating the business systematically utilizing the loan respectively of NPR 15,000 in 2003, NPR 12,000 in 2005, NPR 15,000 in 2006, NPR 15,000 in 2007, NPR 40,000 in 2010 and NPR 250,000 in 2018. She shares that she has attended poultry farming training, Centre-In-charge workshop and several other events. She has created temporary employment for a person in her business. She has saved NPR 79,000 in the institution. Her spouse has been active in politics as well as in social activities. She shares that the proper utilization of loan has impacted well in livelihood, family education, health and social status.

With her business income, Turni has been ensuring education for her grandchildren in a boarding school in Simara. Her hard work and dedication has encouraged other members as well in becoming entrepreneurs. She expresses her gratitude towards Nirdhan as it helped in ensuring good education for her children and grandchildren.

Contributor: Rabindra Prasad Chaudhary, Centre Mobilizer, Ganj Bhawanipur Branch Office, Bara

Manju Devi Tharuni: The successful entrepreneur

Manju Devi Tharuni was born in 1973 in a family of Jagannath Chaudhary (father) and Turantari Devi (mother) in Belawa Tole, Baragarhi 2, Bara district. Her childhood was spent in a medium-class family. She never felt sorrow as she was raised with love by her parents. She was married in 1993 to Jagannath Chaudhary of Badhban, Ward 5, Kalaiya Sub-Metropolitan City following social tradition. As she was raised in the same locality, she did not face problems in assimilating with the family at in-laws. Rather, she was happy to live together in the same culture after marriage. She was more encouraged with the support from her spouse. With consent in the family, the couple started to live in a separate house. She gave birth to the first girl child. She was maintaining the family affairs with the wage labour of her spouse. Over the period, they have had four children. As they faced difficulties in managing household expenses together with children's education, they started selling snacks (beaten and puffed rice) in a pull-cart, which was later converted to a small grocery.

One day she came to know from a neighbouring sister about group-based loan program of Nirdhan targeting the women willing to become entrepreneur and self-reliant. She became enthusiastic about the program and understood well the rules and regulations of the institution from the staff visiting the group being formed nearby. She joined the group after submitting necessary documents and taking training. In 2010, she started the shop taking NPR 20,000 loan in the first year. Then after, she continued expanding her business taking loan respectively of NPR 30,000 in the second year, NPR 40,000 in the third year, NPR 60,000 in the fourth year and currently NPR 300,000 ordinary loan and NPR 100,000 business revival loan.

Manju has managed to marry her three daughters off and her son with the income from the business. She shares that her children have studied to some extent and has managed to save NPR 62,000 in the institution together with timely repayment of loan instalments. She has engaged 3 persons permanently in the business besides her spouse and son. She reflects on her past when she had to wait for festivals for a good meal. She commits not to leave the institution recalling its support and contribution. All praise for her struggling deed as an excellent example. She motivates the courageous, hardworking and dedicating village sisters in becoming entrepreneurs with Nirdhan support. She thanks Nirdhan very much.



Contributor: Sabitri Dhungana, Assistant, Kalaiya Branch Office, Bara

Kinta Devi Kurmi: The enterprising woman



Kinta Devi Kurmi's family has been an example that one could be successful and prosperous through proper utilisation of loan. Her family has been transformed into a commercial enterprise engaging in cow and buffalo farming, vegetable farming and grocery shop with their skill, labour and dedication. The business has engaged 2 persons besides the family members.

Kinta Devi Kurmi - resident of Jagatpur, Pheta RM Ward 1, Bara district – was the second child in a medium-class family together with 2 brothers and 2 sisters in Ramgarhwa, Birgunj, Parsa. At maternal home, she had to face difficulties in managing her meals. Though she got an opportunity, she could complete only primary level education due to prevailing social tradition. Then, the women used to confine within the kitchen and look after the household affairs in lack of proper education and awareness. She was married at the age of 19 years to Shiva Nath Raut Kurmi following social tradition.

Her days of sorrow started after marriage. She had to shoulder all responsibilities of the family. She had to take care of the 13 member family including father-/mother-in-law, 2 elder brothers-in-law, 2 elder sisters-in-law, 2 younger brothers-in-law and 3 children as well as the household farming. They had no plans for bright future. They were anxious in managing the household expenses, marriage of younger brothers-in-law and upbringing and education of their 3 children. In absence of income generating resources, the couple faced continued trouble. The farming in the 5 Bigha land was not sufficient for year-round consumption, employment opportunities were rare, compulsion of doing wage labour at landlords at lowly rates, exorbitant interest rate on loan from moneylenders and borrowing grains for managing livelihoods all made the family too much anxious on their advancement of daily life.

As she was contemplating on ways to sustain the family life, she learnt from the neighbours in 2008 about Nirdhan staff forming the groups in the village. She first could not believe that Nirdhan would be giving loan on group-guarantee for production-oriented, income-generating business to those without capital yet with skill and willingness to do business. As they were used to exorbitant interest rates on loan from moneylenders, her family could not believe on the program. As the family members were unemployed, she decided to take loan joining the Nirdhan group. She shares that, it had been too difficult forming and joining the group as the social tradition barred the women from coming out of the household arena. She recalls the past when the villagers used to comment – 'village men have mortgaged their women as they longed more income.' She did not bother on such comments and actively formed 8 groups. She liked the institutional work procedure very much and encouraged others also to join the groups.

She shares that those who used to comment in the past have also joined the groups now. In 2008, she took a loan of NPR 20,000 and started trading on cooking oil and repaid the loan installments from the business income. She shares that the business eased fulfilment of family needs and encouraged her to generate additional income taking further loans. Then after she continued to expand the oil business taking further loans respectively of NPR 20,000; NPR 40,000; NPR 50,000 and NPR 60,000 and her income also went on increasing. In the meantime, the brothers in the joint family got separated. She then took NPR 50,000 loan for the sixth time and started cow farming.



In 2017, she made a house taking NPR 100,000 loan. In 2019, she took the first micro-enterprise loan of NPR 500,000 and purchased another cow. Now, her economic condition has improved very much and she has started saving some money as well from the business income. She expanded her business and sold milk and cow manure locally. In between, she has purchased 8 Katha land. Currently in 2020, she has taken the second micro-enterprise loan of NPR 500,000.

She has married her elder daughter off spending about NPR 1.5 million after she passed SLC level. Recently in 2021, she invested NPR 50,000 to operate a grocery shop. She shares that their younger son and daughter are studying and the couple is generating a monthly income up to NPR 50,000 from the cow farming and grocery shop. She has been an example that income could be generated at home also if one is committed to do business with courage. She has been employing the family members in cow farming and grocery shop utilizing properly the loan. Currently, she owns 2 cows, a grocery shop and about 1 Bigha and 10 Katha land including the residential land.

She credits Nirdhan for her success. She shares that Nirdhan has helped her reach this height in the society through encouragement and support at a time when she was trying to sustain the life. She shares further that, the God also blesses the one who pursues good deed with hard-work. One could be successful if Nirdhan loan is utilized properly in the business with hard-work, honesty and courage. Her spouse also expresses very positive remarks about the institution. She has emphasized on education of her children. Though the elder daughter halted her study, she plans for higher education for her younger daughter and son.

Kinta Devi states that Nirdhan has expanded its program in all 77 districts in Nepal and contributed in bringing positive changes in the social and economic status of the deprived families through provision of micro-finance. The institution has also been supporting in bringing positive changes in the social and economic lives of the women and their empowerment through support in doing various income generating, skill-based, livelihood-enhancement projects on group guarantee; loan for the business projects and periodic entrepreneurship training on various topics including commercial vegetable farming and improved cattle and goat farming.

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

Champa Binin: The commercial poultry farmer



Champa Binin – resident of Sakhuwat, Ward 7, Pacharauta municipality, Bara district – is seen busy in poultry farming. She is a successful poultry farmer. She shares that, she current has kept 3,000 poultry birds in 4 coop and makes a monthly income of NPR 50,000 from the business. With the business income, she has made a house. Her business is also supported by her spouse. Her elder son earns a monthly salary of NPR 15,000 working as Office Assistant in Nepal Rastriya Primary School, Sakhuwat and younger son earns NPR 20,000 working as mason. Together

with the income from the sons, the monthly family income totals to NPR 85,000. She shares that she was born in Ganj Bhawanipur of Bara district and married in early ages. Her 1 daughter and 2 sons are also married now following the local traditions.

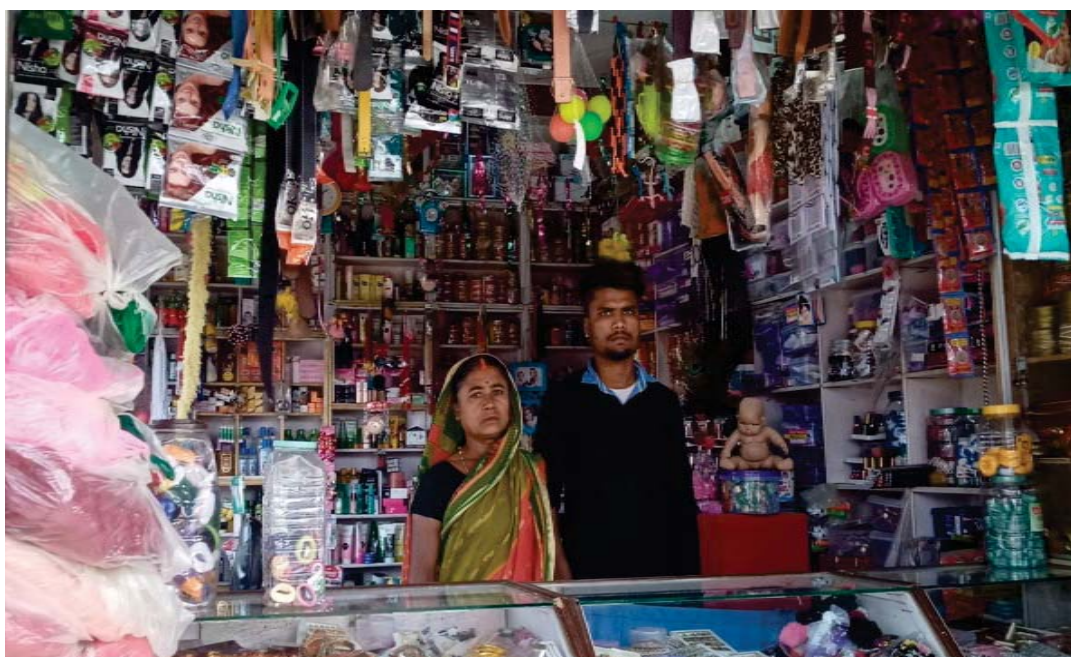
In 2005, she joined Nirdhan group with a determination of doing some business as she learnt about the program in support of the poor families being promoted in the villages of Sakhuwat, Ward 7, Pacharauta municipality. At the beginning, she started a grocery shop taking a loan of NPR 8,000 and paid back the loan installments from the business income. The grocery business encouraged her and she started vegetable farming taking NPR 15,000 loan in the subsequent year. As vegetable farming generated good profit, she did not face problems in repaying the loan installments. She shares that she started poultry farming with 1 coop as her spouse and sons were not so much willing to continue with vegetable farming and grocery shop, which now has expanded to 4 coops. She has also saved some money for future. She shares that she increased her income properly utilizing the loan that she took on yearly basis. With the business income, she has beautified the house, educated the sons up to grade 8 and daughter up to grade 5 as well as raised well the children. She recalls that together with the regular sources of income, one would be capable of doing things and with Nirdhan support, the children got education and also married to reputed families.

Recently, she has taken NPR 500,000 loan and added 1 more coop. She shares that she now has 4 coops and takes cares of business as well as the family affairs, which has ensured happiness in the family. She shares further that she has acquired 2 Katha agricultural land, purchased household furniture and added necessary properties from the business and household income and happy for the successes through Nirdhan.

Champa reflects that had not she joined Nirdhan group in time, it would have been difficult to get her daughter married off in a reputed family in the Madhesh society with prevailing tradition of dowry or sell the properties for the purpose. However, the life now has improved together with some prestige in the society. She shares that Nirdhan has brought about happiness in her family and with her capability of generating good income, all children were also enabled in living their life better. She advises other sisters also in uplifting their living standard through regular saving out of increased income with proper utilisation of loan as she did with the loan capital injected by Nirdhan. She thanks and expresses her best wishes to Nirdhan for its continued progress as it helped in transforming her poor life into the enterprising one and full of happiness.

Contributor: Hasmuddin Miya, Section In-charge, Simraungadh Branch Office, Bara

Mina Devi Gondhin: The life brought alive with fancy shop



Mina Devi Gondhin – the 51 years old resident of Rampurwa, Ward 7, Devtal RM, Bara – is a successful entrepreneur. She was born as the elder daughter on 09 August 1970 in the family of Bishwo Nath Sah (father) and Bechani Devi (mother) in Khutwa, Prasauni. She was married at an early age of 17 years to Prabhu Sah Gondh of Rampurwa, Ward 7, Devtal RM. The economic condition at the in-laws was weak and she gave birth to three sons and a daughter after marriage. As the household expenditure increased with the increase in the family members, she thought of doing some business but could not garner courage due to lack of capital.

In 2003, she joined Rampurwa Women Society formed by Nirdhan Telkuwa branch. She took the first loan of NPR 12,000 and started buffalo farming adding some amount. Currently, she has been using NPR 400,000 loan and operating a fancy shop in Benauli Chowk. Her business is going on well. Earlier her spouse was engaged in household farming and now supporting in her business. She shares that as the income from the fancy shop is good she has purchased 2 Katha 3 Dhur land from the income supplemented with her savings. She has also married her sons with the business supported by Nirdhan.

Mina Devi expresses happiness in becoming a successful entrepreneur with support from Nirdhan. She spreads the message among all sisters that one could become successful entrepreneur doing one or another business in own land if pursued with hard-work, courage and spirit. She suggests all those sisters with skill and capability but without capital in increasing their economic status doing business joining groups.

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

Jalina Khatun: The enterprising woman



Jalina Khatun's family has been an example that one could prosper if loan is utilized properly. Her family has been engaged in bread making (bakery) industry with skill, hard-work and dedication employing 10/12 workers. The resident of Harpur, Ward 24, Jitpur Simara Sub-metropolitan City, Bara district, she was born as the second child in a medium-class family with 7 sisters and 2 brothers in Dhobini of Parsa district. As her childhood was being spent in poverty, she was married at an early age of 16 years to Sher Mohammad Dewan in a traditional way. She had to shoulder all

responsibilities of the family as she was the elder daughter-in-law. After marriage, all burden from kitchen to household farming of the 9-member family including her spouse and father-/mother-in-law rested upon her. They were anxious in managing the household expenses, marriage of younger brother-/sister-in-law and upbringing and education of their 3 children.

In 1999, she heard from neighbours about Nirdhan staff visiting the village to form the groups. She could not believe that Nirdhan would be giving loan on group-guarantee for production-oriented, income-generating business to those without capital yet with skill and willingness to do business. Marred with the poverty, the family decided to take loan joining the group. She shares that, it had been too difficult forming and joining the group as the social tradition barred the women from coming out of the household arena. She recalls the past when the villagers used to comment – 'village men have mortgaged their women as they longed more income.' Yet, she pursued actively and formed 5 Nirdhan groups. She shares that those who used to comment in the past have also joined the groups now.

In 1999, she took a loan of NPR 15,000 and bought a lactating buffalo. At first, she was afraid that she would not be able to repay the loan instalments in case of loss, she gradually managed to repay the loan selling milk. Then after, she bought another buffalo taking further loan of NPR 15,000. She continued buffalo farming with the help of father-/mother-in-law. Her spouse started vegetable farming in 2004 taking a loan of NPR 30,000. In 2007, she took a loan of NPR 25,000 and continued selling milk keeping 3 buffalos. Together with her spouse and father-in-law, she continued buffalo and vegetable farming. As the saying goes – the fruits of hard-work are sweet – she continued with one after another loan and operated a grocery shop taking the micro-enterprise loan of NPR 100,000. She took loans amounting respectively to NPR 60,000; NPR 60,000; NPR 75,000; NPR 150,000; NPR 100,000; NPR 100,000 and recently in 2019 micro-enterprise loan of NPR 700,000 and operated a bakery industry. The industry includes a mixing machine, packaging machine and an electric oven.

She has purchased motorbike from the earlier loans and her savings. With 22 years in various businesses taking loans, she currently has a bakery industry worth NPR 2 million, 3 Katha land, 10 Dhur residential land in Jitpur and 10 Dhur residential land in village. Likewise, she has a motorbike, one buffalo as well as a house and furniture valued at NPR 1.5 million. She shares that her family – once in the poverty trap in the past - currently makes a monthly income up to NPR 150,000.

Jalina credits Nirdhan for her success. She shares that success could be achieved through proper utilization of loan with hard-work, honesty and courage. She shares further that she has ensured education for her children up to grade 8/10 and her grandchildren are in boarding school. She states that Nirdhan has contributed in bringing positive changes in the social and economic status of the deprived families as well as supported in poverty reduction through provision of micro-finance. The institution has also been supporting in bringing positive changes in the social and economic lives of the women and their empowerment through support in doing various income generating, skill-based, livelihood-enhancement projects and loan for the business projects on group guarantee.

Contributor: Nandu Nath Kanwar Yogi, Branch In-charge, Parwanipur Branch Office, Bara

Jyoti Chaudhary: The bright future ensured by Nirdhan



Jyoti Chaudhary was born on 26 August 1991 in a poor family of Sabita Chaudhary (mother) and Laxmi Prasad Chaudhary (father) in Phulbari Ward 8, Kailali district. She has 1 elder brother and 3 younger brothers. Being the sole girl child, she was loved by all in the family. However, in absence of land and property, she faced problems in her studies. She could complete up to grade 12 in the village school. They faced further problems after her father brought second wife and lived separately. As the economic condition at home was weak, she started tailoring job together with village friends after taking training in 2011.

In 2015, she was married to Panch Lal Das Tharu of Basbariya, Parsagadhi municipality 1, Parsa district following social tradition. The economic condition at her spouse's end was very weak and the differences in the languages of Kailali and Parsa added difficulty in assimilating in the family and society. In her maternal home also, her brothers got separated and she was forced to send her spouse in foreign employment. She shares that, she was worried about continuity of the foreign employment of her spouse. One day, she learnt about Nirdhan staff visiting her village to form groups and she also decided to join the group.

On 03 June 2016, she joined Nirdhan group and started tailoring job at home buying a sewing machine taking a loan of NPR 40,000 in March 2017. Her spouse also started helping her in the job. Then after she took subsequent loans respectively of NPR 75,000; NPR 120,000; NPR 50,000 and now NPR 200,000 for the fifth time. She had to restrict herself despite of her skills due to lack of capital. She shares that, she has been continuing till date the loan and savings transactions.

Jyoti advanced struggling with the traditional thinking of inhibiting women from movement outside their household. She has currently been engaged in social service as well. She imparts education to the villagers and teaches on proper use of toilet. She has won the hearts of all with her soft nature and pleasant personality. Nirdhan has encouraged her to expose her skills and run an enterprise. She shares that, togetherness of her spouse and support from Nirdhan has been invaluable in her success.

Contributor: Laxmi Chaudhary, Assistant, Biruwa Guthi Branch Office, Parsa

Sharada Devi: Nirdhan – the good luck charm



Sharada Devi – the 53 years old resident of Bhawanipur, Ward 18, Birgunj municipality, Parsa is well-known as a successful entrepreneur. She earns about NPR 50,000 per month from her 16 years old grocery shop at Radhemai Tole, Birgunj and salaries of her 1 son as a driver. She has acquired two parcels of residential land of 5 Dhur each and started foundation work for making house as well as invested in the shares of a boarding school. Her business has employed 3 persons regularly including herself and her younger son as well as 1 outside worker. She shares that the grocery shop has transformed her economic condition and plans for expansion of business within few years.

Born in a poor family in Sahodar village in India, she did not get an opportunity to study due to weak economic condition of her parents. She was married at the age of 19 years to Thaga Raut Kurmi of Bhawanipur, Birgunj 18. She gave birth to 2 sons and 1 daughter after marriage. She shares that the family survived on wage labour and goat farming as they had no dependable source of income while family expenses increased with increase in the family members.

In 2007, she joined Bhawanipur Women' Society operated by Nirdhan, Shreepur branch as suggested by the member of the society, Lalasa Devi and staff of the institution. She started a grocery shop at home taking NPR 20,000 loan in the first year after undertaking the financial literacy and other training. In the first year, she managed to maintain the grocery shop worth NPR 50,000 after repayment of loan and household expenditure. Then after, she has been expanding her business taking loan continuously for 16 times. Currently, she has been attending to the 16 years old grocery shop, in which she has so far invested the group-based loan totaling NPR 925,000. She has been making a monthly income of NPR 200,000 from the business that covers the expenses of 14-member family including 3 children, 2 daughters-in-law and 7 grandchildren as well as boarding school education of 5 children.

Sharada shares that she has no worries about expenditure now as she has managed marriage of her 1 daughter and 2 sons after their school education and plans for making her son a big entrepreneur. She shares further that she could progress well with Nirdhan support and encouragement from the sorrowful past when she had to do wage labor and now she has been capable of supporting others in need. She advises all sisters to progress well in the business utilizing the loan properly with honesty and interest.

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

Mina Devi Basnet: The struggle and Nirdhan support

Mina Devi Basnet – born in 1964 in Dharan of Sunsari – is the youngest among 3 daughters of her parents. She was married at the age of 14 years in 1978 to Ramesh Kumar Basnet Chhetri of Birgunj, Parsa. She shares that she does not recall her parents well as they passed away early and she spent her childhood with the relatives. Her married life was passing on with spouse in a small house with thatched roof. Over the period, they were blessed with 2 sons and 1 daughter that brought about added economic burden for their upbringing and education. In the meantime, she lost her spouse. After some time, she started a tea shop in the village. With the shop, life became a bit comfortable but not much progress. She managed marriage of her children with borrowed money. She felt sorry as her children could not get higher education. She shares that her elder son has battery shop and younger son has motorbike workshop and both are earning well. She further shares that the motorbike workshop generates a monthly income of NPR 80,000 to NPR 100,000 and they have made a 2-storied well-constructed house. She makes further a monthly income of NPR 15,000 from the house rent.



As she was married at early ages, she has ensured marriage of her daughter in a reputed family. She recalls her past when she used to work in an incense industry and operate a small tea shop and hotel doing also the dishes to earn livelihood. Nirdhan is for the poor! In 2001, she started motorbike workshop taking NPR 40,000 loan forming a group in the village. As she repaid the loan installments with hard-work, the business further encouraged her. She continued expansion of the business taking loan up to NPR 100,000 as per need. She shares smilingly that, with the income from the business supported by Nirdhan as well as income of her sons, she has been able to convert the thatched-roof house into 2-storied well-constructed house. Moreover, she has saved NPR 100,000 at Nirdhan.

She is happy that she could ensure boarding school education for her grandchildren though she was unable to ensure higher-level studies for her children. She has managed marriage of her 2 sons and 1 daughter. She shares that, one could attend to household needs once the resources for repayment of loan is secured doing business well economic condition of her family has improved with Nirdhan support. She has been able to expand her business employing 3 persons taking a loan of NPR 200,000 supplemented with her savings. She is very happy that with improved business income, there is happiness in the family and she has transformed the thatched-roof house into a well-constructed house, added household furniture and necessary properties.

Mina shares that she could raise well and marry her daughters off in reputed families as she pursued business in time joining Nirdhan group. She shares further that Nirdhan has brought about happiness in her family and changed her life. She plans for adding motorbike parts and employing 2 more persons in the business taking further loan from the institution. She states – “Nirdhan supported in capital, I worked hard, and today my family enjoys happiness. I advise other members as well to raise their living standard through expanding business and increasing savings.” She states further – “I call all hardworking sisters in the neighbourhood to change their poor lives with increased income through joining Nirdhan groups and thank the institution in becoming the charioteer of the poor and wish all the best for its continued progress.”

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

Rinku Kumari Ram: The successful entrepreneur



Rinku Kumari Ram was born in 1995 as the eldest child among 2 brothers and 2 sisters in the family of Motilal Mahara (father) and Sabita Devi (mother) in Pokhariya VDC, Ward 6, Parsa district. Being the eldest, she was responsible for all household chores since childhood. As she was brilliant, she completed her studies up to grade 10 securing scholarship. She was married in 2012 to Bijaya Ram following social tradition. As both the couple were unemployed, they faced economic problems after marriage. She shares that she had then determined to pursue some business and let her spouse continue higher studies.

To manage capital for her business, she learnt about Nirdhan through her neighbour. In 2014, she joined Bishrampur Women's Group in Bishrampur-4. She shares that she was very much encouraged with the facilities of saving, insurance, remittance and collateral-free loan with joining the group and felt that Nirdhan has come to realize her determination. In 2014, she started her entrepreneurial journey engaging in poultry farming taking a loan of NPR 100,000 in the first year. Then after, she utilized fully the loan amounts respectively of NPR 150,000; NPR 200,000; NPR 300,000 and NPR 400,000. She faces several problems in between in the business. She shares that she felt disappointed several times in the past struggling with the business. She advanced with determination and expanded her business with support from Nirdhan.

Her business started generating good income. In the meantime, her spouse completed his studies and supported in the business. The household affairs eased as her spouse got employment in an insurance company. In 2019, she succeeded to buy a parcel of land valued at NPR 1.2 million. She shares that she has been able to make a 2-storied, 8-room well-constructed house in Bishrampur, acquire 10 Dhur residential land and 5 Katha agricultural land as well as save NPR 90,000 at Nirdhan. She has been able to ensure upbringing and good school education for her 1 son and 1 daughter.

Rinku Kumari shares that she has employed 1 person in her Shree Ram Poultry Firm and her spouse is the Branch Manager in an Insurance Company in Birgunj and supports in her business during holidays and free-time. She shares that she saves NPR 40,000 to NPR 60,000 per month after repaying loan installments, managing household expenses and employee salaries. All members and guardians in the Centre praise on her hard-work and dedication in the business with support from Nirdhan. She proudly shares with sisters that her family could progress with Nirdhan support.

Contributor: Bir Kishor Prasad Yadav, Centre Mobilizer, Bindabasini Branch Office, Parsa

Arab Khatun: Improving the living standard



Arab Khatun was born on 19 January 1983 in Bairiya, Bahudarmai RM, Parsa district. She was married at the age of 20 years on 23 April 2002 to Islam Ansari, the local youth in Semarbari, Ward 9, Pokhariya municipality (formerly Ward 7, Pokhariya VDC), Parsa district following social tradition. Due to limited income source, her life could not be enjoyable as she expected. She shares that she face much difficulties in the initial days of marriage.

She gave birth to the first child in 2004. After two years on 26 July 2006, the younger son was born. They were engaged in an ordinary meat shop business in Pokhariya for 3-4 years. She continued review with her spouse about increasing expenses but decreasing income.



One day she learnt from neighbouring sister about collateral-free loan of Nirdhan through groups targeting hardworking and self-reliant women. Later, she visited Nirdhan office and learnt more on the program and requested for establishing a group in the village. On 09 May 2011, a 10-member group was formed in the village and she also joined. She started meat shop in Pokhariya bazar taking the first loan of NPR 20,000. Her shop went on well. She invested further NPR 40,000 in the shop taking the second loan. Later, she expanded the shop taking on rent a 1-room shutter. She shares that, currently she has been using NPR 300,000 loan and repaying the loan installments as well as saving regularly.

Arab started savings as well since she was engaged in the business joining Nirdhan group, she has now saved NPR 97,000 in the institution. She shares that, she has felt much relieved since she started business affiliating with the institution. She shares further that she could become a successful entrepreneur through proper utilisation of Nirdhan loan and helps the group sisters at times of their difficulty.

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

Kabita Devi Sunuwar: Nirdhan – charioteer at times of difficulty



Kabita Devi Sunuwar was born on 04 September 1962 as the youngest daughter in the family of Khadak Bahadur Maskey (father) and Mana Lata Maskey (mother) in Bagh Morcha, Sardapur, Subarnapur VDC 6, Parsa district. Her childhood was spent in an ordinary village environment. Though born in medium-class family, she could not gain formal education due to prevailing tradition of not allowing the girl child the education. After much struggle, she tried to join the school after attending to all household chores.

While studying at grade 8 at the age of 16 years in 1978, she was married to Griha Bahadur Sunuwar of Bagh Morcha. Then after her family responsibilities started. She gave birth to 3 children – 2 sons and 1 daughter. Her responsibilities added with the increase in the family size. She faced difficulty in managing household expenses with the small salary of the contractual teaching job of her spouse. As the family farming could not sustain the family needs she thought of engaging in some income generating job running a small clothes shop in Bagh Morcha chowk. As the children grew-up, her responsibilities together with economic burden of their education also grew. She somehow started a clothes shop taking loan in the village at higher interest rate. In 2008, the family met with the tragedy of the death of her spouse. It became too difficult for her to run the clothes shop and cover education expenses of three children. Her shop went on the verge of collapse due to lack of capital.

In 2016, she learnt about Nirdhan giving training to village sisters in groups. She also took part in the training and joined Nirdhan group on 04 October 2016. She felt relieved once she invested NPR 40,000 in the clothes shop taking the first loan in December 2016. She invested further in the business taking the second loan of NPR 100,000. The clothes shop generated good profit due to her hard work and dedication. She expanded further her business taking a loan of NPR 300,000 and bringing the clothes from Birgunj as well as Bhagaha bazar of India. Again in February 2021, she took microfinance loan of NPR 500,000 and expanded her business. She shares that, currently her elder son and daughter-in-law are also engaged in her clothes shop.

Kabita shares that she makes annual income of NPR 200,000 to NPR 300,000 from the shop. Moreover, she has been able to save NPR 41,500 in the institution. She shares that she would remain with Nirdhan lifelong as the institution has made a great favour at times of her difficulty. She advises the group sisters in becoming entrepreneurs through full utilization of the loan taken from the institution.

Contributor: Dipa Shrestha, Centre Mobilizer, Bijaya Basti Branch Office, Parsa

Laxmi Chitrakar: Rejoicing grocery shop and vegetable farming



Laxmi Chitrakar was born in 1968 as the elder daughter in the family of Sher Bahadur Bhandari (father) and Thuli Kanchhi Bhandari (mother) in Hetauda 10. She could not gain formal education and her childhood spent with struggle as the family was poor and uneducated. In childhood, she helped her parents in household tasks. She was married-off in 1982 to Hetauda 11 following social tradition. She gave birth to 1 daughter and 1 son at early ages after marriage.

She had a happy family as the income from bicycle and gas stove repair shop run by her spouse was good. In 2018, she faced tragedy of the death of her spouse. Then after she was forced to shoulder all household responsibilities including education of the children.

She thought of pursuing some business as she faced much difficulty in life but unable to do anything due to lack of economic resources. In the meantime, she have had a chance meeting with Nirdhan staff. She joined a group after learning about the program. She started a grocery shop taking the first loan of NPR 30,000. She made good income as the business went well. She shares that, she continued to expand the business taking loans and currently using NPR 350,000 loan to operate the grocery shop as well as a hotel. She shares further that, she has been making good income also from backyard vegetable farming at free times.

She has married her 2 daughters off after their education up to BA level. Likewise, her 2 sons have studied up to grade 10. At present, one of her sons is working as a tile mason and another is supporting in her business. She has been contributing NPR 1,000 monthly to Samriddhi savings, which now has accumulated savings of over NPR 112,000. She shares that, she has made a house purchasing land in Hetauda, Ward 11. She becomes sentimental as she reflects on her sorrowful past and shares that had not Nirdhan supported her then, she would not have been reached as this stage of success. Nirdhan has been supporting as a friend at times of her difficulty. As such, she requests all sisters for making their progress through loan and savings transaction with Nirdhan.

Contributor: Sabita Kumari Bhujel, Centre Mobilizer, Hetauda Branch Office, Makwanpur

Chameli Lama: Life transformed through hotel business



Chameli Lama – the 45 years old resident of Thana Bazar, Ward 3, Thaha municipality, Makawanpur - is well-known as a successful hotel entrepreneur. She was born on 15 February 1978 as the second daughter among 4 children in a peasant family of Akkal Bahadur Lama (father) and Maili Dimdung (mother) in Mahabhir, Ward 3, Namtar VDC, Makawanpur district. She could not get an environment at home for proper education as the economic condition of her parents was weak. She, however could study up to grade 5 amidst the economic problems and low awareness level in the society. Her childhood was spent taking care of cattle and fetching fodder and firewood in jungle. Born in rural area of the district, her childhood was spent struggling in poverty.

She becomes sentimental reflecting on her past, specifically the flood in 1993 that destroyed her house and the family had to refuge at the neighbor's house. She was married at an early age of 17 years falling into love with Kiran Gopali of Thana Bazar. Due to inter-caste marriage, her father-/mother-in law as well as maternal home did not accept them. She was shocked further when her younger sister entered in the family as the second wife of her spouse. Then after, the relationship between the sisters became bitter. The life became miserable as her spouse had no vocation. She raised her children doing wage labour for about 3 years.

She started hotel business taking the first loan of NPR 60,000 in September 2017 joining Thana Bazar Women's Self-reliant Group operated under Nirdhan, Palung branch. Being in the bazar area, the hotel business went well. She expanded the business further taking the second loan of NPR 125,000. Currently, she has been using collateral-free loan of NPR 500,000 and invested in furniture business together with the hotel and engaged her son as well. Her daughter is studying agriculture in Kathmandu. She shares that the hotel business generates approximately NPR 40,000 per month from hotel business. Her spouse is currently engaged in real estate business and also helps in the hotel.

Chameli has made a well-constructed house in Thana Bazar from the business income. Likewise, she has acquired residential land in Hetauda. She has been able to transform the economic status of the family with the hotel business. She shares that, she has plans for expanding her business in the days ahead according to the needs of the customers and market demand. The neighbours are also happy in observing her courage and hard-work and she has become a synonym of dedication, patience, and attachment in the business. She shares that other sisters have been motivated from her struggle in becoming successful entrepreneurs.

Contributor: Dhruba Raj Gurung, Assistant, Palung Branch Office, Makwanpur

Ganga Chaudhary: Life transformed through loan utilization



Ganga Chaudhary was born in April 1976 as the youngest daughter in the family of Didira Mahato (father) and Seeta Mahato (mother) in Ward 3, Khairani municipality, Chitwan district. She was married in 1994 to Maila Chhannu Mahato of Rapti municipality, Ward 4, Chitwan district. Her life became difficult as she was married to a low income family. Her spouse was engaged in grains grinding mill at home. However, the business could not be expanded as they wished due to lack of capital. It was difficult for her to raise 1 son and 3 daughters with the business income and her wage labour.

She came to know about Nirdhan program at a time when she was wandering in poverty due to lack of resources. She joined Mudbhar Women's Group promptly after learning about the services and benefits of the institution. In 2000, she took a loan of NPR 5,000 and started piggery with 5 piglets. At the beginning, she was afraid that she may not be able to repay the loan installments and manage household expenses if the business fails. However, she did not face any problem in repaying the loan installments. She continued repaying loan installments on weekly basis from the wage labour. She kept on caring the pigs well. With hard work and labour, the piggery generated good profit. After few months, she sold all pigs at good rate. With the money from the sales, she was encouraged more to expand the business.

She purchased lactating cow and pig with the money from sale of pigs supplemented with another loan of NPR 15,000. After paying back NPR 15,000 loan, she took further loan and added another cow. She also expanded the mill being run by her spouse. To expand further the mill business, she took the microenterprise loan of NPR 100,000 and added machines. Day by day, her living standard went on improving. She shares that, she has been living in a well-constructed house now while she had the ordinary one earlier. She has also purchased 1 Katha land. Her livelihood, education, health and social status has been improved. She has employed a person in the mill. Her son is also working in the mill. She has purchased a vehicle and assigned her son for purchasing rice, wheat and mustard from various places and sell it after processing in the mill. She together with her daughter-in-law has now taking care of a grocery shop, 2 buffalos, 12 cows, 10 pigs, 5 goats and 300 poultry birds. She shares that, earlier she had to live with much difficulty with only a mill and wage labor, now she has been successful in becoming the owner of multiple businesses.

Ganga credits mainly Nirdhan for such a big progress. She shares that the institution has helped significantly through provision of collateral-free as well as collateral loan. Currently, she has been using collateral-free loan of NPR 300,000. She shared on her plan of taking microenterprise loan of NPR 500,000 and adding pigs constructing the pig shed. She shares that, she makes a monthly income of NPR 120,000 in average including NPR 60,000 from sale of milk, NPR 40,000 from the mill and NPR 20,000 from other businesses. Started with NPR 2 savings per month, she now saves NPR 1,500 per month and she has a total deposit over NPR 100,000 at the institution. Now, she has been informing other sisters as well on loan and savings facility affiliating them in the groups. She is confident that the economic status of all could be improved with proper utilization of loan.

Contributor: Mina Devi Neupane, Senior Assistant, Bhandara Branch Office, Chitwan

Devaka Pandey: An exemplary use of the skill



Devaka Pandey - born on 18 August 1971 as the youngest daughter in the family of Sher Bahadur Baniya (father) and Bishnu Maya Baniya (mother) – currently resides in Dayanagar, Ward 13, Ratnanagar, Chitwan district. With no formal education, she moved to Chitwan from Gorkha together with her spouse in 1993. She shares that, she has reached at current stage of success after 5 years of vegetable trading in the push cart in Bharatpur and thereafter fruits trading and hotel business for earning livelihood.

Currently, she has a furniture industry worth over NPR 2 million. She had joined Dayanagar Women's Group in January 2014 after learning from the local sisters that Nirdhan provides collateral-free loan on group guarantee for doing business. In those days, her spouse used to work as painter on daily wages at some furniture industries in Dayanagar. Now, her family has furniture equal to those in the industries where her spouse had earlier worked. In her business, 8 persons have got direct employment.

After learning about business, she thought of engaging in some enterprise and started furniture business in 2015 taking a loan of NPR 15,000. She shares that, the business that she started with NPR 15,000 loan has introduced herself as a reputed and successful women entrepreneur in the locality. She shares further that, she has been able to make 8-room well-constructed house purchasing 4 Dhur land from the business income. She states – “while relocating to Chitwan, we had brought nothing and added these assets surviving on dalmoth and beaten rice, endured much difficulties that makes us sentimental till this date, this success has been the result of the loan taken from Nirdhan from time to time as well as proper use of my skill, hard work, patience towards the business and dedication.”

Devaka has a 7-member family. She has been able to send her elder son to Japan for advanced studies from the business income. Her younger son had been shuttling to Qatar after completing higher education. She convinced him to engage in the furniture industry at home discouraging the foreign employment. She shares that her elder son had also received Nirdhan scholarship. Currently, she has been using NPR 200,000 loan. Besides loan utilization, she has been saving regularly on monthly basis and succeeded in saving a total of NPR 99,000. Again, she has established herself as a good member/client with regular repayment of the loan installments. She shares that her business transaction reaches about NPR 4 million annually. She shares further that she saves about NPR 600,000 annually after deducting all expenses.

Contributor: Krishna Neupane, Senior Assistant, Tandi Branch Office, Chitwan

Shila Pokhrel: Dairy milk business – the foundation of success



Shila Pokhrel was born on 05 June 1991 as the elder daughter among 3 brothers and 2 sisters in the family of Thaneshwor Pokhrel (father) and Tulasa Pokhrel (mother) in Rainadevi Chhahara, Ward 2, Palpa district. She could study up to grade 9. She was married at the age of 16 years in 23 February 2008 to Ram Krishna Poudel of Bharatpur 16, Chitwan district.

Her life could not become as expected as she was married in the family with limited income source. As the time passed by, she gave birth to 2 daughters. She had to face difficulties in life due to lack of working capital though they had some land. After some time, she came to know about collateral-free loan and savings facility of Nirdhan targeted to the sisters with limited income through affiliating them in the groups. She joined a group in 2015 after undergoing financial literacy training. She shares that she pursued vegetable farming, poultry farming and milk trading and later succeeded with dairy cow farming.



She shares that, though she started business in 2015, she met with continued success in dairy cow farming. Now, she has been keeping 50 cows and 3 buffalos. She has been running the business employing 2 persons on wage labor as her daughters are studying. She has been continuing her savings as well since she started business with Nirdhan affiliation. Currently, she has been using NPR 400,000 loan. She has been able to save NPR 86,000 at Nirdhan. She states – “one would meet with success certainly if loan is utilized properly and continue the business with struggle.”

Shila shares that, Nirdhan has helped a lot through provision of capital to those willing to do some business but without working capital like herself. She shares further that she has been informing all in the group about various income generating training of the institution, investment on children’s education as future asset, importance of health and sanitation, financial discipline and social awareness. She shares that, all could progress well if Nirdhan loan is utilized correctly.

Contributor: Kamala Gautam, Assistant, Bharatpur Branch Office, Chitwan

Kamala Gurung: Proper loan utilization – foundation of success



Kamala Gurung - born in 1984 in the family of Dhan Bahadur Lama Tamang (father) and Lal Maya Tamang (mother) in Nepalgunj, Banke – spent her childhood with struggle. Educated up to grade 8, she was married to Faram Jung Gurung of Kalyanpur, Ward 6, Madi municipality, Chitwan district. The family at the in-laws was of medium-income level and thus economic problems kept on surfacing. In such a situation, she had to do some business. Either she had to go for foreign employment or do some business at home. She had to money to do business. The interest rate was higher at the moneylenders. As such, she was troubled on how to start a business. In the meantime in May 2012, she learnt about the facilities of collateral-free loan for doing business and savings being provided by Nirdhan at Basantapur bazar. She learnt further from the village sisters and staff about the services and facilities of the institution. She understood

that the institution gives loan on group guarantee for doing income-generating business forming the women groups. She then thought – “Nirdhan would fulfil my desire of doing business.”

Nirdhan had been transacting in that location since 1996 but due to political upheaval and extreme situation in the country there was a momentum of dropping group members. Later, peace was prevailed in the country and the parties came into mainstream politics. As the environment for doing business restored to normal, she also joined a group. The staff visited the households and informed about the program gathering the local residents. In groups, 7-days training was conducted on financial and entrepreneurial literacy. The institution through training shared on loan, savings, insurance and remittance. She took the first loan of NPR 30,000 for hotel business. She started the business adding some amount that she had.

Kamala has so far used several loans as per need for expanding the business including NPR 200,000 twice, NPR 300,000 five times and collateral loan of NPR 700,000. She shares that, she has currently been running a hotel – Gurung Khaja Ghar Tatha Masu Pasal – purchasing a house in Basantapur bazar. As the hotel business is being supported fully by her spouse and son, she has also operated a fresh house. She shares that, together with the income of her spouse, she has been able to purchase a house in Basantapur bazar. As she succeeded in the business, her sons need not go for foreign employment. Her son is also engaged in her business. She shares that, she supports the village sisters at time of their difficulty. She has saved NPR 85,000 at Nirdhan. She has also opened Sajilo Savings at the institution. In that account, she deposits NPR 1,000 daily and pays back the loan installments from that deposit.

Contributor: Kalak Raj Ban, Branch In-charge, Madi Branch Office, Chitwan

Magani Mahato: Life transformed with vegetable farming

Magani Mahato was born as the elder daughter in 1980 in the remote village of Pandav Nagar in Madi. Her childhood could not be enjoyable as she was born in a poor family with illiterate parents. Her willingness in gaining education remained unfulfilled due weak economic condition. Her dailies were being passed in scarcity due to poverty and illiteracy. She was married at the early age of 15 years in 1995 to Chhannu Ram Mahato of



Bharatpur 26. The economic condition at her spouse's end was even weaker than that in her maternal home. The sole source of income in the family including 2 sisters-in-law, 4 brothers-in-law and father-/mother-in-law was traditional household farming. Their daily life became even worse after she gave birth to 2 sons. Though she thought of doing some business for increasing family income, she lacked investible fund.

In 2004, Nirdhan Chanauli branch had formed Khadauli Women Society including 10 members. She learnt from a colleague about the loan in group guarantee repayable in installments. She shares that, she was pleased to learn on such facility. She also thought of joining the group. She shares that, the father-in-law, due to ignorance, did not allow her to join the group till they were in the joint family. In 2006, the members of the joint family separated. Immediately after the separation from the joint family, she joined the group. She arranged for income generating resources purchasing the bullock cart taking a loan of NPR 15,000 in the first year and NPR 20,000 in the second year. Currently, she has been using NPR 500,000 loan. As the modern commercial farming would yield more income than traditional one, she sent her spouse for a month-long training on vegetable farming in 2012. She started commercial vegetable farming first in 15 Katha land. Currently, she has been engaged in commercial vegetable farming in 48 Katha land. She has also taken training on vegetable farming given by the institution time to time. The couple are engaged fully in seasonal and off-season vegetable farming. Though she could not get formal education, she has ensured education for her 2 sons up to grade 12. At present, both the sons are supporting the parents economically engaging in driving profession.

Her vulnerable dailies marked with weak economic condition and illiteracy has changed now. Earlier, she used to do wage labor and now she has given employment to 9 workers. She shares that, she could make up to NPR 50,000 savings per month from vegetable farming after deducting expenses. She has been supporting the neighbours economically when they are in need. She shares that she has made a house with Japanese model and purchased a motorbike. She further shares that she has been investing her savings also in the vegetable farming to increase income and limiting her investments in other assets to a minimum required. Her loan discipline has been very good and she has NPR 126,000 savings in the institution.

Magani shares that she could reach up to current level of success only after realizing that she has to do some business after joining the institution. She shares further that the perspective of the society towards her has changed now. Now, her advice and presence in almost all social work in the locality has become compulsory. She thanks the institution for enabling her in keeping the accounts despite of her illiteracy.

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

Nanashree Maya Khamcha: The struggling woman



Nanashree Maya Khamcha was born in 1968 in an ordinary family of Ash Bahadur Khamcha (father) and Sitali Maya Khamcha in Ward 1, Dedgaun VDC, Nawalparasi district. Her childhood was spent engaging in farming, wage labour and household chores. They had 7-member family including the parents, 4 brothers and herself. Her father faced much difficulty in managing family expenses as they had no income sources other than limited land. As the parents were peasants, all used to enjoy the household farming. Educated up to grade 3, she had to look after the cattle so as to help her mother despite of her willingness to continue studies. She was married in 1989 to Gam Bahadur Thada of Ward

9, Dedgaon VDC, Nawalparasi district. Her spouse was a carpenter. The family had difficulties in managing expenses due to weak economic condition. Her days were being spent in scarcity. She thought of doing some business. While she visited Abu Khairani together with her spouse, she thought of engaging in cattle farming that she used to do since childhood. While she was looking for capital investment for cattle farming, she got contacts of Nirdhan, Muglin branch. She joined a group in 2011 after learning about collateral-free Nirdhan loan for those with skill, capability and energy to do business. She started dairy cow farming taking a loan of NPR 20,000 in the first year.

She went on repaying the loan installment on monthly basis making income. In November 2012, she took NPR 40,000 loan and expanded the cow farming business as well as increased her savings. Her business prospered day by day. In November 2013, she started a grocery shop taking NPR 60,000 loan. In December 2014, she expanded the shop adding items with a loan of NPR 90,000. In August 2015, she started a hotel together with the grocery taking NPR 100,000 loan. She added items and utensils in hotel taking another loan of NPR 100,000 in April 2016. Again in January 2017, she took NPR 150,000 loan for repair of the hotel and also added some items. She took NPR 300,000 loan in December 2018 and repaired the cow shed. She shares that, currently she has 7 lactating cows after adding 3 cows in November 2021 taking NPR 400,000 loan in 11th time. She shares further that she makes a monthly income of 80,000 selling milk. She has shifted her children from the government school to a boarding school. She shares that her household affairs have been eased with the income from cow farming. Likewise, it has been easy paying monthly school fees of the children. With her dedication, she has been repaying regularly the loan installments from the income and saved NPR 121,000 in the institution.

Nanashree shares that she has given on rent 4 rooms in the 6-room two-storied house that she made in 2013. She shares further that, she has kept 10 goats, 10 pigs and 200 poultry birds. All respect her realizing her hard-work and labor. She shares that she has become a role model in the village and campaigning against all forms of discrimination and violence against women. She participates in all program, training and workshop related to women and lagged-behind class. She expresses her gratitude towards Nirdhan as it has provided services conveniently and easily at the doorsteps of those without access to other bank and financial institutions. She thanks the institution for the support and cooperation that she received for running business.

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

Gyanu Tamang: Loan utilization made me self-reliant



Gyanu Tamang - born in 1986 in the family of Ram Bahadur Tamang (father) and Gopi Kumari Tamang (mother) in Ward 8, Dhushel VDC, Lalitpur - was married in 2002 to Aita Bahadur Gole of Ward 2, Kalika RM, Rasuwa. She faced much difficulty in managing livelihood she was married to a low-income family. Due to vulnerable economic condition, she had go through much hardship. Despite of skill and energy, she could do nothing in lack of capital. She learnt from a neighbouring sister that Nirdhan has been providing collateral-free loan on group guarantee targeting hard working and self-reliant village women. With this learning, she also thought of doing some business. She visited Nirdhan branch to learn more about the program. She joined a group in August 2017 after understanding well on the services and program of the institution. She has a 5-member family.

She started an electronic items shop taking on rent a shutter taking the first loan of NPR 60,000. The business prospered gradually. Currently, she has been running Aashish Electronic and Digital Photo Studio. Together with the photo studio, she has been running Samriddhi Hotel, Pheasant Firm and Pig and Poultry Farming. The electronics shop that she started has now transformed into Aashish Electronic and Digital Photo Studio. She shares that the electronics shop also generates satisfactory income. She shares further that she makes a monthly income of more than NPR 50,000 from the electronics shop and another NPR 50,000 from the pheasant firm. She had started the business in 2017 taking a loan of NPR 60,000. She has been taking loans from the group on need basis and also paying back. So far, she has used NPR 1.25 million loan in total. She shares that she has ensured education for her sons in a local school from the business income. She has been active in savings as well since she started business joining the Nirdhan group. She has saved over NPR 32,000 in the institution.

Gyanu has made a 3-storied well-constructed house from the business income and been running her hotel and electronic shop in the house as well as rented out some rooms. Though, she is busy with her business, she takes some time out for social work as well. She thinks that, becoming self-reliant in the business itself is the greatest achievement. All have realized her struggle. She, not only pays back her loan installments on time, but also helps the hard working sisters at times of their difficulty. She states – “when a daughter suffers, the maternal home looks after with economic support; Nirdhan also supported me with collateral-free loan while I was in trouble; as such Nirdhan is like my maternal home.” She advises all sisters in utilizing properly the loan with hard work and dedication.

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

Bimala Kumari Waiba: The micro-entrepreneur



Bimala Kumari Waiba – the member of Sundaritar Women’s Society operated in Sundaritar, Likhu RM-1, Nuwakot district – was born in 1988 in Bhalayadanda, Rasuwa district. She shares that, she has studied up to grade 10. She was married at the age of 23 years in 2011 to Sancha Bahadur Glan of Sundaritar, Nuwakot. She shares that she faced difficulty in managing household expenses after marriage due to a big and subsistence agriculture based family as well as unemployed spouse. Her thoughts of enjoying good food and clothing became merely a wish. As such an economic condition would continue to lead towards difficult life, she discussed in the family about pursuing some income generating activities. She learnt about the tailoring training for the women being given by the government. She shares that she completed the 6 month tailoring course given by the government.

In May 2014, she learnt about Nirdhan group formation in the village. She learnt further about the loan, saving and other services and benefits of the institution and started savings joining a group as the Center In-charge. She gave birth to a son. After saving regularly for about a year, she took the first loan of NPR 40,000 in June 2015. She started tailoring job at her free times buying 1 tailoring machine and 1 inter-lock machine. She shares that she saved some amount after paying back the loan installments. As the business generated good income and earlier loan was cleared, she took the second loan of NPR 50,000 with a view to expand her business. She opened a tailoring shop taking on rent one shutter in Dhikure bazar and also keeping some clothing material. With a view to increase income, she sent her spouse for foreign employment. She continued adding items in the shop saving some income and also taking loan regularly as well as paying back the loan installments. Currently, she has kept salwar kurta pieces, readymade clothes, and other clothing materials in her shop and also training others in the job. She has been giving training to those willing to learn tailoring expanding further her shop. She shares that she has so far trained about 20 persons and made them self-reliant.

Meanwhile, Bimala has called her spouse back from foreign employment as her tailoring shop generated good income. In 2017, she started vegetable farming taking some land on lease with additional loan from Nirdhan. Thus, she has been busy with tailoring shop and her spouse in vegetable farming. She shares that with regular operation of the tailoring and vegetable farming business, she has been ensuring boarding school education for her 2 sons. She states – “Nirdhan has great role in improving my economic condition. The progress is certain if loan is utilized properly. The institution has helped many poor and landless sisters like myself in making them entrepreneurs with provision of collateral-free loan and awareness raising programs. I wish to thank Nirdhan for supporting us in becoming the entrepreneurs.”

Contributor: Jamuna Kandel, Branch In-charge, Dhikure Branch Office, Nuwakot

Lalita Tamang: Nirdhan on her business success

Lalita Tamang – born in 1986 in the family of Dhan Singh Ghale Tamang (father) and Thuli Maya Tamang (mother) in Ghartigaun, Ward 2, Thakre VDC, Dhading - was married in 2007 to Prem Bahadur Tamang of Lamagaun of the same Ward. Though married in medium-income level family, her life could not be enjoyable as she thought of and even managing two square meals became difficult. Lalita face much difficulty due to vulnerable economic condition. Despite of her spouse working as a mason and herself in wage labour, managing daily livelihood became difficult. She could do not much despite of her skill and willingness due to lack of capital. She learnt from a neighboring sister about collateral-free Nirdhan loan on group guarantee targeting hardworking women. With this learning, she also thought of doing cattle farming. In consultation with her spouse, she visited Nirdhan Galchhi branch office to learn about the microfinance services. After learning about the services of the institution, she joined Ghartigaun Women's Group, Centre No. 74 in January 2017 formed in Ghartigaun, Thakre VDC-2.



She shares that, she has been transacting on loan and savings continuously till date. She has a 4-member family. She took the first loan of NPR 50,000 and started poultry farming. She expanded her business taking NPR 60,000 loan in the second year and NPR 100,000 loan in the third year. Her business prospered gradually. Currently, she has been engaged in commercial goat farming making the goat shed with a loan of NPR 400,000 taken in the sixth year. She shares that she has been increasing her income pursuing goat, poultry and vegetable farming together.

Her agricultural vocation – goat, poultry and vegetable farming – prospered gradually. She shares that the goat farming generates satisfactory income. She shares further that she saves over NPR 10,000 per month after deducting all household expenses. She has ensured education for her sons in a local school from the business income. She has also been active in saving since she started business affiliating with Nirdhan. She has saved over NPR 72,000 in the institution. She shares, she has felt that the illiterate village sisters have now good opportunity in doing business with affiliation in Nirdhan.

Lalita has been managing her small family making a 2-room well-constructed house with good income from business though she has no valuable ancestral property at her permanent residence in a remote Tamang settlement of Dhading. She takes some time out from her busy schedule to take part in social activities. She thinks that becoming self-reliant in own business is the greatest success. She shares that she not only repays the loan installments on time, but also helps the hardworking sisters at times of their difficulty. She states – “when a daughter suffers, the maternal home extends help. Nirdhan has helped me with collateral-free loan at times of difficulty. As such, Nirdhan is like my maternal home.” She advises all sisters in properly utilizing the loan with hard-work and dedication.

Contributor: Mira Lama KC, Centre Mobilizer, Galchhi Branch Office, Dhading

Maina Simkhada: Nirdhan – collaborator in business continuity



Maina Simkhada was born as the youngest child among 6 sisters and 7 brothers in a family in Lapang, Tripura Sundari 7, Dhading district. She recalls the saying of her school teacher while she was in childhood – “life is a journey, if small steps are taken continuously, one would reach the destination finally.” After studying grade 8, she married in Lapang. She shares that, she undertook sewing cutting training after marriage. She started her business life engaging in tailoring. Her tailoring business could not succeed as she thought of as she had to devote more time in household agriculture. However, she kept on thinking on doing some commercial venture.

As time passed by, she gave birth to 2 sons and 1 daughter. She thought of doing poultry farming keeping the traditional agriculture and failed tailoring business aside. In 2015, she joined Lapang Self-Reliant Group operated by Nirdhan Tripureshwor branch. She started poultry farming taking a loan of NPR 60,000. But, her poultry farming could not succeed much. Then after, at the advice from Nirdhan staff, she started goat farming taking a loan of NPR 100,000. Her goat farming business went on well. She has been able to make good profit from goat farming. She shares that, from the business income, she could ensure education in Kathmandu up to grade 12 for her 2 sons and 1 daughter.

Maina shares that Nirdhan has brought a golden light of happiness in her sorrowful life. She shares further that she has been able to make a quarterly income ranging from NPR 70,000 to NPR 80,000 from the business. Now, all in the locality knew her as a hardworking and honest personality. She states – “one should never feel defeated with failures, but should be encouraged with thinking that my destination is yet to arrive and I need to advance, and that Nirdhan would be there together with me.”

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

Renuka Thapa Magar: Rejoicing poultry farming business

Renuka Thapa Magar, born in 1975 in Hirapur, Sarlahi district is simply literate. She was married at the age of 18 years to Prem Bahadur Thapa Magar of Lamagaun, Dakshinkali-9, Kathmandu. After marriage, she had faced difficulty in managing the family expenses. Her spouse used to engage in household farming. She gave birth to a son within two years of marriage. With this, the family burden added further. Amidst increased family responsibility and for economic security in future she took a loan of NPR 10,000 and started poultry farming business.



The business could not catch-up well due to lack of investible fund. She came to know about collateral-free group-based Nirdhan loan being disbursed by Dakshinkali branch as an alternative to the difficult arrangement with the village moneylenders at exorbitant interest rate. In 2014, she joined Lamagaun Women's Self-Reliant Group. Till date, she has been an active member of the group. She has become financially literate through participation in monthly centre meetings and other programs. She took the first loan of NPR 40,000 and invested in poultry farming business. Currently, she has been using the fifth loan of NPR 400,000. She has further invested seasonal loan amount from the institution in the business and her spouse has also been supporting in the business fully.

Her family is now busy dawn to dusk attending to vegetable farming, mobile grocery shop and snacks shop besides poultry farming. She shares that all businesses generate monthly income up to NPR 250,000 and she saves about NPR 40,000 per month after taking care of business expenses and family livelihood, education and health. She shares further that she has been able to purchase 3 Ropani land from the business income and her savings. Expanding her business, she has also made the poultry farm and mobile shop. She share that, she has now kept 1,200 poultry birds and she face no difficulty in repaying loan installments. Together with success in business and increase in the assets, the perspective of the village society towards her has been changed. She states – “one would succeed certainly if the business is continued with hard-work.” Her elder son is studying CA, younger son in Computer Engineering and daughter is in Bachelors level. Though she could not get formal education, she is happy that her children are inclined towards advanced studies. She shares that, she has plans for advancing the business with hard-work and making a well-constructed house.

Renuka is grateful towards Nirdhan as the institution has engaged the village sisters towards the path of entrepreneurship through provision of loan promptly and conveniently. She states – “If the loan from the institution is well utilized with hard-work, one would certainly be successful. Nirdhan has come forward as a guardian for those without investible fund. I am happy with the training and counselling being provided by the institution from time to time.” One could only hope for her further success and happiness in the days ahead.

Contributor: Ramesh Adhikari, Senior Assistant, Dakshinkali Branch Office, Kathmandu

Phulmaya Lama: The struggling entrepreneur



Phulmaya Lama - born in 1983 in the family of Pasang Dorje Lama (father) and Kanya Lama (mother) in Lisankhu, Panchthar 4, Sindhupalchok – was married to Lila Bahadur Lama of Hasantar, Nagarjun municipality 7, Kathmandu district. The 38 years old, she was wandering in making her life bright. In 2014, Nirdhan extended its branch in Ramkot. She then learnt about Nirdhan. On 30 March 2015, she joined Hasantar Women's Self-Reliant Group after learning about collateral-free loan investment to the groups. She has a 4-member family.

She took the first loan of NPR 10,000 and added items in her grocery shop. The sales in the shop went on increasing. Currently, she has been operating the shop with registration. The small grocery that she started has now expanded into a big business engaged in wholesale as well as retail in different locations of Hasantar. All of her family members are engaged in the same business. She shares that the business started with few thousand rupees has now transacts to the tune of nine hundred thousand to one million rupees annually. She buys various grocery items from Kathmandu. She buys more

items from wholesale shops in Kathmandu. She shares that she makes more profit from the items that she bought from wholesale market in Kathmandu than those from other places. As she first started grocery in the village, she has made more customers and thus she is busy whole day now as those from Hasantar, Gaurigaun and other places visit her shop to buy the items. She has been ensuring boarding school education for her daughters from the business income.

She has currently been using NPR 400,000 loan after using NPR 10,000 in the first year, NPR 35,000 in second year and NPR 100,000 in third year. She has also been making regular savings in the institution. She shares that, she has saved over NPR 100,000 at Nirdhan. She shares that Nirdhan loan has helped her establish as a successful entrepreneur through the grocery. Again, the loan has been great relief when the business expansion has been halted in lack of additional capital. She shares that she has made a well-constructed house in Nagarjun 7 in place of mud house. She has also been able to buy 6 Aana residential land in Nagarjun.

Phulmaya shares that she has employed a worker. She has also been active in social work. She shares that she had an interest in doing business since her childhood. She had a small family with normal economic condition at her maternal home and studied up to SLC level. She has been engaged wholeheartedly in advancing her business. She shares that, it takes no time to expand business if loan is properly utilized and the future could be secured if one dedicates towards the business with continued hope, whatever the size of the business.

Contributor: Sabitri Pandey, Assistant, Ramkot Branch Office, Kathmandu

Narayani Phuyal: Nirdhan collaboration in business success

Narayani Phuyal - born on 07 September 1985 as the first child in the family of Rishi Ram Pudasaini (father) and Bimala Pudasaini (mother) – spent her childhood in Bhadrabas, Kageshwori Manohara 2. In 2005, after completing school education up to SLC level, she was married to Kumar Phuyal of Gagalphedi, Kageshwori Manohara 1. She has 2 sons. The elder son is 16 years old and studying in grade 10 and younger one is 11 years old studying in grade 5. Currently, her family has 6 members including father-/mother-in-law, spouse and 2 sons.

Initially, she was engaged in subsistence agriculture as the family was with an ordinary-medium income level. However, since 2019 she has been engaged in commercial dairy cow farming. She is now well-known as a successful entrepreneur. She had joined Setidevi Women's Society operated by Nirdhan Gagalphedi branch office in 2018. After joining Nirdhan group, she decided to go for dairy cow farming in consultation with the family. Starting from NPR 100,000 loan, she took another loan of NPR 200,000 and now using NPR 300,000 loan for expansion of the business. At the beginning, she had kept 2 cows, now she has 15 cows in her cow farm and also employed 2 outside workers.



Narayani has been selling daily 80 litres of cow milk in a nearby dairy. She shares that, she makes a monthly income of NPR 200,000 selling milk and manure. She shares further that, her economic condition has changed now. Earlier, she had 10 Aana land and a mud house. Now, with business income, she has been able to make a well-constructed house buying 2 Ropani land. She shares that she has ensured boarding school education for her 2 sons. The dairy cow farming that she started with 2 cows has now been transformed as the exemplary cow farm in the municipality. She shares that, Nirdhan supported much in her current success and thinking of continuing commercial dairy cow farming remaining with Nirdhan. Now, her savings and loan transactions are also regular. At present, she has been able to become a successful entrepreneur and an actor of economic revolution.

Contributor: Ganga Aryal, Assistant, Gagalphedi Branch Office, Kathmandu

Renu Kumari Chaudhari: The successful beads entrepreneur



Renu Kumari Chaudhari was born 31 years ago in Sitapur 3 of Saptari district. She was considered lucky as her mother was appointed in permanent teaching job on the day she was born. However, luck had something written for her. At 13 years of early age, she was buried under the mud slide. For 3 months, she was totally paralyzed. She became sentimental recalling the incident – “had not I went for the red soil, that incident would not have happened.” The elder child in the family with 2 younger brothers, she somehow became able to walk after 3 months of stay at hospital. But, the injury in her spinal cord was not healed. Despite of her physical weakness, she was brilliant mentally. She has passed grade 12 in science together with first division in SLC level.

She was not born in a reputed business house family. In November 2018, she joined Durga Tole Women’s Self-Reliant Group operated by Nirdhan Tikathali branch. She invested in the business taking the first loan of NPR 75,000 in December 2018 and now using NPR 300,000 loan.

While studying grade 12, she was married to her class-mate Parameshwor Chaudhary of Sirada, Dodhna 9. As her spouse was also studying, she could not fulfill her wish of pursuing BSc Nursing course. Instead, she supported her spouse to complete his studies. The tuition fees of engineering course in Kathmandu of her spouse was managed somehow from the family sources. However, the food, lodging and miscellaneous expenses had to be covered by himself. Though campus fee was covered by the family, it was not possible for her spouse to pursue studies without proper food. She started weaving beads at her free time. However, it could not generate enough income. Her spouse consoled her that the work is hard to the detriment of her eyes yet with less income. However, she continued bead weaving at times when her spouse went for studies. Yet, she could not generate handsome income despite of her hard work. She then thought of doing business herself and started beads business taking NPR 5,000 loan from her mother. Due to small capital investment, she carried beads items in a bag for sale for several days but she was not entertained by the retailers. She shares that she kept on returning empty handed in the evening.

In the meantime, she have had a chance meeting with Nirdhan Tikathali branch staff. With her skills, the staff suggested her to transact joining a group. She joined Durga Tole Women’s Self-Reliant Group. She first took a loan of NPR 75,000 and invested in the business. With this, her business has been shaped. Her business advanced with the bead garlands of different design. Within 3 months, she was able to double the profit from the business. She shares that, with the initial success, she was encouraged more and continued investing in the business with the loan amounts respectively of NPR 100,000; NPR 200,000 and NPR 300,000 and progressed day by day making much profit in short span of time. In a short time period, she has opened shops in Sanagaun and Lagankhel employing 6 persons fully and engaging 25/30 persons partially. She shares on her plan of selling items imported by others and importing herself the items in containers.

Renu Kumari shares that she transacts daily to the volume of NPR 50,000. She makes a monthly income of NPR 200,000 and has purchased a parcel of residential land in Lalitpur. With business income, she has ensured technical education for her younger brother and private school education for her 2 children. She shares that, she is pleased with the financial support that she could provide to her workers when they are pregnant/give birth and/or sick. She shares further that she would not leave the institution as it has contributed greatly in expanding her business at the current level in a short span of time.

Contributor: Diwakar Neupane, Assistant, Tikathali Branch Office, Lalitpur

Sanu Maiya Sarki: Becoming an entrepreneur



Sanu Maiya Sarki was born in 1973 in an ordinary family in Thangpaldhap of Sindhupalchok district. She was married in 1998 to Dipak Paheli of Lalitpur. With a small family including 2 sons; equipped with skill, capability and knowledge; and good scope of market for the business; she could not, however, run a business due to lack of economic resources. With weak economic condition, she was facing difficulty in managing household expenses as well as education of her sons. She shares that, currently with proper operation of business, her economic, familial and social condition has improved a lot.

She has been using services of the institution regularly since she joined Tinkune Pokhari group in 2015 operated by Nirdhan Thecho branch. She has not yet taken financial literacy and skill-based business training given by the institution but learnt on the subjects from her spouse. She took the first loan of NPR 60,000 and started Future Bag Industry. She shares that, she then took a loan of NPR 100,000 and NPR 400,000 for investment in the business. She shares further that her business currently has an investment equivalent to NPR 500,000. She has been making both small and big bags as per market demand. She shares that there is more demand from abroad than locally for her bags. She makes about 15 to 20 bags of different sizes daily. She has employed 3 workers in the industry. She shares on her plan of increasing the business capacity creating employment opportunity to 5 persons in the near future. She shares that she has been making NPR 600,000 profit annually after deducting all expenses. She has been repaying loan installments and savings easily as well as ensuring college and boarding school education for her sons from the business income. She shares that she has made a 2-storied well-constructed house from the income. She makes up to NPR 5,000 savings per month at Nirdhan. She shares that she has so far saved NPR 137,000 at Nirdhan. She has been running the Centre excellently at the capacity of the Centre In-charge.

Sanu Maiya recalls the initial days of her industry – “one would succeed certainly a day if worked with dedication. With this business, my prestige in the society has been increased. The institution has trusted upon us – the women confined within households despite of willingness to do some business in lack of economic resources. I thank the institution as it has enabled me in becoming an entrepreneur through provision of loan as well as necessary advice and suggestion. I request other sisters as well as to join the groups of the institution.”

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

Bimala Rai: Rejoicing pig farming



Bimala Rai – the 45 years old resident of Pakandole, Suryabinayak municipality, Ward 7, Bhaktapur – is a successful farmer. She has been engaged in piggery and vegetable farming together taking on lease seven Ropani land since last 7 years. She shares that she used the savings out of the foreign employment earning of her spouse in agriculture after buying a parcel of residential land in Itahari.

She was born in October 1977 in Hile of Dhankuta. She was married 12 years ago to Naindra Bahadur Rai of Ghodetar, Bhojpur. She was living with her maternal family, currently in Kirtipur, after her spouse left for foreign employment in Iraq. In May 2019, she joined Pakandole Women's Group operated by Nirdhan Chhaling branch and expanded her vegetable farming business taking a loan of NPR 75,000. Then after, she took another loan of NPR 100,000 in February 2020 after settling the earlier loan. After a year, she took another loan of NPR 200,000 to buy piglets. She has been using ordinary loan of NPR 300,000 taken in July 2021 for running a cold store and business rehabilitation loan of NPR 100,000 taken after four months.

Bimala has properly utilised all loan taken so far from the institution. She has a 3-member family. She shares that her spouse is busy whole day in the fresh house (cold store) operated in Kirtipur and she takes care of vegetable farming and pig farm. She has currently a total of 80 black pigs (including Sow and Piglets). She shares that she makes a profit of NPR 200,000 annually selling over 60 pigs and various vegetable – tomato, beans, cauliflower, cabbage etc. She shares further that she has purchased 5 Aana land in Bhatkepati of Kirtipur from her piggery and agricultural income. Both the couple are positive towards Nirdhan. Though their current residence is not the permanent one and they are there since long in connection with their business. They have however been able to secure the facilities of the institution joining its group. She shares that she wishes to become a successful farmer becoming responsible continuously towards the trust shown by the institution.

Contributor: Gita Lamichhane, Centre Mobilizer, Chhaling Branch Office, Bhaktapur

Khet Kumari Tamang: The single woman in buffalo farming

Khet Kumari Tamang – born in 1983 in the family of Sukaram Tamang (father) and Sanu Maya (mother) in Dhulikhel municipality 11, Kavrepalanchok – was married to Sanjan Lama of Shyampati, Gahate, Namobuddha municipality 1 of the same district. In 2013, Nirdhan opened a branch in Chhatrebanjh that brought light in her life. She learnt about collateral-free Nirdhan loan from the branch office and relayed the same to all in the village. In December 2013, she arranged in forming Shyampati Gahate Women's Group and started loan and savings transaction joining herself also in the group. She not only repays loan installments on time, but also advises the sisters in the group for economic progress becoming successful entrepreneur and good loan client through proper utilisation of loan. She shares that, she had to shoulder singly the responsibility of her 2 children after her spouse passed away at early ages in November 2020.



Joined Nirdhan group in 2013, she started animal husbandry buying 2 goats from the first loan of NPR 10,000. IN 2014, she started buffalo farming taking additional loan of NPR 60,000. She has now been keeping 4 buffalos using a loan of NPR 300,000 as she made good income earlier selling milk. She shares that she has been supported by her children and sells daily 30 litres of milk. She has a plan of adding 2 to 3 buffalos taking additional loan. The buffalo farming that she started with 2 buffalos has now been transformed into a big business and she has been selling milk worth NPR 50,000 to NPR 60,000 per month to a dairy in Gahate. She has been ensuring children's education and household expenses from the business income and also making a well-constructed house in the village.

Khet Kumari is happy being supported by her children after she became lonely in the business with passing away of her spouse. She shares that, she had been sustaining her life somehow with agricultural labor in the village. Since she was engaged in buffalo farming, she has been managing well the daily household needs, children's education and medical expenses while falling sick. Her son is studying in grade 12 and daughter in grade 7. She shares that, there are no private schools in the village and her children are securing good grades in the government school. She has plans for making them capable ensuring their advanced-level studies. With the thinking of savings for future, she has so far saved NPR 70,000 in her account after repaying loan installments. She shares that, the behavior of village sisters towards her has totally been changed as they witnessed her hard work and honesty. She shares further that, it may not take much time in succeeding in business if loan is properly utilized. The future could be made bright even with small business if pursued continuously and income could be generated working together with family members. She thanks Nirdhan as she became a successful entrepreneur together with economic and social progress through its support.

Contributor: Ashish Kumar Shrestha, Branch In-charge, Chhatrebanjh Branch Office, Kavrepalanchok

Sabitri Gajurel: On the path of a successful woman entrepreneur



Sabitri Gajurel – the 40 years old, born in Kaindle, Indrawati RM, Ward 4, Sindhupalchok – is a successful teacher as well as an entrepreneur. Her business currently includes a poultry farm worth NPR 1.5 million and vegetable farming worth NPR 200,000. She shares that she sells from the poultry farming and vegetables is over NPR 900,000 per quarter. She has been trading poultry - broilers; seasonal vegetables including cauliflower, potato, tomato, chilli, leafy vegetables, brinjal, bitter gourd, and pumpkin; grains including paddy, maize, and millet and buffalo milk. She shares that she makes about NPR 150,000 per quarter from the business. She has also engaged her spouse in the business. She shares that, she has been making organic fertilizer from poultry and buffalo farming residue and using it in vegetable farming. She shares further that, despite of her teaching job, she has been engaged in poultry farming and vegetable farming with tunneling and that various organizations and RM have supported her. She has made a 4-room well-constructed house in the village as well as purchased 4 Ropani residential land from the business income. She shares that, she has total assets worth NPR 15 million. She has gained social prestige in the village together with her success.

She was married 25 years ago to Ram Krishna Gajurel of Takure, Indrawati 4. She has a 7-member family including 3 sons and mother-/father-in-law. She shares that 1 of her sons is Overseer, 1 is in agriculture and 1 is studying grade 9. She shares further that though she was married in a poor family, she could reach at the current stage with continuity in her business together with support from her spouse.

As she was thinking of expanding her business in 2014, she came to know about Nirdhan program being extended in Nawalpur bazar, Indrawati 4. She joined Takure Women's Self-Reliant Group. She invested in goat farming taking the first loan of NPR 60,000. She then invested in poultry and vegetable farming taking further loans respectively of NPR 100,000 for second time, NPR 150,000 for third time, NPR 150,000 for fourth time and NPR 100,000 for fifth time. She shares that she currently has 1 buffalo, 1 cow and 16 goats. She shares further that her income has increased than in the past and its credit goes to Nirdhan.

Sabitri states – “there is a saying that one could grow grains even in sand if worked hard. Learning similar lesson from Nirdhan, I became a successful entrepreneur promoting this business and internalizing importance of savings and group work.”

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

Seeta KC: Nirdhan made me an entrepreneur

Seeta KC was born in 1984 in the family of Ambar Bahadur Khatri (father) and Mana Maya Khatri (mother) in Gairibari, Ward 10, Charikot VDC, Dolakha. She was married in 2000 to Anshu KC of Tamakhubari, Ward 4, Lisankhupakhar RM, Sindhupalchok district. Her life could not be enjoyable as she was married to the family with low income source. She had no alternative to sending her spouse in foreign employment to sustain the 7-member family. She faced much difficulty in managing livelihood of the family. In the meantime, she learnt from a neighbouring sister about collateral-free,



group-based Nirdhan loan targeted to hardworking and self-reliant women. With this learning, she also thought of doing some business. With much contemplation, she visited nearby Nirdhan branch to learn more about concessional loan. She joined a group in March 2017 understanding well on institutional rules and regulation. She has been transacting on loan and savings regularly till date.

After joining the group, she took the first loan of NPR 60,000 in 2016 and started buffalo farming with 1 buffalo of improved stock. With good care, the buffalo farming prospered. She then continued expansion of buffalo farming, vegetable farming and hotel business taking loan time to time. Currently, she has been using the group loan of NPR 300,000. She has now been busy with 3 buffalos, vegetable farming in 15 Ropani land, hotel and grocery shop. Three of her family members are employed in the business and her spouse is looking after grocery shop and vegetable farming. She shares that she makes a monthly average profit of NPR 40,000 from all of the businesses after repaying the loan installments and other expenses.

She has been active in savings as well since she started business affiliating with Nirdhan. She has saved over NPR 62,300 at Nirdhan. She has felt much relieved since she started business with Nirdhan affiliation. She has been making a well-constructed house in 23 Kilo of Kathmandu-Jiri highway from the business income. She has invested NPR 1.8 million in the house.

Seeta has been a good example that the hardworking and enterprising person could progress well if supported by the institution. With Nirdhan affiliation, she has been ensuring boarding school education for her sons and her daughters are studying in Kathmandu. She shares that, engaging her spouse in the business at home has been her greatest success. All respect her work and self-confidence as her struggle is seen as an example in the society. She shares smilingly that, she not only repays her loan installments on time, but also advises and supports the hardworking sisters at times of their difficulty.

Contributor: Rita Phuyal Khatri, Centre Mobiliser, Jethal Branch Office, Sindhupalchok

Janaki Magar: Becoming an entrepreneur utilizing the loan



Janaki Magar - born on 12 March 1973 in Stalung, Ward 3, Likhu RM, Okhaldhunga – was the eldest child in the family among 2 brothers and 3 sisters. Due to weak economic condition in the maternal home and responsibility of taking care of younger ones, she could not get an opportunity for formal education. She was married at the age of 18 years in 1991 to Arjun Kumar Thapa Magar of the same locality.

She became mother within a year of marriage and currently she has 5 children. She shares that she faced difficulties in managing the 7-member family as they had very small parcel of land and no other business and employment. Now, she is happy that Nirdhan has brought happiness in their life. She has 20-25 goats of improved stock, 1 pair of oxen, 2 buffalos, 5 Ropani irrigated land (khet) and 3 Ropani rainfed land (bari), 2 ordinary houses in village, and has been looking for buying residential land. She shares that she makes a monthly income of NPR 50,000 from sale of goats and her 2 sons earn a total of NPR 60,000 per month. Currently, her 2 sons are studying, 2 are employed and she has saved about NPR 60,000 in the institution. She shares that anybody could save easily if loan is utilized properly and thanks Nirdhan for the support she got in her success.

As managing household expenses became difficult, she started keeping 2-4 goats of local stock taking loan from village moneylenders. However, the goat farming with limited number of goats, that also of local stock, could not generate profit. As such, she thought of keeping the goats of improved stock and she was looking for additional loan from the moneylenders. In 2015, she learnt about collateral-free loan from Nirdhan and joined Kolchaur group operated by Nirdhan Sanghutar branch. She started goat farming business taking the first loan of NPR 40,000. She shares that she continued taking loan respectively of NPR 60,000 in the second year, NPR 100,000 in the third year, NPR 150,000 in the fourth year and currently NPR 200,000 for business expansion. She has thought of expanding the business further taking the microenterprise loan.

Janaki shares that her living standard at present has been changed a lot compared to that of about 6 years earlier. She felt that the business would never suffer loss and much savings could be generated if both the couple is committed with hard work. As such, she requests all sisters to take loan, utilize it properly and follow the path shown by Nirdhan in transforming their lives.

Contributor: Kedar Prasad Khanal, Branch In-charge, Sanghutar Branch Office, Ramechhap

Pabitra Majhi: Hard-work is the foundation of the success



Pabitra Majhi – the 25 years old resident of Puchhighat, Ward 4, Khandadevi RM, Ramechhap – is familiar as an efficient hotel entrepreneur. The small tea shop that she had started has now transformed into a hotel business catering to the long-route bus travelers. Her hotel has employed 4 workers. She has been operating the hotel business in Chainpur, Ward 6, Sunkoshi RM of Sindhuli district. She has also purchased a tractor from the business, which is used in transporting construction materials and cereals as well as to plough agricultural land and thrash paddy. Her spouse takes care of the tractor business. She shares that she makes an annual income of NPR 500,000 from the hotel, NPR 100,000 from piggery and NPR 400,000 from the tractor. She shares further that she has a plan of generating increased income expanding the hotel and piggery business in the days ahead.

Born as the eldest children on 26 June 1996 in an ordinary family in Rajgaon, Ward 4, Khandadevi RM, Ramechhap district, her father had neither a salaried job nor a business. She had understood well the sorrows since early childhood as she was raised simply in a family dependent on traditional farming. Despite of her willingness to study, her childhood was spent on herding cattle and collecting fuel wood and fodder. She was married at an early age of 19 years in 2015 to Nabraj Majhi of Puchhighat, Ward 4, Khandadevi RM, Ramechhap district. Her days were spent in household chores as all members of the family were engaged in household farming. She gave birth to the first child at the age of 20 years. She has now 2 children. She has thoughts of making her children capable citizens ensuring their proper education though she could not study. Her business has supported in improving her household economic condition. She shares that it has been easy for her to repay the loan installments as well as save in the institution.

The family of Pabitra had started a small tea shop in the village. She expanded the tea shop taking the first loan of NPR 60,000 after becoming a member of the institution in 2016. She expanded the business into a hotel (serving meals and snacks) taking another loan of NPR 100,000. With the hotel business, she could save good amount of money after repaying the loan installments and saw an opportunity of pig farming as well. She started piggery also using her savings. She could generate good income from both the hotel and piggery business. She shares that, the business could be expanded and good income generated if loan is utilized properly. She could expand her business as the institution provided the loan conveniently. She is pleased with NPR 150,000 and NPR 200,000 loan that the institution provided for her business expansion. She shares that she has a plan of expanding the piggery and hotel business further taking another loan of NPR 300,000. She states – “Hard work is the foundation of the success.” She shares that she has been successful in reaching the current stage together with much hard-work. She advises other colleagues in the group in utilizing the loan properly and expanding the business with hard work as well as continuing savings.

Contributor: Madhav Prasad Gautam, Branch In-charge, Khurkot Branch Office, Sindhuli

Sunmala Tamang: Advancing towards the path of prosperity



Sunmala Tamang was born in October 1981 in an ordinary family in Majhgaun, Ward 1, Mirge VDC, Dolakha district. Born in rural area, she could not study much as the family had no income source. With normal education, she was married at an early age to Raju Kumar Tamang of Majhgaun. Sometime after marriage, she gave birth to 2 sons. It was difficult managing household expenses with the ordinary income of her spouse. She had thought of doing some business as she had to depend on her spouse even for some items costing NPR 20-30. However, she had no capital to invest in those days.

She shares that, she learnt from Nirdhan staff in Majhgaun about various economic transactions including savings, loan, insurance and remittance. She was pleased to learn about Nirdhan collateral-free loan and joined Majhgaun group in April 2018. In the same month she took NPR 75,000 loan and invested in electrical items shop run by her spouse. She then felt that the doors of regular income have opened. She was encouraged more as she could repay the loan installments as well as increase her savings. She expanded her business running a grocery shop as well with the loan of NPR 300,000. She shares that she has also been engaged in cardamom and broom-grass farming. She has also been saving for the future contributing NPR 1,000 per month in Samriddhi savings and she has so far a total deposit of NPR 72,000. She has made a well-constructed house in the village. With business income, she has also ensured good education for her children. She has purchased a parcel of land in the village and also a jeep (Bolero) for transporting the merchandise for the shop.

Sunmala shares that her relations with the neighbours have improved after joining Nirdhan group. She shares further that the collateral-free loan has benefited much to those with no access to big banks like herself. She is happy that she could become an entrepreneur with her hard work, dedication and struggle despite of her birth in rural area. Her spouse expresses gratitude towards the institution for its convenient banking services at the doorsteps encouraging expansion of the business. She stated – “the institution has a great role in operation of the business. The women also should pursue some business instead of depending upon their spouses.”

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

Sharada Devi Poudel: Rejoicing cattle farming



Sharada Devi Poudel was born in 1981 as the eldest among 3 children in the family of Bhim Neupane (father) and Mina Neupane (mother) in Dumkibas of Nawalparasi district. She was married in 2001 to Santosh Poudel of Keureni, Devchuli municipality. She shares that she gave birth to 1 son and 1 daughter.

She shares that she was in a joint family engaged in household farming prior to joining the group of the institution. As she came to know about Nirdhan providing collateral-free loan to women in Daldale area on group guarantee, she also joined the group. She shares that the couple started a small hotel in Keureni bazar taking the first loan of NPR 15,000 in 2004. As she was managing her family expenses running the hotel business, it was closed due to armed struggle in the country. Her spouse went for foreign employment and she took care of the children as well as started dairy cow farming keeping a cow.



She expanded her business keeping additional 7 cows taking loan from the institution as well as saving the remittance sent-in by her spouse. She shares that her spouse also returned to engage in the cattle farming business. She shares further that she could purchase 1 Katha residential land remaining in the group for the last 17 years and due to her hard work and loan from the institution. She has now been engaged in Safal Krishi Tatha Pashu Farm keeping 70 cows as well as fodder grass farming in 30 Katha leased land in Keureni village. She shares that she has engaged 3 workers in the cow farm and sells daily 350 litres of milk and monthly 10 litres of ghee (clarified butter). She earns monthly NPR 150,000 after deducting all expenses. She shares that she could become a successful entrepreneur through proper utilization of loan and managing well the family expenses and children's education. She has currently been using the 24th loan of NPR 400,000. She has also been keeping NPR 1,000 per month in Samriddhi savings account, which now has a balance of NPR 104,000.

Sharada shares that the institution has a great role in changing her living standard through proper utilization of loan remaining in the group. She shares that Nirdhan has been the best institution for her as it the old and first institution to start banking transaction in the locality and also that it supported her at difficult times.

Contributor: Priyanka Pokhrel, Assistant, Daldale Branch Office, Nawalpur, Nawalparasi (East)

Sushmita Subedi: On the steps of entrepreneurship



Sushmita Subedi was born in 1985 as the second child in the family of Bishnu Prasad Subedi (father) and Nanda Kala Subedi (mother) in Simkhet, Seti Dobhan-1, of Syangja district. She shares that she was educated up to grade 8. Raised in an ordinary rural family background, her childhood was spent according to the community customs. She was married at an early age of 17 years in 2002 to Ramesh Pahari of Kaski. She gave birth to the first child within a year of marriage and has now 2 sons and 1 daughter. Her thoughts after marriage changed as her spouse used to work as the conductor of a public vehicle and other members of the family engaged in household farming. As the family expenditure went on increasing, she thought of opening a fancy shop. She shares that she started fancy items business but left that soon as it could not generate the expected profit and switched to chatpat (puffed rice snacks) business.

As the chatpat business could not manage well the family expenditure, she converted that into a hotel business. She decided to close the hotel business also as it could not generate the expected income. These failures, however could not stop the hardworking Sushmita. In 2008, she started a grocery shop. After she started the grocery with continued failure in previous businesses, she never had to look back in the business. Nirdhan became her supporter as she was looking for economic resources for continuity of the business. In 2012, she joined Nirdhan group. She invested the first loan of NPR 30,000 in the grocery shop. Then after, she has been continuously transacting on loan and savings. She has been successful in making a house from the business income. Her income went on increasing day by day due to proper utilization of the loan from the institution as well as her untiring effort. With this, self-confidence of her family has been increased further. She has purchased a parcel of residential land in Pokhara and a Bolero pick-up. At present, her spouse is transporting and trading grocery items in the vehicle and she is attending to the grocery shop.

Sushmita has currently been using the 11th loan of NPR 350,000 in the grocery shop. Her account has a saving of NPR 174,000. She has been able to manage all expenses of the family as well as ensure prestigious school education in Pokhara for her children from the income of the grocery shop. She shares that she makes a monthly income up to NPR 300,000 from the business. She shares further that she could reach the current height of success due to continued support from her spouse and children as well as financial collaboration with Nirdhan. She is happy and satisfied with the success that she achieved in the business. Her prestige has been increased at the local level due to her business and she is happy to spend daily life together with all family members. She states that collateral-free loan from Nirdhan has facilitated economic transaction in the community and played an important role in women empowerment. She is grateful towards the institution as her life has been transformed with the love, support, advice and counselling that she received from it.

Contributor: Posh Raj Khanal, Senior Assistant, Dulegaunda Branch Office, Tanahun

Rita Gurung: The courageous woman

Rita Gurung was born in October 1987 as the third child in the family of Sher Bahadur Gurung (father) and Saraswoti Gurung (mother) in Kumalgaun, Palungtar VDC-9, Gorakha district. She has 1 younger brother and 1 younger sister. Being the elder daughter and with weak economic condition, she could study up to grade 6. As the sole income source of the



family was household agriculture, her childhood was spent in collecting fuel wood and fodder as well as in farm labour. She was married at the age of 17 years in 2004 to Binod Gurung of Palungtar municipality-6 of the same district. At in-laws, the only source of income was household farming. With the birth of 1 daughter in 2005, the expenditure of the family including mother-/father-in-law and brother-/sister-in-law increased day by day. Sustaining the family life became too difficult. In 2009, she got separated from her spouse due to differences in their thoughts. She decided to start a tailoring shop, given her learning on the subject, so as to bring-up and educate her daughter. She shares that she started tailoring shop in a shutter rented at NPR 1,000 per month with NPR 40,000 taken from her mother (mortgaging gold ornament) and NPR 10,000 from her elder brother.

She has now been familiar as a courageous and successful entrepreneur. Currently, she has been operating a clothes and tailoring shop taking on rent a shutter in Palungtar municipality-4. She shares that she has kept ladies wear/garment as well as tailoring the clothes. She shares that she has kept ladies wear/garment as well as tailoring the clothes. Initially, she was also training others in sewing/cutting but now dropped that as she has been busy in trading the items.

Rita shares that the business had a scope for expansion with increased profit potential yet she lacked investible funds. In the meantime, Nirdhan opened a branch in Palungtar and she learnt about collateral-free loan to women forming the groups. She shares that she managed to form a group after taking 9 days of financial literacy training. She shares further that Nirdhan for her has been like a God while in search of a stone. In August 2015, her group was recognized and she took the first loan of NPR 15,000 in October. Likewise, she has now been using the seventh loan of NPR 100,000. She has saved so far NPR 29,900 in the institution. She has also been contributing NPR 500 monthly in Samriddhi savings. She shares that she plans to take another loan of NPR 200,000 after paying back the ongoing loan and expand further the shop. Her daughter is studying in grade 11. She shares that Nirdhan has been good support in all these arrangements. Rita shares further that she was doubtful in ensuring good education for her daughter as she was separated from her spouse. However, she got courage and energy with a small loan from Nirdhan.

Contributor: Bidur Sapkota, Branch In-charge, Gaikhur Branch Office, Gorkha

Sangita Poudel: The successful cattle farmer



Sangita Poudel was born in May 1985 as the elder daughter in the family of Bishnu Hari (father) and Basundhara Adhikari (mother) in Bhadgaun, Byas-1, Tanahun district. As the family economic condition was ordinary, she was married at an early age of 18 years while studying at grade 10 to Kamal Chandra Poudel of Sotibeshi, Ward 8, Byas municipality, Tanahun district. Aged 36 years old, she is a successful entrepreneur. She became a mother of 3 children at an early age and decided to operate a business as the income from her spouse could not sustain the 6-member family. Like she found a God while in search of a stone, she joined a group formed by Nirdhan in her village in August 2016. The goat farming business that she started with the first loan of NPR 40,000 has now employed 1 person and she has also been engaged in buffalo farming as well as a fancy shop. She is also selling vegetable and fruits samplings. She shares that with these business, she has purchased 4 Ropani land and made a 2 storied well-constructed house. She has also saved good amount and ensured good education for her children. She currently has 6 buffalos, 20 Boer goats, and 1 fancy shop. In her business, 2 family members and 1 worker are engaged. With the business, she earns a monthly income up to NPR 80,000. She has planned for expansion of the business as it made her life successful.

Sangita shares that the first loan of NPR 40,000 has proved to be an important means in changing her life. She advanced her business with Nirdhan loan. She shares that all encouraged her as she properly utilized the loan. Her spouse, not cared earlier, has also supported now in the business observing her hard work and income. She took the second loan of NPR 100,000. She then expanded the business taking further loans of NPR 150,000 and NPR 200,000. The business went on successfully day by day. Currently, she has been using NPR 700,000 loan in the business. Her spouse also felt that, with courage and support no business is impossible. The couple has been an example that one could pursue gainful business in the country itself instead of foreign employment separating from the family. She shares that they have made a good identity in the society. She became a successful entrepreneur realizing that proper utilization of loan is the source of income and with her hard work, polite behavior, support from spouse and collaboration with Nirdhan.

Contributor: Suryamani Koirala, Branch In-charge, Duipiple Branch Office, Lamjung

Chija Tamang: The hotel entrepreneur welcoming guests

Chija Tamang was born in March 1995 as the first child in the family of Madhu Tamang (father) and Laxmi Tamang (mother) in Ilam Pokhari VDC-3, Lamjung district. After her, 2 brothers and 1 sister were born. She shares that she had to stop her studies at grade 12 being the elder daughter in the family with weak economic condition. Her childhood was spent in collecting fuel wood and fodder as the sole income source of the family was household farming. She was married at the age of 18 years in 2012 to Megh Bahadur BK of Chame RM-4. At her in-laws, there was no source of income other than agriculture. With the birth of 1 son in 2013, the expenses of the family including mother-/father-in-law and brother-/sister-in-law went on increasing. It became too difficult managing the daily life. In 2013, in consultation with her spouse, she decided to run a hotel.

Resident of Chame RM-4, Manang district, she is familiar as a courageous and successful entrepreneur. She has been running well a hotel in Chame RM-4. She shares that, she has been in the business since last 7 years. She share further that she has taken several training related to hotel operation. She had

been earning up to NPR 200,000 per month in the foreign tourist season. She however states that due to Covid-19, it has been difficult for her to repay the loan installments.

Chija shares that the business had a scope for expansion with increased profit potential yet she lacked investible funds. In the meantime, she learnt that Nirdhan opened a branch in Chame, Manang. She shares that she managed to form a group after taking 9 days of financial literacy training. She shares further that Nirdhan for her has been like a God while in search of a stone. In May 2015, her group was recognized and she took the first loan of NPR 100,000 in February 2018. Likewise, she has now been using the sixth loan of NPR 300,000. She has saved so far NPR 141,000 in the institution. She has also been contributing NPR 2,000 monthly in Samriddhi savings. She shares that she plans to take another loan of NPR 400,000 after paying back the ongoing loan and expand further the hotel. Her 2 sons are studying in a boarding school. She shares that Nirdhan, Chame branch has been a good collaborator in her success.



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

Maina Tilija: The struggling woman on the path of prosperity



Maina Tilija was born in 1982 in the family of Ram Bahadur Chochangi (father) and Kumari Chochangi (mother) in Baskot, Annapurna, Ward 3, Myagdi. She was married to Prem Bahadur Tilija of Dharap, Annapurna, Ward 3. She have had an opportunity of studying up to grade 6 due to weak economic condition of the family. At her in-laws, she had to shoulder all responsibilities of the family. While her economic condition was weak, Nirdhan came to the village. She joined a group in 2015, after understanding well on services of the institution discussing with the colleagues and staff. She has been continuing the loan and savings transactions till date. She has a 6-member family.

She started hotel business with a loan of NPR 100,000 that she used in buying tables, chairs, and freeze and grocery items. She shares that she operated the business in a new way adding guest rooms taking the second loan of NPR 150,000. She started poultry farming with the third loan of NPR 200,000. At present, she has been keeping Kuroiler and local poultry birds. She took the fourth loan of NPR 250,000 and kept 50 orange saplings in 5 Ropani land. She expanded the orange farm taking the fifth loan of NPR 300,000. She invested further another loan of NPR 150,000 in the hotel and grocery as well as the orange farm. She invested NPR 100,000 business revival loan also in the business. She has provided employment to 1 person in her business. She shares that she makes a monthly income of NPR 70,000 from the business. She has ensured good school education for her daughter. She has a total saving of NPR 93,600 in the institution. Her spouse is engaged in operating a tractor as well as petty contractor.

Maina shares that she could attend to any sort of business – big or small – with hard work and without fear. All respect her work and self-confidence. She shares that she also takes part in social activities. She shares further that she not only pays back her loan installments on time but also supports others at times of their difficulty. She advises the sisters confined within households in improving their economic status through taking and utilizing the loan.

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

Seeta Dhungana: Utilization of loan made me a cattle farmer

Seeta Dhungana - born in June 1983 in an ordinary rural peasant family of Hari Prasad Dhungana (father) and Kamala Dhungana (mother) in Annapurna RM, Ward 11, Kaski. - was married in 2002 to Bed Prasad Timilsina of Korunga, Modi RM, Ward 2, Parbat. She was married to a family with limited income source. So, she did not foresee that the life would be spent well. She has studied up to proficiency certificate level. After the birth of a son in 2003, her responsibilities increased. Thereafter, she gave birth to a daughter in 2006 and a son in 2008.

As the family size increased, plans for income generating activities were made but could not be implemented in lack of capital for investment. Again, there was a danger of not finding market for bigger business projects. She, however started dairy cow farming with 3 cows in 2013. She thought that the business as it was would not be successful economically as well as socially. So, she was in search of ways for additional investment in the business. In 2015, she joined Nirdhan group. She purchased another cow with a loan of NPR 40,000 that she got for business promotion. She then made a biogas plant taking further loan. She went on adding cows taking further loans as needed. She shares that she has now 26 cows and



12 goats in her farm. Currently, she has been expanding her business using NPR 400,000 loan. She shares that the institution follows a simple process for extending loans. She has not only been a loan client but has also been an owner of substantial saving that she accumulated with smaller amounts.

The small cowshed that Seeta started with small investment has been developed into a big cattle farm. She states – “transacting with the strong institution like Nirdhan, I have met with this success.” Thus, proper utilization of Nirdhan loan investment among the deprived class with group guarantee has become the avenue for income generation. She shares that one should invest the loan in sustainable income generating projects. She was of the opinion that the business expansion would contribute towards poverty alleviation in the country. She shares that the institution should extend its services further among the rural deprived classes in the days ahead.

Contributor: Prem Prasad Jaisi, Branch In-charge, Patichaur Branch Office, Parbat

Geeta Devi Thapa: Nirdhan loan served as the life support



Geeta Devi Thapa - resident of Jaidi, Jaimini municipality, Ward 6, Baglung district – was born in 1986 as the youngest daughter in the family of Prithvi Bahadur Magar (father) and Jaikali Magar (mother) in Arjewa-1, Baglung. Born in a remote village, her childhood was spent in scarcity. She shares that she has studied up to grade 5. She was married in 2001 to Khum Bahadur Thapa of Bhedikhalta, Jaimini-1. The village was also the remote one in Baglung and her spouse used to earn livelihood working as a mason. As such, her life after marriage was also not convenient. Cattle herding became her daily routine. She shared that the family expenses were managed from the earning of her spouse as a mason.

She gave birth to a son as first child after marriage. That added economic burden in the family. She gave birth to 2 sons and 1 daughter. For earning family livelihood, her spouse worked as the main mason in Manipal Hospital in Pokhara and individual residences in the adjoining areas. He also worked in paragliding in Pokhara for some time yet the household expenses could not be managed well. She shares that her spouse worked as a mason for 24 years but could not progress economically. After sometime, her spouse developed problems in eyesight and now he could not see well. She then decided to do some business in the village and joined Nirdhan group.

In June 2014, she took a loan of NPR 25,000 and started goat farming business. She continued expansion of the business. She took the loan four times and continued goat farming keeping improved breed. She then started poultry farming taking a loan of NPR 150,000. As the poultry farming generated good income faster than the goat farming, she increased investment in poultry farming. Currently, she has been keeping broilers using a loan of NPR 300,000. She shares that she has made 2 coops and plans for making another coop to raise egg laying poultry birds. She had faced problems of poultry chicks and feed during Covid related lockdown. She shares that she has now kept 1,000 broiler birds and makes the profit in the range of NPR 100,000 to NPR 130,000 in a lot selling the birds at the rate of NPR 230 to NPR 240 per kg. She has been making another coop taking some land on lease. She shares that she has also operated a fresh house taking additional loan. She has also continued goat farming. She shares that her children are studying in a local school and helping in the business after school hours.

Geeta thanks Nirdhan for supporting her in establishing in the business through provision of loan investment given her hard work and honesty. She feels that despite of her spouse with poor eyesight, her honesty and hard work has been rewarded well by the God.

Contributor: Dil Maya Pun, Junior Assistant, Rahale Branch Office, Parbat

Inu Purja: The lifestyle changed by Nirdhan

Inu Purja was born in 1988 as the sixth child among seven sisters and one younger brother in the family of Tirtha Bahadur Pun (father) and Mana Maya Pun (mother) in Dukhu, Malika RM Ward 6 of Myagdi district. Her formal studies limited up to grade 8 as she was born in a big family with limited income source. Her childhood could not be as expected as her father had no permanent source of income. Their family sustained however with the foreign employment of her father.



She was married in 16 November 2005 to Bal Krishna Purja, the elder son of Hari Prasad Purja (father) and Amisara Purja (mother) of upper Hidi, Mangala RM Ward 2, of the same district. She faced much difficulty in managing household expenses as the family had limited income source at the time of her marriage. Being the eldest daughter-in-law, she had to shoulder all responsibilities of the family. Her spouse had no income source. The household expenses was met with wage labor and household farming. She gave birth to a daughter as the first child on 14 December 2006. After 3 years, she gave birth to another daughter. Then after, her responsibilities increased further. It became difficult in managing household expenses with the sole income of her spouse. As there was no daily income source, she was forced to do some business. In consultation with her spouse, she thought of doing some business as it became difficult managing household expenses with ordinary household farming and wage labour. Though, she had thought of doing business, she lacked capital. In 2015, she learnt about Nirdhan program in the village. She formed a group gathering the local sisters after understanding on Nirdhan services and benefits.

She continued savings after joining the group. With the first loan of NPR 60,000, she started goat farming. However, the business could not generate satisfactory income and she somehow managed to settle the loan. With second loan of NPR 100,000 she started a grocery shop. With this business, her income increased. With a dense settlement in tourist location and with no competitors, her self-confidence courage increased. She planned for expansion of business. Accordingly, she has been investing in the business subsequent loan amounts of NPR 150,000; NPR 200,000; NPR 300,000; and currently NPR 400,000. Starting with grocery business in 2017, she has now added hotel business as well. Currently, she has an agriculture and animal firm. The firm markets the local agricultural produce to Beni Bazar via Babiyachaur and brings back the household necessities from the market. The outside guests and staff of the local transport use her hotel for food and lodging. Hidi, being the gateway to Malika temple and beautiful place is considered good for tourism. As such, her hotel business has prospered well. Besides fixed capital, she has about NPR 700,000 current capital in the business. She shares that the business generates NPR 60,000 net income. She shares further that she has ensured good school education for her daughters as well as purchased a parcel of residential land in Pokhara from the business income.

Inu states about Nirdhan – her economic charioteer in becoming an entrepreneur – “Nirdhan is an institution collaborating with us in good and bad days. I had no money at the time of starting business. The institution has helped me much and I cannot forget that support.” She shares that with the help of the institution, the perspective of the society towards her family has changed, a condition of becoming self-reliant was created, and social prestige has also increased. She advises all sisters towards increasing family income through proper utilisation of loan taken from the institution.

Contributor: Arjun Prasad Sharma, Branch In-charge, Babiyachaur Branch Office, Myagdi

Shreemaya Bhujel: Taking loan from the group is convenient



Shreemaya Bhujel has been with Nirdhan group for 13 years now. She has also been saving regularly. When needed, she has also been taking loan. With group membership, there is no need to ask for loan from others. She shares that, loan taken from the individuals are repayable wholly at once but the loan from the group could be repaid in installments conveniently. The Nirdhan group is good and the members are not dishonest. As such, taking loan from the group when needed is easy. It has been 6 years now that she has opened the current grocery shop leaving behind the small shop. She shares that the shop generates a lot of income but she has not kept account of daily profits. She shares smilingly – “had it been a tea shop, it would have been easier keeping accounts. In grocery, we bring merchandise for 10/15 days at a time and use the business income in household expenses as well. After managing household expenses and repaying the loan installments of NPR 40,000 per month, I save annually about NPR 150,000 to NPR 200,000.”

She was born in 1970 in Ramghat, Pokhara of Kaski district. She has a seven-member family including 4 daughters, a son studying in grade 7 and her spouse. She shares that, her spouse used to drive earlier but now taking rest at home as the children suggested him not to drive more given his age. Her business and household affairs are being supported by her spouse and daughters. She shares that her business has been sustaining all family expenses.

Shreemaya joined Ramghat Women’s Group in November 2008. She started grocery shop at her home taking a loan of NPR 40,000. Currently, she has expanded her business using Nirdhan loan of NPR 375,000. She shares that her daily sales range from NPR 9,000 to NPR 10,000. She went on adding rooms for the shop from the business income. She shares that she continued expanding her business taking further loans from Nirdhan and adding items in the shop. She advises other sisters in the group for expanding their business utilizing properly the loan and making their family life joyful.

Contributor: Seeta Chhetri, Centre Mobilizer, Pokhara Branch Office, Kaski

Chandra Kala Ghimire: The business expanded by Nirdhan



Chandra Kala Ghimire was born in 1972 in the family of Mani Ram Bhattarai (father) and Tuki Kala Bhattarai (mother) in Rakse, Badigad RM Ward 2, Baglung district. Her childhood was spent in scarcity. Simply literate, she was married in 1986 to Punaram Ghimire of Paudi Amarahi 1, Gulmi. Her life after marriage also could not be convenient as her spouse used to engage in wage labor and household farming to earn family livelihood. The cattle farming and household farming became her daily routine. She shares that they sustained barely their lives with these vocations.

She gave birth to the first child as a daughter after marriage and it added burden in the family. Then after, she gave birth to other 4 daughters. Her spouse went to India 16 years ago leaving the 4-month pregnant wife behind to eke out family living. She shares that her spouse has not contacted since then. She decided to do some business as the burden of raising the children fell solely upon her. At the beginning, she started goat farming, followed by poultry farming and later tea, snacks shop. In the process, she met with Nirdhan staff. She joined Nirdhan group on 07 May 2015. She then started hotel business taking a loan of NPR 40,000. She also continued goat and poultry farming. She has taken loan nine times and currently using NPR 300,000 in grocery and hotel business. With the income from the business that she continued with hard work and dedication, she has been successful in making 1-storied well-constructed house in Rakse, Badigad-2 investing NPR 4 million. She has been running grocery shop and hotel in her own house. She shares that her daily sells range from NPR 8,000 to NPR 10,000. With this business, she has been ensuring children's education and household expenses. She has been able to save NPR 143,000 after repaying regularly the loan installments. She plans to increase investment in the business taking further loans. She shares that her children are studying in local school and they also help in the business after school hours.

Chandra Kala feels that one could become an entrepreneur with honesty and hard work. She thanks Nirdhan very much as it has encouraged her in doing business and establish as an entrepreneur through loan investment.

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

Gaumaya Shrisa: The life transformed through furniture business



Gaumaya Shrisa - born in 1981 in the middle-class family of Prem Bahadur Gharti (father) and Ram Kali Gharti (mother) in Righa, Galkot municipality Ward 11, Baglung district – spent her childhood in an ordinary way. While studying in grade 9 in a village government school, she was married in 2002 to Krishna Bahadur Pun Shrisa of Ward 6 of the same municipality. As they were managing daily lives with her spouse working in a stone quarry, she faced a major crisis. She fell in a steep cliff and remained on bed for about a year. It took two years for her to recover completely. She recalls that those who witnessed then felt that she would remain no more. As much expenses was incurred in her medication, she sent her spouse for foreign employment in Malaysia taking some loan. But, due to not so good company where her spouse was landed, they could not communication almost for 28 months. She somehow managed to repatriate her spouse with the help of her brother working in Saudi Arabia. After stay at home for some time, she again sent her spouse to Saudi Arabia. However, her spouse returned as there was no good earning. In 2014, she joined Thulathar Women's Group of Nirdhan. She has a 4-member family together with 2 sons.

She started buffalo farming with 1 buffalo as well as vegetable farming taking the first loan of NPR 40,000. She could save about NPR 400,000 in 4 years of her hard work and her spouse gained knowledge and skill in furniture work. In July 2018, they started the furniture industry purchasing it for NPR 600,000 taking a loan of NPR 200,000 and using their savings. She then continued investing in furniture industry taking further loans and started generating good income. She has been able to ensure secondary level boarding education in Harichaur, Galkot for her sons. Her furniture industry has an investment worth NPR 6 million. She has kept 3 workers on full-time and 4 workers on part-time employment in the business besides her spouse working part-time. She is pleased to share that the furniture industry generates a monthly income up to NPR 100,000 after deducting all expenses.

Gaumaya has taken collateral-free loan up to NPR 300,000 and she currently has savings over NPR 140,000. She shares that since she was affiliated in Nirdhan group, she could feel happiness in her life. She expresses gratitude towards Nirdhan for its support in establishing herself as a successful entrepreneur and advises all in generating income through analyzing the project and sources of income, as well as taking and utilizing loan fully.

Contributor: Laxman Sapkota, Branch In-charge, Kharwang Branch Office, Baglung

Tara Jaisi: Economic success realized through Nirdhan



Tara Jaisi – resident of Bhyalkharka, Dhorpatan municipality Ward 2, Baglung district – is the daughter of Tikaram Ghimire of Sama, Burtibang VDC Ward 8. She was born in 1970. Born in a remote village, her childhood spent in scarcity. She shares that she has studied up to grade 4. She was married in 1992 to Chet Narayan Jaisi of Nigalpani, Darling VDC Ward 8. She gave birth to 2 sons and 1 daughter after marriage. In 2004, she relocated to Bhyalkharka, Dhorpatan municipality Ward 2 together with the family selling the land with risk of landslide in Nigalpani. Then after her spouse went for wage labor in India and she earned livelihood with farming and wage labor in the village. Since last 10 years, the couple are engaged in agro business. She shares that, they take broiler chicks on credit from the poultry feed supplier and sell the marketable poultry birds also to the same supplier at cheaper rates, which results into not much return on labor and shortage of cash most of the time.



In 2019, she joined Nirdhan group and purchased a lactating buffalo taking the first loan of NPR 75,000. With buffalo farming she made a monthly income of NPR 14,400 selling 6 litres of milk daily at the rate of NPR 80 per litre. She shares that she saved some money out of the income after repaying the loan installments. As the savings increased, she settled the loan amount and started poultry farming with 600 broiler chicks making a coop taking another loan of NPR 300,000. She shares that she could make a net profit of NPR 100,000 with the first lot within 2 months. She made NPR 100,000 net profit with another lot and paid back the loan taken from the villagers. Likewise, she cleared all loan from Nirdhan within a year and purchased a grinding mill taking another loan of NPR 300,000. She shares that, she makes a monthly income of NPR 20,000 from the mill business. Currently, she has been operating a grocery shop in the same house together with the mill. She shares that she has also been engaged in vegetable farming purchasing additional parcel of land from the business income.

At present, Tara's family is advancing towards self-reliance engaging in multiple businesses including buffalo farming, poultry farming, grocery shop, mill business, and vegetable farming. She expresses her heartfelt gratitude towards Nirdhan as she could make her economic life successful through employment of all family members with expansion of business.

Contributor: Prem Prasad Sharma Chapagain, Branch In-charge, Burtibang Branch Office, Baglung

Nirmala Rana Chhetri: Economic condition changed with business



Nirmala Rana Chhetri – the 28 years old resident of Oraste, Biruwa RM Ward 4, Syangja district – is a role model that business could be pursued in Nepal itself if there is strong will. She shares that, she has been generating a monthly income of NPR 150,000 from fruits and grocery business, which has led the family towards the path of prosperity.

She was born in 1993 as the second child in the family of Shesh Bahadur Rana (father) and Jaisara Rana (mother) in Sano Bhorle, Biruwa RM Ward 4, Syangja district. Educated up to IEd and married in 2008 to Nor Bahadur Chhetri, her days of struggle started after marriage. She gave birth to a son in 2012. Though her spouse was employed, she thought of doing herself some business so as to manage the additional responsibilities in the family.

She decided to open a cart-shop in Putalibazar municipality



Ward 1 as the income of her spouse was not sufficient. She came to know about the Nirdhan group in the village from a neighbouring sister. In December 2016, she joined Nirdhan group. She started a grocery shop taking NPR 50,000 loan in the first year and thought of adding fruits business as well. She then increased her income expanding the business taking loans respectively of NPR 80,000 in the second year, NPR 150,000 in the third year, NPR 200,000 in the fourth year, NPR 300,000 in the fifth year and NPR 400,000 in the sixth year. She has been keeping NPR 1,000 monthly each in Samridhi Saving and Ordinary Saving. With business income, she has been ensuring the loan installments, house rent and boarding school education of her 9 year old son. She shares that her business has now been expanded and has added some items.

Nirmala, operating well her business currently, shares that she could never forget Nirdhan as she would not have reached at this stage of success had not Nirdhan trusted her.

Contributor: Krishna Bahadur Bohara, Assistant, Putali Bazar Branch Office, Syangja

Lakshima Regmi: Life transformed with cattle farming



Lakshima Regmi was born in July 1970 as the elder daughter in the family of Dina Nath Adhikari (father) and Gyandhara Adhikari (mother) in Ward 4, Galyang municipality, Syangja district. Born in an ordinary family, her childhood spent in scarcity. Educated up to grade 5, she had the responsibility of taking care of younger siblings. As time passed-by, the family thought of marrying her off. She was married at an early age in 1985 to Yukta Narayan Regmi of Waling municipality Ward 8. She currently has 4 children - 2 sons and 2 daughters.

As the economic condition of the family was not good, she thought of engaging in buffalo farming. But, she could not purchase a buffalo due to lack of money. As she was looking for money to purchase a buffalo, she came to know from the village sisters about Nirdhan investing collateral-free loan through groups in Mirdi and she joined the group. She started buffalo farming taking the first loan of NPR 20,000. As of now, she has been using the fifteenth loan of NPR 300,000 and collateral-free house repair loan of NPR 40,000. She shares that she has kept 6 buffalos and 2 cows and sells 25 litres of milk daily. She is happy with the business as the economic condition of the family is improving, children are getting good education and other financial obligations have been easier to meet. She shares that currently she has given the business responsibility to her elder son, younger son is veterinary technician, elder daughter has been married off and younger daughter is working as agricultural technician in Bhirkot municipality.

At present, Lakshima has been operating spices mill together with her spouse. She shares that she has planned for buying a small jeep for transporting merchandise taking further loan from Nirdhan. Leaving behind the sorrowful days when managing two meals a day was difficult, she has now been able in managing well the family expenses as well as live in dignity with social respect due to her continuous effort and Nirdhan loan. She has become a role model for the sisters at her Centre that one could become a successful entrepreneur if proper business is selected and loan is utilised well.

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

Lekha Thapa: Rejoicing the business



Lekha Thapa – the 37 years old resident of Padkang, Galyang municipality Ward 7, Syangja district – has been engaged commercially in grocery shop and pig farming. Born in September 1984 as the fifth child in the family of Nara Bahadur Thapa (father) and Umati Thapa (mother), her childhood was spent ordinarily. She studied up to grade 6 in the village school and married in 2002 to Kamal Raj Thapa and faced much difficulty afterwards. In a large family with no good economic condition, her spouse was the elder son with more responsibilities and thus forced to go for foreign employment. However, her spouse could not earn as expected in foreign land. Yet, they had taken loan on exorbitant interest rate for sending her spouse abroad. At home, she was frustrated as the family members did not support her despite of her hard work in the family and thus decided to live separately from the joint family. She thought of doing pig farming calling her spouse back home.

While engaged in pig farming in a traditional way, she joined Nirdhan group in 2007 and started commercial pig farming making pig shed with the loan of NPR 20,000. Currently, she has expanded the business keeping a total of 22 pigs using the loan of NPR 400,000. She has also been engaged in fish farming making a pond as well as a grocery shop and meat shop using the profit from pig farming. She shares that she has now managed children's education, repayment of loan installments, household expenses and purchased a parcel of land as well. As she could utilize up to NPR 500,000 loan without collateral, she has plans for expanding the business further calling back her spouse home. She is happy in that loan is available at doorsteps without collateral and repayment could be made in installments from the business income.

Lekha expresses her gratitude towards Nirdhan as she could become self-reliant due to its collateral-free loan. She advises other sisters in the village in becoming self-reliant joining Nirdhan groups, saving for future and pursuing business according to own interest utilizing properly the loan from the institution.

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

Devaki Gaha: The light brought about by Nirdhan in the life



Devaki Gaha, who joined Khanichhap Women's Self-Reliant Group in May 2014, has been the regular member in the institution till date. After joining the group, she took the first loan of NPR 20,000 and purchased 5 piglets. She sold the pigs after 8/9 months and used the income to start a grocery shop together with the second loan of NPR 40,000. As she went on expanding the business, she took subsequent loans as needed for investment. In February 2021, she took NPR 400,000 loan and expanded the small grocery into a wholesale shop.

With support from and good business experience of her spouse as well as her hard work and dedication, the business prospered gradually. As such, the business generated good income. Currently, the couple is engaged in grocery shop and goat and pig farming, and their children are studying and supporting in their business. She shares that they earn a monthly net income of NPR 90,000. She has also been able to save over NPR 164,000 in the institution out of the business income.

She has been fully engaged in the business together with her family members. The small grocery shop that she started has now been transformed into a wholesale shop. She has also been engaged in animal husbandry. With her hard work and courage, she has now 15 goats and 5 sows (mother pigs). She has been successful in purchasing 47 Ropani land. She shares that, she felt much relieved since she started business with Nirdhan affiliation and has no problems in repaying loan installments, keeping some savings, and educating children from the business income. In the days ahead, she plans to expand the grocery business taking additional loan of NPR 500,000, expanding piggery taking training on pig farming from Nirdhan, and giving continuity to goat farming business.

Devaki reflects on the past and shares that she would not have achieved this level of success had she not utilized properly the loan becoming a member of the institution. She states – “the hardworking and enterprising person could progress well if supported by the institution.” She has become a role model in the society due to her hard work, courage and self-confidence.

Contributor: Sita Pandeya, Branch In-charge, Arya Bhanjyang Branch Office, Palpa

Sewa Devi Jargha: Sweet fruits of hard work



Sewa Devi Jargha – born in Afardanda, Purbakhola RM Ward 6, Palpa district – was married at the age of 16 years. As they had no sources of income, her spouse went for foreign employment. She started teaching in a local village school and also opened a fancy shop. While she was looking for funds for expanding the business at initial days, she came to know about collateral-free, group-based Nirdhan loan targeting women. She visited nearby Nirdhan branch to learn more about the services of the institution with an expectation that she would get help with investible funds. She joined Afardanda Women’s Group in 2015 after understanding well on all rules and regulation of the institution.

She started a fancy shop taking the first loan of NPR 40,000. Then after, she took micro-enterprise loan of NPR 300,000 and expanded her business opening a tailoring shop. Gradually, she added shoes and sandals in the shop. Till date, she has made 15 persons self-reliant training them in tailoring. Three persons are regularly employed at her tailoring shop. She has used group loan of NPR 300,000 twice for expansion of her business. With a monthly contribution of NPR 3,000, she has saved about NPR 168,000 in the institution. She shares that she makes a net income of NPR 35,000 per month from the business. She shares further that with this income, she could manage well the loan repayment installments, regular saving, household expenses and children’s education.

Sewa Devi has been successful in purchasing 1 scooter, 3 parcels of land in Terai and making a 2-stories well-constructed house in the village with her business income and foreign employment earning of her spouse. She has sent her spouse for foreign employment. Her 2 sons are studying in Horizon Boarding School in Tansen. She has also been engaged in social work together with her business. She shares that she has learnt in generating income using the loan properly. She shared further that she learned much from the CEO’s business awareness message disseminated in monthly Centre meetings. She shares that other sisters also benefited much from the loan from the institution. For her, the opportunity in becoming self-reliant with the business that she started is a great success. She shares smilingly that Nirdhan came as a light while she was looking for investible funds for running business. She states – “the struggle in the life, hard work and positive thinking all drives a person towards the path of success.”

Contributor: Narayan Prasad Upadhyaya, Branch In-charge, Jabgadi Branch Office, Palpa

Dipa Gaha: Life transformed by Nirdhan



Dipa Gaha – who joined Gauntole Women’s Self-Reliant Group operated by Nirdhan Chhahara branch in June 2012 – has been transacting regularly on loan and savings in the institution. She started goat farming with 5 goats in 2015 taking the first loan of NPR 40,000. She added 10 goats taking the second loan of NPR 40,000. With this, she made an income of NPR 150,000. As she expanded her business, she used further loans as needed. Recently in 2021, she took NPR 200,000 loan and purchased 2 buffalos. With support from spouse and her hard work and dedication, she has now been engaged in goat and buffalo farming as well as a grocery shop and generating a monthly net income of NPR 50,000. Her spouse and children, together with their studies, are now supporting in poultry, goat and buffalo farming. With business income, she has been able to save over NPR 95,000 in the institution. Her family has been fully engaged in the business. With her hard work and courage, she has now been able to manage 17 goats, 2 lactating buffalos, 1 calf, grocery shop, and spices mill as well as purchase 6 Ropani land.

She has felt much relieved since she started business with Nirdhan affiliation. She shares that with the income from 3 businesses, it has been convenient for her in managing loan repayment installments, savings, and children’s education. She plans to expand the grocery shop taking further loan of NPR 300,000 and expand the goat farming as well taking training on goat farming from Nirdhan in the days ahead. She shares confidently – “I have been able to become a successful entrepreneur with proper utilisation of loan joining the institution as a member.” She has been a good example that one could become an entrepreneur with hard work. With her hard work, courage and self-confidence, she has become a role model in the society.

Dipa reflects in the past and shares that it would not have been possible for her to witness current success had not she utilised properly the loan becoming a member of the institution. She shares further that the sisters in the group are learning a lesson from her success that hard working and enterprising individuals if supported by the institution could progress well.

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

Keshari Kumari Gaha: Nirdhan, my maternal home



Keshari Kumari Gaha was born in 02 April 1979 as the elder daughter among 4 daughters and 3 sisters in the family of Chandra Bahadur Gaha (father) and Bhabisara Gaha (mother) in Palpa, Tansen municipality Ward 6. She got an opportunity to study up to grade 5 as she was born in an ordinary family. She was married at the age of 16 years to Nand Bir Kumal of Begnaskali-1. She decided to call her spouse back home who was engaged in wage labour in India for over two decades and become self-reliant pursuing pig farming business. As she was looking for money to start a business, she met Nirdhan staff in 2007. She joined Nirdhan group with proper understanding on collateral-free loan on group guarantee, which could be paid back in installments and regular savings.



She started pig farming in 2007 taking the first loan of NPR 15,000. Then after, she started vegetable farming taking 6 Ropani land on lease with further loan. As this business generated good income gradually, she started a small grocery and snacks shop in the house. She shares that, as the couple was at home, they pursued both agriculture and trading. She has recently invested NPR 400,000 in vegetable farming after completing the 15th cycle of loan. She grows seasonal vegetables – cabbage, cauliflower, broccoli, radish, tomato, cucumber, beans etc. Her produce is supplied both at wholesale and retail in local markets and Tansen and Butwal. With proper understanding on value of savings besides loan, she has been keeping NPR 1,600 monthly in Samriddhi savings and saved NPR 137,000 in the institution. The small business that she started with NPR 15,000 loan from Nirdhan has now been transformed into a big business including a grocery shop with items worth NPR 300,000; 1 buffalo, 19 pigs, 800 poultry birds, and vegetable farming in 6 Ropani land. With the business income, she has also been able to make a modern house and purchase 5 Ropani agricultural land.

Though Keshari could not study well, she understood the value of education and thus ensured good education for her children. She has been earning up monthly to NPR 15,000 from the grocery and NPR 80,000 from agriculture. She shares with the group sisters that she became self-reliant with significant improvement in her economic and social status due to her hard work and Nirdhan support.

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

Khema Gaha: Rejoicing the village employment



Khema Gaha – the resident of Eksingh, Satyawati RM Ward 4, Gulmi district - is a successful pig farming entrepreneur. Born in 1991 as the third child in the family of Khuman Singh Saru (father) and Jaisara Saru (mother), her childhood was spent ordinarily. Educated up to grade 12, she was married at an early age of 18 years to Yam Bahadur Gaha of the same village. After marriage, the household responsibilities added to her shoulder. The joint family had the problem of meeting household expenses. As they felt something should be done in the country itself, they started pig farming keeping a sow (mother pig). The sow gave birth to 11 piglets and it generated good income. Then after, she thought of doing commercial pig farming and joined a group operated by Nirdhan Johang branch in 2015 together with the village sisters. After joining the group, she took the first loan of NPR 40,000 and made a pig shed as well as purchased additional piglets.

She has expanded and systematized further her business after her spouse took training on pig farming given by the Gulmi District Animal Services Centre. She shares that she kept on continuing the business despite of several hindrances. In September 2021, she took a loan of NPR 150,000 from Nirdhan and kept 3 boars of improved stock. She now has 41 pigs in total in her farm including 8 sows and 30 piglets. She shares that she makes an annual average net income of NPR 500,000 from the farm. With a monthly contribution of NPR 500 in Samriddhi savings, she now has a total saving of NPR 50,000 in the institution. Her elder son is studying in grade 7 and younger son in grade 1 in the local school. She shares that she has a plan of expanding further the business and give employment to 2 persons.

Khema shares that, after Nirdhan affiliation, her life became convenient and business prospered. She committed not to breach on the support and trust accorded by the institution in the days ahead. She has become an example that with small capital also meaningful business could be pursued in the village itself, if one has will power, interest, and skill. Khema's family has been engaged in the business creating employment in the country itself at a time when many village youths are going for foreign employment and she motivates the group sisters also in becoming the entrepreneurs.

Contributor: Laxman Gyawali, Branch In-charge, Johang Branch Office, Gulmi

Pramila Kumari Pandey: Economic condition changed with loan



Pramila Kumari Pandey was born in April 1979 in Binayi Tribeni RM of Nawalparasi district. She was married while studying in grade 11 in April 2003 at the age of 24 years to Anil Kumar Pandey of Pratapur RM. One day while visiting market, they met Nirdhan staff. After a brief talk, they learnt about Nirdhan services including savings, loan, insurance and remittance. She then formed a group in the village and joined the group with a Centre of 16 members in February 2017.

After joining the institution, she took the first loan of NPR 5,000 and invested in a clothes shop in Rani Nagar. As the clothes shop did not run well and with worries about repaying the loan installments, she shifted the shop to Belatari Bazar. Here, the business started generating good income. Following the institutional rules, she completed the first cycle loan and continued taking subsequent loans for expanding the shop adding the items. Currently, she has been using Nirdhan loan of NPR 250,000.

Pramila has employed 1 person in the shop besides her spouse. At present, her shop has clothes worth about One Million Rupees. She shares that she makes a monthly income in the range of NPR 50,000 to NPR 60,000. She currently has about NPR 22,000 savings at the institution. She has also purchased 2 Katha agricultural land with the business income. Her son is studying in grade 10. She states – “the living standard could be upgraded even with a small business and expanding it gradually.” She shares that she is satisfied with the success in generating much income from the clothes business due to her hard work and support from Nirdhan at difficult times. She shares further that she would be taking the business to a height remaining with the institution in the days ahead. As she has been successful with her hard work and support from the institution, she advises other sisters in availing financial and non-financial services provided by the institution through joining the groups and transacting on loan and savings.

Contributor: Kismat Ali Pathan, Branch In-charge, Belatari Branch Office, Nawalparasi

Laxmi Jaisi: Utensils shop made me an entrepreneur



Laxmi Jaisi was born in 1984 as the first child in the family of Chandra Prasad Dhakal (father) and Sabitri Devi Dhakal (mother) in Dhanewa, Bardghat-13, Nawalparasi. She had 3 younger brothers and 2 younger sisters in the family. The family expenses were met with the earnings of her father's employment in India. The economic condition at the maternal home was at a lower level. She was married in 2003 to Dul Prasad Jaisi of Dharmabasti, Bardghat-14. She could not study well as she was married at an early age. She had to cover all duties in the family as she was the eldest daughter-in-law. She had to shoulder additional responsibilities of the household as her spouse came home empty-handed after spending 6 years in foreign land. One day in Chaupatta, Bardghat-14, she met with Nirdhan staff and learnt about the collateral-free loan and savings facility for women in the groups. She also thought of doing some business joining a group. In 2015, she joined the 10-member Chaupatta Women's Society.

She purchased 8 goats taking the first group loan of NPR 25,000. Then after, she purchased an auto rickshaw to engage her spouse taking the second loan supplemented with income from the goat farming. After a few years, she started a utensils shop in haat bazar (open air market) taking further loan from Nirdhan. The small shop that she started has now transformed into a big business. Her spouse drives the auto rickshaw. She shares that she makes good income from her business than that of her spouse. At present, she has the utensils shop at her house and sells also in weekly haat bazar. She shares that the utensils business generates a monthly net income of NPR 30,000. Recently, she has expanded her utensils shop taking a loan of NPR 200,000. Her savings and loan transactions are very good. She has ensured school education for her one son and one daughter and another son is in college level. She shares that she has been able to make a one-storied well-constructed house in Dharmabasti, Bardghat-14 from the business income.

Laxmi has now become an inspiration for all. Others earn going to foreign lands, she has made a house doing business at home. She has saved about NPR 65,000 at Nirdhan, besides transacting on loan. She has proved that the enterprising ones if worked hard, need not go elsewhere to succeed. She expresses her heartfelt thanks to Nirdhan and credits the institution for her success. She not only pays back the loan installments on time, but also advises all sisters in pursuing business with hard work and honesty.

Contributor: Pratikshya Khanal, Branch In-charge, Daunne Devi Branch Office, Nawalparasi

Devi Maya Rana: On the path of prosperity

Devi Maya Rana – who has been transacting till date since joining a group operated by Nirdhan, Parasi branch in December 2010 – was earning livelihood earlier through wage labour together with her spouse due to weak economic condition. They were spending life earlier in an ordinary hut, but now have a big grocery shop in their 2-storied, 6-room, well-constructed house with shutters. She shares that, they make a monthly net income of NPR 50,000 including NPR 40,000 from the grocery and NPR 10,000 from sale of vegetables. The perspective of the society towards them has also changed as they progressed well leaving behind their poverty.

She had met Nirdhan staff in 2010 who were running the microfinance program in Bhumahi. She shared about her inability in doing any business in lack of investment. After taking financial literacy training she also learnt about the services of the institution. After joining the group, she took the first loan of NPR 30,000 and utilised it opening a small grocery shop.



That initiation brought about changes in her life. She invested the business income in expanding further the business. With the initial success, she was encouraged more and the business eased her living standard and also generated some savings. Currently, she has been utilizing a loan of NPR 450,000 and paying back regularly the loan installments as well as saving some amounts. In this way, utilizing the loan amounts several times and with her savings, she made a 2-storied, 6-room, well-constructed house with shutters in place of the old hut in 2019 where she is now running the big grocery shop. She has also been engaged in backyard vegetable farming. Familiar as the successful entrepreneur, she has also purchased 2.5 Katha residential land. Due to her hard work and success, her children have an opportunity in getting good education. Two of her sons are studying in Bachelors level. Her spouse is supporting in her business.

Devi, being successful in acquiring the sizeable amount of property through proper utilization of the Nirdhan loan states – “the economic support, care, advice and counselling that I received from Nirdhan have contributed greatly my personal and family life.” She shares that Nirdhan has played crucial role in bringing changes in her life through provision of collateral-free loan at times of difficulty, encouraging her in running the business. She advises all sisters that one could be successful if the business is operated using the loan properly.

Contributor: Husmudin Miya, Branch In-charge, Parasi Branch Office, Nawalparasi

Pabitra Devi Tharu: The struggling woman

Pabitra Devi Tharu – inspired by the success that her mother achieved through joining the program operated by Nirdhan in Kalika Tole, Sunawal-8 in 1995 – decided to join the group in Kadamipur village, Siktahan-8 in 2008. Engaged in inter-caste marriage, the economic condition at her in-laws was not satisfactory. As such, with a determination to do some business, she joined the group in 2008 in consultation with the family members.

After joining the group, she took the first loan of NPR 5,000 and started a grocery shop. She shares that she continued repaying the loan installments and now running 2 grocery shops taking a loan of NPR 500,000 and generates about NPR 80,000 income per month. With a thinking that one should support others at times of their difficulty and that business never becomes small or big, she had helped in employing 15 men/women in brick kiln during Covid related lockdown period.

Currently, one of her sons is pursuing MBBS in fifth year in Bangladesh and younger son is studying Engineering in Nepal. With the business income, she has managed daily household expenses, children's education and acquired 2 Bigha land as well as a well-constructed house.



She shares that she got an opportunity in attending goat farming training given 2 years back by Nirdhan Dhakdhahi branch as their Centre has been managed well and afterwards pursued goat farming business as well.

Pabitra shares that 14 years of her joining Nirdhan has been passed so quickly and feels like reaching to a palace from the hut. She feels like dreaming as she reflects on the past when she joined the group in 2008 and her economic status now. In her words, one should properly utilize the loan together with hard work, dedication, continuity and honesty if one is to succeed. She states that the changes that she witnessed since joining the group in 2008 serves as a clear example of success. She states - "I feel like crying when I reflect on those difficult days, now the recent changes in my life have shadowed the sorrowful past. The stories on good and bad days in life never end." She advises the sisters in advancing in the business with courage joining the groups as Nirdhan has been operating since long the microfinance program enabling the deprived and helpless economically as well as empowering women socially.

Contributor: Yubaraj Timilsina, Branch In-charge, Dhakdhahi Branch Office, Rupandehi

Ganga Pradhan: Being successful with courage and hard-work



Ganga Pradhan – born in 1960 in Ward 10, Bharatpur Sub-Metropolitan City of Chitwan district – spent her childhood in not much happiness. Her father had to do wage labor to earn the family livelihood. She could not attend school except the adult class she joined after marriage. She was married at the early age of 16 years to Sundar Singh Pradhan of Gulmi district. As her life at maternal home was sorrowful, she felt some convenience after marriage. The earning of her spouse was enough to sustain the 5-member family. She relocated together with 2 sons and 1 daughter in Bhairahawa of Rupandehi district in 2009. As she settled in the new place, she joined Sewapath Women's Group operated by Nirdhan Bhairahawa branch in 2012 as suggested by her neighbour and started loan and savings transactions.

After joining the group, she thought of contributing to family income doing herself some business as the sole income of her spouse could not uplift the economic condition of the family. She started tailoring business taking a loan of NPR 30,000 for purchasing a sewing machine in July 2012. As she was spending her life merrily doing a business with loan, she had to face a major crisis. Her spouse Sundar Singh Pradhan passed away in 2017. Garnering enough courage, she converted her sorrows into strength and registered a fancy shop so as to expand her business. She shares that she has employed 2 persons in the fancy shop. She went on increasing investment in the business with her savings as well as subsequent loans. Currently, she has been using a loan of NPR 340,000. She has been able to save over NPR 166,000 at Nirdhan. She has felt much relieved after doing business with Nirdhan affiliation.

Ganga reflects on the past – “the current success was not possible had I not utilised the loan with Nirdhan membership. Any business could be made to success, if done with courage and hard work together with patience.” She shares that her entrepreneurial voyage has been successful. She states – “With Nirdhan support and cooperation as well as my courage and hard-work has led to my success.”

Contributor: Bishnu Prasad Gautam, Senior Assistant, Bhairahawa Branch Office, Rupandehi

Rajmati Murab: On the path of progress



Rajmati Murab, with weak economic condition at home, met with a staff of Nirdhan Majhgawa branch in 1996. She shared about her inability in doing any business in lack of investment. She learnt about the services and benefits of the institution from the staff. She joined Dihuli Women's Group. After joining the group, she took a loan of NPR 3,000 with a willingness in doing some business. With the loan, she started a small grocery shop together with the help from her spouse. She went on expanding her business utilizing properly the loan amount. Starting from the first loan of NPR 3,000, till date she has utilised collateral-free loan of up to NPR 200,000. She has also been generating some savings after fulfilling basic needs with proper utilisation of the loans that she has taken.

With continuous hard work and dedication and with support from her spouse, she has now been operating a rice mill in the village. She has also given employment to 1 person. She has been generating good income from the business. She has so far saved NPR 79,000 with regular transaction in the institution. Now, she has been residing in a 6-room, 1-storied, well-constructed house in Dihuli village together with her family. She shares that, she has also purchased 3 Katha, 7 Dhur agricultural land nearby her house. In 2021, she has taken the 20th loan of NPR 200,000 and giving continuity to her savings transaction. Currently, she is busy operating the grocery shop with the help of her elder son among her 3 sons. Her second son is in medical vocation and youngest son is pursuing advanced studies in Gorakhpur of India. Her grandchildren are studying in a private school.

Rajmati is very happy now. She has been established as a reputed person in the society. She states – “the economic support, care, advice and counselling from Nirdhan have contributed greatly towards uplifting my personal, family and social status. I feel very much lucky and proud in becoming a successful and excellent entrepreneur being a regular member of Nirdhan.”

Contributor: Rupesh Kumar Chaudhary, Senior Assistant, Majhgawa Branch Office, Rupandehi

Babita Chaudhary: The life transformed with diligence



Babita Chaudhary – resident of Gunda, Mayadevi RM Ward 3, Rupandehi district – was born 38 years ago in a low-income family of Ram Singh Kuwar (father) and Prama Kuwar (mother) in Siddhartha Nagar municipality Ward 3. Eldest among 2 brothers and 4 sisters, she could not study as the education was not a priority in her low-income family. As she was engaged in household farming at school going age, she was married at 20 years of age in 2003 to Manbir Chaudhary of Duruwa, Dang. As she entered into an ordinary family at the in-laws, managing daily life there was difficult. Though, she felt doing some business after marriage, she could pursue none in lack of economic resources. She let her spouse learn driving as the family livelihood could not be managed well with the household farming. Though, employment locally was not available immediately. She then thought of sending her spouse for foreign employment taking loan at exorbitant rates, as the others doing. However, she dropped this idea as employment at foreign land would also be not easy and expenses for going abroad would be high with no guarantee of good income.

In 2009, she relocated from Dang to Gunda in Mayadevi RM Ward 3. As new place, due to new environment, she faced difficulty in managing daily life as well as finding investment for doing business. She then used to console herself feeling that her fate has turned her to the adverse situation. In 2010, she learnt from neighbouring sisters about Nirdhan, which provide collateral-free loan and contacted a staff. She joined a group after learning more about all services and benefits. She started a grocery shop in April 2010 taking the first loan of NPR 15,000. She then added tea and snacks also taking the second loan of NPR 30,000. Giving continuity to loan transactions, she took a loan of NPR 200,000 recently and expanded the business. She states that, she has also been able to purchase an old truck. With confidence that progress could be made taking loan and hard work, she has made a 6-room, well-constructed house taking house loan of NPR 200,000 in 2019. She revived her business, which had gone down during Covid period, taking the business rehabilitation loan of NPR 100,000.

Babita now has a truck, grocery shop worth about NPR 500,000 and a 6-room well-constructed house. Her sons are studying at grade 8 and grade 10. She has the confidence that economic status could be improved with proper utilisation of loan and hard work.

Contributor: Birendra Prasad Acharya, Branch In-charge, Mahajidiya Branch Office, Rupandehi

Rita Kumari Tharu: Changes brought with multiple businesses



Rita Kumari Tharu – resident of Jamuhani, Tilottama municipality Ward 17, Rupandehi district, Lumbini Province – has become familiar as a successful entrepreneur in the locality. Born in 1985 in Jamuhani, Tilottama, she is a mother of 2 children. Born in a medium-income peasant family, she was the youngest daughter.

Prior to marriage, she had no major duties at maternal home. At the time of her marriage, the economic status at in-laws was at ordinary level. It was natural that they faced economic crisis as her spouse was engaged merely in household agriculture to earn family livelihood. She shares that she faced much problems while they were engaged in traditional agriculture. She shares further that, though she had thought of doing some business but could not pursue due to economic problems. She used to think on avenues for capital investment for doing business. In the meantime in 2010, she learnt about Nirdhan from local sisters. She visited Kotihawa branch office for membership, learned more about the services and facilities, and joined a group. She started goat farming business taking the first loan of NPR 10,000. She, however concluded that goat farming in a traditional way would not result in economic progress as expected. She dropped goat farming business. She changed her thoughts with changing times and started furniture business in 2014 and now has also been running a cosmetics shop. She shares that the furniture industry is running well and cosmetics shop is also generating good income. Currently, she has been using the eighth loan of NPR 400,000 and running furniture and cosmetics business. She shares that both the businesses generate a monthly average income of NPR 45,000. At present, she has saved a total of NPR 120,000 in different accounts in the institution.

For Rita, the business income is enough to cover loan repayment installments, regular savings, household expenses and children's education. With the business income, she has replaced her mud house into a well-constructed house. She has also ensured higher education for her children. She shares that, with these successes, the society has seen her as a role model. As her spouse is abroad, she has been able to take the business at current height with the help from her son. She shares that one could become successful if business is pursued with dedication, patience and proper utilisation of loan.

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

Bindumati Nau: Climbing the steps of success



Bindumati Nau was born in February 1965 in the family of Sundari Nau (mother) and Sahadev Nau (father) in India. She could not study due to problems in the family and also that the school was far. As the age of 16 years, she was married to Harinand Nau of Gaidahawa-2. Within 8 years of her marriage, she thought of opening a barber shop so as to cover daily household expenses and children's education. She shares that, she faced much problems in managing funds for opening the barber shop.

It had been difficult managing the family needs with limited income amidst the increasing responsibilities of the children and family. At a time, when she was unable to run a business in lack of capital despite of her willingness, she came to know about Nirdhan in 1997.

She learnt that the institution gives collateral-free loan for doing business forming groups. She joined a group in consultation with her spouse. She started a barber shop in the village with the first loan of NPR 8,000. As the shop generated good income, she thought of expanding it. After about 5 years, she has been able to operate a barber shop in Haraiya, Kanchan RM Ward 3. Currently, she has been adding investment in the business using the 19th loan of NPR 300,000. She states – “the business has been good as the loan is properly utilized.” She shares that she has been repaying loan installments on time and supporting the sisters in the group at times of their difficulty. At present, she has savings of NPR 103,000 in the institution. She is now familiar with her barber shop named as Mithun Hair Style in Haraiya, Kanchan RM Ward 3. At her shop, clients from Haraiya visit daily for the services. She shares that the shop generates a monthly net income of NPR 50,000 to NPR 60,000. Her daughter is pursuing advanced studies and 2 of her 3 sons and her spouse are fully engaged in the shop. Since joining Nirdhan in 1997, she has been transacting regularly till date with the institution.

The family of Bindumati has left an impression of a good and hardworking family in the society as well as exemplified that progress could be made with continued hard work. She wishes to thank Nirdhan as it supported in her struggle and encouraged her to reach this height of success.

Contributor: Tulasha Pandeya, Branch In-charge, Haraiya Branch Office, Rupandehi

Dhana Poudel: Nirdhan – the charioteer at times of difficulty



Dhana Poudel learnt about women empowerment while Nirdhan was in the process of forming a group of rural deprived women. She also learnt that the institution provides collateral-free, group-based loan to the hard working and aspiring women in becoming self-reliant. With an intention of opening an electronics shop, she joined Rajabari Women's Society, Centre No. 35 in June 2011. She has been advancing actively and regularly till date transacting on loan and savings in a disciplined manner in the group.

She shares that she has received advice, suggestion, and financial literacy training from the institution towards advancing her business since she joined the group. Her spouse had taken training at early ages on trading and repairing electronic appliances. As such, she had started electronics business taking the first loan of NPR 30,000 and continued its expansion. Currently, she has been advancing the business using the 12th loan of NPR 400,000. She shares that she has employed 1 person in the shop.

Dhana shares that the shop has a daily sales of average NPR 3,000 and generates a monthly net income of about NPR 40,000. She has also saved some amount in Nirdhan out of the profit. Joining Nirdhan group and saving some amount, she has been able to purchase 2 Katha 7 Dhur land and a 1-storied, 4-room well-constructed house. She plans to expand further the business, if she gets training from the institution. She has been repaying regularly all loan installments. With the income from her shop, it has been easier managing education, health and livelihood of the family. Now, her living standard has improved. She states – “one would certainly be successful if loan is taken and used properly so as to utilize own skill and knowledge. The loan must be used properly for advancing on the path of progress.”

Contributor: Dipak Bahadur GC, Branch In-charge, Shitalnagar Branch Office, Rupandehi

Anjali Shahi: Happiness brought about by Nirdhan



Anjali Shahi – born in April 1978 in the family of Sanu Shahi (father) and Beena Shahi (mother) in Butwal-5, Rupandehi – was married in 2008 to Hikmat Bahadur Rana Chhetri of Butwal Sub-metropolitan City Ward 11. Her life could not be enjoyable as expected as she was married in a low-income family. As they were selling items shop to shop using bicycle to earn livelihood, she learnt from a neighbouring sister about collateral-free, group-based Nirdhan loan targeting village women. She learnt more about the loan being provided by Nirdhan through groups. After understanding well about the services and benefits of the institution, she joined Majhgaun Women's Group operated in Butwal Sub-metropolitan City-11 in December 2011. She started a grocery shop taking the first loan of NPR 30,000 and started furniture business also after some time.

The furniture business that she started has prospered now. In a 4-member family, her elder son has been engaged in furniture business after passing grade 12. She shared that her younger son is studying in grade 9 in a boarding school. She shares that, with business income, she has been able to make a two and half-storied, well-constructed house in 1 Katha land in place of the old 4-room tin house. She has given some rooms on rent as well.

Anjali is a good example that the hardworking and enterprising individuals if supported by the institution could progress well. She has been operating the business together with her spouse, elder son and 10 workers. She also takes part in social work as needed at her free times. Asked about the achievements after joining the institution, she states – “the institution gave me an opportunity in becoming self-reliant through loan investment at a time when my economic condition was vulnerable and no one trusted me, this itself is the greatest success. All praise on her deed and self-confidence as her struggle is seen as an excellent example in the society. She shares smilingly that she not only pays back loan installments on time but also supports the hard working sisters like herself at times of their difficulty. She states that she would not forget the institution lifelong as its loan has brought about improvement in her economic condition.

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

Phul Kumari Tharu: Being successful through courage



Phul Kumari Tharu – resident of Jugudihawa village, Suddhodhan RM Ward 4, Rupandehi district – could not attend school but became simply literate joining adult class after marriage. She had run a small tea shop to supplement in the family income from wage labour. Together with introduction of Nirdhan program in the village, she formed a group in her leadership in 2007 and joined herself. She expanded the grocery shop taking the initial loan of NPR 20,000 from Nirdhan. She went on adding investment in the shop. Currently, she has been running the grocery registering it in the name of Kumari Kirana Pasal and using a loan of NPR 500,000.



At one hand, she has grocery in her house and on the other hand, she has added capital in her tea shop and takes her cart-shop to different haat-bazars (open-air markets), Monday through Saturday, serving snacks including chat, panipuri, chowmin, momo etc. However, she does not go haat-bazar on Sundays as she would be busy at home itself. She earns daily NPR 2,000 from the cart-shop and feeds the food-waste to the pigs that she raised at home. She has kept 24 (big and small) pigs. She shares that she makes NPR 200,000 annually from the pig farming in a modern pig-shed. She has also kept 35-40 poultry birds. Thus, with the income from grocery, tea/snacks shop, and piggery, she has been able to make a 2-storied house buying 27 Dhur land. Moreover, she has intact their share of 1 Dhur and 2 Katha land as ancestral property. She has also been farming on 10 Katha leased land. She has married her two daughters off after they completed grade 12 and her unmarried son is pursuing Bachelors level study as well as supporting in the business. She has employed one worker in hotel. She has made good savings in the institution out of the business income.

Phul Kumari states – “the neighbours get inspired with my courage and hard-work and come to learn from me.” Her group members see her as a good entrepreneur in the village who shares among all whatever she knows. She shares that she would never forget the support provided by the institution at her difficult times. She has planned for production and sale of piglets in the days ahead. The entrepreneurial journey of Phul Kumari Tharu has a message that one could achieve success if advanced patiently together with courage and hard-work.

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

Shubhavati Bhuj: Business changed by Nirdhan



Shubhavati Bhuj – the 64 years old resident of Bagahi, Kanchan RM Ward 2, Rupandehi district – is familiar as a successful entrepreneur. She shares that she has been making a monthly income of about NPR 80,000 operating the registered grocery shop, wholesale and retail, at Gaidahawa-8. She shares further that she has made 2 well-constructed houses in Bagahi, Kanchan-2 with the business income. Currently, she has been assisted by her spouse and son in the business. As the business generated good income, her elder son has started grocery trading in the weekly haat-bazar (open-air market) increasing the investment in the business.

Born in an ordinary family in Maharajgunj, India, she has studied up to grade 7. As she was born in Madheshi community, she could not get proper opportunity for studies. She was married at the age of 18 years to Ram Bilas Bhuj of Bagahi. Though, the family has some land, they were weak economically. Her spouse had operated a small tea shop in the mud house.

One day, she learnt about Nirdhan Ramapur Bazar branch providing collateral-free loan for operating business to the economically weak women through affiliation in the groups. She joined a group promoted by Nirdhan on 12 April 1996 and added grocery items in the tea shop taking the first loan of NPR 3,000. She connected water tap taking further loan of NPR 5,000. Giving continuity to the loan transaction with the institution, she has now expanded the business using a loan of NPR 300,000. She shares that she has purchased nine katha land from the business income. She has also been saving regularly in the institution. She shares that her business started with a small tea shop has now transformed into a big grocery, wholesale and retail business. She also supports economically to those facing difficulty in the village. With the business income, she has made 2 well-constructed house in place of a mud house and operating 2 shops. Again, with the business income, she has ensured education for her 3 daughters up to grade 10 and one son Bachelor's level and another grade 12. The business has created employment for all members in the family.

Nirdhan support and hard work of the family members has contributed much in uplifting the living standard of the Shubhavati family, previously with weak economic condition and a small business. Being inspiration to all group members, she has proved that income could be increased through expanding business with full utilization of the loan.

Contributor: Jibraj Poudel, Branch In-charge, Ramapur Branch Office, Rupandehi

Harikala Gurung: Cow farming made me a successful farmer



Harikala Gurung, the resident of Bedauli, Banganga municipality Ward 6 of Kapilvastu is now well known as a successful cattle farmer. The 34 years old Gurung has now kept 25 cows. Her cow farm sells 95 litres of milk daily.

Born in February 1988 in the family of Man Bahadur Gurung (father) and Buddhisara Gurung (mother) in Sitapur of Arghakhanchi district, Harikala was married at early ages after studies up to grade 10. When married in 2005 to Kamal Gurung, she was just 17 years old. After marriage, she relocated together with her spouse to Kapilvastu.

After relocating to Bedauli of Kapilvastu, she learnt about Nirdhan from the local sisters. She also thought of doing some business affiliating in the group and taking loan. She joined a group in 2010. Starting the cattle farming buying 2 cows at NPR 10,000 each, she made the cow farming as her main vocation after generating good income from the cows.

She gradually added investment in the business taking the first collateral-free loan of NPR 40,000 from Nirdhan. She has expanded the cow farm taking NPR 400,000 loan recently. She has also regularized her savings. Currently, she has 25 cows in the farm. Her spouse and mother-in-law are also engaged in the farm. She shares that she makes a monthly income up to NPR 200,000 from sale of milk. Together with cow farming, she has also been engaged in vegetable and local poultry farming.

As the cow farming business prospered, her living standard has also improved significantly. She has enrolled her two children in a school with good facilities. She has made a 4-room well-constructed house and purchased 2 parcels of land in the local bazar.

With cow farming business, Harikala has become an exemplary woman entrepreneur in Banganga region. She recalls her days of struggle and scarcity in the past. Then, it was difficult to get even a loan/borrowing of NPR 10-20 thousand. But, now she has been capable in helping those in difficulty. She shares that Nirdhan has great role in bringing her at this stage of capability. She states – “the institution has also insured the cattle together with loan to the cattle farmer. This arrangement gives a good feeling that the business pursued through loan is secured.”

Contributor: Gautam Gyan Thapa, Branch In-charge, Odari Branch Office, Kapilvastu

Kumari Sisu Tharu: Generating income through loan utilization



Kumari Sisu Tharu – the 41 years old resident of Champapur, Buddhabhumi Municipality-9 of Kapilvastu district – was born in Bakulipur of the same municipality. The members of her maternal family were engaged in traditional farming. With education up to grade 4, she was married at the age of 18 years in 1997 to Ramlautan Tharu.

After marriage, her spouse went to Kathmandu to earn livelihood. Her spouse used to work in a shop. As the job could not sustain the 4-member family including 1 daughter and 1 son, her spouse left the job and returned home in 2008. She shares that with the traditional farming and wage labour, it was difficult to meet the household expenses.

Nirdhan group was formed in 2012 in her village of Champapur. She joined that group. While joining the group, she learnt from the staff about importance of loan and various businesses that could be pursued from the loan. She started a tea/snacks shop at home taking the first loan of NPR 30,000. Her hotel went on well. After paying back the loan, she took NPR 100,000 loan in the second year and organized the hotel making a counter rack. With business income, she replaced her thatched-roof house with a well-constructed house. In 2016, she took another loan of NPR 100,000 and started a liquor shop making a rack-counter. Her spouse handled the liquor shop and she attended to the tea/snacks shop. The income went on increasing. She expanded the business further with the fourth loan of NPR 200,000. She shares that she has recently organized the liquor shop taking the fifth loan of NPR 300,000.

Kumari shares that the business that she has been running with Nirdhan loan prospered well. She has managed children's education and household expenses from the business income. She has also been regularly repaying the loan installments and saving some amount. The couple, working together, has expanded the business taking loan from Nirdhan. She shares that her thatched-roof has been converted into a well-constructed house. Now, it seems that her self-confidence has increased. She shares that she has become a successful entrepreneur now with support from Nirdhan. She shares further that her business generates a monthly income in the range of NPR 50,000 to NPR 60,000. Witnessing her progress, other women in the neighbourhood have also advanced towards increasing income through proper utilization of loan. She shares that she has aimed for generating increased income in the days ahead also with proper utilization of loan.

Contributor: Dipak Bhattarai, Branch In-charge, Imiliya Branch Office, Kapilvastu

Sonia Budha Magar: Nirdhan became the source of inspiration



Sonia Budha Magar was married in 2012 to Til Bahadur Paharai of Satineta, Sandhikharka municipality Ward 6, Arghakhanchi district. She learnt about Nirdhan Sandhikharka branch expanding the program in Satineta in August 2016. She informed the sisters about the services and program of the institution and joined herself forming a group. She started hotel business taking the first loan of NPR 60,000 in 2017. She had a 6-member family. As her spouse was the elder son, he had to shoulder all responsibilities of the family. Instead of sending her spouse in foreign employment, she thought of engaging him in the country itself. In consultation with her spouse, she took a loan of NPR 100,000 in 2019 and made pig shed and purchased 10 piglets.

Currently, she has been operating an agriculture farm registering it in Sandhikharka, Ward 7. She has kept 11 sows (mother pigs) and 60 piglets in 4 well-organized sheds. Now, she has been able to become familiar as a successful swineherd (pig farmer). The piglets that she raised are sold in local village, Bhumikasthan, Sitganga municipality, Gulmi and Pyuthan. The grown-up pigs are sold for meat purpose. She states that she makes a monthly income of average NPR 50,000 selling 10 to 12 pigs at NPR 5,000 per pig.

The progress that she achieved has encouraged those who did not see scope locally also in doing some business in the village. She has now been a source of inspiration to other women in the village. She has purchased a residential plot worth NPR 1.5 million in Terai from the business income. She shares that she does not need to borrow from others for repaying loan installments, doing savings, and managing household expenses. Two other persons have also got temporary employment in her farm.

Sonia advises all to make a clear plan as needed, work together in the family and act properly taking the market information. Her business is going on well as she expected. However, she thinks that training and observation tour is needed to gain more technical knowledge and skill. She is sad that, she has not got such opportunity despite of her request to the local bodies. Her business has prospered despite of the problems due to proper utilization of Nirdhan loan, her hard work and support from the family members. She states that she is satisfied with her business, would never forget the path shown by the institution, and suggests others also to follow the path of entrepreneurship.

Contributor: Lekh Bahadur Bhat Chhetri, Branch In-charge, Sandhikharka Branch Office, Arghakhanchi

Suntali Sarki: Becoming an example of success



Suntali Sarki, born in low-income family, has studied up to grade 5. She shares that, she had an interest in doing business but engaged earlier in wage labour to earn livelihood due to lack of capital. She has a 4-member family including 1 son and 1 daughter. Despite of her strong interest in doing good business, she could afford grocery items worth NPR 6,000 only in lack of capital. She learnt that the grocery business could generate profit. But, she did not have money to invest further. In the meantime, she have had a chance meeting with Nirdhan staff who was in the village in connection with the program expansion. As she learnt about collateral-free loan from the institution, she formed a group at her initiation in May 2015 and has since been transacting on loan and savings till date.

She started pig farming business taking NPR 40,000 loan from Nirdhan in June 2015. She found that piggery could generate good profit and has now been using a loan of NPR 400,000. While she gave continuity to her pig farming business, she expanded the grocery shop with the earning of her spouse. She has now been operating the grocery shop with a stock worth NPR 3 million. She has also been operating the pig farm keeping 19 pigs (big and small). She shares that she makes a monthly income of NPR 40,000 to NPR 50,000. As she has understood the importance of savings, she has also saved over NPR 100,000 with Nirdhan.

As Suntali generated enough income, her economic condition has also changed. Meanwhile, she has made a 5-room well-constructed house purchasing residential land in Lamachaur, Mandavi-3. She has ensured good school education for her two sons, respectively in grade 11 and grade 8. The other members of the group share that she helps those in difficulty wholeheartedly. She shares that having skill and willingness is not enough, there needs to be a medium to convert those into good result and the medium for success in her life is Nirdhan. She expresses her happiness as Nirdhan has served as the charioteer in advancing her family life on the path of prosperity.

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

Pabitra Gharti Magar: Successful business with diligence



Pabitra Gharti Magar – born in 1988 as the first child in the family of Bhakta Bahadur (father) and Buddhi Devi Thedi Magar (mother) was married at an early age of 14 years while she was studying in grade 7 to a local youth with family arrangement. Married early, she became mother at the age of 15 years. She felt that the difficult days have started after becoming a mother. She shared that she faced much difficulty as her spouse had no vocation and had to seek support from her maternal home for medication when her child became sick with no support at all from the in-laws. As her sorrowful days were being passed, in 2012 she learnt from her maternal sister that Nirdhan makes collateral-free loan investment. She joined a group in September 2012 and has been transacting on loan and savings regularly till date.

She started goat farming in 2012 taking the first loan of NPR 20,000. She went on expanding her goat farming business taking the second loan of NPR 60,000 and the third loan of NPR 100,000. As she managed to keep up to 35 goats, she started selling them gradually. In 2017, she started a cosmetics shop with the income from sale of goats as well as taking further loan. The shop started generating good income. As her spouse was unemployed, she took the fifth loan of NPR 250,000 from Nirdhan and started pig farming making a modern pig shed. She shares that she has employed a person at monthly salary of NPR 10,000 in the farm. She sold pigs worth NPR 200,000 and invested the amount in the cosmetics shop. Recently, she has invested a loan of NPR 400,000 in the cosmetics shop and started selling cosmetics items at wholesale rate to local retail shops. She shares that she makes a monthly income of NPR 40,000 to NPR 50,000. She has saved over NPR 108,000 at Nirdhan.

Pabitra shares that, with increased business income, she has bought a pulsar motorbike worth NPR 250,000 and three Tola gold ornaments for her spouse. As the school has started online classes due to Covid pandemic, she has arranged internet line at home so as not to disturb her children's studies. Her elder daughter is currently studying agriculture and son is in the village boarding school. As she is trained in beauty parlour business, she has also been training local sisters besides operating the cosmetics shop. She has been regularly repaying her loan installments and thanks Nirdhan very much recalling that the institution has transformed her life.

Contributor: Resham Lal Tiwari, Branch In-charge, Bhingri Bazar Branch Office, Pyuthan

Rita Nepali: Diligent and skilled entrepreneur



Rita Nepali – born in 1990 in an ordinary family in Srighaun, Dangisharan RM Ward 7, Dang district - was married in January 2017 to Prithvi Man Damai – who was underground during the armed struggle era – of Rui Nibang, Sunil Smriti RM Ward 3. At a time when her dailies was difficult to manage due to economic problems, she could not pursue any business despite of her willingness. On 20 April 2017, she joined Pipal Chautara Self-Reliant Women's Group operated under Nirdhan Sulichaur branch. She has been able to become a successful tailoring entrepreneur now.

On 21 May 2017, she had started her entrepreneurial journey with tailoring business taking a loan of NPR 60,000. Her family advanced gradually generating income. Likewise, her income went on increasing. As the business prospered, she has been expanding it further over the period of 4/5 years and now using a loan of NPR 500,000. As the work load increased, she has employed 1 person in the business. She shares that luck has also favored her together with using properly the loan as an opportunity and a medium. She shares that she has been able to generate a monthly income of NPR 70,000 to NPR 80,000 with her dedication, hard work and support from the family members. She has NPR 50,000 savings in the institution. She shares that a parcel of land that she purchased for NPR 200,000 from the business income has now appreciated to NPR 1.5 million. She has been able to expand the shop keeping the items worth over NPR 2 million.

She shares that the initial loan of NPR 60,000 that she took at her difficult times has proved to be beneficial. She shares further that she has learnt valuable lessons on utilization of loan, importance of savings, and economic progress, all related in making the life meaningful. She has become an example that income could be enhanced with continued diligence and patience in the business. She shares that economic advancement in her family life has been continued after joining Nirdhan group. She shares smilingly that Nirdhan has a great contribution in her becoming a successful and skilled entrepreneur.

Contributor: Binod Kumar Adhikari, Branch In-charge, Sulichaur Branch Office, Rolpa

Bam Kumari Pun: Business initiation with Nirdhan loan



Bam Kumari Pun – born on 17 June 1983 in Jabal, Tribeni RM Ward 6, Rolpa district – was married on 25 November 2001 while studying at grade 6 to Kul Bahadur of same locality. Her spouse used to engage in wage labour and others at in-laws in traditional agriculture and commercial vegetable farming. In 2033, she gave birth to the first child. It was becoming difficult to manage household expenses with the wage labor of her spouse and agriculture. The commercial vegetable farming was also not generating good income. She had willingness to do some business but lacked sufficient investment.

Meanwhile, Nirdhan opened a branch in Jugar and she came to know about group-based, collateral-free loan investment for operating business. She joined a group in December 2018.

She started goat farming business purchasing 4 goats with a loan of NPR 20,000 on 24 December 2018. However, the goat farming could not generate the expected income. She then took collateral loan of NPR 300,000 on 16 September 2019 and started vegetable farming. She was also skilled in sewing and cutting. She thought of using that skill and took another collateral loan of NPR 500,000 on 02 February 2021. She started a tailoring shop making a shed for NPR 150,000 and using balance amount in buying sewing machine, clothes, bench and table and has now employed a person in the shop. She shares that she has been making a monthly income of NPR 20,000 from the business, saved so far about NPR 50,000 in the institution and has plans for buying a parcel of residential land in the locality, provided similar income is continued. Her daughter is studying technical education in Butwal and she has plans for expanding the tailoring shop taking further loan from Nirdhan.

Bam Kumari shares that the group-based, collateral-free loan has enabled poor women in running businesses as she was supported by the institution at a time when she was unable to pursue the business in lack of capital. She shares further smilingly that, not only she became successful through Nirdhan encouragement in doing business, the perspective of the society towards her has also been changed. Finally, she wishes that Nirdhan supports her further as she is willing to progress more.

Contributor: Gehendra Prasad Sharma, Branch In-charge, Jugar Branch Office, Rolpa

Karamkasi Chaudhary: Becoming successful with struggle



Karamkasi Chaudhary, born in 1979 was married at the age of 14 years. After marriage, the family burden also rested upon her. As the limited land covered only 5 months of household expenditure, she resorted to wage labour. After she gave birth to a son, she could no more engage in wage labour and it became difficult managing the household expenditure. In consultation with her spouse, she started a small grocery shop at home. The grocery was closed soon in absence of further investment as the interest to the moneylender was high and sales also went in credit.

In the meantime, Nirdhan staff visited her and briefed on the services being provided by the institution. With the confidence that she could pursue a business with the institutional support, Arnahanpur Women's Group was formed in 2005 at her initiation. She started vegetable farming taking on lease 3 Katha land availing the first loan of NPR 12,000. She shares that she made good income from vegetable farming and has now started piggery with well-constructed pigsty keeping 12 pigs. She has been with Nirdhan for 16 years and so far availed vegetable farming training twice and financial literacy training.

Initiated with a loan of NPR 12,000 in 2005, she has now become a successful vegetable farming entrepreneur. She has been availing loan amounts in different cycles and now utilizing NPR 400,000 loan. Currently, she has been engaged in vegetable farming in 2 Bigha leased land. She has engaged 1 worker in the farm and her children also support her at their free times. She makes a monthly income of over NPR 45,000 after deducting all expenses and has been able to save over NPR 68,000 at Nirdhan. With the income from business with Nirdhan affiliation, she has been able to acquire a piece of residential land and make a well-constructed house purchasing 5 Katha land. She has been making regular repayment of loan installments.

Her elder son is employed in Telecom and younger son is studying Civil Engineering and daughter is in grade 9. She shares that, the villagers are in high praise on her struggle and honesty in becoming a successful entrepreneur. She has been an example that the dedicated individual if provided with loan facility could become an entrepreneur. She has also been active in social events. She reflects on her sorrow past and shares that she could reach the current position due to Nirdhan support and her untiring efforts.

Karamkasi shares "I have become a successful entrepreneur with Nirdhan support. The perspective of the society towards me has not only changed, my prestige has also been elevated." She suggests that one could succeed well if the goods are produced as per market demand apart from the knowledge and skills related to the business.

Contributor: Janak Kumar Khadka, Assistant, Sisahaniya Branch Office, Dang

Krishna Devi Basnet Chhetri: Becoming successful entrepreneur

Krishna Devi Basnet Chhetri – the 40 years old resident of Gadhwara RM Ward 7, Dang district – is a successful entrepreneur. She became affiliated in Jhingaha Women's Group under Nirdhan Gadhwara branch in 2009 with the assistance from the staff and Centre In-charge. Since her affiliation in the group, she has been transacting on loan and savings regularly till date as she was motivated by the staff that proper utilization of loan would lead to economic progress and one could become big entrepreneur with the initiation of small investment.

She started a grocery shop taking the first loan of NPR 30,000 in 2009. As the shop generated good income, she continued expansion of the shop investing further loans of NPR 50,000 in the second year, NPR 60,000 in the third year and NPR 75,000 in the fourth year. Currently, she has been using NPR 400,000 loan in the shop. The shop started with a small capital has now transformed into a big wholesale grocery business in the Gadhwara region. She has engaged a worker also in the shop. She also becomes engaged dawn to dusk in the shop. She shares that the shop generates a monthly income up to NPR 50,000. She has saved NPR 110,000 at Nirdhan out of the business income. She has also been able to make a well-constructed house from the business. The shop that she started with small capital has now merchandize worth NPR 1.5 million.



She shares that she does not face any difficulty in managing the loan repayment installments as she utilized well the loan. She shares further that her life has been more comfortable. Her son is studying in grade 12 in a local boarding school and her daughter is in Bachelors level in Mahendra Multiple Campus in Dang.

Krishna Devi has become successful commercially with the grocery shop and also familiar in the region. She shared that her economic condition improved through operating the business with proper utilisation of the loan from the institution as well as her hard work and dedication. Inspired with her success, the neighbours have also started operating businesses with their skills. She shares that, she plans to expand further the grocery business as it has made her life successful. She suggests that selection of the business according to skill and proper loan investment would lead to success.

Contributor: Narayan Bhurtel, Branch In-charge, Gadhwara Branch Office, Dang

Laxmi Kumari Khadka: Becoming entrepreneur with diligence



Laxmi Kumari Khadka – the 43 years old resident of Hariyali, Ghorahi Sub-Metropolitan City, Ward 10, Dang district – is familiar as the successful local poultry farmer. Born in 1978 in Saudiyar of Dang district, she was married at an early age of 18 years in 1996 to Kehsar Bahadur Khadka of Hapur, Badhara village of the same district. After marriage, she faced difficulty in managing the dailies in the family as her spouse had no fixed income. She thought of doing some business but could not pursue as she lacked capital. She shared that she then learnt about collateral-free loan on group guarantee being provided by Nirdhan to self-reliant sisters for doing business. Joining Hariyali Women's Society in December 2015, she has been transacting on loan and savings and busy in poultry farming business.

After joining the group, she started business buying 50 local poultry birds with her savings of NPR 20,000 and NPR 35,000 loan from the institution. In the second year, she took NPR 60,000 loan and added 100 poultry birds. She went on expanding her business taking loan time and again. As she made good income from the business, she called her spouse back home from foreign land and now keeping 950 local poultry birds using a loan of NPR 300,000. She states that she has been supported by the family members and generating a monthly income of NPR 30,000. She has also saved NPR 70,000 at Nirdhan. She shares that, with business income, she has purchased agricultural land in Badshara village worth NPR 3 million. She has planned for making new coop in that land for poultry farming. She shares that she has purchased 1 scooter and 2 bicycles from the business income.

Laxmi has been repaying loan installments on time. Her 2 sons are engaged in advanced studies in a good school. She participates in the social activities occasionally and is respected by all. She is of the opinion that having skill is not enough, there needs to be a medium and support in translating the skill into result. She shares that Nirdhan has been the medium and support of her successful life. She expresses her happiness as Nirdhan played a great role as the charioteer in advancing her family life on the path of prosperity. She plans to make new coops and sale 300 chicks each from of the coops. She has become a good example in the society that one could generate income in the country like that in the foreign land, if business is pursued with hard work and diligence.

Contributor: Manju Kumari Thapa, Assistant, Ghorahi Branch Office, Dang

Madhu Maya GC: Success in pig farming business



Madhu Maya GC – resident of Hemantpur, Tulsipur Sub-Metropolitan City, Ward 18, Dang district – has become familiar as a successful entrepreneur in the district. Born in 1975 in Barela, Pyuthan, she is the mother of 3 children. Born as the youngest child in a medium-income family, her days of struggle were started since childhood as she lost her father soon. She had to stop her studies in grade 10. She was married in 1996 to Bishnu Bahadur Gurung of Gorkha. In 1997, she relocated to Bijauri of Dang and has now been busy here in pig farming business.

She faced much economic difficulty when she pursued traditional agricultural vocation. She shared that despite of her interest of doing some business, she could not attend to that due to economic reasons. She reflects on her days of struggle and she could become successful due to her courage and support from her spouse. She learnt from the village sisters about collateral-free loan from Nirdhan. In 2018, she joined a group. She expanded her pig farming business taking the first loan of NPR 75,000. She has taken a training from the institution with an aim of making the pig farming as the main business and working now as a trainer also. She has expanded further her business taking NPR 400,000 loan. With expansion, all family members are busy in the business. She shares that she has now become owner of over 100 pigs through investment of all loan amounts from the institution. She shares further that with her dedication, hard work and support from the family members, she has been making a monthly income of NPR 40,000 to NPR 50,000. She has NPR 81,000 in the savings account at the institution. She shares that she has purchased a parcel of agricultural land worth NPR 2 million in the locality from the business income.

Madhu Maya shares that Nirdhan has motivated her in being an entrepreneur. She shares further that the collateral-free loan has facilitated expansion of the business and that she has sent 1 daughter to Australia for higher studies and 1 son is studying in grade 12 at a local college. She attends to social activities as well and is familiar in the society as a prestigious women. She shares that one could become a successful entrepreneur with honesty and dedication. She suggests Nirdhan to bring forth some new programs to encourage big entrepreneurs.

Contributor: Pitambar Poudel, Branch In-charge, Tulasipur Branch Office, Dang

Ashpuri Budha: Success through Nirdhan



Ashpuri Budha – born in 1986 as the first child in the family of Pher Bahadur Budha (father) and Dhanpura Budha (mother) in Mahat Village, Bhume RM Ward 6 in the district of Rukum East – has gained informal adult education only. Married in 2005 to Gaja Man Budha of the same locality, she has a 4-member family including a son and a daughter. With a fancy shop in Mahat bazar as well as goat farming business, Ashpuri had joined Nirdhan in November 2018 as she learnt about the collateral-free loan for business expansion.

With no business training, she had joined Nirdhan at a time when she was in need of capital, she took NPR 75,000 loan in December 2018 and invested in the fancy shop. She paid-back the first loan in 9 months. She then took another loan of NPR 125,000 in September 2019. As the grocery shop could not generate good income, they sold the shop and started goat farming business buying 5 goats. She has called her spouse back from foreign employment and kept 35 goats of

Jamunapari stock in 2-room modern shed investing her savings of NPR 200,000 and Nirdhan loan of NPR 500,000. She shares that she makes a monthly income of NPR 25,000 to NPR 30,000 easily as she utilized fully the loan in goat farming business. She has NPR 50,000 in her savings account at Nirdhan.

Ashpuri has been generating good income from goat farming, utilizing fully the loan amount and ensured good boarding school education for her children. She has understood well the importance of savings and advises other members of the group also on the future benefits of the savings and thus to save more, control unnecessary expenses and utilize properly the loan. She is very much positive on the Nirdhan programs and thinks that the poor could uplift their lives if the loan from the institution is utilized properly in operating and expanding the business. She expresses happiness for Nirdhan and stresses on the continuity of the services making it more accessible for the real poor and those willing to pursue business but without capital.

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

Chanda Kumari Thapa: Nirdhan support in the business success

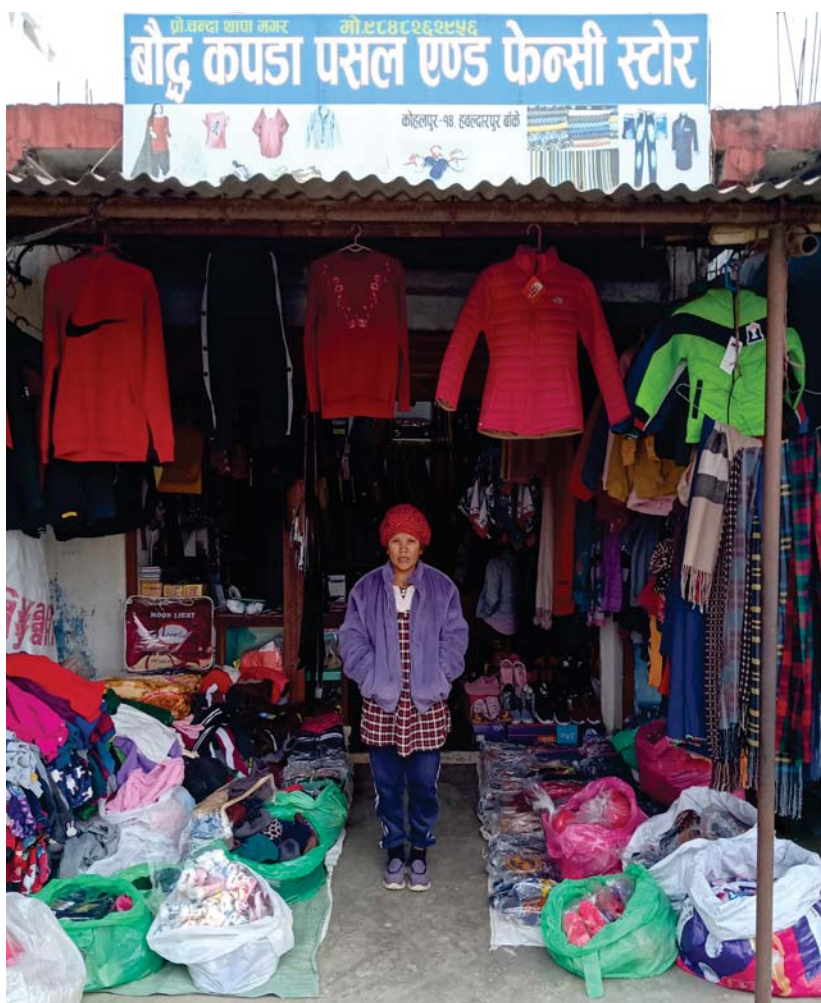
Chanda Kumari Thapa was born in 1979 in the family of Dhal Bahadur Thapa (father) and Beema Devi Thapa (mother) in Ramrikanda, Malarani VDC Ward 3, Surkhet district. Relocated in 1998 to Srijana Tole of Haldarpur, Kohalpur-14 and currently busy in the clothes shop, she had joined Nirdhan in 2008 and transacting on loan and savings.

After joining Srijana Tole Women's Society and with tailoring training, she started the tailoring business initially. She shares that she pursued sewing and cutting business taking the first group loan of NPR 10,000. She made good income from the business. Then after, she took a loan of NPR 80,000 and added clothes as well in tailoring shop. She shares that she worked hard day and night in the business with the support from the family members.

She shares that currently she makes a monthly income of NPR 50,000 from the business and she has saved NPR 138,000 at Nirdhan. She shares further that she has been able to purchase two parcels of residential land – 11 Dhur and 10 Dhur – in Kohalpur from the income of the clothes shop. As her business went well, she never faced problems in repaying the loan installments on time. She shares that her prestige in the society has increased as she could make much progress in the business with affiliation in Nirdhan. She shares further that the result of the dedication and hard work would be good.

Chanda shares that Nirdhan has become the life support of the poor through provision of collateral-free and collateral loan and motivation for running business to the village sisters with an aim of poverty reduction. She expresses happiness in that Nirdhan has contributed towards transforming the lives of the women from low-income families, like herself, into the enterprising one. She advises the group sisters for taking loan as per their capability and expresses her best wishes to Nirdhan for supporting the land-less village sisters in difficulty.

Contributor: Pushpa Kumari Subedi, Branch In-charge, Kohalpur Branch Office, Banke



Sudama Tamoli: Nirdhan made me self-employed



Sudama Tamoli – the 35 years old born in Simara village of Sorhawa RM, Bardia district – was married at the age of 17 years in 2003 to Tirtha Ram Tamoli of Samserganj VDC Ward 1, Banke district. She started daily wage labor to earn family livelihood as her spouse had no source of income. As her dailies became difficult to manage, she sent her spouse for foreign employment taking a loan of NPR 100,000 from the village moneylender at 36% interest. Her spouse was forced to return back home within 35 days as he could not get the job as expected. She learnt about Nirdhan at a time when she was facing much difficulty even managing two square meals as her spouse could do nothing at home also and she also had no vocation. She joined Baijanapur Women's Group in 2008 with an intention to start a business. She has been transacting on loan and savings regularly till date.

In 2009, she started business with 4 goats taking NPR 10,000 loan. She thought of not pursuing well the goat farming business. However, she was not discouraged. The furniture making training from USAID that her spouse has taken as well as loan investment from Nirdhan has transformed their life. She has been giving continuity to furniture business taking loan on several dates. Currently, she was been using a loan of NPR 500,000 in the business.

She shares that she has been making a monthly income up to NPR 70,000 from the business that she is running in a rented shutter nearby Hawaldarpur Chowk employing 1 carpenter as well. She has saved over NPR 93,000 in the institution. She shares that she has purchased 17 Dhur residential land worth NPR 1.8 million in Hawaldarpur from the business income. She has enrolled 2 children in a good boarding school. She shares that repayment of the loan installments has been easier with business income.

The local sisters share that Sudama has become a successful entrepreneur due to her hard work and good services from the institution. She is confident that all could progress economically if loan is utilized properly and shares that she became capable in earning her livelihood at home itself due to the services of Nirdhan. She shares with all sisters that Nirdhan, with provision of collateral-free loan for those willing to do some business, is a collaborating friend.

Contributor: Khem Kumari Bhandari, Branch In-charge, Ranjha Branch Office, Banke

Gita Devi Gupta: Nirdhan made me self-reliant

Gita Devi Gupta – born in 1967 in Puraini village of Nepalgunj Sub-Metropolitan City Ward 21, Banke district – was married at the age of 17 years in 1984 to Malik Ram Gupta of Nayabasti, Nepalgunj 21 following social tradition. There was problem in managing hand to mouth in the family with weak economic condition and no one there was employed. In 2003, she learnt from a neighbour about Nirdhan staff from Udayapur branch informing on the rules and regulation of the institution to a group of poor women with limited income source. She also joined Nayabasti Self-Reliant Women's Group taking the financial literacy training given by the institution.

She started her business with a small grocery shop taking NPR 5,000 loan in 2004. The business went on well. She continued expansion of the business taking loan time and again. Her business also generated good income. She shares that her business prospered well with increased income as she continued loan investment. In 2015, she took NPR 100,000 loan and opened a bicycle repair shop for her spouse to engage in. As the business generated good income, she took another loan of NPR 200,000 in 2018 and opened a hardware shop in Puraina for her son to engage in. She has been running a dairy also taking NPR 300,000 loan in 2019. Recently, she has invested in the dairy a further loan of NPR 500,000. Her son works on iron grill also in the hardware shop. She shares that luck has been in her side as she fully utilised Nirdhan loan as an opportunity and a medium. She shares further that she has given employment to 4 local persons. She makes a monthly income of NPR 50,000 to NPR 60,000 with her dedication, hard work and support from the family members. She has NPR 87,000 savings in the institution. She shares that with business income she has purchased 10 Dhur residential land as well as made a 6-room well-constructed house.

With the business income, Gita Devi raised her children, educated them and also arranged their marriage. She shares that, with proper utilization of the loan from the institution, her living standard has changed much including good health, education, economic and social standing. She states – “Nirdhan has brought about much happiness in my life.” She takes part in social activities, helps resolve issues in the society, imparts her skills to others and motivates all in becoming self-reliant. Gita Devi expresses that she would never forget the virtues of Nirdhan as it helped her in becoming self-reliant.



Contributor: Indira Gyawali, Senior Assistant, Udayapur Branch Office, Banke

Basana Rana Magar: Rejoicing success



Basana Rana Magar – born in 1985 in Jalpokhari, Khajura-1, Banke district – was married at the age of 16 years to Hari Bahadur Rana Magar of the same village. She shares that she had to spend her initial days after marriage in difficulty as her spouse was unemployed. Though she thought of doing some business, she was unable to pursue due to lack of capital. In 2009, as she observed loan and savings transactions in Jalpokhari Group operated by Nirdhan, she was also motivated in doing some business. She joined that group and transacting on loan and savings till date. She shares that she has also taken a training on pig farming conducted by the Agriculture Office.

In 2009, she started pig farming business taking a loan of NPR 20,000. Her livelihood became easier to manage with good income from the business. As the business generated good income, she continued its expansion taking subsequent loans respectively of NPR 50,000 in the second year, NPR 60,000 in the third year, NPR 70,000 in the fourth year and NPR 50,000 in the fifth year. She has currently been using the ninth loan of NPR 400,000. As present, she has kept 10 sows (mother pigs) and 31 piglets in 2 pig sheds made in 2 Katha land and 1,000 fingerling in 1 fish pond. Her business has an investment worth over NPR 4 million. Her family members are also supporting in the business. She has employed 1 person as well. She shares that the business generates NPR 600,000 income annually. She also shared that she has saved NPR 100,000 in the institution. With increased income for five years and some loan, she has been able to make a 1-storied, 4-room house worth NPR 1.5 million in the village.

At one time troubled with economic crisis, Basana has now been capable of managing normal household expenses. She shares that Nirdhan has given energy and encouragement for her to advance in the days ahead. She has enrolled her 1 son and 1 daughter in grade 9 and 10 respectively in a boarding school in Sainik Tole. She is now familiar as a successful entrepreneur. The society appreciates her hard work and success and she is also active in social work. The other sisters have followed on her business and hard work. She shares smilingly – “Nirdhan is my life support, my best wishes for its continued progress.”

Contributor: Top Bahadur Raskoti, Branch In-charge, Paraspur Branch Office, Banke

Mana Kumari Darlami: Rejoicing vegetable farming



Mana Kumari Darlami, affiliated in Basantapur Women's Group operated by Nirdhan Khajura branch, has been transacting with the institution since last 14 years. With financial literacy and group recognition, she has been utilizing properly the loan taken from the institution. She is confident that regular savings could bring forth changes in her economic condition. She started vegetable farming in 2007 so as to become an entrepreneur with loan utilization. She has also joined agriculture group and taken training on vegetable farming.



She took the first loan of NPR 20,000 in 2008 and invested in the vegetable farming. She has invested so far NPR 1,277,000 in the business taking loan time and again. Currently in 2021, she has been able to become a commercial farmer with vegetable farming in 1 Bigha land. At present, she has been using a loan of NPR 300,000, engaging 5 locals temporarily on daily wage basis, and supplying locally the vegetables. She has been making a monthly income up to NPR 40,000, paying back loan installments, and saved NPR 65,000 in the institution.

Using the house loan of NPR 300,000 together with the business income, she has made a 4-room well-constructed house in the village worth NPR 1.2 million. She has ensured higher education for her children and her son is now employed in Nepal Electricity Authority and married her daughter off following social traditions. She has been able to establish herself in the society as a gentle, disciplined and generous agro-entrepreneur.

Mana Kumari has attracted other village sisters also towards vegetable farming business. She shares that she has plans for advancing the village as the pocket area for vegetable production in the region. She expresses her thanks to Nirdhan for uplifting the living standard of the low-income families through provision of collateral-free loan together with business knowledge, skill, awareness and motivation with group affiliation.

Contributor: Lekh Nath Kafle, Branch In-charge, Khajura Branch Office, Banke

Chitra Bhandari: Nirdhan support in business success



Chitra Bhandari – born in 1975 in an ordinary family in Kusum village of Banke district – was married at the age of 20 years in 1995 to Narahari Bhandari of Baijapur, Rapti-Sonari RM Ward 4 of the same district. Though the relation was good in the initial days, that could not last long, thus she lived separately from her father-/mother-in-law. At a time when managing dailies was difficult, she could not pursue any business despite of her interest due to lack of economic resources. At her advice, her spouse managed some loan from the village and they started a grocery shop in 1998. Though the business went well, the income was inadequate to cover the exorbitant interest on loan. They expanded the shop in a rented quarters taking further loan. Continuing her business with loan from village moneylenders, she joined Nirdhan group in 2017 and initiated transaction with the institution.

Taking loan time and again for investment in the business, she has made 2 coops for poultry farming taking additional loan of NPR 150,000 and made her spouse also self-employed. She shares that she has recently taken a loan of NPR 300,000 for the business. The business currently in operation has employed 4 persons temporarily – 2 from the family and 2 others. She shares that she has kept 1,800 poultry birds in one coop and plans for adding poultry birds in other coops. She makes a monthly income of about NPR 75,000 after deducting household expenses and has saved NPR 45,000 in the institution. She has been operating currently the business worth NPR 5 million including the grocery whole sale and poultry farming.

Chitra has been ensuring education for all of her 3 daughters up to Bachelors level with the business income. She states that the children should get opportunity for the studies as per their wish though she could not study. She shares that due to increased household expenses, she has not yet been able to purchase land or make house. However, living standard of the family has increased and the expanded business has also brought the good prestige in the society. She states – “the business could be made successful if worked with dedication and diligence.” Nirdhan has helped do away with the past situation when help from others had to be sought even for 2/4 thousand rupees. She shares that one could be successful entrepreneur a day with proper utilization of loan and additional benefits from the institution. Her confidence has also motivated other group members in pursuing the business.

Contributor: Nanda Prasad Dahal, Assistant, Phattepur Branch Office, Banke

Laxmi Khatri: Sufficient income from buffalo farming



Laxmi Khatri – born in 1982 in Asneri, Bansgadhi municipality Ward 4 of Bardiya district – was married in 1998 to Mohan Lal Khatri of Bansgadhi Ward 8. As they had no arable land, she sent her spouse first to India for few days and later foreign employment in Qatar to earn livelihood. However, not much could be improved and she thought of doing some business herself yet she had no money for the business. No one in the society trusted her for loan. Luckily, she learnt one day from the neighbouring sister about collateral-free Nirdhan loan for hardworking and self-reliant women for income generation. Then after, she informed the village sisters and initiated for group formation. She took seven days compulsory training and understood about all rules and regulations of the institution. Since August 2009, she has been transacting on loan and savings joining Belauli Women's Group.

She started buffalo farming taking the group loan of NPR 20,000 in 2009. As it became easier for her in repayment of loan installments from the income, she continued the business operating the buffalo farm taking loan from Nirdhan time to time. She and her spouse together are now busy taking care of 12 buffalos, 6 goats and 2 cows and they have employed 2 other persons as well in the farm. She shares that the business generates a monthly net income up to NPR 85,000. She has saved NPR 45,000 in her account at Nirdhan. She has made a good house, purchased a van for transporting milk, and purchased 5 Katha land. She is currently using a collateral-free loan of NPR 500,000. She collects regularly the loan installments and savings every month in the Centre meeting.

Laxmi has been ensuring good English-medium school education locally to her children, though she could not study well. Earlier, she was unable to treat herself while falling sick, now she visits a good hospital in Nepalgunj for medication. She also takes part in social activities in the village as and when she is invited. Her social standing has also been increased as she supports those in difficulty. Having skill and interest alone is not enough, a medium is also needed to translate those into results. She shares that Nirdhan has been the medium in translating her life into the successful one.

Contributor: Dipendra Kumar Yadav, Branch In-charge, Bansgadhi Branch Office, Bardiya

Sarita Tharu: Nirdhan became the guardian



Sarita Tharu – born in January 1986 in the family of Jagbir Tharu (father) and Bandhiya Tharu (mother) in Rajapur municipality Ward 10 of Bardiya – was married in 2006 to Somnath Tharu of the same village. After marriage, her life changed differently than she expected. She faced much difficulty due to poverty and scarcity as well as anxious as her spouse got separated from the family in connection with wage labour. In May 2010, she learnt about a training being given by Nirdhan staff to the village sisters and she also joined the group. Currently, she has been busy in hotel business.

The snacks shop that she started after joining the group in 2010 taking the first loan of NPR 95,000 was expanded with the second loan of NPR 150,000. Again, she invested in the hotel taking another loan of NPR 250,000. In April 2020, she faced the sorrowful days as her spouse passed away. Currently, she has expanded the hotel in Kothiyaghat using a loan of NPR 300,000 and all family members are joining hands, which resulted into good income. She shares that she could make a monthly income of NPR 25,000 to NPR 30,000 easily as she has utilized fully the loan taken for hotel business. She has also been saving regularly and saved over NPR 70,000 at Nirdhan.

With business income, she has increased her residential land to 3 Katha worth NPR 1.5 million to NPR 2 million and also purchased 1 Katha, 5 Dhur residential land in Kothiyaghat. She has been perfect in the business. Moreover, her sons are making good income - one operates a JCB (excavator) and another operates a tripper (truck). She has been familiar in Kothiyaghat as a good hotel entrepreneur. She states – “My main guardian is Nirdhan. A hardworking, honest and enterprising woman if supported by an institution could progress well.” She shares that she could progress well as Nirdhan supported her at a time when no one supported her. Now, all respect her deed and self-confidence. She shares that she not only repays her loan installments on time but also supports the group sisters at times of their difficulty.

Contributor: Devi Ram Parajuli, Branch In-charge, Rajapur Branch Office, Bardiya

Premi Tharu: The Nirdhan lover



Premi Tharu – born in 1985 in the family of Buddhi Ram Tharu (father) and Dongli Tharu (mother) in Sulahewa, Gulariya municipality 4, Bardiya district – was married in 2002 to Salik Ram Tharu. As she was married to an ordinary family, she had to increase family income for up keeping the family and children’s education. She was struggling in lack of capital though she was skilled and capable in doing business. In the meantime, she learnt about Nirdhan Gulariya branch transacting on loan and savings for the poor and deprived class. With proper understanding on services and facilities of the institution, she formed a group of 20 sisters in the village and took financial literacy training. With affiliation in the group, she started transacting on loan and savings.

She started a hotel business taking the first loan of NPR 20,000 after affiliation in the group. As the business generated the expected income, she continued its expansion taking loan time to time, so far for 15 times. Currently, she has been using a loan of NPR 400,000 in the business. Despite of Covid pandemic, she gave continuity to her regular saving as well as repayment of loan installments. Her spouse is supporting in the business. As of now, her hotel business has an investment of about NPR 1 million and she has been engaged in poultry farming and fresh house also. With the business income, she has made a house spending NPR 700,000 and running the business in the same house. With the hotel, poultry farming and sale of poultry products, she makes a monthly income of NPR 30,000 to NPR 40,000. She has also been saving for future and she has saved NPR about 100,000 in the institution. She states that, with the business income she has been ensuring good local school education for her 3 children.

Premi advises the village sisters in utilizing properly the loan and paying back the installments. She shares that she would move ahead in the path shown by the institution as its financial services are excellent. The life of an individual could be transformed positively if the person is endowed with the qualities of hard work, honesty, dedication and patience. She shares with the local sisters that she could become a successful entrepreneur due to the support from the institution and her hard work. She believes that with proper utilization of loan, the economic progress could be achieved. She wishes that Nirdhan continues its support to all sisters in the days ahead.

Contributor: Chandrika Acharya, Assistant, Gulariya Branch Office, Bardiya

Asha Tharu: The successful entrepreneur



Asha Tharu – born in 1973 in Baganaha 1, Bardiya district – was married at the age of 16 years to Dungra Tharu of Suryapatuwa of Bardiya. After sometime, she gave birth to 3 children. As her spouse was unemployed, she faced much difficulty in the initial days of marriage and thought of doing some business but could not pursue due to lack of capital. In 2011, she was motivated in doing business as she witnessed loan and savings transactions by the sisters in Khaireni Women's Group operated by Nirdhan and joined herself also in the group. She shares that she is currently busy in clothes and garments shop.

In 2011, she joined the group and started clothes trading in haat bazar (open air market) taking the first loan of NPR 25,000. Her life became comfortable with good income from the business. She went on increasing the business taking loan time and again. Currently, she has also engaged her son in the clothes shop business. She went on expanding the business further taking loan time to time as the income increased due to her hard work and support from the family. As present, she has been running business taking a collateral loan of NPR 700,000. Her family members are supporting her in the business. She states that her business has a stock worth NPR 1 million to NPR 1.2 million and makes an annual income up to NPR 100,000. She also deposits regularly in the institution saving some money out of business income. She shares that she currently has about NPR 52,000 saved in the institution. With income from business for some years and taking loan, she has been able to purchase 15 Katha arable land and make a well-constructed house in the business location.

In the past, she was troubled with economic problems and now has been capable of managing the normal expenses and repayment of loan installments regularly on time with proper utilization of the loan. She shares that Nirdhan has given her energy and courage to pursue further business in the days ahead. Her one child has been studying technical education - veterinary and other children are in the local school. Familiar in the society as a successful entrepreneur, her hard work and success is appreciated and she is also active in social work. She believes that the living standard could be uplifted with expanded business if loan investment is increased in a convenient way. As the institution has helped many members economically, she would continue to be affiliated in the institution and advance in the path shown by it.

Contributor: Madhav Sharma, Branch In-charge, Bhurigaun Branch Office, Bardiya

Aaiti Bohara: The happiness brought about by Nirdhan

Aaiti Bohara – born in 1971 in the family of Bhim Bahadur Bohara (father) and Khirmi Bohara (mother) in Bangad, Kupinde municipality 9, Salyan – was married in 1991 to Kalu Puri of Chautara, Ghajaripal 6, of the same district. As she was married to a family with ordinary income source, her life could not be enjoyable as expected. After some time, her family members reached to 9 including children. At a time when they had to manage the family livelihood and children's education, they were directly impacted in the emergency period and forced to take cover in the residence of Bed Raj Gautam in the village. She learnt from a neighbouring sister about Nirdhan providing collateral-free loan forming groups of hard working, diligent and self-reliant village women. With this learning, she also thought of doing some business. She consulted her spouse, learnt about the loan to be provided by the institution, and formed a group gathering village sisters in April 2014.



She started poultry farming keeping 250 chicks with the first loan of NPR 20,000 from her group. She shares that the business prospered and has now been busy keeping 600 poultry birds in 2 coops. The poultry farming that she started has now transformed into a modern poultry business. At present, she has also been engaged in goat farming. She shares that she makes good income from the sale of poultry birds and goats. She shares that she makes a monthly income of over NPR 100,000 from the business. Started in 2014 with NPR 20,000 loan, her business has since been expanded taking loan from time to time and currently she has been using the group loan of NPR 300,000. With business income, she has been able to educate all of her sons and employed now – the elder is in foreign employment in Saudi Arabia, second son is in armed police force and younger is in Indian army. She shares that she has saved NPR 64,000 in the institution as she has been aware on savings since she started business with Nirdhan affiliation.

Aaiti used to live at rented quarters and later in a small hut. Now, she has made a good house and animal shed with business income. She shares that she has also purchased 10 Dhur residential land in Nepalgunj from the income. She shares further that Nirdhan is an institution helping the hardworking and diligent sisters at times of their difficulty. In other words, Nirdhan helps those without capital but dedicated towards doing some business. She expresses her happiness as she could ensure education up to grade 12 for her 3 sons with Nirdhan affiliation and all of them are employed now. She shares that providing an opportunity to her spouse – who was in search of a vocation, staying at other's residence during the emergency period - in becoming self-reliant in own business has been her greatest success.

Contributor: Rita Budhathoki Bista, Assistant, Salli Bazar Branch Office, Salyan

Lilawati Budha: The struggling and successful entrepreneur



Lilawati Budha – born in 1980 in the family of Dhautal Budha (father) and Khima Budha (mother) in Chaurjahari municipality Ward 1, Rukum – was married in 1997 to Krishna Bahadur Rana of Triveni Chowk in the same municipality. For some time, they earned their livelihood with agricultural vocation. As her spouse studied JTA course and she was also educated, they started a veterinary shop investing NPR 40,000 in 2008 with an objective of strengthening their income source with the business. However, the business could not turn out to be good as expected due to shortage of capital. She was then in search of capital for investment in the business.

Like the saying, ‘where there is will, there is way’, staff from Nirdhan, Chaurjahari branch advised her to join a group when they visited the village in January 2014. In March 2014, she joined Centre No. 18, Triveni Chowk Women’s Self-Reliant Group. She took NPR 40,000 loan in June 2014 and invested in the business. Likewise, she continued to expand the business taking several loans respectively of NPR 60,000; NPR 90,000; NPR 150,000; and NPR 200,000. Currently, she has been using a loan of NPR 300,000 in commercial goat farming. The veterinary shop that her spouse started has been running very well. All members of the family are now engaged in the business. She shares that the veterinary shop and goat farming together generates a monthly net income of over NPR 75,000. She had invested in the business a loan of NPR 40,000 in 2014. She continued taking loan from time to time as needed for business expansion and has also used the group loan of NPR 300,000.

Lilawati has saved over NPR 69,000 at Nirdhan. With business income, she has made a house purchasing the residential land in the bazar area and running the shop there. She shares that she has also purchased 2 Ropani residential land in Chaurjahari-2. She shares further that she not only pays the loan installments on time, but also supports the hard working sisters like herself at times of their difficulty. She has ensured education up to Bachelors level to her 2 sons with affiliation in the institution. She has sent her elder son to France for advanced studies. Her younger son is busy in the business and also attends to social work as needed in his free time. She shares that providing an opportunity to her spouse and a son in becoming self-reliant in the business has been the greatest success after affiliation with Nirdhan. She shares further that the neighbours do respect her struggling deed and self-confidence.

Contributor: Shashi Ram Bohara, Assistant, Chaurjahari Branch Office, Rukum West

Krishna Kumari Pun: Change in life brought about by loan



Krishna Kumari Pun – born on 25 December 1969 in the family of Gotho Pun (father) and Dhani Pun (mother) in Khalanga VDC Ward 6, Jajarkot district – could not attend school due to household reasons. She was married in 1990 to Abhi Bahadur Rana of Bheri Malika municipality Ward 6.

She shares that the couple engaged in wage labour in India to sustain household expenses and uplift economic condition. One day she learnt from a neighbour that Nirdhan makes collateral-free loan investment forming women's groups for economic upliftment. In August 2015, she joined Centre No. 35, Dhanastole Group operated by Nirdhan Khalanga branch. She shares that she saved for one year and started buffalo farming purchasing a buffalo with a loan of NPR 40,000 in November 2015.

She shares that, she continued expansion of the business adding buffalos taking loans time and again as the business generated good income. As she felt increasing demand for meat in the market besides milk product, she took NPR 175,000 loan for operating goat farming business. She shares that she started goat farming business purchasing 6 she-goats. Currently, she has 10 she-goats, 6 bucks, and 7 kids. She makes a monthly profit of NPR 12,000 to NPR 16,000 from the business. She has been saving regularly on monthly basis. She has been able to save NPR 61,000 in the institution. She shares that, she has plans to become fully commercial registering the buffalo and goat farming businesses.

She shares that, with business income, she has been able to ensure higher education to her children. Her son is in government job and daughter is also preparing for the government job.

Krishna has been transacting regularly on loan and savings since her affiliation with the institution. She shares that she has been supporting other sisters at times of their difficulty. She expresses her heartfelt thanks to Nirdhan as it has helped her spouse and other members of the family in becoming self-employed and self-reliant.

Contributor: Jaya Bahadur Budhathoki, Centre Mobilizer, Khalanga Branch Office, Jajarkot

Samjhana Jhankri: Rejoicing the grocery shop



Samjhana Jhankri – born in 1975 as the third child in the family of Biru Rokaya (father) and Pithori Rokaya (mother) in Lanha, Tripura Sundari municipality Ward 5, Dolpa district, Karnali zone – was married in 1996 to Gum Lal Jhankri of the same village. She shares that she could not study well due to weak economic condition at her maternal home. She was married after passing grade 6 from the government school in the village.

After marriage, she had aimed for doing some business. She shares that she lived in the district headquarters, Dunai temporarily since 2006 as her husband was employed as the cook in Nepal Police. She shares that the family livelihood was managed with her wage labour and salary of her spouse. After her spouse passed away, she faced much problems in managing household expenses as the responsibility of raising 3 daughters fell upon her. She, however ensured education of the children in a government school doing wage labour.

She shared that, in 2019 she met Nirdhan staff and learnt about women's group-based investment and she also became interested in doing some income-generating business joining a group. She started savings joining a group in February 2020. She shares that she started a grocery shop taking the first loan of NPR 75,000 in June 2020. As the business from the first loan generated good income, she took the second loan of NPR 150,000 and continued the business with expansion. Currently, her shop has a daily transaction of NPR 2,000 to NPR 3,000. As the business generated good income, she has sent her elder daughter out for advanced studies. Likewise, she has been ensuring good education for other two daughters.

Samjhana shares that she would not leave Nirdhan group as it has encouraged her in doing business while she was alone. She also encourages other sisters in doing business joining the groups with proper utilisation of loan.

Contributor: Panna Bahadur Thakulla, Centre Mobilizer, Dunai Branch Office, Dolpa

Kusa Sejuwal: Nirdhan brought about the change

Kusa Sejuwal – born in 1992 in the family of Shiva Sejuwal (father) and Maghi Sejuwal (mother) in Ghattalekh, Chhayanath Rara municipality Ward 10, Mugu – was married in 2008 to Bakhat Bahadur Badhuwal of Gadapani in the same municipality. Her spouse had to engage in wage labour in India to earn family livelihood. She shares that due to vulnerable economic condition, she had to pass-on the days with much difficulty. In 2017, she learnt from Nirdhan staff about collateral-free loan through groups targeted to hard working and self-reliant women. With this learning, she also thought of doing some business. She visited Nirdhan Gamgadhi branch office to learn more about the services and facilities of the institution. With proper understanding on the loan and savings facility, she joined Newroad ‘B’ Women’s Group operated in Gamgadhi, Chhayanath Rara municipality Ward 1 in November 2018. With a 4-member family, she has been transacting on loan and savings regularly till date. She started a utensils shop taking the first loan of NPR 50,000. Her utensils shop that she continued with another loan of NPR 150,000 and currently NPR 300,000 has been prospering. She is, at present busy in the same business.



The utensils shop that she started has been running very well. She together with her spouse are both self-employed. The utensils shop also generates good income. She shares that the monthly income is over NPR 100,000 after deducting all expenses. She had started the business taking a loan of NPR 50,000 in 2018. She has since been taking loan for business expansion as needed and also settling the account. She has now been using the group loan of NPR 300,000. She is also aware on regular savings since she started business with Nirdhan affiliation. She has save over NPR 100,000 at Nirdhan. As she made enough income operating business with affiliation in the institution, she has felt much relieved now.

Kusa shares that, with business income, she has been able to repair her old house made with mud and wood into a tinned-roof house and also purchase a parcel of residential land in Gamgadhi bazar. She shares that, together with the role of Treasurer in the group, she not only repays her loan installments on time but also supports the hardworking sisters like herself at times of their difficulty. With Nirdhan affiliation, she has been ensuring boarding school education in Gamgadhi for her sons. Her sons are studying in grade 1 and 7. Both the couple, though busy in their shop, attends to social activities as per the need. She shares that she has been successful in giving an opportunity to her spouse in becoming self-reliant in the business, who used to engage in wage labour at others’ residence earlier. Others in the locality are also encouraged with her struggling deed. The sisters in the group respect her deed and self-confidence.

Contributor: Shanti Budha, Centre Mobilizer, Gamgadhi Branch Office, Mugu

Kangso Lama: The success story



Kangso Lama was born on 20 April 1979 as the elder daughter in the family of Sunam Lama (father) and Dhichen Lama (mother) in Limatang village, Bargaun VDC Ward 3 in Humla - very remote district in Nepal. The economic condition of her parents was ordinary. She was married at the age of 25 years to Dan Bahadur Lama of the same locality. Currently, she has a 4-member family including 1 son and 1 daughter.

In 2015, she learnt from a neighbouring sister about Nirdhan Simikot branch staff calling the village women for group formation. She also visited the office to learn about the services and programs of the institution. She joined Suchana Tole Women's Self-Reliant Group in June 2015 after taking 9 days financial literacy training. She continued regular deposit for 6 months after formation of the group.

She operated a retail shop taking the first loan of NPR 50,000. She invested further in the retail shop taking a loan of NPR 100,000 in the second year. As the retail shop generated good income, she took NPR 150,000 loan in the third year. She shares that the retail shop generates a monthly net income of NPR 40,000. She has saved over NPR 70,000 at Nirdhan after managing the loan repayment installments, household expenses and children's education from the retail shop income. She has been ensuring secondary level boarding school education in Humla for her children from the business income.

Kangso is happy and satisfied joining the Nirdhan group. She shares that Nirdhan loan has brought about major changes in her life and collateral-free loan has been a boon for women like herself. She shares further that she operated the business utilizing properly the loan with hard work, patience and dedication. With her hard work, her economic condition has now changed. She has been advising other sisters that Nirdhan loan is like a friend for those wishing to do some business.

Contributor: Dhan Bahadur Rawat, Assistant, Simikot Branch Office, Humla

Bhaduri Kulal: The hardworking entrepreneur



Bhaduri Kulal, resident of Chandannath municipality Ward 1, Jumla district, sells 20 to 25 litres of milk daily. She has kept 5 buffalos, 2 Jersey cows and 2 local cows. She shares that, with commercial cattle farming, she does not need to go out for employment. Born in January 1971 in Chandannath VDC Ward 1 in Jumla district, her childhood could not be enjoyable. She recalls that her parents have had inter-caste marriage and villagers used to neglect them. They also did not have land and property. She was married at the age of 13 years to Karna Singh Kulal of the same village. She shares that she faced much difficulty after marriage even though they had much land. She shares further that she had thought of doing some business so as to succeed economically.

In 2014, she decided to join a group after consultation in the family as she learnt about collateral-free, group-based loan from Nirdhan staff who was in the village for program expansion. She started goat farming taking the first loan of NPR 40,000 after joining the group. After pursuing goat farming for 2-3 years, she thought of buffalo farming. She purchased 1 buffalo taking NPR 100,000 loan. As she was able to repay the loan installments and also save some amount selling milk, she was encouraged further and expanded her business adding buffalo with a loan of NPR 175,000. She has now been using microenterprise loan of NPR 500,000 and group loan of NPR 250,000.

The business that Bhaduri started with goat farming has now transformed into commercial buffalo farming. She has been able to make 2 sheds at home and 1 at higher altitude for the cattle. She makes a monthly net income of over NPR 25,000 selling milk. She has saved NPR 52,000 in the institution. She managed marriage of her son with the business income. Her sons need not go to India for employment. She has also been able to make a 4-room house. Her family is now familiar as the successful entrepreneurs. She shares that she became successful due to the hard work of the couple, support from the family and economic support from Nirdhan. She advises other members also to become entrepreneurs like herself. She is of the opinion that if loan is utilised, one would become successful.

Contributor: Mimkosha Kumari Shahi, Assistant, Jumla Branch Office, Jumla

Basanti Subarnakar: Woman on the path of success



Basanti Subarnakar was born on 25 November 1996 in the family of Man Bahadur Sunar (father) and Lalmaya Sunar (mother) in Chandannath municipality Ward 7 of Jumla district. Among the three children including two sisters and one brother, she is the eldest who spent the childhood simply. Due to lowly economic condition, she could not study beyond grade 8. She was married in 2011 to Man Singh of Dateokhar, Kanakasundari RM Ward 6. Being the elder daughter-in-law and with limited income source, she had the compulsion of resolving the family needs and issues.

After separating from the joint family, she thought of joining Nirdhan group in consultation with her spouse as suggested by the village sisters. She joined Nirdhan group in August 2019. She felt like 'finding God while in search of a stone.' As her spouse was educated, they thought of doing some business if capital is available. In October 2019, they took a loan of NPR 75,000 and started making good income with mobile trading of carpet, jacket, Dunlop, bed sheet etc. She took the second loan of NPR 100,000 and started sheep farming. The sheep farming business generated the expected income. With the business, she felt convenient in managing the family livelihood, clothing and children's education compared to the past. She shares – "Nirdhan is the institution that teaches the operation and expansion of business as well as maintaining discipline." She felt that the mobile business with NPR 100,000 loan has been difficult in managing the loan repayment installments. She thought of changing the business of her spouse and operated a fancy shop in Gothijiula bazar taking a loan of NPR 150,000. She has employed her spouse in the shop. She shares that she makes a monthly net income of NPR 25,000. She has been keeping regular savings at the institution. She has saved NPR 18,000 in the institution. Though she could not support her spouse in advancing his studies, she has ensured boarding school education for her one daughter.

Basanti shares that her prestige in the society has been increasing as she became a successful entrepreneur. She states – "I have become a successful entrepreneur facing every difficulty including economic crisis and poverty." She expresses her best wishes to Nirdhan as she could meet with the success following the path shown by the institution.

Contributor: Prem Bahadur Budha, Centre Mobilizer, Sinja Branch Office, Jumla

Manapura Khadka: Advancing the life in agriculture



Manapura Khadka – who could make her business a success even with the geographical remoteness - was born in April 1972 as the youngest child in the family of Anirudra Bista (father) and Jayakala Bista (mother) in Naraharinath RM Ward 3 (formerly Kumalgaun VDC Ward 1) of Kalikot. She was married on 20 September 1991 to Rana Bahadur Khadka, the younger son of Kure Khadka (father) and Beldara Khadka (mother) of Khadachakra municipality Ward 1 (formerly Manma VDC Ward 3). She was married to the family with an ordinary economic condition. She has a 6-member family.

She shared that she started an ordinary hotel business and vegetable farming as she faced difficulty in educating her children. She joined Chaur Self-Reliant Women's Group operated by Nirdhan, Manma branch. She started backyard vegetable farming and hotel business taking a loan of NPR 40,000 in May 2014. Then after, her daily income went on increasing gradually. With this, managing the household expenses and children's education has become easier. Now, her elder son has become a driver. Her elder daughter-in-law has been working in Kalikot post office. Likewise, her younger son is working in Kalikot eye hospital. Her younger daughter-in-law has been assisting in household chores and vegetable farming. Her 2 daughters are studying. At present, her family situation is good. She gradually expanded her business taking loan from Nirdhan. She has used loan amounts up to NPR 300,000. She has made good progress in her life with further expansion of the business taking loan recently in September 2020. She has been operating a jeep also purchased from the business income. She has been playing an important role in her group. Till date, she has saved NPR 185,000 in Samriddhi savings contributing NPR 3,000 monthly and NPR 200,000 in personal savings contributing NPR 15,000 monthly.

Manapura's family has been upgraded from an ordinary-income level to medium-income level family. Currently, she has become a successful entrepreneur. She has been positive towards Nirdhan and plans for expanding the hotel business and vegetable farming taking further loan from the institution. She shares that she has thoughts in making her son and daughter-in-law also the entrepreneurs.

Contributor: Bhakta Bahadur Shahi, Assistant, Manma Branch Office, Kalikot

Yamuna Khadka: Journey towards business success



Yamuna Khadka – born on 18 September 1988 as the youngest daughter among 5 children in the family of Lila Bahadur Khatri (father) and Sabitra Khatri (mother) in Dullu municipality 11, Dailekh (formerly Toraya, Kalbhairab 7) – spent her childhood in much difficulty. She has studied up to grade 12. She was married at an early age on 06 December 2003 to Surya Bahadur Khadka of Dullu municipality 6. She sent her spouse in foreign employment taking NPR 200,000 loan at 5% interest per month as their local income could not sustain the upbringing of the children and their education. As the foreign employment could not generate good income, she started poultry farming in 2014. Her spouse used to work as an electrician. In the meantime, she learnt about collateral-free Nirdhan loan with group guarantee targeting hardworking, diligent and self-reliant village women. With this learning, she became enthusiastic in advancing her business. In consultation with her spouse, she visited Nirdhan office to learn more about the services and facilities. On 03

June 2015, she joined Balebazar Women's Self-Reliant Group with proper understanding on the rules and regulations of the institution. She has a 6-member family.

She purchased 100 chicks to run poultry farming business taking NPR 40,000 loan. Her business went on prospering. She shares that, currently she has been keeping 1,000 chicks and 250 quails making 2 coops. Her poultry farming business has now been transformed into a modern business. She shares that all members of her family are working together in managing various poultry birds and quails farming as well as a fresh house. She shares further that the business generates good income. Her monthly savings comes to over NPR 50,000. She started her business in 2015 taking NPR 40,000 loan and continued taking further loans as necessary for expansion of the business. Currently, she has been using collateral-free loan of NPR 300,000 and collateral loan of NPR 500,000. She has been active in savings as well since she started business with Nirdhan affiliation. She has saved over NPR 64,600 at Nirdhan.

Yamuna has currently been keeping over 1,000 chicks and 250 quails generating income from the business. With business income, she has been able to purchase 1 Katha residential land and made there a well-constructed coop as well as laid foundation of the house. With Nirdhan affiliation, she has been ensuring education for her 3 daughters – her elder daughter is studying staff nurse course and other two are in grade 9 and 5. Her sons are in different occupation. She shares that she repays her loan installments on time and also supports the hardworking and diligent sisters like herself at times of difficulty. She states – “I help those with good intentions but without financial resources.” She shares that, though married at early ages, she could progress well due to hard work of both the couple. Like the saying goes – fruits of hard work are sweet – she shares that, increasing the income level becoming self-reliant in the business has been her greatest success.

Contributor: Mukunda Bahadur Shahi, Centre Mobilizer, Dullu Branch Office, Dailekh

Shusha Budhathoki: When there is will, there is way!

Shusha Kumari Budhathoki – the 41 years old resident of Narayan municipality 1, Dailekh – is the perfect example of the saying – where there is will, there is way! She was born in 1980 as the first child in an ordinary family of Mohan Maya Pyakurel (mother) and Bal Krishna Pyakurel (father). He has 3 younger sisters and 1 younger brother. Being a child, in a medium-income level family with patriarchal thoughts, she did not face much scarcity. She shares that she was married after completing grade 12 studies in 1995 to Hikmat Bahadur Budhathoki of Nayagaun, Narayan municipality 6, Dailekh district following social tradition.

She has 1 son and 1 daughter. After learning that Nirdhan invests collateral-free loan, she formed a group of village sisters and joined herself as well. She started a retail shop taking NPR 30,000 loan in 2010. Nirdhan expanded her loan limit as she wished. She has already utilized collateral-free loan of NPR 300,000 as she continued taking loan time to time as needed. Currently, she has been using collateral-based microenterprise loan of NPR 500,000. She shares that she started a vegetable shop and goat farming since 2018 as she thought of doing additional businesses. She shares that, she makes an annual income up to NPR 600,000 from hotel, retail shop, vegetable shop and goat farming. She shares further that, those who neglected her in the past have now behaving like friends as she progressed in the business. She is now capable of lending money to others. With her progress, the neighbours are also joining hands with her.

Shusha Kumari states – “Nirdhan has become a boon in my life.” She has been able to employ a person in her goat farm. She has been operating three businesses together. She shares that she has been able to make a five-storied house in Narayan municipality Ward 6 with the business income. She shares that Nirdhan came to her life as the God-like. She shares further that Nirdhan has improved her economic condition as well as changed her living standard. She is happy that Nirdhan became the charioteer in the success in her life.

Contributor: Lalit Shahi, Centre Mobilizer, Narayan Branch Office, Dailekh



Anarupa Rawal: Rejoicing agricultural trade



Anarupa Rawal – born in 1983 in the family of Shiva Ram Budha (father) and Laxmi Budha (mother) in Sinja VDC Ward 5 of Jumla district – was married in 2000 to Mana Chandra Rawal of Panchapuri municipality Ward 3, Surkhet district. Married in a family with limited income source, her life remained sorrowful. She sent her spouse to India for wage labour as it became difficult to sustain the 6-member family including 2 sons and 2 daughters. Due to vulnerable economic condition, she had to spend her life with much difficulty. One day, she learnt from the neighbouring sister about collateral-free Nirdhan loan through groups targeting the hard working and self-reliant village women. She also thought of doing some business. She joined Chaura ‘Ka’ Women’s Self-Reliant Group operated by Nirdhan nearby her house and continued transacting on loan and savings till date.

She started a trading business purchasing 8 castrated goats and 2 goats with the initial loan of NPR 75,000. As the business prospered, her income also increased gradually. She called her spouse back home from India. She invested further loan of NPR 125,000 in the business in the second year together with the earning of her spouse. She continued trading goats. She also took loan time to time as needed and also settled the account. Currently, she has been using the group loan of NPR 300,000. She has also been saving regularly since she started business with Nirdhan affiliation. She now has a savings of NPR 30,000 at Nirdhan.

Anarupa shares that she purchased a double-cab jeep (Bolero) in 2020 for transporting vegetable and fruits out of the income from goats trading. She shares further that she has been collecting vegetables and fruits from the village and transporting up to Birendranagar, Surkhet. She has purchased 12 Ropani land in 2021 from the savings out of the income from goat trading as well as the vehicle. Her children are studying in a good school in Birendranagar, Surkhet. She states – “if supported by the institution, progress could be made with hard work and dedication.” She shares that she has engaged her spouse in the agricultural trade, calling him back from India where he was engaged in wage labour for over one and half decade. All in the society has praised her struggling deed.

Contributor: Hem Prakash Bhusal, Centre Mobilizer, Bidhyapur Branch Office, Surkhet

Gita Nepali: Micro-credit made me an employer



Gita Nepali, born in 1979 in the family of Dhan Bahadur Nepali (father) and Gaitri Devi Nepali (mother) in Ward 8, Jhimruk of Pyuthan district is the sole child. With hardworking and friendly nature since childhood, she has completed studies up to grade 12. She was married in 1998 to Chandra Bahadur Nepali of Dailekh. She stayed in Dailekh for few years after marriage. She shares that she has been living permanently in Bangesimal, Ward 1, Birendranagar Municipality of Surkhet district since 2006. She has a 3-member family including her son. Her wishes of giving continuity to education could not be materialized as she was married to a family with normal income. Her family life could not be as she thought and was being spent in a mundane way. After some time, she was offered a job in a cooperative. However, with cooperative job, managing daily family life was difficult. In the meantime, she came to know about other staff in the cooperative being affiliated and transacting with Nirdhan. She also made herself familiar with Nirdhan services consulting with the staff.

In April 2012, she got affiliated with Nirdhan group. She started a tailoring shop in July 2012 availing the first collateral-free loan of NPR 30,000. As she was hardworking and fully confident, her business began to prosper gradually. As the time passed-by, she continued availing loan, respectively of NPR 60,000; NPR 100,000; NPR 150,000; NPR 200,000 and currently NPR 300,000 for expansion of the business. She shares that, an ordinary tailoring shop that she started has now been transformed into a garment industry. In her industry, she currently has 45 machines of various types valued at NPR 3,500,000. She has been serving the clients from two places – Tempo Park, Ward 1 and Yarichowk, Ward 3 in Birendranagar Municipality. She has currently employed 3 staff on permanent basis as well as engaged 27 workers on daily wages in the industry. In her locality, she has been well-known as an employer. She states that the business generates monthly income in the range of NPR 500,000 to NPR 600,000 and she makes a savings of up to NPR 50,000 per month after deducting all expenses. She shares that if one is dedicated and honest towards the business, not much time is needed in becoming a successful entrepreneur.

Gita shares that within 3 years of doing business, she has been able to acquire 1 Katha land and 3-storied well-constructed house. She has been ensuring higher education for her son in Surkhet. Currently, she has been availing Nirdhan loan of NPR 210,000. She has been managing NPR 1,200 savings per month in the institution and so far saved NPR 70,000. She expresses her wish of further expansion of the business availing collateral-free loan as per the rules of the institution. She feels very much grateful towards Nirdhan and credits the support and micro-credit facility of the institution for her success.

Contributor: Dammar Bahadur Shahi, Assistant, Birendranagar Branch Office, Surkhet

Jayanti Budha Magar: The journey towards success



Jayanti Budha Magar – resident of Jhinge, Bheriganga 6, Surkhet district of Karnali province - was born in April 1981 as the third daughter in the family of Garna Bahadur Budha Magar (father) and Shasira Budha Magar (mother). Her family, dependent on agriculture, had only 5 Ropani land in a remote mountainous location. As agriculture alone could not sustain the big family, the members were forced to do wage labour as well. She could not study in the school as it was difficult managing the family livelihood due to limited income source. She spent her childhood in collecting fuel-wood and fodder. She was married at an early age of 15 years in 1997 to Jaya Bahadur Mahatara of Maintada, Jahare of Surkhet district.

She had to face much difficulty after marriage due to a big family with 10-members. She was the third daughter-in-law in the family. The family members had no employment. Her spouse also did not have employment. She shares that it became very difficult to raise her 2 daughters and 1 son. As she had thought of doing some business but with no capital, she started a small fancy shop in Jahare taking some loan from village moneylender at exorbitant interest. With an intention of expanding her business with small investment, she joined a group under Nirdhan Jahare branch office in January 2015. She expanded her business taking a loan of NPR 40,000. She then continued taking loan as and when needed and also paid back the loan installments. She has so far used collateral loan of NPR 500,000 and group loan of NPR 400,000. She shares that the loan taken at different times has helped in expansion of her business and her living standard has changed with business income.

Jayanti shares that she has employed 1 person at her shop. Her spouse is also looking after the shop at times. She shares that she makes a monthly net income of over NPR 50,000. Currently, she has acquired 3-storied well-constructed house with 16 rooms as well as 2 Ropani land. Her elder daughter has been married off, son is studying IT in Kathmandu and younger daughter is studying pharmacy. Her economic condition has improved now as she worked hard with patience and dedication utilizing properly the loan from the institution. She advises other sisters as well to work hard with dedication utilizing properly the loan.

Contributor: Durga Gurung, Centre Mobilizer, Jahare Branch Office, Surkhet

Gaura Devi Pandey: Nirdhan support for business success



Gaura Devi Pandey – born in 1988 in the family of Lal Dhungana (father) and Ranga Devi Dhungana (mother) in Boniya of Kailali district – was married in 2006 to Keshav Raj Pandey of Lamki Chuha municipality 1, Kailali. Her life could not be as expected as she was married in a medium-income family. She shares that the family livelihood, however was managed as her spouse used to work in India.

One day she learnt from a neighbouring sister about collateral-free Nirdhan loan through groups to hardworking and self-reliant village women. With this learning, she also thought of doing some business. She visited nearby Nirdhan office in Lamki to learn more about the loan from the institution. With proper understanding on the services and programs of the institution, she joined a group in September 2017 and involved in loan and savings transactions. She has been transacting on loan and savings regularly till date. She has a 5-member family. She started a fancy shop in Amraini, Janaki RM 5.

She started a fancy shop taking the first loan of NPR 60,000. She expanded further her business taking subsequent loan respectively of NPR 60,000; NPR 75,000; NPR 125,000 and NPR 175,000. She shares that, as the business generated good income, she has been expanding her business using micro-enterprise loan of NPR 500,000 and collateral-free loan of NPR 400,000. She has been repaying the monthly loan installment of NPR 17,000. She had repaid the loan installments even at times of Covid pandemic with the business income. The fancy shop that she started has now been running very well. As she needed helping hands in the fancy shop, she called her spouse back from India and engaged in the business. Her fancy shop has been generating very good income. She shares that the business generates a monthly net income of over NPR 60,000. She has been repaying regularly the installments of collateral loan that she invested in the business. She shares that she has been able to make a well-constructed house purchasing land in Lamki Bazar worth NPR 6 million from the business income.

Gaura has also been saving since she started business with Nirdhan affiliation. She has been contributing NPR 1,000 monthly in Samriddhi savings and able to save over NPR 62,000 as of now. She estimates that she has earned about NPR 1.5 million from the business and invested similar amount further for business expansion. She has been ensuring boarding school education for her children. She has managed her spouse to live and do business together at home. Her struggling deed has been well appreciated by the sisters in the group. She shares smilingly that she supports the group sisters when they face problems in repaying their loan installments. She has a plan to expand the business in the form of wholesale fancy shop.

Contributor: Bhagawati Bhandari, Centre Mobilizer, Lamki Branch Office, Kailali

Bisna Jaisi : The Flourishing life with Nirdhan support

Bisna Jaisi – born in a low-income family of Man Singh Dhami (father) and Sita Devi Dhami (mother) in Jugeda village, Dhangadhi Sub-Metropolitan City, Ward 12 of Kalali district, Sudurpashchim province - was married to Khem Raj Jaisi of the same village. She was married in a low-income family. She had no land to keep as collateral for taking loan. She also did not have capability in doing business.

In the meantime, in 2014 Nirdhan opened a branch office in Fulbari. She joined Jugeda Women's Group in 2015. She started a grocery shop taking the first loan of NPR 40,000 in July 2015. As the business started generating good income, she continued taking loan as needed to expand the business as well as settling the accounts. She took NPR 300,000 loan and invested in the business. She shares that she has been able to run the grocery shop successfully utilizing properly the loan taken from the institution. She has now been running a snacks shop together with the grocery as well as a meat shop. Recently, she has purchased an auto rickshaw for her spouse to drive in Dhangadhi as her business income increased and she has improved her business further.



Bisna shares that she has been able to uplift the family living standard taking loan from Nirdhan. She has been ensuring good school education for her children. She shares that she has purchased an auto rickshaw and 3 Katha land from the business income. She has been repaying timely the loan installments as well as saving NPR 2,200 monthly in the institution. She has been able to save NPR 142,000 in the institution as of now. She shares that she used to curse herself in the past in being born as well as married in a poor family. Now, she has been operating well a snacks shop together with a grocery and a meat shop. She shares that she has been motivating other women as well in doing business joining a group and utilizing the loan. At present, she shares with proud and happiness that – “Nirdhan made me an entrepreneur. Nirdhan has a great role and support in bringing me and my family at this stage of success. I will never forget this support.”

Contributor: Suresh Mani Tripathi, Branch In-charge, Fulbari Branch Office, Kailali

Padma KC: Happiness brought about by hotel business



Padma KC shares that she learnt about Nirdhan services and benefits in January 2010 when Nirdhan Tikapur branch conducted a group meeting for program expansion at her locality of Saubhagya Tole. She joined the group in the same month after taking 9 days financial literacy training. She started vegetable farming taking the first loan of NPR 5,000 in August 2010. As she found taking and repaying loan convenient, she continued using the facility and expanded her vegetable and goat farming business.

Rejoicing the agricultural vocation, her experience and confidence increased over time and she thought of doing a different and bigger business. As such, she was attracted in doing hotel business. She started hotel business taking on rent two rooms nearby in Tikapur Bus Park taking NPR 40,000 loan in 2014. The hotel business had prospered very well until the first wave of Covid pandemic. However, business again went on well. With prosperity in business, the family became happy. Currently, she has been running the hotel with support from her spouse and making a monthly net income of NPR 45,000. She shares that she has been successful in purchasing 2 parcels of residential land, ensuring children's education and marriage, and making a 4-room house in the village.

Padma has now been operating hotel business with 2 workers taking on rent a 8-room, 2-storied house for lodging and another 3-room house for preparing and serving food. She had also started savings since she became a group member for use at times of difficulty. She has so far saved NPR 128,000 at Nirdhan. She has been using the ninth loan of NPR 400,000. She shares that she now does not have financial problems. She shares further that she never disappointed while engaged in the business with her untiring hard work, skill and energy as well as financial support from Nirdhan. She shares further that she has made 1 house and purchased 2 parcels of residential land with business income. She states – “after joining the group, it is our duty to educate children, cleanliness is compulsory for our health, investment today in education is the base and asset for tomorrow. Any enterprise is feasible, prowess at home would certainly ensure progress in the family, society and country.” She shares that she has been advocating the sisters and guardians in ending their sorrowful days advancing the business utilizing properly the loan. She has been familiar as a successful entrepreneur and an inspiring figure in the society.

Contributor: Tulsi Prasad Rana, Assistant, Tikapur Branch Office, Kailali

Ayodhya Devi Dagoura: Rejoicing commercial banana farming



Ayodhya Devi Dagoura was born as the eldest child on the day of Laxmi Puja in October 1976 in the family of Mangal Prasad Dagoura (father) and Saguni Devi Dagoura (mother) in Ward 2, Sukhad Municipality (formerly Darakh VDC) of Kailali. She was married at the age of 20 years in February 1997 to Ganga Ram Dagoura of a low-income family in Banjariya, Ward 3, Joshipur VDC following social tradition. She shared that, being the eldest in the family with two brothers and two sisters, she could not attend school. However, her brothers are now in teaching profession with education up to diploma level, one sister is staff nurse and another is pursuing agriculture profession.

She is recognized well as a successful farmer in the municipality. Her business is commercial banana farming. She shares that with the business income she has been able to acquire 3 Katha land worth NPR 1.1 million and saved NPR 72,000 at Nirdhan. Currently, her monthly income is NPR 60,000. She has given temporary employment to 5 persons. She gave birth to a son after a year of marriage. Another son was born after three years. She shared that, at present her elder son is pursuing studies in Diploma level fourth year and younger is at grade 10 in a boarding school. Though she has experience of only the adult class and her spouse up to grade 10, they are well aware of the importance of education.

She started her business opening a grocery with NPR 40,000 loan that she first availed after affiliation in Nirdhan group in September 2014. As she could not generate good income from grocery, she thought of pursuing commercial banana farming. She started banana farming in 10 Katha land. As banana farming generated good income, she shares that she has expanded it further to 3 Bigha leased land and also engaged in vegetable farming in 8 Katha land. She has been selling her produce in Tikapur, Dhangadhi, Nepalgunj and Butwal. For the farming, she has installed solar water pumping set and availing NPR 400,000 loan in the eighth cycle.

Ayodhya Devi expresses her happiness as well as gratitude towards Nirdhan as it has supported her at her difficult times. She vowed not to be involved in the group other than Nirdhan and motivates the sisters in the group for pursuing commercial agriculture. She shares that if one pursues modern agriculture replacing the traditional one, there is no need in searching other salaried jobs. She further shares that, there was a time when no one trusted her even a hundred Rupee, now she has been capable of lending NPR 20/30 thousand to the neighbours.

Contributor: Prakash Datta Paneru, Assistant, Joshipur Branch Office, Kailali

Kriti Devi Chaudhary: Rejoicing the beauty parlour

Kriti Devi Chaudhary was born on 21 August 1987 as the first child in the family of Suni Devi Chaudhary (mother) and Desh Ram Chaudhary (father) in Masuriya, Gauriganga municipality Ward 7, Kailali. She shares that her childhood was spent in much sorrow. As the Tharu community prioritized household chores for girl child over their education, she was confined within household. She shares that she also went school at the age of 10 years at compulsion as all children of the village started going there. She felt much happiness attending school. She shares that she was forced to enroll in Maoist party while studying grade 5. Hers was a revolutionary marriage (Janabadi Bibaha) on 26 December 2004 following the Maoist culture. She gave birth to a son on 07 December 2005. Sharing her sad story, she states – “my spouse passed away in the Maoist struggle when the son was four months old.” Then after, the peace accord to end the struggle was signed and she took refuge at her maternal home. She shares that, she spent her days in much difficulty - her parents were no more, the step-mother at maternal home, and infant at her lap without her spouse. She then took 6-month long beauty parlour training as advised by her colleagues and paid the training fees doing wage labor as she had only her child as her property.



A neighbouring sister in the village had enrolled her in Nirdhan group after informing about the institution. She started New Looks Beauty Parlour taking the first loan of NPR 60,000 in February 2017. She shares that she has been expanding her business taking further loans as needed respectively of NPR 125,000, NPR 175,000 and currently NPR 330,000. She shares further that the business that she started with Nirdhan loan has now worth NPR 2 million. She has been giving training to a group of 20 to 40 sisters organized by municipality and ward office. She shares that she has given employment to 4 women. Currently, she has been giving beauty parlour training to 10 women. She shares that she has so far given training to over 1,100 sisters. She shares further that with this business, she faced no more difficulties and makes a monthly income in the range of NPR 50,000 to NPR 100,000. She has started making a house in Masuriya bazar purchasing residential land worth NPR 1.5 million. Her son is studying in grade 9. She has a dream of making her son an officer.

Kriti states – “Nirdhan has become a pillar of progress for single women like us. It has been easier taking loans from Nirdhan than that from the village moneylenders or neighbours as Nirdhan loan could be repaid in smaller monthly installments.” She shares that she liked the insurance coverage of the loan amount ensuring compensation in case of untoward incidents. She has opened Samriddhi savings account with a monthly contribution of NPR 1,500. She shares that she has saved over NPR 100,000 at Nirdhan. She states, with such programs, the trust of the members like herself towards the institution has been increasing and hopes for even stronger relationship between the institution and members. She expresses her gratitude towards the institution for its services and benefits.

Contributor: Manju Pangen, Senior Assistant, Masuriya Branch Office, Kailali

Geeta BK: Rejoicing the animal husbandry business



Geeta BK - the resident of Harinagar, Ghodaghodi municipality-7 of Kailali – has become familiar as a successful entrepreneur. She learnt about Nirdhan services and benefits from the group meeting conducted by Nirdhan staff for program expansion. After consultation in the family, she joined Harinagar Women's Group No. 28 in 2012.

She started vegetable farming taking the first loan of NPR 20,000 after joining the group and continued savings and loan transaction regularly. She experienced that vegetable farming could not generate much income as she did not have much land and it was difficult to sell the vegetables of perishable nature in the small village market. She then thought of doing goat and buffalo farming business. She started goat farming business taking NPR 250,000 loan on group guarantee. She took microenterprise loan of NPR 300,000 and started buffalo farming. She shares that she has been using loan properly for business expansion and also repaying loan installments.

As the goat and buffalo farming business went on well, she employed a village worker at monthly salary of NPR 10,000. Thus, she has been able to give employment to others operating her business well. She shares that, this has contributed to some extent in resolving unemployment problem. Currently, she has been keeping 106 goats and 5 buffaloes. She shares that, she makes a monthly net income of NPR 45,000 from sale of goats and buffalo milk. She has been encouraged in savings since she started business joining Nirdhan and she has saved so far over NPR 62,000. She shares that, she has planned for expansion of the business as goat and buffalo farming has succeeded well.

Since she operated the business joining the institution, her economic status as well as social prestige has increased. Though she has not studied, she is proud in that her elder son is studying Engineering and younger son is in grade 10. She shares that she has purchased 7 Katha arable land with the business income.

All members of the Centre and guardians praise on her progress in the business with hard work and dedication as well as proper use of loan investment from Nirdhan. She proudly shares with the sisters that her family could progress with Nirdhan support. Likewise, she requests all to become self-reliant and entrepreneur taking loan as needed and its full utilisation.

Contributor: Prayag Raj Pandey, Assistant, Sukhad Branch Office, Kailali

Saraswati Kumari Khadka: Rejoicing ayurvedic pharmacy



Saraswati Kumari Khadka was born in 1987 as the third child among 5 sisters in the family of Birbhan Khadka (father) and Laru Devi Khadka (mother) in Tikha VDC Ward 2 of Doti district. She lost her father at the age of 10 years. Despite of her family problems, she continued her studies up to grade 3 in Doti securing various scholarships as she was brilliant in studies. She studied up to grade 10 in Dhangadhi after their family relocated there in 1992. She was married in 2004 to Rajendra Prasad Bhatt with whom she was introduced while studying Ayurveda Practitioner after completing grade 10. After marriage, they faced economic problems as both the couple was unemployed. She thought of doing some business and let her spouse advance his studies.

To manage capital for business, she learnt from a neighbour about Nirdhan programs. In 2009, she joined Nainadevi Women's Group in Dhangadhi-1. After joining the group, she was encouraged as she could use various services including savings, insurance, remittance and collateral-free loan. She shares that, Nirdhan is like her maternal home as she could fulfill her wish of doing business. She started her entrepreneurial journey opening an ayurvedic pharmacy taking NPR 20,000 loan in 2009. Then after, she expanded her business taking and utilizing further loans respectively of NPR 30,000; NPR 50,000; NPR 90,000 and NPR 150,000. She shares that, she had to face various difficulties in the past. However, with her strong determination and Nirdhan support, she has been advancing forward and expanded her business taking microenterprise loan of NPR 500,000 in 2015 keeping the land that she purchased with her hard work, as collateral. She shares that the business as prospered further as her spouse is also supporting after completing the studies. Currently, she has been expanding her business taking a loan of NPR 1,000,000. She shares that she has purchased 14-room, 2-storied house and 10 Dhur residential land in Dhangadhi bazar as well as 10 Katha land. She shares further that she has ensured good school education for her 1 son and 1 daughter and raised them well.

Saraswati has given employment to 6 additional persons in operating her business - Baijnath Ayurvedic Aushadhalaya as well as Dhangadhi AyuPharma. Her spouse is in government service and looks after the business on holidays and at free times. She shares that she makes a monthly savings in the range of NPR 150,000 to NPR 200,000 from the business after repaying loan installments, household expenses and staff salary. She has been able to become one of the best members with proper utilisation of the loan taken from the institution. She shares that all members of the Centre and guardians praise on her progress in the business with her hard work, dedication and Nirdhan support. She proudly shares with the sisters that her family could progress with Nirdhan support.

Contributor: Ajaya Rasaili, Assistant, Attariya Branch Office, Kailali

Saraswati Devi Bharati: Life transformed with business



Saraswati Devi Bharati - born in a poor family in Siradh, Bhageshwor VDC Ward 5, Dadeldhura district – was married at the age of 16 years to Gopal Bharati of Krishnapur municipality-2. Her spouse joined police job as it became difficult managing family expenses. She started a grocery shop in January 2015 after her spouse retired from Nepal Police serving 19 years. She shares that at initial days of her business – goat and poultry farming and grocery shop – she could generate only lesser profit as she lacked business knowledge. However, she could expand and operate the business well after investing the loan taken from Nirdhan Jhalari branch in Kanchanpur.

She has now been familiar as a successful goat and poultry farmer as well as a grocer. She has been engaged in goat and poultry farming at her 3 Katha land and 24 Katha land taken on lease. She shares that she makes an annual average income of NPR 1,400,000 from these businesses. She has been expanding further the goat and poultry farming as well as grocery using the business income. She shares that she has now kept 32 goats and 320 poultry birds (local and Kadaknath). She shares further that she has invested about NPR 700,000 in the grocery shop and kept 4,500 fingerlings making a fish pond in 3 Katha land. She has a 4-member family. The business is being handled by herself, her spouse and 1 worker.

In 2012, she joined Banichowk Self-Reliant Group operated under Nirdhan Jhalari branch. She shares that she operated goat and poultry farming business and a grocery shop utilizing the advice, suggestions and knowledge shared by Nirdhan staff in regular monthly meetings and financial literacy training. She has been expanding the businesses taking loan from the institution time to time. Currently, she has been using a loan of NPR 500,000. She shares that, it would be convenient investing in the business if the institution extends bigger loans based on the business size. She currently makes a monthly income of NPR 50,000 from the business.

Saraswati states – “Nirdhan transactions on loan and savings are of specialized nature and it is the top-most institution in extending facilities. The society does not trust a loan to the poor. While doing business taking loan, one could repay the loan and interest on easier installments. I suggest other poor women like myself to join the group.” With hard work and diligence, she been successful in becoming an exemplary figure in the society.

Contributor: Ram Prasad Bhusal, Branch In-charge, Jhalari Branch Office, Kanchanpur

Rukma Rana: Family prospered with banana farming



Rukma Rana was born on 23 February 1990 in the family of Bed Kumari Rana (mother) in Laljhadi RM Ward 3, Kanchanpur – located about 20 kilometers south of Mahendra Highway in Sudurpashchim province. Due to poor family background, her up-bringing and education did not went well. Amidst the poverty, she was married at an early age in June 2007 to Samman Rana of Laljhadi RM Ward 6. The family responsibility was added to her after marriage. She gave birth to a son after 2 years of marriage. She shares that the number of family members went on increasing after birth of another son after few years.

With increased number of family members, it became difficult to manage daily expenses with the sole wage labor of her spouse. She however struggled with 5 Katha land given by Land Issue Resolving Commission in managing daily expenses and upbringing her sons. As she was looking for alternative income sources, she formed a Nirdhan group gathering 20 village sisters and joined herself in the group in October 2018 after taking financial literacy training.

After joining the group, she took a loan of NPR 75,000 in 2018 and started banana farming in the 5 Katha land. She has expanded banana farming in another 2 Bigha land leased from a school in the same ward with her business income of NPR 100,000 and second loan of NPR 125,000 from the institution. With the income from banana farming, her economic status now has been increased. She has been giving continuity to her banana farming business. She shares that she has engaged 2 other persons in the business on daily wages.

Rukma started a grocery shop as well as pig and goat farming besides banana farming taking the third loan of NPR 200,000 and currently NPR 300,000. She shares that she makes an annual average net income of NPR 400,000 from the businesses. She has enrolled her sons in a boarding school. She shares that she has received recognition from all with increased family income. She shares with all sisters – “with hard work joining hands together with the family members, we all women could also increase our income level and make our families the prosperous ones.”

Contributor: Sarita Chaudhary, Centre Mobilizer, Belauri Branch Office, Kanchanpur

Nanda Devi Gharti Magar: Good return from goat farming



Nanda Devi Gharti Magar, the resident of Bedkot municipality Ward 6, Kanchanpur is now 43 years old. She was married at an early age to Man Bahadur Gharti Magar following social tradition. Due to low-income level at her maternal home, she did not find an opportunity for study. With a 4-member family, she has regularly been transacting on loan and savings in the institution since 2011. She shares that she has inculcated a habit of savings after she attended financial literacy program organized by Nirdhan. She shares further that she has made good income with goat farming business after participating in the training given by the institution.

She started her business purchasing 2 goats taking the group loan of NPR 20,000. As her business prospered, she now has kept 20 goats, 5 pigs and 100 broiler as well as some local poultry birds. She shares that her spouse is now making a goat shed taking 3 Katha land on lease. She has plans to add goats in the new shed. She shares that she has made a monthly net income up to NPR 60,000 from the business. Started from NPR 20,000 loan, her business has increased with subsequent loan investments of NPR 50,000 to currently NPR 250,000. With business income, her children are pursuing higher education.

She has so far saved over NPR 60,000 at Nirdhan. She encourages other sisters in the group for savings for use in future. With her ancestral home in the hills, she has now been residing in Bedkot-6, Ghursuwa making a house in 1 Katha residential land that she purchased from the business income. As the saying goes – day comes after night – her poor life has now been changed into happier one with improvement in her economic condition. Her children help in the business at their free times. She also participates in the village social activities. She has proved that, her spouse could earn working at home also instead of going India.

Nanda advises all to repay the loan installments on time regularly. She has a habit of helping the friends at times of their difficulty. She shares that, she has a plan of expanding goat farming business keeping over 100 goats with further investment with the support of the institution in the days ahead.

Contributor: Til Bahadur Saru Magar, Senior Assistant, Mahendranagar Branch Office, Kanchanpur

Kaushila Joshi: Happiness brought about by Nirdhan



Kaushila Joshi has been an example that a person with an interest in doing business could bring a great change in the life with even a small advice from a person or an institution. Someone would have strong interest in doing business but does not have money. Others may have money but not an interest in doing business. Lack of money did not stop Kaushila from pursuing her interest. She was born in 1987 as the first child in the family of Amba Datta Joshi (father) and Nanda Devi Joshi (mother) in Assam, India. After completing studies up to grade 12, she was married in 2004 to Komal Prasad Pant of Dodhara-Chandani municipality Ward 5 of Kanchanpur district.

As the saying goes – lack of money would not deter the one with will, energy and wish – she joined Shivanagar Women’s Group in November 2014 as advised by Nirdhan staff and started transacting on loan and savings. She has been continuing loan and savings transactions till date. She started buffalo farming business in March 2015 as Dodhara-Chandani area has good environment for animal husbandry as well as there is high demand and consumption of milk in Mahendranagar bazar in Nepal and nearby Khatima and Banbasa bazar in India. She has been continuing this business till date. She shares that, with buffalo farming, she has increased income, improved farming and reduced cooking fuel (firewood and gas) expenses installing a bio-gas plant. She shares further that her business has been successful and advanced with counseling from Nirdhan, technical support from municipality and her knowledge and skill.

She has also been engaged in a local multi-purpose cooperative. She shares that together with the earnings of her spouse, she has purchased 10 Dhur residential land in Bhimdatta municipality and ensured children’s education and household expenses. She has been saving for future since she started business joining the institution. She shares that she has saved NPR 87,000 at Nirdhan. Currently, she has been using Nirdhan loan of NPR 300,000 taken for buffalo farming. Her loan and savings transactions are satisfactory.

Kaushila states – “progress could be made if collaborated with supporting institutions.” She has been ensuring good school education for her children as she earned good income from buffalo farming business that she pursued taking loan from Nirdhan. She shares that her children are graduating with good marks. Her spouse is working at Nepal Electricity Authority on daily wages. She shares that besides doing business, she has been involved in spreading public awareness on financial literacy and women’s empowerment. She looks forward to dissemination of more business related knowledge and training on business plan preparation through Nirdhan. She advises all sisters to progress economically taking and using loan based on the project costs.

Contributor: Dukhi Ram Budhathoki, Senior Assistant, Swasthya Chauki Bazar Branch Office, Dodhara-Chandani, Kanchanpur

Saru Devi Silla: The success story



Saru Devi Silla, the resident of Alital RM Ward 8 of Dadeldhura is familiar as a successful entrepreneur. She has been engaged in production and distribution of eggs and poultry birds in Godam, Alital RM Ward 8. Married in a family with limited income source, she somehow managed her dailies and gave birth to two sons and three daughters. It became very difficult for her to manage household expenses with increased number of family members. One day, she learnt from an elder sister about collateral-free loan investment by Nirdhan on group guarantee. With this learning, a 16-member Godam Women's Group was formed in 2015 at her initiation. She started loan and savings transactions. She started a grocery shop taking the first loan of NPR 20,000 in March 2017. With her polite nature and support from her spouse, the business went on prospering. She then prepared a coop for earning more from poultry farming.

She took NPR 70,000 loan in the second year and started poultry farming. She expanded the poultry farming business taking NPR 125,000 loan in the third year. She smilingly shares that, she has now been engaged in commercial poultry farming registering Dhansara Poultry Farm and Fresh House utilizing NPR 300,000 loan. With this business income, she has been established in the society as a reputed, honest and hardworking person. With the business expansion, her spouse has now been engaged in fish farming making 2 fish ponds together with poultry farming. She shares that she has been able to acquire fixed assets worth NPR 1,500,000 and keeping 500 to 2,500 local as well as broiler poultry farming.

Saru Devi shares that her monthly income is about NPR 150,000. She has been familiar as a successful entrepreneur in the inner-Terai of Jogbudha as well as in her village. Her children are studying in a good college in Dhangadhi and the younger son is supporting in her business. She has been repaying monthly loan installment of NPR 30,000 from the business income. She has also been saving NPR 2,000 per month. She thanks Nirdhan for supporting her through loan investment for engaging in commercial agriculture and poultry farming enabling her family in raising economic status and bringing happiness. She shares that she has utilised properly the loan taken from Nirdhan. She states – “may no one suffer like I did.” She shares that she considers the institution as a colleague as she could succeed in business with her effort day and night together with the trust from the institution at a time when the society did not trust her. Likewise, she advises other sisters also to transact on loan and savings joining the group as economic progress could be achieved with proper utilisation of loan.

Contributor: Ganesh Bahadur Bohara, Centre Mobilizer, Jogbudha Branch Office, Dadeldhura

Manju Devi Air: Life transformed with agricultural vocation

Manu Devi Air – born in 1988 in the family of Mohan Singh Air (father) and Maina Devi Air (mother) in Ajayameru RM-2, Dadeldhura district – was married in 2003 to Padam Bahadur Air of Bheta, Amargadhi municipality Ward 1. She shares that she has studied up to 10+2 level. She faced difficulty after marriage in managing day to day family expenses and children's education due to weak economic condition. As her spouse had no employment, she joined Bheta Women's Group in 2014 as advised by the local sisters. She thought of doing



vegetable farming at the beginning. She shares that, she then started goat and poultry farming and has now been engaged in vegetable farming in 6 Ropani land and poultry farming business.

After joining the group, she started off-season vegetable farming taking NPR 20,000 loan from Nirdhan in 2015. With her untiring effort and support from her spouse, the business prospered. She started goat and poultry farming together with vegetable farming. She currently has been engaged in off-season vegetable, goat and poultry farming. As her business expanded from vegetable farming to goat farming to poultry farming, she has employed 2 local persons. Her spouse is in teaching profession. She shares that her spouse also supports in her business.

She shares that she has been making an annual net profit of NPR 500,000 to NPR 600,000 from the business. She has been fully satisfied with her business. She takes her business as her source of economic resource. The business that she started taking the first loan of NPR 20,000 has now been expanded further taking subsequent loans respectively of NPR 100,000; NPR 175,000; NPR 200,000 and now NPR 400,000. Her loan and savings transaction has been regular as per the rules of the institution. She has been saving NPR 700 to NPR 1,000 per month in the institution. She has also been motivating other sisters in saving. Currently, she has a saving of NPR 60,000 in the institution. She states – “the hardworking and enterprising individuals, if supported financially by the institutions could strengthen their economic condition.” With joining the institution, she has improved her economic condition and ensured good education for her 1 son. She shares that she has taken goat farming training from the institution in 2016. She shares that she has used the training learning in her business and also imparted entrepreneurship skills towards strengthening economic condition to other sisters and unemployed persons in the society.

Manju has now been the medium of the economic resource in the family. She shares that she is happy with the transformation in her life through Nirdhan support and advice. She now advises the village sisters confined within the households in improving their economic condition through proper loan and savings transactions joining the groups.

Contributors: Sher Bahadur Bista, Junior Assistant, Amargadhi Branch Office, Dadeldhura

Sarita Singh: An active and dedicated entrepreneur



Sarita Singh was born in 1989 as the elder daughter among 4 children in an ordinary family of Subodh Singh (father) and Pampha Devi Singh (mother) in Khalanga VDC Ward 5, Salyan district. Though born in Salyan, she made Doti district as her destination workplace. Her dailies were becoming difficult with no source of income in the village 30 kilometers away from the district headquarters where she was married to. As she saw no future for her children, she relocated to Silgadhi bazar in consultation with her spouse and started a fancy shop there in 2017 taking NPR 70,000 loan from moneylender at exorbitant interest rate. She learnt from friends about Nirdhan providing collateral-free loan to poor and deprived women. She then gathered the neighbouring sisters and formed Gauripipal Women's Self-Reliant Group in April 2018 and joined herself.

She shares that, after joining the group, the staff from the institution informed about the group responsibilities and encouraged in operating the group from time to time. She shares further that one could become successful if the business plan and family and business budgets are prepared and implemented well as taught in the financial literacy training given by the institution. She expanded her fancy shop business taking the first loan of NPR 75,000 in May 2018. She shares that her fancy shop prospered well due to her continued untiring efforts. She further expanded her business taking NPR 125,000 loan in March 2019. She shares that she could change her living standard strengthening the business taking NPR 500,000 microenterprise loan in June 2019. She settled the microenterprise loan and expanded further her business taking NPR 200,000 loan in January 2021 and NPR 300,000 in September 2021. She shares that she has been operating the business started earlier in a small shutter now in 3 shutters. She has an inventory of about NPR 2,500,000 in the fancy and shoes shop. She shares that she has been able to make a monthly income of over NPR 70,000 from the business.

Sarita shares that she has been employing 2 persons in her business. She has about NPR 50,000 savings at Nirdhan. She shares that she has purchased a parcel of residential land in Nepalgunj worth NPR 2,500,000. She has been ensuring good education to her children though she could not study well. Her elder son is studying law in Dang and younger son is in grade 5 in a boarding school in Silgadhi. She states – “the institution provided me collateral-free loan, I utilized properly the loan with hard work, patience and dedication, as such my economic condition has improved now.” Like her name, she has been focusing on her work as the river flows continuously. She advises other sisters in pursuing proper business with courage and without hesitation in taking loan.

Contributors: Man Bahadur Bhandari, Branch In-charge, Silgadhi Branch Office, Doti

Radha Kumari Shahi: Nirdhan – a friend of daring entrepreneur



Radha Kumari Shahi, resident of Kamalbazar municipality Ward 6, Achham is a successful hotel entrepreneur. Her hotel is in operation in Thantikhand bazar with the name of 'Jwala Restaurant and Lodge.' Born in 1983 in the family of Setu Bahadur Shahi (father) and Padma Shahi (mother) in Hattibanjha, Birpath-9, Achham district, she was married in 2003 to Karna Bahadur Shahi of the same locality. She shares that, despite of having much land, they had to buy food stuff to meet daily needs as agricultural production in the hilly region was low. She gave birth to the first child – a daughter in 2004. She shares that she had thought of giving good education to her children as she could not study well given the time and environment in the past. The hotel business that her spouse used to run sustained minimally the family expenses as the business was not well organized. She faced a major crisis in 2014 with the death of her spouse. She shares that she was never discouraged despite of the responsibility of upbringing her small kids. She continued the business of her spouse with courage. However, she was thinking of running the business systematically but lacked capital. In 2017, she learnt about Nirdhan services and formed a group of 15 women at her initiation and joined herself.

She shares that she took the first loan of NPR 60,000 in July 2017 and invested all amount in the hotel business. She expanded the business taking the second loan of NPR 150,000 in 2018. Currently, she has been expanding the business taking the microenterprise loan of NPR 500,000. She shares that she makes a monthly income of NPR 40,000 from the business. She has saved NPR 137,300 in the institution. She shares that she has been saving NPR 2,200 per month regularly. With the business income, she has made a 4-storied well-constructed house in Thantikhand, Achham; purchased 10 Katha arable land in Tikapur, Kailali; and ensured Nursing studies in Kathmandu for her daughter. She shares that, it has been easier for women to engage in income generation through Nirdhan as it has been a friend of the dedicated and hardworking sisters.

Radha expresses her happiness as Nirdhan has not only been providing loan forming the groups of deprived women but also ensuring proper utilisation of loan and motivating in becoming professionals through business and financial literacy training and organizing observation tours. She shares that the living standard of the deprived women affiliated in the groups has been improving through collateral-free loan investment of the institution. Finally, she credits Nirdhan for her advancement so far and advises other sisters as well in becoming entrepreneurs taking loan from institutions for doing business.

Contributors: Rabi Kiran Gautam, Assistant, Mangalsen Branch Office, Achham

Radhika Nepali: Tailoring business as the foundation



Radhika Nepali - resident of Chhipekhol, Sanfebagar municipality Ward 4, Achham district – was born in 1988 in Khalsain of Achham district. Born in the family of Tanka Auji (father) and Tara Auji (mother), her childhood was spent studying up to grade 5. Then after, she was married at an early age of 16 years to Basanta Bahadur Nepali in Chandika, Achham-4. After marriage, the family had no sources of income. She shares that the agriculture was the main vocation and family livelihood was managed with 1 sewing machine used by her father-in-law. As time passed by, she gave birth to 2 sons and 2 daughters. With the birth of children, the economic burden also added. She shares that, as the responsibilities added, in consultation with her spouse, she thought of expanding the tailoring shop being run by her father-in-law. She expanded the tailoring shop taking a shutter on rent nearby Sanfebagar airport at NPR 3,500 per month rental.

She shared that, though she started the shop, she faced economic problems for further investment and loan, if available, was only at exorbitant interest rate. She learnt that Nirdhan has opened a branch in Sanfebagar in 2015. The staff from the institution visited her village and informed about the services and facilities to be provided including collateral-free loan through groups to deprived and lagged-behind women as well as savings, insurance and remittance. They formed Shrijansheel Women's Group in her locality. She started loan and savings transactions joining the group. She shares that she has been much impressed with the opportunity provided by the institution in becoming an entrepreneur with provision of convenient loan facility together with savings. She started tailoring business taking an initial loan of NPR 40,000 from Nirdhan. Currently, she has been running the business using a loan of NPR 400,000. She shares that her spouse also gives time to the business. The business that she started with 2 sewing machines has now 8 machines and employed 4 tailors as well. She shares that she makes a net profit of NPR 60,000 per month after deducting NPR 12,000 house rent; NPR 80,000 salaries and miscellaneous expenses in the shop. She has been ensuring quality education to her children. She shares that she has made a 1-story well-constructed house for the family. Likewise, she has saved NPR 100,000 in the institution transacting regularly on loan and savings.

Radhika shares that she could advance with business expansion due to their hard work and good services and facilities from Nirdhan. Her elder daughter is studying Radiography in Kathmandu. She shares that she has also been supporting economically to the neighbouring sisters at times of their difficulty. She states – “I am grateful very much to Nirdhan. The institution has helped greatly in changing my economic status. I will never forget Nirdhan.” She advises others as well in progressing economically through transacting on loan and savings joining Nirdhan groups.

Contributors: Ram Bahadur Shahi, Junior Assistant, Sanfebagar Branch Office, Achham

Basmati Nath: Life changed through loan utilization

Basmati Nath – born in 1958 in the family of Jung Giri (father) and Kalchu Giri (mother) in Kalapani, Triveni Ward 9 of the remote district of Bajura – spent her childhood with struggle. In those days, the daughters were not entitled to education. She was married in 1973 to Biru Nath of Rila, Majhghar, Badimalika municipality Ward 4.

In January 2015, she learnt about opening of an office in Martadi, which used to provide collateral-free loan for doing business and also deposit savings. She visited the office and learnt from the staff about the services and facilities of the institution. She shared that she became happy in learning that the institution provides loan on group guarantee for doing income-generating business and also collects small savings. For her, the institution is a friend-like for the poor. She had thought of herself – “Nirdhan would now fulfill my wish of operating a business.”

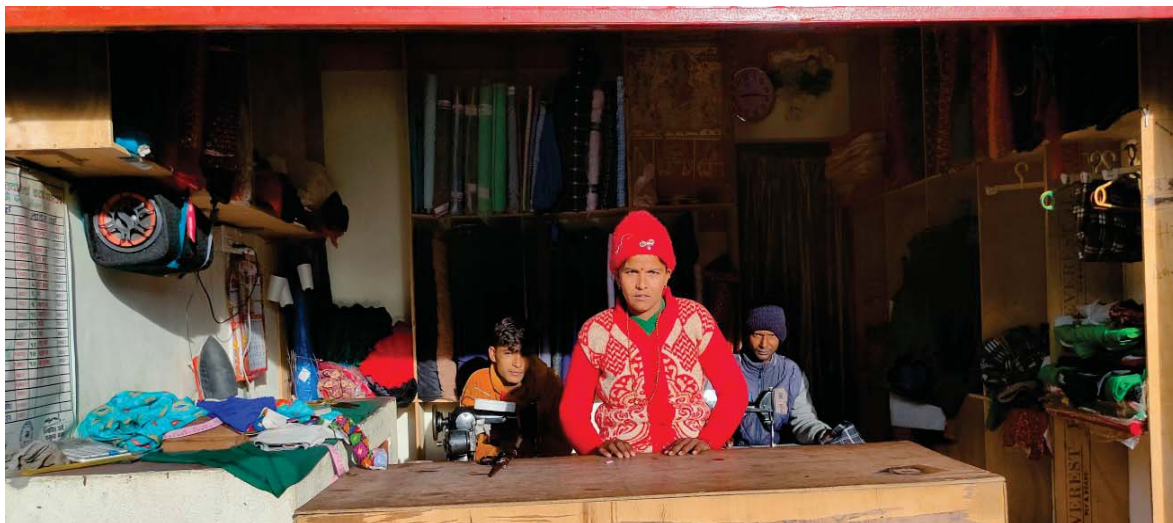


She shares that the staff of the institution made household visits in her locality. As the program was briefed gathering the villagers, they became happy and formed a 15-member group. She shares that she took seven days financial literacy training and learnt about loan, savings, insurance and remittance. The staff taught the women to write and informed on doing business taking loans. She started a grocery shop investing a total of NPR 100,000; NPR 40,000 from her savings and NPR 60,000 the first loan from the institution. Then, there was no grocery shop in the village. This made the villagers convenient in shopping. She shares that her business prospered as the income increased.

Basmati shares that she took loan as per need for business expansion respectively of NPR 120,000; NPR 200,000; NPR 250,000; NPR 300,000 and now NPR 400,000. She has a savings of NPR 70,000 at Nirdhan. Together with grocery shop, she has also been engaged in commercial goat farming. She has kept 50 goats. She has made a house from business income. She has also been able to purchase 3 Katha land. She shares that, as her business succeeded, there is no need for her sons to go abroad. Her two sons are engaged in her business. She shares that she has been supporting the village sisters at times of their difficulty. She shares further that she has not yet faced difficulty in repaying loan installments and savings deposit out of business income. She shares that, she has not been in the groups other than that of Nirdhan and commits not to leave the institution lifelong. There are 25 sisters in the group doing business taking loan. She thanks Nirdhan very much as she could become a successful entrepreneur with the support and encouragement from the institution.

Contributors: Dal Bahadur Rawat, Centre Mobilizer, Martadi Branch Office, Bajura

Sharada Damai: Successful tailoring entrepreneur



Sharada Damai was born on 13 November 1986 in Jayaprithvi municipality Ward 5, Bajhang district. Her maternal family had 7 members including 3 sisters, 2 brothers and parents. The family had difficulty in managing daily livelihood with wage labour and household farming. She could study up to grade 5 only due to vulnerable economic condition. She was married in 2004 to Khadak Damai of Ward 2 of the same municipality. Her spouse had no employment nor enough agricultural land. They were living on wage labour even after marriage.

As they were spending life miserably, Nirdhan opened its branch in Chainpur in 2015. As she learnt about small savings and collateral-free loan, she joined Upper Dumri Women's Self-Reliant Group. She took sewing cutting training in Chainpur bazar so as to do some business. In March 2016, she took NPR 25,000 loan and started tailoring business at her home in the village buying a sewing machine. As the business went on well, she planned for opening the tailoring shop in Chainpur bazar, in consultation with her spouse. She took NPR 60,000 loan and opened tailoring shop in a shutter in Chainpur bazar. She went on repaying loan installments from the income from the tailoring shop. She went on expanding the shop as well. She also started poultry farming business taking NPR 300,000 loan from the institution. She shares that she has taken NPR 200,000 loan to add sewing machine and buy clothes as the shop in the bazar generated good income. She shares that she has been operating the business employing 2 workers. She went on increasing income and repaying loan installments as well as saving some amount. She shares that she has made a small house buying 1 Ropani land in Panchdewal from the income from tailoring shop. She has been saving regularly in the institution. She has plans for ensuring higher education to her children though she could not study much.

Sharada states – “the credit goes to Nirdhan support and my hard work and dedication in arriving the current stage of success. The institution has helped me a lot.” She shares that the institution has taught the sisters to write, it is easier to work in the group, any business could be done taking loan with courage and repayment of loan in smaller installments is easier. She shares further that the members in the locality have felt more affinity with Nirdhan as it supported in various social activities including provision of maternity allowance and disaster relief.

Contributors: Sabitri Kumari Upadhyaya, Centre Mobilizer, Chainpur Branch Office, Bajhang

Anjali Poudel: Success brought about by Nirdhan



Anjali Poudel - born in 1991 in the family of Raj Kumar Lamichhane (father) and Laxmi Devi Lamichhane (mother) in Silgadhi RM Ward 1, Doti – was married in 2009 to Kapil Poudel in Gadhi, Dasharathchand municipality Ward 4, Baitadi district. Their entire family was dependent on a small gold ornament shop run by her father-in-law. Due to lack of capital for modernizing the business, they had to depend on the ancestral business. One day, she learnt from the neighbouring sister about collateral-free, group-based Nirdhan loan targeting hardworking and self-reliant women in the village. With this learning, she also thought of doing some business. After learning about financial and non-financial services of the institution, she joined Gadhi Women's Group in February 2015. With a 4-member family, she has been transacting regularly on loan and savings till date.

She added investment in the ancestral gold ornament shop taking the first loan of NPR 40,000. She succeeded in familiarizing the shop in the region as she presented the gold ornaments in modern design. Currently, the shop is crowded with customers. As the business prospered, she has been continuing the business employing 3 craftsmen. She shares that she makes a monthly net income of over NPR 100,000 from the business. She had started the business taking NPR 40,000 loan in 2015. She has been taking loan time to time as needed for business expansion and also settling the accounts. Currently, she has been using the group loan of NPR 300,000. She has been expanding the business further. She has also been active in savings since she started the business joining the Nirdhan group. She has saved over NPR 60,000 in Nirdhan.

Anjali shares that she has repaired her old house from the business income. She states – “the hardworking and enterprising individual could progress well if supported by the institution. She has ensured good education for her children. She takes part in social activities as needed and at her free times. She shares that she has been able to modernize the traditional business after affiliation in the institution. She is of the opinion that, achieving success in the business and an opportunity in becoming self-reliant has been the greatest success. She shares that the neighbours have taken her struggling deeds as an excellent example. All sisters praise on her deeds and self-confidence. She shares that she has planned for extending some branches of the gold ornaments shop as it has prospered day by day. She shares smilingly that, she not only repays the loan installments on time but also supports the hardworking sisters like herself at times of their difficulty.

Contributors: Ramesh Budhathoki, Junior Assistant, Dasharathchand Branch Office, Baitadi

Anita Bista: Nirdhan – charioteer in becoming successful

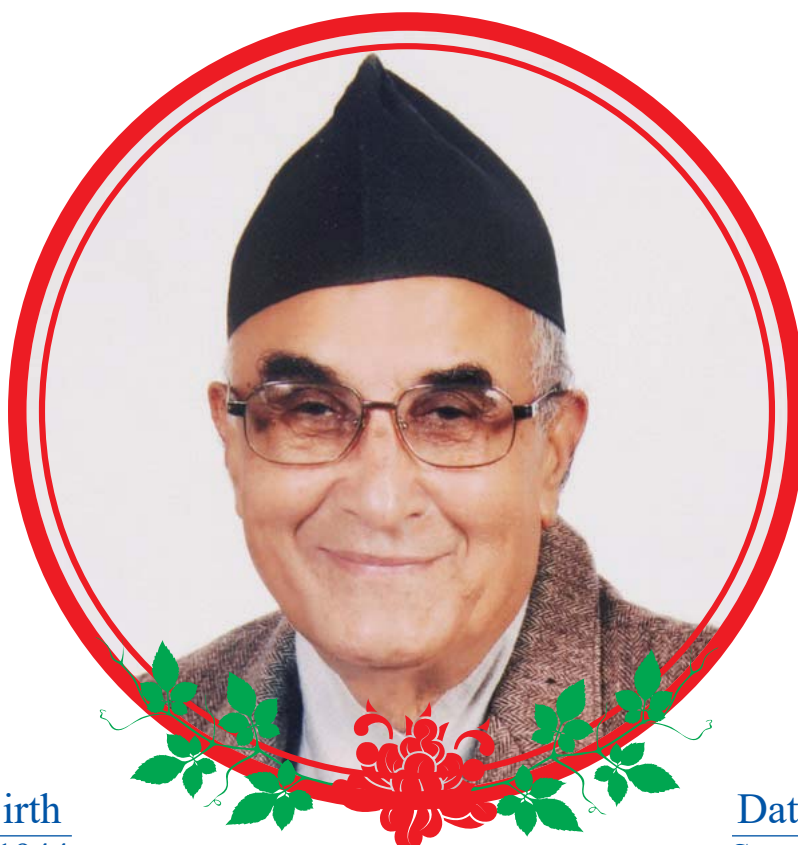


Anita Bista was born in 1983 as the eldest child in the family of Bishu Datta Bhatta (father) and Devaki Bhatta (mother) in Mushyachaur, Dasharathchand municipality Ward 1, Baitadi district. She was married in April 2004 to Diwakar Bista, resident of Badibazar, Sailyasikhar municipality Ward 9, Darchula district. She shares that she has studied up to grade 12. As the family had no regular income source, she thought of doing some business at home. In 2015, she learnt from Nirdhan staff visiting her village that the institution provides collateral-free loan through groups. After learning about the loan from the institution and financial literacy program from the staff, she formed a 16-member group in the village at her initiation and joined herself. Transacting on loan and savings, she thought of doing a grocery business. She shares that she now has NPR 1,000,000 worth of stock in the grocery store and NPR 600,000 worth of stock in hosiery industry. She has also been operating a spices mill. She has been investing regularly in the business taking collateral-free loan.

She started a grocery shop taking NPR 40,000 loan in July 2015. Immediately, she took another loan of NPR 35,000 for installing solar panel in August 2015. She shares that, the grocery shop generated good income though she faced some problems initially. She shares further that she expanded grocery shop and mill business taking subsequent loans respectively of NPR 60,000 in March 2016; NPR 100,000 in September 2016; NPR 50,000 in January 2018 and NPR 150,000 in May 2018. Recently in March 2020, she took NPR 200,000 loan and continued grocery, spices mill and hosiery businesses and generating good income.

Anita shares that her business has generated employment for her spouse and her daughters also assist in the business at their free times. She makes a monthly net profit of NPR 60,000 from the businesses. She is fully satisfied with the business. She has taken the businesses as her economic resource. She has been saving regularly NPR 1,215 per month in the institution. She has also been motivating other sisters in saving. Currently, she has saved NPR 64,000 in the institution. She states – “the hardworking and enterprising individuals if supported by the institution could strengthen their economic condition.” She shares that she has been ensuring good boarding school education for her 3 children strengthening her economic condition through loan transaction joining the group. She has been able to make a 8-room, 2-storied well-constructed house in the village. She shares that with remarkable income from multiple businesses, her life has been easier and she has gained special prestige in the society. She thanks Nirdhan for its financial support helping her in reaching the current prosperous situation and advises all sisters also in saving regularly for future utilizing properly the loan in the business.

Contributors: Mahadev Teli, Centre Mobilizer, Gokuleshwor Branch Office, Darchula



Date of Birth
October 8, 1944

Date of Demise
September 7, 2015

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.



Dr. Harihar Dev Pant 6th Memorial Day and 5th Micro-Entrepreneurship Award

Book Launch - Samriddhiko Margama 2078 (Collection of Members' Success Stories)

Dr. Harihar Dev Pant Foundation organized the Sixth Dr. Harihar Dev Pant Memorial Day on Monday, 6th September 2021. 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 Deputy Governor of Nepal Rastra Bank, Mr. Bam Bahadur Mishra had inaugurated the program. In the program, the NRB Deputy Governor, Mr. Mishra launched the book entitled “Samriddhiko Margama 2078” (a collection of Nirdhan Utthan members' success stories).



Mr. Bam Bahadur Mishra, the Deputy Governor of Nepal Rastra Bank launching the book – Samriddhiko Margama 2078 (collection of members' success stories)

The Chief Guest Mr. Mishra, in his speech shared that Dr. Harihar Dev Pant was truly committed towards microfinance and following in his steps would be a true tribute to him. He expressed that instituting awards in the academic sector in Monetary Economics and Rural Development itself is an important and positive initiative. Likewise, the Economic Journalism award and Micro-Entrepreneurship awards have encouraged to perform better. He opined that the stories collected in “Samriddhiko Margama 2078” would encourage other micro-entrepreneurs as well and following the presented business idea and thoughts would be important. He expressed that Dr. Pant is the father of microfinance in Nepal and the future generations should advance towards development of the respective sectors following on his thoughts.

In the program, the Former Governor of Nepal Rastra Bank, Dr. Ganesh Bahadur Thapa opined that Dr. Harihar Dev Pant left with us the concept of microfinance together with his simple behavior, self-confidence and philosophy, which we should be giving continuity with. Bringing in the microfinance philosophy in Nepal at a time when the poor had no access to finance so as to uplift their economic condition has been the greatest contribution of Dr. Pant. He was committed towards microfinance with his heart, mind and hands and continued his efforts towards the success of microfinance. In Nepal, remittance has not reduced the poverty rather the microfinance as a support to help-less poor would reduce the poverty. He opined that microfinance lives with the poor, understands their suffering and devotes towards the poor in reducing the poverty.

Dr. Harihar Dev Pant was anxious about the distortion in the days ahead on microfinance. The program that he started has now reached in all 77 districts of the country. Now, poverty has also increased due to Corona and only microfinance could support the poor. Dr. Pant developed the concept of microfinance for the service to the poor keeping aside other agenda. He is the father of microfinance. Dr. Thapa opined that following Dr. Pant and appreciating his contribution would ensure eternal peace to the departed soul.

The microfinance expert, Dr. Narahari Dhakal expressed that all today are well aware on microfinance and Nirdhan Utthan and the microfinance program has been implemented following the guidance of Dr. Harihar Dev Pant. Dr. Pant guided us on the modality of rural banking program in Nepal. He was an academic, intellectual and practical personality.

The program was presided over and concluded by Mr. Sharad Nidhi Tiwari, the Chairperson of Nirdhan Utthan Microfinance Financial Institution.

Dr. Harihar Dev Pant Outstanding Micro-Entrepreneur Prize 2078 was presented to the outstanding micro-entrepreneurs from all of the seven provinces so as to encourage the micro-entrepreneurs engaged in the micro-entrepreneurship enhancing their self-confidence.



Ms. Bhima Devi Ojha, Chairperson of Ward 5, Phungling Municipality handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2078 to Ms. Chhalimaya Hangwang, the successful micro-entrepreneur from Phungling, Taplejung district, selected from among the micro-entrepreneurs in Province 1

On the sixth memorial day of Dr. Harihar Dev Pant, Ms. Chhalimaya Hangwang, 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 30,000 and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Ms. Bhima Devi Ojha, Chairperson of Ward 5, Phungling Municipality. Ms. Chhalimaya Hangwang, resident of Phungling, Taplejung district has been operating an offset printing press. She has been making a monthly income of NPR 30 thousand providing direct employment to 1 person. She has been able to purchase 2 Ropani residential land in Phungling-6 from the income from the offset press.



Mr. Bhola Prasad Gupta, Chairperson of Prasauni Rural Municipality handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2078 to Ms. Rina Devi, the successful micro-entrepreneur from Prasauni, Bara district, selected from among the micro-entrepreneurs in Madhesh Province

On the sixth memorial day of Dr. Harihar Dev Pant, Ms. Rina 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 30,000 and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mr. Bhola Prasad Gupta, Chairperson of Prasauni Rural Municipality. Ms. Rina Devi, resident of Prasauni in Bara district has been engaged in buffalo farming and also associated with Shivashakti Ceramic Industry. With business income, she has been able to acquire 1 Bigha land, 1 vehicle (Magic), 2 motorbikes and 12 buffalos. She has been making a monthly income of over NPR 150 thousand providing direct employment to 2 persons.



Mr. Krishna Bhurtel, Member of Parliament in Bagmati Province handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2078 to Ms. Padma Gurung, the successful micro-entrepreneur from Chanauli, Chitwan district, selected from among the micro-entrepreneurs in Bagmati Province

On the sixth memorial day of Dr. Harihar Dev Pant, Ms. Padma 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 30,000 and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mr. Krishna Bhurtel, Member of Parliament in Bagmati Province. Ms. Padma Gurung of Chanauli in Chitwan district has been engaged in poultry feed business. She has been making a monthly profit of up to NPR 20 thousand providing employment to 1 person.



Mr. Bishal Sherchan, Chairperson of Ward 4, Thasang Rural Municipality handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2078 to Ms. Juna Gauchan, the successful micro-entrepreneur from Ghasa, Mustang district, selected from among the micro-entrepreneurs in Gandaki Province

On the sixth memorial day of Dr. Harihar Dev Pant, Ms. Juna Gauchan, 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 30,000 and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mr. Bishal Sherchan, Chairperson of Ward 4, Thasang Rural Municipality. Ms. Juna Gauchan of Ghasa in Mustang district has been engaged in commercial goat and poultry farming as well as hotel business. She makes about NPR 100 thousand monthly income through agriculture, hotel, poultry and goat farming businesses. She has been able to purchase a parcel of residential land in Pokhara from the income of the business, which has employed 3 other persons besides herself.



Ms. Laxmi Devi Pathak, Deputy-Mayor of Tansen Municipality handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2078 to Ms. Devi Kumal, the successful micro-entrepreneur from Banstari, Palpa district, selected from among the micro-entrepreneurs in Lumbini Province

On the sixth memorial day of Dr. Harihar Dev Pant, Ms. Devi Kumal, 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 30,000 and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Ms. Laxmi Devi Pathak, Deputy-Mayor of Tansen Municipality. Ms. Devi Kumal of Banstari in Palpa district has been engaged in vegetable and mushroom farming (Ramdev Agro Nursery) as well as poultry and buffalo farming businesses. She makes up to NPR 100 thousand profit per month employing 3 local persons.



Mr. Chandra Prakash Gharti, Mayor of Bheri Municipality handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2078 to Ms. Pushpa Nepali, the successful micro-entrepreneur from Khalanga, Jajarkot district, selected from among the micro-entrepreneurs in Karnali Province

On the sixth memorial day of Dr. Harihar Dev Pant, Ms. Pushpa Nepali, 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 30,000 and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mr. Chandra Prakash Gharti, Mayor of Bheri Municipality. Ms. Pushpa Nepali of Khalanga in Jajarkot district has been operating a sandal industry. She has purchased 1 Katha residential land in Tulsipur, Dang from the business income. She makes up to NPR 70 thousand income per month.



Mr. Mamata Prasad Chaudhary, Mayor of Ghodaghodi Municipality handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2078 to Ms. Durga Rajali, the successful micro-entrepreneur from Sukhad, Kailali district, selected from among the micro-entrepreneurs in Sudurpashchim Province

On the sixth memorial day of Dr. Harihar Dev Pant, Ms. Durga Rajali, the best micro-entrepreneur from among the micro-entrepreneurs in Sudurpashchim Province was presented with Dr. Harihar Dev Pant Micro-Entrepreneurship Award with a cash prize of NPR 30,000 and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mr. Mamata Prasad Chaudhary, Mayor of Ghodaghodi Municipality. Ms. Durga Rajali of Sukhad in Kailali district has been operating a bakery industry. She has purchased 10 Dhur residential land out the income from bakery industry. She makes about NPR 100 thousand profit per month from the business. She has provided employment to 8 persons.



Dr. Harihar Dev Pant Academic Excellence Award

In the same program, Dr. Harihar Dev Pant Academic Excellence Award was presented to Mr. Narendra Raj Paneru, the topper of 2016-18 batch in Masters in Monetary Economics from Tribhuvan University, so as to contribute in economic sector encouraging the students. The award with a cash prize of NPR 50,000 and a letter of appreciation was presented by Mr. Top Bahadur Rayamajhi, Director of Nirdhan Utthan Microfinance Financial Institution.



Mr. Top Bahadur Rayamajhi, Director of Nirdhan Utthan Microfinance Financial Institution handing over Dr. Harihar Dev Pant Academic Excellence Award 2078 to Mr. Narendra Raj Paneru, the topper of 2016-18 batch in Masters in Monetary Economics from Tribhuvan University

In the same program, Dr. Harihar Dev Pant Academic Excellence Award was presented to Ms. Durga Shrisha, the topper of 2016-18 batch in Masters in rural Development from Tribhuvan University, so as to contribute in rural development encouraging the students. The award with a cash prize of NPR 50,000 and a letter of appreciation was presented by Dr. Fatta Bahadur KC, Director of Nirdhan NGO.



Dr. Fatta Bahadur KC, Director of Nirdhan NGO handing over Dr. Harihar Dev Pant Academic Excellence Award 2078 to Ms. Durga Shrisha, the topper of 2016-18 batch in Masters in Rural Development from Tribhuvan University



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 – has been presenting annually Dr. Harihar Dev Pant Economic Journalism Award to one distinguished economic journalist or organization/institution.

This year the award with a cash prize of NPR 50,000 and a letter of appreciation was presented to Ms. Mamata Thapa, Economic Correspondent of Annapurna Post by Mr. Janardan Dev Pant, Chairperson of Dr. Harihar Dev Pant Foundation.



Mr. Janardan Dev Pant, Chairperson of Dr. Harihar Dev Pant Foundation handing over Dr. Harihar Dev Pant Economic Journalism Award 2078 to Ms. Mamata Thapa, Economic Correspondent of Annapurna Post

Business Expansion and Diversification



Tailoring



Agriculture



Fruit Orchard



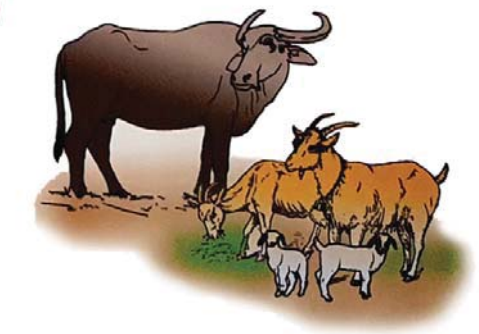
Family Consultation



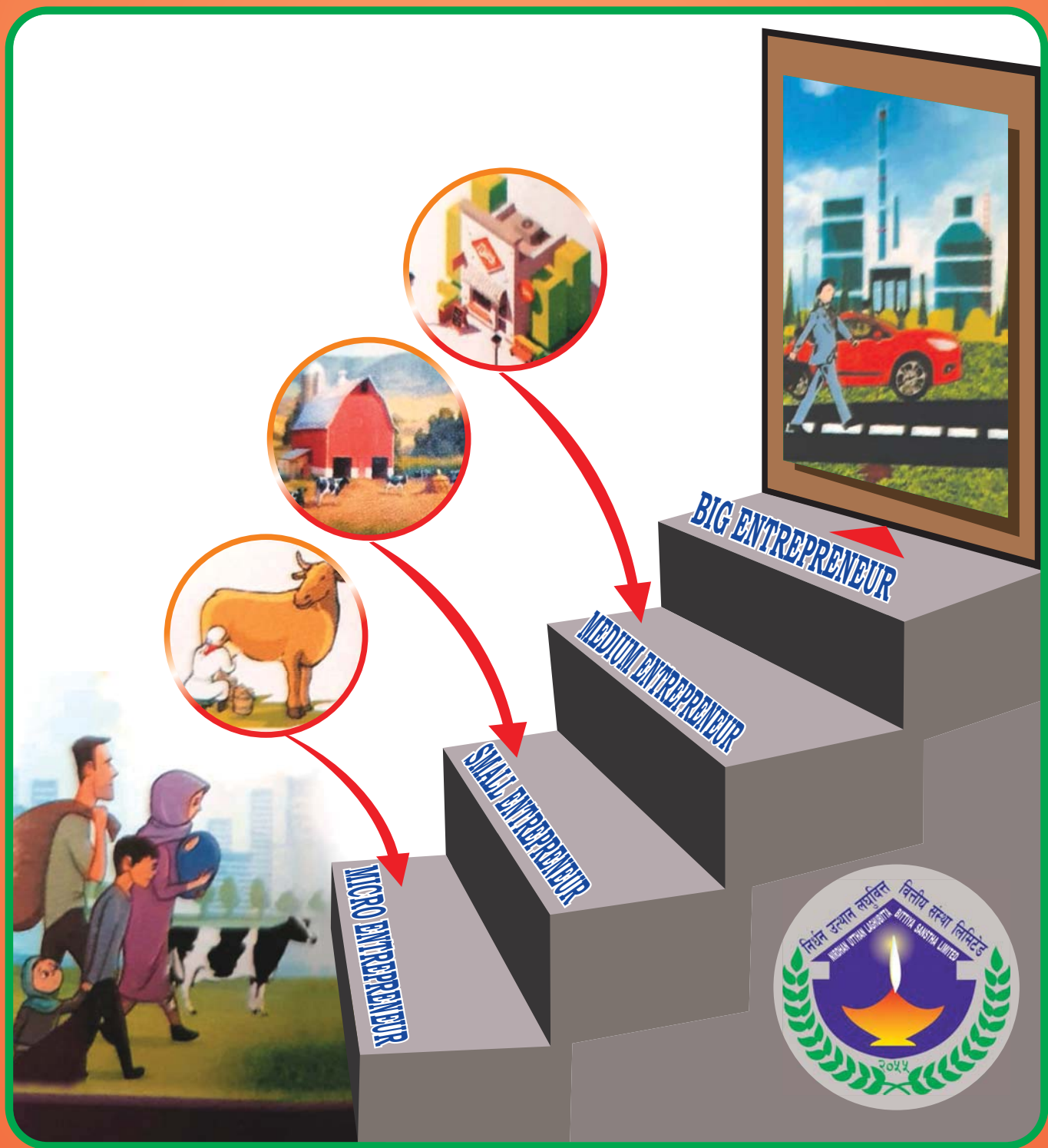
Insurance



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

Website: www.nirdhan.com.np



917899371134514