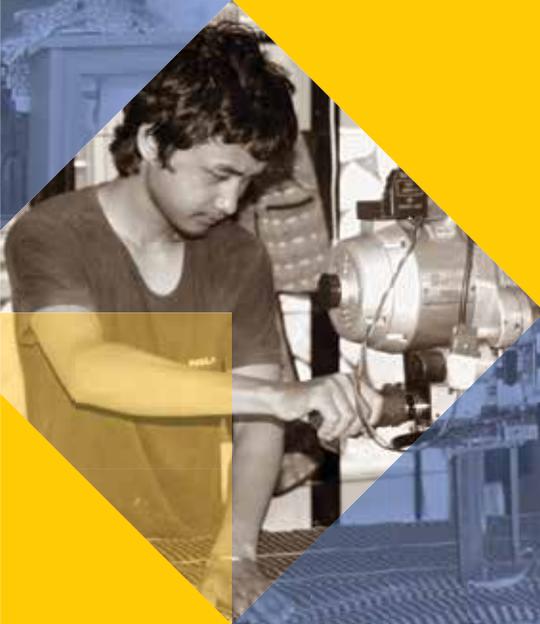




Empowered lives.
Resilient nations.



Anthology *of*
**108 SUCCESSFUL
ENTREPRENEURS**
in Nepal

MICRO ENTERPRISE DEVELOPMENT PROGRAMME



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Ministry of Industry, Commerce and Supplies (MoICS),
Micro Enterprise Development for Poverty Alleviation

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ACKNOWLEDGEMENT



This compilation of 108 success stories contains accounts of micro-entrepreneurs supported and promoted by the Micro-Enterprise Development Programme (MEDEP). A majority of micro-entrepreneurs established by MEDEP support are running their enterprises successfully. Some of them have graduated and are now capable of managing their businesses independently.

The stories documented in this publication have highlighted the women entrepreneurs, is evidence of MEDEP's approach of supporting women, especially those who have been marginalized, by providing them training to develop saleable skills. Many of the women share the same stories of being born into poor families. They are barely educated live under poverty and struggle to make ends meet, (Women entrepreneurs get married at a young age into poor families). Some women entrepreneurs are widows, some are single mothers, while some are divorcees. But they also have another thing in common, and that is a burning desire to improve their lives through entrepreneurship and economic empowerment. Each story is one that portrays their struggle, determination, hard work, and ultimately their success.

These entrepreneurs have fought long and hard battles to gain respect and a sense of identity among their family members and communities. Their success has translated into economic

DR. LAKSHMAN PUN
Chief Technical Advisor

prosperity for the whole family. Husbands of women entrepreneurs have returned from abroad to help in their enterprises. Children are getting a good education. The family has access to nutritious food. They have built a new house and have bought land, gold and in some cases vehicles. The entrepreneurs have savings in banks and cooperatives and are providing employment to others like them. Their success has helped them win recognition and awards from the government and private sectors. Some are also elected representatives of wards, which is a testament to their social investment through micro-enterprise.

We celebrate the success of all these successful entrepreneurs who have managed to break the vicious circle of poverty through injustice and discriminations through entrepreneurship development. We offer our sincere thanks to the funding agencies, United Nations Development Programme (UNDP), Department of Foreign Affairs and Trade (DFAT) of the Australian Government, and the implementing ministry: Ministry of Industry, Commerce and Supplies of the Government of Nepal. Also, special thanks to all MEDEP staff engaged in writing, editing, compiling and taking photographs of these successful micro-entrepreneurs.

Enjoy the stories.

DR. RAMJI PRASAD NEUPANE
National Programme Manager

FOREWORD



For over two decades, UNDP in partnership with the Government of Nepal and with the support from the Governments of Australia, Denmark, New Zealand and United Kingdom have worked towards the goal of eradicating poverty by helping those living below the poverty line to become entrepreneurs. The support extended through the Micro-enterprise Development Programme (MEDEP) has reached over 131,000 individuals and has had transformative effect in their lives. A majority of them have become successful and empowered entrepreneurs not just providing for their own families but also employing people on either part-time or fulltime basis. Many have gone on to become leaders in their own right: some are active in the community, some in businesses and some even in local and national politics.

This collection of 108 stories is a sample of many successful entrepreneurs and also provides beautiful insight into the journey each of them undertook, with its hardships and opportunities.

Their success is a result of both direct and indirect support that the project has extended. MEDEP has helped to bring about improved policies and reformed institutional frameworks for inclusive growth. The support has been first and foremost

focused on poorest among poor, marginalized and the women, resulting in 73 percent of the total beneficiaries being women.

The programme has also successfully supported the Government of Nepal to internalize this approach through Ministry of Industry, Commerce and Supply, which has launched the Micro Enterprise Development through Poverty Alleviation (MEDPA) within government structures in all 77 districts of Nepal to make the micro enterprises sustainable beyond the scope of UNDP project.

UNDP remains committed to supporting Nepal in achieving all Sustainable Development Goals (SDGs) by 2030, including through development of micro enterprises.

As MEDEP marks 20 years of tireless work towards ending poverty, I would like to congratulate and thank everyone involved for their hard-work and dedication. I hope this compendium of 108 beautiful stories of successful entrepreneurs will continue to inspire thousands of others.

RENAUD MEYER
Country Director, UNDP Nepal

FOREWORD



Being successful in any field is much harder than it looks. Those who see successful people from the outside often do not see the full picture: countless hours and days of hard work, at times failure and having to begin again. Success is a culmination of struggle, failure, hard work and overall a dogged determination. Therefore I am pleased to see this collection of stories of 108 triumphant entrepreneurs supported by the Australian Department of Foreign Affairs and Trade (DFAT) through the Micro Enterprise Development Programme (MEDEP).

I feel proud that the Australian Government has supported thousands of micro-entrepreneurs in Nepal —helping to reduce extreme poverty—in partnership with UNDP and the Government of Nepal. I would hope that the stories of these micro-entrepreneurs will inspire countless others, including individuals and institutions, to support the goal of ending poverty and promoting socio-political transformation here and everywhere through entrepreneurship development.

The micro-enterprise development (MED) model developed by MEDEP has been widely hailed as an effective tool for supporting those living below the poverty line and turning them into micro-entrepreneurs—who in turn help thousands of others

by creating employment opportunities. This is achieved through rigorous social mobilization, skills and business trainings, while offering support to establish micro-enterprises, creating platforms for favourable policies through advocacy and establishment of business associations. It is therefore heartening to see the model now being owned and internalized by the Government of Nepal.

The entrepreneurs featured in this anthology are role models in their communities who have not only created employment for themselves but also opportunities for other rural poor, particularly women, youth and people from marginalized social groups. The socio-economic empowerment of these micro-entrepreneurs has meant that a good number are now elected in leadership positions in the local governments, while others have gone on to develop small and medium sized enterprises. This book presents powerful stories of their journey, which I am sure you all will enjoy reading and feel inspired! Our sincere congratulations and best wishes to these ever-growing entrepreneurs.

AINSLEY HEMMING
*Head of Development Cooperation,
 Australian Embassy, Nepal*

FOREWORD



I am pleased to know that Micro-Enterprise Development Programme (MEDEP), a joint initiative of the Government of Nepal and the United Nations Development Programme (UNDP) is publishing the anthology of 108 successful micro-entrepreneurs in Nepal.

MEDEP's overarching goal is poverty alleviation through micro-enterprise development and employment generation targeting the excluded and low income group. MEDEP not only supports the rural people in providing training in enterprise creation, but also supports them to become successful entrepreneurs. I trust the book reflects the image of MEDEP beyond the project period.

MEDEP is a poverty alleviation programme using micro-enterprise as one of the instruments of economic empowerment of deprived and excluded. MEDEP promotes entrepreneurship culture that leads to sustainable enterprise development. If an entrepreneur fails to run the enterprise profitably then she/he switches over to another enterprise which has more potential than others, until they are successful. Being a successful entrepreneur is more

important than a successful micro enterprise. The Ministry of Industry, Commerce and Supplies (MoICS) has replicated the micro-enterprise development model through all local governments of Nepal to reduce poverty. The Anthology of 108 Successful Entrepreneurs is not only the story of the MEDEP supported entrepreneurs but also a legacy documentation of what MEDEP is doing in Nepal to overcome the underprivileged people from vicious poverty cycle.

I would like to thank the Department of Foreign Affairs and Trade (DFAT) of the Australian Government for their continuous support, UNDP for successfully implementing the project since 1998, colleagues from MoICS for their support and MEDEP staff for their dedication and hard work. I specially thank MEDEP colleagues involved in writing the stories to make this book happen.

YAM KUMARI KHATIWADA
Secretary
Ministry of Industry, Commerce and Supplies

BACKGROUND

The micro Enterprise Development Programme (MEDEP) has played an important role since 1998 in reducing poverty and hunger by increasing the income of poor rural households. This has been done by promoting gender equality and empowering women and men through micro-entreprise development and economic empowerment. Since then, Australian Aid, DFAT/ Australian Government has been providing financial and technical support to implement MEDEP through UNDP. In recognition of the success and positive impacts of the Micro-Enterprise Development (MED) model in alleviating poverty, the government has internalized the model since 2008/09 into its own Micro Enterprise Development for Poverty Alleviation (MEDPA) Programme, with the Ministry of Industry taking up the role of implementing agency in all 77 districts of Nepal through 753 local governments.

As of December 2017, a total of 130,692 micro-entrepreneurs had been created through MEDEP/ MEDPA. Among them, 72% are women, 25% belong to the Dalit community, and 40% are people of indigenous nationalities. MEDEP is not only promoting enterprise development but also upholding gender and social inclusion in Nepal. Women, Dalits and indigenous nationalities occupied 61%, 21% and 45% respectively of decision-making positions (such as President, Secretary and Treasurer) in District Micro Entrepreneur Groups Associations (DMEGAs) in 51 districts. Those entrepreneurs who developed

their traditional occupation as an enterprise are in course of social transformation. MEDEP's 19 years of experience have proven that the development of entrepreneurial skill and taking up an enterprise definitely enhances women's socio-economic status, which ultimately contributes to social transformation.

A total of 389 micro-entrepreneurs have participated and triumphed in the local-level elections, of which 75% are women and 38% from the Dalit community, which is a significant achievement for MEDEP. The MED model has been tested and is able to transform power relations and empower both men and women. MEDEP supported women micro-entrepreneurs have been able to develop self-confidence regarding their status and role in their families communities.

Mobility, economic security, ability to make purchases with their own hard earned money are some of the key indicators of women's empowerment. Similarly, involvement in major decisions, relative freedom from domination and violence within the family, political and legal awareness, and participation in public protest and political campaigning are the other indicators of women's empowerment. The book is a garland of 108 successful entrepreneurs, who have bloomed in different parts of the country with the support of MEDEP.





Monetizing entrepreneurship

Cultivating change

Small is good

Passing on her skills

A sense of identity

Strawberry fields forever

Self-reliance, stitch by stitch

A class apart

The invention of wings

Allo opens doors

Opportunities galore

Good for the soul

Sweet returns

Never give up

Pride and persistence

Tapping the mushroom market

An apple a day

Season of prosperity

Made by MEDEP

A taste of entrepreneurial success

A hot community

Cutting through social expectations

Breeding Hopes

Hand-made happiness

Entrepreneurship as a lifeline

A stitch in time





Ashmita Tamang

Okhle, Kakani,
Nuwakot

“From a small patch of land, Ashmita has expanded her business to a large plot, and has added off - season vegetable farming to her enterprise”.



Cultivating change

Ashmita Tamang from Okhle, Kakani in Nuwakot is living proof that economic empowerment gives women the freedom and power to make informed choices to improve their family's prospects. Her three daughters and husband enjoy a good and comfortable life, thanks to the choices Ashmita made almost 12 years ago.

SHE WAS identified as a prospective micro entrepreneur and selected for a Start and Improve Your Business (SIYB) training program by MEDEP. A whole new world opened up to Ashmita at this point. She realized her potential and was motivated to start an enterprise right away. She chose to cultivate strawberries and took an intensive five-day training to learn more about strawberry farming. Meeting this motivated and successful woman, it is difficult to imagine the difficult times she had to go through. "We were barely surviving", she recalls.

Ashmita, 31, got married at a young age and went to live with her husband in a joint family.

When things did not work out with the other members, she and her husband opted to leave. "We left with nothing," she says. They had no utensils, no warm clothes, not even a proper home. They lived in a bamboo and straw hut and worked as labourers for daily wages. Now she makes NPR 300,000 to 400,000 annually. From a small patch of land, she has expanded her business to a larger plot. She has added off-season vegetable farming to her enterprise, which is yielding good results. "I am thinking of cultivating mushrooms also," she says.

Ashmita's husband works as a mason. "I encouraged him to take up construction work",

says Ashmita. The combined income of the two has provided a comfortable home for their three daughters who go to boarding schools, something of a symbol of prosperity in her community. She has made some good investments with the money she earns. "I have a savings account and have bought shares in three cooperatives," Ashmita explains.

Ashmita is among the graduates of MEDEP's micro-entrepreneur program, who have been successful in establishing their own micro enterprises. The micro-enterprise program has had a significant impact on the lives of the women and their families.



 **Bishnu Maya Limbu**
Tehrathum

“She gives credit to MEDEP for her success. She says she got “lucky” the day she heard about MEDEP and the skills training the programme provided.

”

Small is good

Bishnu Maya Limbu, 37, is a micro entrepreneur from Laligurans municipality in Tehrathum district. A recipient of skill development training from MEDEP, in 2014, she was able to start a successful dairy enterprise.

BISHNU MAYA LIMBU learned to make ghee, sweets and chhurpi on a commercial basis in a seven-day training held in Ilam. From 200 litres of milk that she buys from local farmers, she produces various products and has expanded her business to make a comfortable life for her family. Bishnu Maya, who is also the chairperson of the Srijansil Micro Entrepreneurs Group (MEG), provides employment to three people and pays each of them Rs. 4000 per month.

She recalls her early struggle when she started out, "I started small and never imagined my business would be so successful. I am very happy but I have to do more. I

never want to experience extreme poverty again." Bishnu Maya is an example to other women like her who had given up hope of ever rising out of poverty. Till 2010, Bishnu Maya had also thought the same. She considered herself to be a simple housewife with no saleable skills. Especially after her husband returned home from abroad and all his savings were depleted, she had felt helpless. But hard work and perseverance has seen her expand her clientele from Tehrathum to Ilam and even to Kathmandu. Traders come to her home to buy her products and sell these in the capital city. Bishnu Maya cannot contain her happiness as she shares this information.

She gives credit to MEDEP for her success. She says she got "lucky" the day she heard about MEDEP and the skills training the programme provided. Besides supporting her to start her enterprise, MEDEP helped her to get a food license to make it easy for her to sell her products on a larger scale. Bishnu Maya has also transferred her skills to her children who are helping her meet the high demands from her clients. Though her business is still run on a small scale, she is happy with it. "Small is good", she says.



Bishnu Rokka
Tarakhola, Baglung

“Encouraged by its success, I was motivated to invest in other pursuits and hence opened a cloth-weaving training center.

”

Passing on her skills

Bishnu Rokka, 40, of Tarakhola, Baglung is active on Facebook. “I discovered it is good for business,” she laughs. She owns a successful allo yarn processing center in her hometown. She says, “ My product covers a large market area from Baglung to Butwal.”

“ENCOURAGED BY its success, I was motivated to invest in other pursuits and hence opened a cloth-weaving training center.” She enjoys training other people and passing on her skills to others. Many government offices and NGOs have mobilized her as a resource person for their training programs.

To Bishnu, who was born into a poor Magar family, the life she lives now would have been unimaginable back then. Her family was poor; there was not much at home. She could not go to school and was quickly married off to an older man who already had a son from his first wife. Daily

life was challenging to manage. She was desolate and desperate for respite.

Fortunately, as part of efforts targeted at members of indigenous group by the Micro Enterprise Development Program (MEDEP), she was offered enterprise development and allo yarn processing training. She also received technological support in 2009. This training gave her new hope. “I started to believe that I too can have a comfortable life. I too can enjoy the good things in life.” That is exactly what happened when her enterprise started to thrive. “The very people who hardly spoke to me before looked

at me with respect,” she shares. Bishnu continued to receive training as graduation support. She also got a handloom from MEDEP in 2012. When a Common Facility Center (CFC) was built in her community with support from the Swarnim Micro Entrepreneurs Group (MEG) and MEDEP in 2014, she was an active member.

Her life has changed drastically, and she is able to take good care of her husband and her step son. Bishnu says, “I am very thankful to MEDEP which led me to this path of success at a time when I was financially vulnerable and socially marginalized.”



 **Chukki Mahatara**
Patarasi, Jumla

“Chukki is happy with where she is today,
and says she will “never forget how MEDEP
helped her gain a sense of identity”.



A sense of identity

Chukki Mahatara of Patarasi in Jumla, who is 55 years old, did not know farming could be a profitable enterprise. “We grew vegetables and grain to feed our family. That was it,” he says. “Today she is an award-winning farmer, recognized and felicitated by the National Agricultural Research Council in 2016. “The Minister for Agriculture provided me a cash prize of NRS 5,000,” she says proudly.

AFTER YEARS of struggling, chukki's life had transformed in 2016 when Rural Situation Nepal (Gramin Paribesh Nepal) staff organized a MEDEP training on entrepreneurship development known as Start and Improve Your Business (SIYB) in her area. After the training, she received technical skill development training on carrot seed production and vegetable farming. She also received technology support and counseling and started commercial farming. In her first attempt, chukki made a profit of NRS 40,000 by growing carrot seeds in a small plot of her land. But seeing how profitable it was,

she started using all her land for growing carrot seeds and seasonal and off-seasonal vegetables. Two years ago, she was given irrigation water pipes from the District Micro Entrepreneurs Groups Association (DMEGA), Jumla. As Chukki's enterprise grew, she started selling carrot seeds to a local business, the Himalayan Cooperative. Now she sells to bigger business houses like the Chaudhary Group, and exports to Bangladesh, with the help of the DMEGA. Her seeds are recognized as high quality and pure.

Chukki never imagined she would reach this position. “As the eldest

daughter in a poor household, I could not continue my studies after fifth grade,” she says. “I was married at the age of 16 but my first husband passed away in two years. I was alone and scared.” Later, she got married for a second time, but then lost her first child. “I thought I would never recover from this loss.” Now, chukki has a daughter and two sons, one studying for his MBBS and the other studying pharmacy in Kathmandu.

Chukki is happy with where she is today, and says she will “never forget how MEDEP helped her gain a sense of identity.”



Dhana Maya Tamang

Kakani, Nuwakot

“I really appreciate MEDEP’s policy of supporting micro-entrepreneurs consistently, not just at the beginning.



Strawberry fields forever

Nuwakot is well-known for its strawberry fields. MEDEP is one of the major promoters of this enterprise, geared particularly at encouraging low-income families to grow the high-value crop and improve their livelihoods. Dhana Maya Tamang, 33, from Kakani, Nuwakot, is one such entrepreneur for whom it has proven a real life-saver.

DHANA MAYA had lost her husband seven years ago. "I was shattered and did not know what to do. I had three small children to care for," she says. She and her kids lived in a temporary shelter made of bamboo and straw back then. She was bogged down with loans with no way to pay them back. The small piece of land she owned hardly yielded anything. She grew rice there, barely enough to feed her family. She was at her wit's end trying to keep her head above water.

In 2011, Dhana Maya heard of MEDEP through some friends. They encouraged her to go and meet the staff. She did and says, "It

was the best decision I ever made." She enrolled in a week-long skill development training and opted to learn strawberry farming and processing like her friends and neighbours. When she first started, she did not make a good profit, but nowadays she makes as much as NRS 150,000 annually. This allows her to have a comfortable lifestyle and meet small expenses. Her biggest priority was sending her children to good schools, which she has accomplished.

Dhana Maya keeps herself updated by taking various refresher and advanced trainings that MEDEP offers from time to time. "I really appreciate MEDEP's

policy of supporting micro-entrepreneurs consistently not just at the beginning," she says. The enterprise has given her much-needed exposure as she deals with buyers. "This enterprise has saved me. It not only provides me financial security but also learning opportunities." Like many farmers around her, Dhana Maya has also taken up off-season vegetable farming to add to her income. She is also an executive member of two cooperatives and has investments in four more. "I am involved in a profession I love, am financially secure, my children are happy and healthy, what more could I ask for?"



Dhani Mahatara

Swargadwari municipality,
Pyuthan

“I had to ask my husband for money
for personal expenses, which was very
awkward for me.



Self- reliance, stitch by stitch

Dhani Mahatara, a 27-year-old resident of Swargadwari municipality, Pyuthan, is concentrating hard on a piece of cloth she is holding in place with a wooden ring. She is weaving colorful threads into a design etched on the piece. “It is a sari for my neighbor,” she explains.

DHANI MAHATARA runs a very popular embroidery enterprise from home, which she started after receiving a 45-day advanced skill development training from MEDEP. Her neighbors and people in the village bring her kurthas, blouses and saris for embroidery. Her work has become so popular that she is thinking of expanding her business. “We have already discussed some terms with a bigger store to display some of my work on a buy-back guarantee basis,” she says.

Due to the poor economic state of her family, her education had been limited to grade five.

Instead of going to school, she had to support her family in the household work. When she was 17, her family in the she get married. Life was no different in her husband’s house either. Dhani’s husband worked in India to sustain his family of nine. The family worked as farmers to provide for their basic needs. Dhani says, “I had to ask my husband for money for personal expenses, which was awkward for me. I was thinking of ways to earn some cash so I could do something and not rely on my husband so much.” When she heard about MEDEP and its efforts to promote income-generating

activities in her village, she requested to participate but her family initially did not give her permission. She had to work hard to convince them, but finally they relented and she became a part of the training program.

Dhani is very thankful to MEDEP for the support and training. She says the first training she took for eight day was very effective. MEDEP also provided her basic materials and technology to start her enterprise. Whats more her family is very supportive of her enterprise today and help her out as much as they can.



Ganga Bitalu

Kanksundari, Jumla

“Financial security has given her the freedom to live life on her own terms, and she thanks MEDEP for providing her the opportunity to experience that.



A class apart

From the time she took part in MEDEP's skill development training, Ganga Bitalu, 36, of Kanksundari, Jumla had showed an aptitude for business. She learned the intricacies of knitting woolen bags faster, better and with more dedication than the other members in her group.

GANGA'S CURIOSITY means she would often practice the art beyond training hours. "I really enjoyed knitting the bags. I helped the others whenever I could," she says. When given the chance to gain additional skills, she took further training for three months. Jumla gets very cold in winter and the clothing market can get very competitive. So she had to devise clever ways to market her products, which her trainings in marketing. This has helped sell her products proved helpful in. MEDEP also supported her by providing her hand looms, which enabled her to work from home.

Ganga, who is 35 years old, feels "independent and happy that I can now provide for my children's education. Things are a lot better as I have access to things that I could not afford before. My husband, who works in India to supplement the family's income, is also pleased with my work and says he will help me find new markets for my products."

Acquiring a new skill and making a living out of it is a dream come true for Ganga, who had a very different and difficult life just a few years ago. "I thought taking care of my family and working in the house would be my whole life. As my husband was gone

all the time, I had to take care of everything". Financial security has given her the freedom to live life on her own terms and she thanks MEDEP for providing her the opportunity to experience that.



 **Ganga Chauhan**
Surkhet

“Back in the day, people used to hesitate to give her loans, but now Ganga finds people asking her for loans.

”

The invention of wings

31 years ago, Ganga Chauhan was born into an economically downtrodden family. she was deprived of education and married at a young age to a boy from an equally poor family. She had to work on daily-wage basis and her husband used to go to India for work. It was still difficult to meet their basic necessities and provide education to their children.

IN 2014, she was one of a group of women who got the opportunity to participate in the seven-day skills development training on enterprise. She learned here that the market for enterprise doesn't necessarily always have to be urban, it can also be rural.

When she studied the demands of her rural community, she realized that people were walking for two hours to buy meat. That motivated her to start with poultry farming. MEDEP helped her to get advanced training on poultry

farming and referred her name to other organizations to help her sharpen her skills in the enterprise of her choice.

Soon Ganga's husband came back from India permanently and started helping her with her poultry enterprise.

Ganga had started with five chickens and now she has 200 fowls. She has managed to earn Rs. 150,000 (US \$ 1500) this year. Back in the day, people used to hesitate to give her loans but now

Ganga finds people asking for loans.

She has additionally been working as a Chairperson of the Shrijansheel Mirco Enterprise group.

Ganga has learnt that hard work and willingness can put anyone on the path of success. Her children have been receiving good education just two years following enterprise establishment.



Indra Kunwar

Darchula

“Indra is a certified trainer in allo-processing and recognized for her skills and dedication towards work .



Allo opens doors

Indra Kunwar from Byas rural municipality in Dhangadi is an energetic 45-year-old micro entrepreneur blessed with an insatiable curiosity and willingness to learn more. Indra has an allo (himalayan Nettle) plantation, from which she produces the allo fiber.

SHE DOES this through the Siddheshwari Micro Enterprise Group, of which she is the chairperson. The group of 24 women make Rs 800 per kg for fiber. It is the sole source of income for Indra's family of 10. "My family supports my business wholeheartedly," says Indra, who regularly travels to various places to share her knowledge and learn new technologies related to all.

Indra has been familiar with the allo plant all her life. She used to harvest allo stems and make fiber for household use. "I was totally unaware that allo fiber could be a source of money," she says. Before she discovered

allo's utility, she worked in her own small piece of farm but the volume of production was not enough. She also tried working on other people's farms and received payment in grains after the harvest, which she did not feel was worth her while. Her family considered picking the yarsa herb, but that idea was also dropped as it was considered a dangerous task. She also took up quilting in her quest to earn a decent living.

Indra was still confused about what to do when in 2007, she, along with 14 other women, took part in a MEDEP-conducted skill development training on allo processing. After the training

was over, MEDEP provided the participants with spinning wheels. This inspired Indra to take up the trade on a commercial basis. "Finally I found my area of focus," she says. Indra has helped build the Common Facility Center (CFC), which was constructed for Rs. 275,000. Her record-keeping skills during the project's construction and transparency of its account set an example amongst her peers.

Indra is a certified trainer in allo processing and recognized for her skills and dedication towards work. She is very proud of her successes in entrepreneurship for which she gives credit to MEDEP.



Laxmi Tamang

Dharapani, Ramechhap

“In the seven-day training, Laxmi learned various leadership and bussiness tecniques to run a successful enterprise in pig farming.



Opportunities golare

Laxmi Tamang of Dharapani in Ramechhap district strongly believes there is no need to go abroad for employment. There are several opportunities in Nepal, one only has to look and work hard.

THIS WAS not her belief four years ago. Back then she was tired of being poor. "My family went through difficult times due to poverty. We did not have enough food. I was struggling to send my children to school," says Laxmi, who has studied up to grade 10 herself. Four years ago in 2014, she got an opportunity to join a skill development training provided by MEDEP. In the seven-day training, Laxmi learned various leadership and business techniques to run a successful enterprise in pig farming. Thirteen other women joined her for the same training.

Just when they started setting up their pig farm, however, the earthquake of April 2015 struck. The Common Facility Center (CFC) that MEDEP had constructed to meet the increasing demand of space for micro-entrepreneurs was demolished. Laxmi's dreams turned to rubble. "I was devastated, but there was nothing I could do," she says. "I turned to my family and friends for support. All of us were in a similar situation." But soon, the building was reconstructed through the Rapid Enterprise and Livelihood Recovery Project (RELRP), another UNDP project on quick impact, which supported

micro-entrepreneurs affected by the earthquake. Since then her business has been flourishing. She sells the meat in the local market and makes NRS 50,000 annually. From that she saves NRS 500 every month. This has enabled her to support her family and provide quality education to her children.

She is happy that she chose this enterprise because she says, "the demand is increasing." She is grateful to MEDEP for choosing her for their training and support and for providing her with necessary skills. "I hope they will continue to give refresher courses in the future also," is her wish.



Lila Pun
Dandathok, Myagdi

“I have to increase investment gradually and search for more opportunities. I am planning to increase the floor space of my enterprise and hire more people.

”

Good for the Soul

Lila Pun, a resident of Dandathok, Myagdi feels extremely proud and lucky that she gets to run her dhaka business with her daughter, whom she trained herself. The business, established with MEDEP's technical support in 2006, helped change her economic status earning her a monthly profit of NRS 25,000 to 30,000. Besides running the enterprise, she also works as a trainer transferring her skills to others who want to learn.

LILA HOPES to expand her business soon and says, "I have to raise investment gradually and search for more opportunities. I am planning to increase the floor space of my enterprise and hire more people".

Lila and her husband had problems providing for their three children prior to her involvement in MEDEP. Her husband's salary was just enough to cover their housing needs, food and school fees for the children. "We had no money for emergencies. And that is a must if you have small children," she reasons. She wanted to work to supplement

her husband's income, but did not know how. As the eldest of three children, she had spent her childhood caring for her siblings and was unable to complete school or vocational training. As a result, she had no confidence and was shy.

In 2006, she was selected to participate in training programs organized by MEDEP and did the Start and Improve Your Business (SIYB) training along with a dhaka-weaving training. "When I graduated, I started a group enterprise, the Namuna Dhaka Production Micro-Enterprise Group with the help of the MEDEP

funded Jyamrukot Community Facility Center (CFC). As a member, I helped to develop the business," she says. This turned the group into a successful dhaka micro-enterprise. During this time, she also became the chairperson of the Myagdi District Micro-Entrepreneurs Groups Association.

Lila feels she now has a "special identity as a successful dhaka entrepreneur, which has given her recognition. My business is my soul". She is grateful to MEDEP for supporting her to develop her career and learn to lead.



 **Maya Devi Bhandari**
Bansgadhi, Bardia

“As part of skills training in the program,
I chose bee-keeping, which ended up
changing my life forever.

”

Sweet returns

Maya Devi Bhandari, 47, of Bansgadhi, Bardia has 20 beehives that produce between 100 to 150 kgs of honey every year. She had started with just one beehive seven years ago in 2011. “I have managed to expand my enterprise considerably,” she says, explaining that success has brought with it additional opportunities. One of these opportunities is in the form of leadership in the Sneha Honey Micro Entrepreneurs Group, where she serves as a Secretary.

MAYA DEVI'S family moved to Nepal from Assam in India when she was just 12 years old. She got married and soon became a mother to three girls, one of whom was born with a disability. Life was hard for her and her family. Though she was educated, jobs were hard to come by. She could not leave the house due to her small daughters. Finally, her husband decided to go to India for work. But things remained the same at home, with the added burden on Maya to look after her children and manage the house singlehandedly.

Finally, she got some respite in the form of a Start and Improve Your Business (SIYB) training, provided by MEDEP in 2011. “As part of skills training in the program, I chose bee-keeping, which ended up changing my life forever,” she recounts. Honey being a lucrative product with a high demand, she sold it for NRS 500 per kilo. With these earnings she could finally support her family, thereby increasing her self-confidence. Her last annual earning amounted to NRS 75,000

Maya devi's husband is now back in Nepal and works as a guard in

a hospital in Banke. She plans to ask him to come home to Bardiya and help in her business. Her daughters are fully involved in business.

“This is not just my enterprise, it has become a family business. I want to be known as a leading entrepreneur of bee-keeping in this area”. She appreciates the fact that MEDEP helped her identify a suitable skill and encouraged her to build on that. She firmly believes that women need to be financially secure and MEDEP's initiative to meet that goal is commendable.



Mina Angdambe Limbu
Letang, Morang

“Mina took up the complete package of the micro-enterprise training that included training of Potential Entrepreneurs, Training of Starting Entrepreneurs, financial linkage, appropriate technology and marketing trainings.

”

Never give up

Mina Angdambe Limbu, 30, knew only poverty during her childhood and half of her adult life. Her parents did not have much to spare. Whatever little they had, had to be shared between eight siblings. So she learned to live without a lot of things, education being one of them. She was married off at the age of 18 to Ghanendra Limbu who came from an equally big family with limited resources. This prompted the newly-migrate from Tehrathum in the hills to Letang in Morang.

CONTRARY TO their expectations, moving to Letang did not improve their financial situation. “We were still struggling. This is when I decided to take up weaving dhaka.” She joined a community of women who worked in a neighbor’s weaving center. “The money I made was barely enough for the two of us. Then I gave birth to two boys, and the fund were stretched even more,” she recounts. Her husband eventually went overseas for work, but the money he sent was not enough for their growing needs. At this point in her life, she came

to know of MEDPA and joined their skill development training. She took up the complete package of the micro-enterprise training that included Training of Potential Entrepreneurs (TOPE), Training of Starting Entrepreneurs (TOSE), financial linkage, appropriate technology and marketing trainings. Mina then bought two dhaka weaving machines, hired staff and started her enterprise. Within one year she made NRS 15,000. She also got an opportunity to use the Common Facility Center (CFC) supported by MEDPA. There, she installed three

other machines, and employed two more people. Mina works from home in the mornings and evenings, and comes to the CFC during the day to work with other women who use the space to run their own enterprises. She makes enough money to pay her employees, send her sons to a boarding school, manage her household expenses and set aside some saving for a rainy day. She has also purchased a piece of land and dreams of building a house. According to her, all the credit for her success goes to MEDPA.



Mohima Tamang

Lamagaun, Kavrepalanchok

“I am more positive and encourage women in my community to start their own business. There is nothing more rewarding than being able to make own decisions.



Pride and persistence

Mohima Tamang from Lamagaun in Kavrepalanchok district was born to a large family. “I have seven siblings,” she says. To supplement the household income, she learned to weave carpets with her brother while very young. This skill proved to be useful after her marriage, when she worked at a carpet factory in Bhaktapur. But her quality of life was slipping. “My husband spent all the money I made buying alcohol,” she says.

THE FAMILY moved to panauti, and mohima started weaving carpets again, but didn't get paid. “After going through all that, I felt the need to start my own enterprise rather than depending on others,” she says. And so, Mohima started a broom-making enterprise, which she ran for two years. By this time her husband, who had gone to Malaysia, returned when the company had shut down. Now she had the added burden of paying off his loans too.

Mohima had just started a new bamboo business, making racks and other products, when the

devastating earthquake of 2015 struck. Her house was damaged and her business greatly affected. At this time, she came into contact with Rapid Enterprise and Livelihood Recovery Project (RELRP) geared to support micro-entrepreneurs formed by MEDEP. She received psychosocial counseling to recover from the earthquake-induced stress and start her business afresh. She also received additional skill development training on bamboo products. “This helped me run my enterprise in a more organized manner. I developed good linkages, and my products are more widely distributed. I have

expanded my repertoire to include photo frames, decoration items,” she says proudly. Her whole family is involved in her business today. Economic empowerment has changed Mohima's outlook towards life. “I am more positive and encourage women in my community to start their own business. There is nothing more rewarding than being able to make my own decisions.” She gives credit to MEDEP and RELRP for supporting her in her hour of need. “Without their encouragement and support I would still be struggling,” says Mohima.



Muna Subedi

Chandrapur Nagarpalika, Rautahat

“Mushroom farming is the main source of income for my family. It pays for a lot of things, including my children’s education.



Tapping the mushroom market

Five years ago, Muna Subedi from Chandrapur Nagarpalika in Rautahat got a chance to take part in a seven-day skill development training organized by MEDEP in 2013. The training came as a blessing to her as poverty and unemployment were taking a hard toll on her family, since the food grown in her farm was not enough to sustain them.

MUNA WAS planning to send her husband abroad for work, while she herself wanted to go to Kathmandu and look for employment there.

The seven-day skill development training is a part of MEDEP's strategy for the economic empowerment of women by providing them necessary skills to start their own micro-enterprise. Muna chose to learn the technicalities of mushroom farming. "I had analyzed the market and knew they were in demand," she recalls. The first year itself saw her making a profit of NRS 10,000.

In the beginning, her family did not support her, but as she became successful, they are helping her out and are now fully involved in the enterprise. In fact, she says, "mushroom farming is the main source of income for my family. It pays for a lot of things, including my children's education." The enterprise keeps them busy as Muna has added off-seasonal vegetable farming to her repertoire. She has found a good market for both her products locally. MEDEP also supported her to purchase a solar drier, which she uses to "treat" the off seasonal vegetables to meet the demand in the market. The machine helps in drying the mushrooms faster and

she doesn't have to rely on the sun during winter and monsoons. Muna now makes around NRS 25 to 30,000 per month from mushroom farming. Seeing her success, others in her community have also started their own mushroom farms.

Muna gives credit to MEDEP for bringing her out of poverty. "I would not have been able to succeed if MEDEP had not provided me the training. it gave me the confidence to start my own business and become financially secure," she says. She hopes that more other women too can benefit from such schemes.




Pabitra Neupane
Patarasi, Jumla

“MEDEP provided pabitra and other women in her group the right guidance, training and opportunity to do something in life.



An apple a day

Pabitra Neupane is building a life processing apples in Patarasi, Jumla. She says proudly, “I had no clue that a home-based enterprise could be an option. Apple processing has made me capable of supporting my husband and family.”

PABITRA, WHO is 39 years old, sells around 90 kgs of apples a week, making a profit of NRS 60 per kilo. She earns about NRS 20,000 per month, which she has invested in her children's education among other things.

The youngest of six children, Pabitra was married at a very young age. Soon after marriage, she became a mother of three. Because of financial difficulties, they were unable to provide nutritious food, good education and healthcare to their children. This created tension with her husband, constant fights and arguments. She had to borrow money from friends, neighbors and relatives to make ends meet.

Her life started changing for the better in 2007 when she got a subsidy from the District Agricultural Development Office (DADO), for apple farming. “I bought and planted 150 apple trees in my garden. But I had no idea about harvesting, storage and processing apples to make them into jams and jellies. I had to store the excess apples underground. Most ended up rotting.”

Then, in 2013, MEDEP selected Pabitra as one of the participants in their seven-day business awareness training. MEDEP also held a five-day session on apple production, which she actively participated in. During the training, MEDEP also provided the

necessary equipment required for processing apples. After completion of the training, she along with other participants started an apple farming and processing enterprise. Pabitra bought more machines by herself when she realized the growing demand for apples and its by-products. “The machine we had was not enough to meet the demand,” she explains.

Pabitra says that MEDEP provided her and other women in her group the right guidance, training and opportunity to do something in life and raise their standard of living. “Without that, I would still be poor and fighting with my husband,” she laughs.



Pramila Buda
Patarasi, Jumla

“Pramila’s future plans include expanding her farming activities to utilize her six ropanis of land, building a water tank for the entire village, and also to start fish farming.

”

Season of prosperity

Pramila Buda, 28, from Patarasi, Jumla, is part of the the Milan Vegetable Entrepreneur's Group. She says she feels privileged to have been elected the secretary of the group, adding, "I can now financially support my family through this business. My network has also grown and I have gained social status and recognition in my village. I am very happy that my husband has also started helping me instead of wasting his time playing cards."

COMING FROM a poverty-stricken background, Pramila had always been determined to improve her financial state, but this was not possible through traditional farming. MEDEP, however, turned that dream into a reality when they organized a seven-day training and development session for the Milan Vegetable Entrepreneur Group in 2015. She, along with 10 others, participated in the program aimed at both seasonal and off seasonal vegetable farming. Additional training was provided on using plastic tunnels. After the completion of the training, the participants were given plastic tunnel, seeds and other necessary resources by MEDEP.

Applying the technologies she learned through the training, Pramila was able to produce five quintals of tomatoes from two kilo. She sells her tomatoes for NRS 40-60 per kilo, which enables her to earn an income of NRS 15,000 per month. In the future, she hopes to produce 1,700 kilos of tomatoes. Besides tomatoes, she also grows and sells cauliflower, cabbage, eggplant, radish and cucumber, earning a profit of NRS 10,000 monthly, a welcome addition to her income.

She and the others involved in this enterprise have set up a savings scheme and set aside up to NRS 200 every month. The group maintains a record

of their expenses and income. "We have developed a good system of tracking the progress of our business," she says proudly. Pramila's future plans include expanding her farming activities to utilize her six ropanis of land. She also dreams of building a water tank for the entire village for irrigation, and also start fish farming.

She strongly believes her success is due to the support and guidance she received from MEDEP.



Prem Kumari Shrestha

Mithila Bengadabar,
Dhanusha

“I can afford to have luxuries like television,
motorcycle, and a cycle, all of which I bought
with my own earnings.



Made by MEDEP

Prem Kumari Shrestha of Mithila Bengadabar in Dhanusha district doesn't like dwelling on her past. "It brings tears to my eyes," she says. "I only want to focus on the good things." In 2000, MEDEP had give her a new lease on life, lifting her out of poverty and despair.

PREM KUMANI was selected for the Training of Prospective Entrepreneurs (TOPE), and Training of Starting Entrepreneurs (TOSE). Prem kumani selected dhaka weaving as her chosen enterprise, but had to abandon it as, "I could not get loans and I could not find raw material." She was, however, encouraged by MEDEP to invest in a different enterprise, and this time she chose goat-rearing and small-scale poultry farming. MEDEP helped her get a loan from the Agricultural Development Bank (ADB). "I deposited my citizenship certificate as collateral as I did not have any other asset," she recalls. She initially borrowed NRS 6,000

from which she invested NRS 4,000 in rearing goats and NRS 2,000 in poultry.

As Prem Kumari started selling chickens to hotels on the highway near her home, her business picked up. Soon her husband and other family members started helping her. In 2002, she took another loan to open a teashop in her house. Both her businesses are doing well, so much that she has managed to build another house. "I can now afford to have luxuries like television, motorcycle, and a cycle, all of which I bought with my own earnings," she says proudly. Her children are also getting a good education. "There

were days when I couldn't feed them properly," she recalls. Those days are well in the past now. Her monthly transactions reach up to NRS 200,000 from which she saves NRS 25,000. She even gives loans to her Micro Entrepreneurs' Group (MEG) when they need it.

Prem Kumari has emerged as a leader in her community. People look up to her and seek her advice. She was a member of the former Ward Citizens' Forum and hopes to get involved in social service to help disadvantaged women. She proudly claims, "I am a made by MEDEP entrepreneur!"



 **Samati Rai**
Biratnagar

“Today samati’s market is no longer confined to local shops, she sells her products in Tarahara, Itahari and Dharan.

”

A taste of entrepreneurial success

Samati Rai's fits the typical profile of micro entrepreneurs who benefit from MEDEP's business interventions. She belongs to a poor family and was struggling to make ends meet. Her husband was jobless, her children's future did not look bright as she had no money to educate them. Samati was looking for opportunities to earn to provide basic necessities for her family.

SHE GOT a chance in 2002 when she came in contact with MEDEP and joined the training programs it offered. "I went through a rigorous process of screening as a potential entrepreneur. First I started with the Training of Potential Entrepreneurs (TOPE) and Training of Starting Entrepreneurs (TOSE), given for entrepreneurship development. I was better prepared to decide on the kind of enterprise I wanted to run based on these trainings." She chose to learn about dalmoth and bhujija-making. Once the training was complete, MEDEP supported her by giving her the necessary machines. In 2015, MEDEP came to her aid again to

help her register her enterprise in the Cottage and Small Industries Office (CSIO) and get a food license from the Department of Food Technology and Quality Control (DFTQC), Biratnagar.

Her products are of good quality and have become popular. Her labeling and packaging is also impressive, prompting people to buy them to bring as gifts. Today, her market is no longer confined to local shops. She sells her products in Tarahara, Itahari and Dharan. The demand is so high she is unable to produce enough. Her monthly transactions go upto 45,000. And she has made some good investments with

the money she earns. "I save NRS 5,000 every month in the Micro Entrepreneurs Group (MEG) and other cooperatives," she says. She also invested NRS 160,000 to build a house. She sends her sons to a reputed boarding school, and has additionally become a trainer for MEDEP programs as well as for other I/NGO and government programs in Sunsari. "My only wish is to call my husband back from Qatar and get him to help me in my business," Samati says. Her husband had gone to Qatar when she started her business and has reinforced her savings with the money he sends back.



Shanti Malla Thakuri
Banganga municipality,
Kabilvastu

“She was recognized for her excellent entrepreneurial skills by the Ministry of Industry, who awarded her the national award for most successful entrepreneur in Kapilvastu.

”

A hot commodity

Shanti Malla Thakuri of Banganga municipality in Kabilvastu district remembers the time she used to talk to her neighbors all day. “We talked about family, our lives, and people,” she recalls. Nowadays, she is a busy entrepreneur with no time to spare. She does miss those days, but wouldn’t change her current situation for anything.

SINCE 2014 after participating in a skill development training offered by MEDPA, Shanti says, “I make 12 kinds of pickles and have registered my enterprise, Sidhartha A-One Acchar Udhyog, in the Cottage and Small Industries Office (CSIO) in Kapilvastu”.

Her enterprise is well managed, and her pickles are a hot commodity. She was recognized for her excellent entrepreneurial skills by the Ministry of Industry, who awarded her the national award for most successful entrepreneur in Kapilvastu. “I was honored and motivated to work much harder with this recognition,” she says. Shanti’s

business provides employment to three women who help her collect various vegetables, grade them, and pulp them before processing. Her pickles are sold in the local market as well as in all the neighboring towns and cities of Kapilvastu. Her annual turnover is six to seven lakh rupees. With that money, she has started savings up, a habit that she says, “sure to come in handy in my old age.” She is thinking of diversifying into producing tomato ketchup, dalmoth and other food items.

For a woman who has completed only primary level education, owning an enterprise that employs people and has a good return is fantastic. “I was shy and

had no confidence. I cannot believe the change that has come over me. I can even keep track of the financial side of business,” she says proudly.

The change started on a fateful day in 2014 when she received information on entrepreneurship development training that MEDPA was providing in her village. She went for it and got selected. After the training, she starting the pickle enterprise from her home. Her family of four supported her wholeheartedly. She gives credit to them for her success, “I wouldn’t have been able to start were it not for MEDPA and the support my family gave me.”



Shiva Khadka
Khadgawada, Dailekh

“Her friends advised her to give up her scissors, thread and sewing machine, but she refused to listen to them and continued to work hard.

”

Cutting through social expectations

There are people who believe in luck, and there are those who believe in work. Shiva Khadka from Khadgawada in Dailekh belongs to the latter group. “No one can take away your hard work, even caste cannot affect,” she says. Shiva runs a tailoring enterprise, and this small effort has become a major factor in changing the lives of her four family members.

SHIVA WAS married at the age of 15, and now at 26 is the mother of two children. Her husband works as a laborer in India. Things started looking up for her after she received the seven-day Start and Improve Your Business (SIYB) training offered by MEDEP in 2010. She picked tailoring as her micro enterprise of choice and participated in the month long technical skill development training for sewing. But she had to face numerous social challenges when she started her enterprise. Since Dailekh is a mountain district with regional disparity, coming from a higher

caste (Chhetri), she was ridiculed for engaging in work meant for those from the lower caste. Her friends advised her to give up her scissors, thread and sewing machine, “but I refused to listen to them and continued to work hard. MEDEP supported me in my endeavor,” she says. Since getting the advanced-level training, she has expanded her business and has opened a shop in the market. She persevered and answered her detractors with success.

Now that the business is established, she says, “I am earning more than my husband.” She has

built a small home, and bought a piece of land in Birendranagar. Her children go to a boarding school, and she takes care of other major household expenses. She makes around NRS 10,000 per month. That earning income increases during festivals when people line up at her shop to get new clothes made.

“It gives me pleasure to have an enterprise of my own, which allows me to make enough money for a comfortable life.” She wants other women like her to get in touch with MEDEP and acquire skills to start their own enterprise.



Sita Bista
Lakuri Village, Dailekh

“I am really thankful to MEDEP for bringing such change in my life.

”

Breeding hopes

Sita Bista from Lakuri Village of Dailekh, was the youngest child in her family, had gotten married at a young age. She soon became the mother of three children and it was difficult to sustain the household just by working in the farm.

SO, her husband left for India. Eventually the whole family went to India in search of work where they managed to earn Rs.30,000 (US\$ 300) within a year. Returning to Nepal, with that amount, they started a small retail shop but this also wasn't sufficient to feed and clothe the family. Fortunately, a day came when she, along with 25 other women, were selected for a skills training organized by MEDEP. She passed on the skills acquired in the training to her husband, which helped him to run their retail shop in managed way.

She herself selected poultry as an enterprise. She took up 25 other detailed training on poultry farming. Initially, MEDEP provided 20 chicks as well as the necessary equipments. Sita also made an initial investment of Rs.20,000. She earned a profit of Rs. 10,000 from her first sales within two months. She immediately expanded her enterprise, buying 200 chicks raising and selling them in batches. She has been earning Rs.25,000 to Rs.30,000 in profits from each lot. Her enterprise has set a good example for the

community and they often come to see her enterprise. She has employed two people to look after her poultry farm as she is more occupied with her newly established fresh house. She has been selling about 5-8 kgs of chicken per day.

'I am really thankful to MEDEP for bringing such change in my life,' Sita says.




Sushma Shrestha
Jiri, Dolakha

“There are so many prospects here. You just have to be patient and look around you.

”

Hand-made happiness

Sushma Shrestha from Dolakha is a vociferous advocate of local employment. She feels Nepalis have enough job opportunities in their own country; there is no need to go abroad. “MEDEP is doing whatever it can to promote this, and I am proud to say I am one of the lucky ones to have benefitted from this endeavor,” says Sushma, who makes a range of products from lokta paper.

BESIDES COMMON products like stationary and lamps, Sushma has come up with innovative designs that have boosted the popularity of her wares. One of these is jewelry. This has become a hot seller as they are light, waterproof and a reasonably priced artifact to give as gifts.

Sushma Handicrafts has trained many women and given employment to 15 people who help in her business. Recalling her past, Sushma says, “I went through difficult times due to poverty. There was no one to guide or support me.” Finally in 2012, MEDEP provided that support

with a skill-development training. Sushma took up lokta paper as the raw material was easily available in her village. “There are others in the community who were engaged in the business and I thought they would help me with mine,” says Sushma. She took several other trainings to enhance her skills, which is reflected in the high quality of her products. Her clientele consists of organizations and corporate houses who use the paper files and folders for their work. She is also a wholesaler and exports her products.

However, her enterprise is still small. The work is also time-

consuming. “One piece of jewelry takes three days to make.” She wants to expand her business “to meet the high demand while retaining the quality of the products.” For this, Sushma is relying on MEDEP’s advice on business expansion and establishing linkages.

She urges young people to seek out opportunities in Nepal before taking the leap of leaving the country for foreign employment. “There are so many prospects here. You just have to be patient and look around you,” she says.



Usha Balami
Babiyachaur Surkhet

“Not only was usha able to earn sufficient money to sustain her life, she was also able to save in different cooperatives.

”

Entrepreneurship as a lifetime

Usha Balami 125, from Babiyachaur Surkhet has five members in her family. She was married at the age of 18, and went from one financially-struggling family to another.

IN ORDER to support their family, her husband went to India to earn money. Usha too started working in other people's home and farms. There would barely be enough money to put together a square meal.

She had traditional farming skills but there were no water sources so she had to rely on rain for farming. She also sold some seasonal vegetables. But she always dreamt of becoming independent by utilizing her skills.

In 2012, she was selected as one of a women for a training session organized by MEDEP. After she attended her first session, she

decided to go for other training sessions as well. Once these were complete, she hoped to start a noodle enterprise that could meet the demand of the whole of Surkhet. In addition to that, MEDEP added value to the training by customizing it to their interests, as well as their skills. She enrolled in another 60-day advanced noodle production training.

Not only was Usha able to earn sufficient money to sustain her life, she also was able to save in different cooperatives. With the help of MEDEP and Awaz Organization, a Common Facility Center was built so it became easy

for her to coordinate and work together with other women to produce noodles.

At present, she has been earning between Rs. 15,000 (US\$ 150) to Rs.20,000 (US\$ 200) on a monthly basis. Through a combined effort with her husband, Usha has bought land in Babiyachour. She has a vision of making her enterprise more systematic and also provide job opportunities. She is very grateful towards MEDEP and the District Micro-Entrepreneurs Groups Association (DMEGA) for their helping hand in her journey.



Yamuna Thapa

Baglung Bazar, Baglung

“I remember when I was going through difficult times trying to find a job to feed my family. Now I am capable of hiring two employees.



A stitch in time

Yamuna Thapa is a 35-year-old entrepreneur from Baglung Bazar, Baglung, known for the intricate design she embroiders on kurtas, blouse, sarees and shawls. Hers is a popular name in Baglung Bazaar: There are always customers at her store, buying clothes, or just admiring her designs.

“I MAKE NRS 35,000 per month from this business,” Yamuna says happily. She is also a trainer and conducts boutique trainings in coordination with the municipality office, Cottage and Small Industries Development Board Office (CSIDBO), MEDEP and other local NGOs as a resource person. She recalls her past, “I remember when I was going through difficult times trying to find a job to feed my family. Now I am capable of hiring two employees.”

Yamuna was born in a poor family. She got married to a driver, but his earnings were not enough to feed the family. She herself had no skills or knowledge to start

a business. Just when she was deliberating about what to do, fate took a U-turn. She jumped at the opportunity to take part in a training on skill development conducted by MEDEP in 2013. It took her two months of training before she started making boutique articles.

“MEDEP provided the training along with a handloom to a group of micro-entrepreneurs living below the poverty line. I worked in a group and produced different boutique articles for some time. Soon after I opened my own shop, June Tara Boutique Center, which turned me into an entrepreneur,” Yamuna says.

She also says that at the initiation of MEDEP, the Cottage and Small Industry Development Board (CSIDB), Baglung provided her one handloom worth NRS 10,000 to scale up her micro-enterprise in 2015. She thanks MEDEP for providing her the opportunity and transforming her from “someone untrained to a Master in her field.” Her two sons are happy and go to a good school they love. Daily life has become more convenient. Yamuna’s next dream is to purchase a vehicle for her husband and buy land in Baglung Bazaar.



Entrepreneurship to leadership

Undaunted by failure

A catalyst for change

The vision of an engaged, productive community

Think like a leader

Added responsibilities

The journey of a lifetime

2.



Bina Devi Sunar

Khajura Rural Municipality,
Banke

“Bina has good relations with everyone in her community, as a result of which her products are popular and sell fast.



Undaunted by failure

Bina Devi Sunar, 39, a resident of Khajura Rural Municipality in Banke has a chowmein enterprise. She also makes vinegar and different kinds of sauce. Her enterprise, the Srijanshil Khadya Udhog is registered in Cottage and Small Industry Office (CSIO), and also at the Regional Food Quality and Technology Controller Office (RFQTCO), Banke. She sells her products mainly in Rimjhim Chowk and Nepalgunj.

“THE ENTERPRISE has eased my financial burden. I make around NRS 175,000 a month, of which NRS 55,000 is profit.” Bina is a treasurer of the District Micro Entrepreneur Groups Association (DMEGA) and chairperson of the Micro Entrepreneurs Groups Association (MEGA). “I have managed to build a house from my earnings. I also bought a scooter to market my products,” she says. She has good relations with everyone in her community, as a result of which her products are popular and sell fast.

Bina got married at a young age and soon became a mother. Her husband encouraged her

to complete her education and she passed high school. “As my husband had started working fulltime it was difficult for me to continue my studies, so I decided to stay at home,” she says.

In 2005, she came in contact with staff from MEDEP who had come to conduct a Participatory Rural Appraisal (PRA) in her community. She participated and qualified to become a participant. “That is how I managed to attend the skill development training,” she says. “I chose to learn how to make dalmoth, a savory snack. I thought it would be a success, as it was popular. But I did not succeed”. She switched to making bamboo

stools, or mudas. This too failed due to shortage of raw material. Despite facing multiple hurdles, she continued to push further. Finally, in 2011, with support from MEDEP, she took up the chowmein business. “I thought I would fail in this enterprise too, as it did not do well initially. But then it picked up,” she says happily.

The next step for her was participating in local elections as a Dalit candidate for her ward, but she did not win. However, she is happy. “I have a thriving business thanks to MEDEP. There is always next time for the elections.”



Chinimaya Lama

Kavrepalanchok, Nepal

“The training that MEDEP provided me were a catalyst for my career as a politician.



A catalyst for change

Chinimaya Lama was elected as a ward member in the recently-held elections for local government from Chaurideurali 7, Kavrepalanchok. From a shy person with no confidence, to a leader who now gives motivational speeches to hundreds of people, Chinimaya's journey has been exceptional.

CHINIMAYA JOINED MEDEP in 2009. She had taken a skill development training for thanka painting with seven other people. Since then, she has never looked back. "Thanika painting is very intricate and requires a lot of patience," she says. This has trained her to be a good listener, a trait she is utilizing now that she is a leader. She enhanced this training with another 45-day training, and soon started a thanka enterprise with others in her group. MEDEP supported her group to use the Common Facility Center (CFC) for their enterprise. Today She makes up to NRS 10,000 a month from selling thankas.

Chinimaya never knew her mother. She had passed away when Chinimaya was six. Her father raised her as best as he could. But he got remarried when she was 14 and had a second family and his priorities shifted. Soon she too got married but her financial struggle continued. Her husband left for Malaysia to earn, but the money he sent back was not enough as she had to look after the added needs of two small children. She wanted to give them good education as she had never gone to school herself and can barely write her name. "I know the importance of education and I don't want to deprive them of that," is her feeling.

Things are a lot better now that she has a saleable skill, which she utilizes to the maximum. Chinimaya has taken part in exhibitions and trade fairs where she showcases her talent and also sells her work. This has been an important learning opportunity and a training ground for her current pursuits in politics.

Chinimaya, who is a board member of the District Micro Entrepreneurs Groups Association (DMEGA), credits MEDEP for her success. "I don't know what I would have done were it not for that initial training that MEDEP provided me. The trainings were a catalyst for my career as a politician."



Laxmi Pariyar
Kavre, Nepal

“According to Laxmi, part of the budget the municipality gets from the Government will be separated for enterprise development.



The vision of an engaged, productive community

Recalling the past feels like a dream to Laxmi Pariyar. This mother of four was born in a poor family and was married at a young age. Her husband didn't have any source of earnings and she too had no skills. There was always scarcity of money. The people of her village also didn't use to trust in the family's ability to pay back loans, and therefore refused to help them.

NOW, HOWEVER, Laxmi is an elected member of the Mundaan Devpur municipality in Kavre. She has her own tailoring shop. She saves around Rs.1,500 on a daily basis from her earnings. Women of her community comes to visit her with the hope of learning tailoring skills. She is always invited to meetings held in groups, school management committee as well as other public meetings. Everyone respects her and hears her out.

Not too long ago, her life had been in limbo. There was already a group of micro-entrepreneurs in

her community but she was not allowed to join in. After MEDEP came in contact with her, it gave her the opportunity to learn. She is very thankful to MEDEP for its continuous help and support.

Her husband has also supported her in achieving this success, and in every other aspect of her life. He also started working with her in the business helping to support their family.

After Laxmi got elected in the local polls, she got an invitation from District Micro Enterprise Group Association (DMEGA) to

become a member. Now she also has the opportunity to uplift the life of marginalized Dalit women. According to her, part of the budget that the municipality gets from the Government will be separated for enterprise development. She will also investigate whether or not the targeted budget reaches the intended purpose. She has a vision of everyone in her community getting employment opportunities.



 **Seti Mahat**
Modi, Parbat

“Seti’s one wish is to support women and create employment opportunities for them like MEDEP did for her.

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Think like a leader

Seti Mahat, from Modi in Parbat district, cultivates ginger. This enterprise has brought her fame and money. People in her community look up to her as someone to learn from. Her popularity helped her win the post of deputy chairperson in her rural municipality in the recently held local elections. Talking about finances, she says, "I make a comfortable living to be able to send my children to school, and provide for my family."

BESIDES FARMING ginger, Seti processes them to make candy. "My ginger candy won the first prize in a local competition," she says. She has also started an off-season vegetable farming business along with ginger production. She had established her enterprise 18 years ago in 1999 when she took a skill development training on ginger farming and processing with MEDEP. She took a refresher training in 2002, which gave her skills in storage. She bought fifty kilos of ginger seed to begin with. The result was overwhelming.

"There was so much, I had to divert to producing other things from ginger, hence the candy."

Her positive experience in ginger production has encouraged her to venture into farming seasonal and off seasonal vegetables using innovative methods such as plastic tunnels. Her production has grown with technology, and she sells vegetables worth NRS 10,000 to 15,000.

Seti is the president of the Ratikhola Multipurpose Cooperative, which she joined in

2008. The cooperative has sent a proposal for NRS 1 crore to a big INGO to fund their vegetable enterprise. Seti's journey has been incredible. From a small enterprise to president of a big cooperative, to a leader, and an award winner, Seti has experienced it all. But her biggest achievement, she says is, "enjoying what I do and being able to provide for my family." Seti's one wish is to support women and create employment opportunities for them like MEDEP did for her. "This is my life's ambition," she says.



Suntali Maya

Rasuwa, Nepal

“According to Sunti, rather than going aboard for work, it is better to work in own country and see what opportunities are available.



Added responsibilities

All guardians want their children to be engaged in good work. Suntali Maya is no exception: This mother wants her two sons to do something in life and become capable. She herself had learned vegetable farming skills from MEDEP and she taught those skills to her elder son which has led him to lease a land in Kathmandu and start a vegetable farm.

INTHE PAST, no one used to believe in her to lend her money. Though she used to farm, it was not sufficient to sustain her family. Now, the situation has flipped. Her husband as well as her younger child also helps her in vegetable farming. And people of her village also trust her enough to give her loans up to Rs. 2 lakhs. In case anyone needs help, she has also become capable of providing help to them. During a single season, she makes a profit of more than Rs. 2 lakhs from the sale of vegetables and Rs. 1 lakh from the sale of goats.

The 2015 earthquake had affected both Suntali's livelihood as well as her home life but the money she

had saved so far made it easier for her to restore her home and also to restart her vegetable business.

When the local elections came, she was requested by everyone to take part. She did and won as a ward member and now she has an additional responsibility. She is happy to take it on.

After she got elected, Suntali has taken the initiative to make her village an agriculture pocket area. She has also planned to separate funds for agriculture. She additionally wants to provide skills training to others so that they can also be employed. She has heard had about the trouble one faces when working in foreign

countries. According to her, it is better to work for oneself, be independent and capable enough to earn for oneself. She requests youths of her community to work in their own country and see what prospects and opportunities are available.

If she had not met MEDEP in 2009, she would have neither become an entrepreneur nor a political leader. MEDEP gave her skills that made her what she is today. It supported her to become an entrepreneur. It made her capable enough to win an election so she is very thankful towards MEDEP for everything.



Sushma Darnal
Baraha municipality, Sunsari

“A lot of people came to my shop, which gave me the opportunity to talk to them about various issues. I wanted to help them as I learned about their problems. This is how my interest in social issues grew.

”

The journey of a lifetime

Sushma Darnal is an elected representative of ward number 7, Baraha municipality in Sunsari. She is a representative of the Dalit community. Her journey level is a real testament to MEDEP's support in the economic empowerment of women and those belonging to marginalized groups.

SUSHMA HAS been a micro-entrepreneur since 2006 when she took MEDEP's seven-day Training of Starting Entrepreneurs (TOSE) and Training of Prospective Entrepreneurs (TOPE). She was given a tailoring machine as part of technology support.

Sushma's tailoring business provided her a base to act on her other passion of helping people. "A lot of people came to my shop, which gave me the opportunity to talk to them about various issues. I wanted to help them as I learned about their problems. This is how my interest in social issues grew. My shop provided the foundation for my political career."

She is ever ready with a smile on her face and a kind word to anyone who comes to her shop. She has been heavily involved in community service since she became an entrepreneur. Her enterprise and the money she made from it increased her self-esteem, changed her livelihood and gave her the confidence to give back to the community. People's attitude also changed. "I used to be discriminated against due to my caste," she says. "Though untouchability still exists, younger people are more open and ready to change. It will take some time for the older generation, but that too will happen, though slowly." Financial security also enabled her to build a concrete house and send her two sons to a good boarding school.

Though her political career started with the 2016 local government elections, she was already showing leadership qualities as an executive member of District Micro Entrepreneurs Groups' Association (DMEGA), Sunsari. She was also the chairperson of the Abhaa Cooperative in Mahendranagar, which is promoted by micro-entrepreneurs. Besides this, she is also a member of the Micro Enterprise Group Association (MEGA) of Mahendranagar. She gives credit for her win at the local elections to the 221 micro entrepreneurs who voted for her, "my membership in all these micro enterprise cooperatives was instrumental in my winning the ward seat," she says.



3.

Rising from the rubble

Blooming business

Weaving dreams

A long way from war

Where there's a will

An inspiration to others

Pickled to perfection

Discovering her inner strength

Third time's a charm

Magic carpets

Unfazed by adversity

A pioneer in her field

From politics to an enterprise




Chandra Kala Basnet
Tehrathum, Nepal

“I worked hard to get to this point in my life. I love nurturing the plants and seeing them grow.

”

Blooming business

Every morning 39-year old Chandra Kala Basnet from Laligurans, in Tehrathum, wakes up with a smile. She looks forward to her day, working in her vegetable farm. “I worked hard to get to this point in my life. I love nurturing the plants and seeing them grow and sprout,” she says. This vegetable enterprise had been started after Chandra had participated in a training conducted by MEDEP.

THE TRAINING equipped Chandra with the technical know-how and motivation to start farming vegetables in her five ropanis of land. Before MEDEP started conducting trainings in this area, farmers would cultivate only corn and potatoes. But now the fields are filled with an assortment of vegetable plants from cabbage to cauliflower, radish, beans, spinach, and other seasonal vegetables. Chandrakala’s vegetables are organically grown as she only uses compost manure and herbal pesticides. Her vegetables have found a lucrative market and she is making a neat profit.

Chandra Kala, is also a member of a farmer’s group. Her group took a loan from their own cooperative to start this endeavor. They have already paid off their loans and still have enough savings. Besides farming, Chandra Kala reinforces her income by selling milk from the one buffalo she has.

Life wasn’t so rosy for her before she took the skill development training from MEDEP. Chandra Kala was widowed at an early age, just four years after she got married. She had just had her two small daughters when her husband, who migrated seasonally to India for employment, passed away

in the course of his work. She struggled a lot, both economically and socially. Being a single woman, in a rural setting was not easy.

The first skill training she took with MEDEP was for making tikas. But she had to abandon this idea as her business did not take off due to lack of raw material. She then switched to vegetable farming. Money from farming has made it possible for her to provide for her family. “I got my daughter married with my savings and am looking forward my other daughter’s wedding”, she says.



Debaki Dhamala

Bidur municipality, Nuwakot

“I enjoyed weaving intricate designs on cloth and seeing them come to life



Weaving dreams

Debaki Dhamala of Bidur municipality, Nuwakot has suffered two major natural disasters in her life. The first was in September 2004 when a landslide took away her house and her farm land leaving her family destitute and vulnerable. The second time it happened was two years ago, when the 7.8 magnitude earthquake struck the country.

THIS TIME around, the damage to her house was not too severe but affected her enterprise significantly. Both times, MEDEP came to her rescue with trainings and technical support.

“When we lost everything we owned in 2004, our neighbor gave us shelter for a few months. Finally, the District Administration Office (DAO) provided us a piece of land where we build a temporary shelter. It was very traumatic for my family, especially my three children, who were very young at that time. Both my husband and I used to work as laborers

and made just enough money to survive.” Just as things were worsening, Debaki heard about MEDEP and the skill development training they were organizing for prospective micro-entrepreneurs. She met all the criteria for eligibility. Taking the training and she says, “it turned her life around”. She acquired a skill she found she was good at: dhaka weaving. “I enjoyed weaving intricate designs on cloth and seeing them come to life,” she says. Seeing her commitment and dedication, MEDEP provided her further training.

Debaki has encouraged a lot of women to join her in enhancing their skills by providing them trainings. Some women have started weaving in a group. They use the Common Facility Center (CLC) provided by MEDEP to gather and weave. The women have also started a savings group. Besides this, Debaki also provides training to women in her district and gets a good salary. She also earns around Rs. 25,000 selling her products in the market. “Life is finally good. I am loving it,” she says with a smile.



Gita Thapa Acharya

Libang, Rolpa

“When she had been a combatant back in the conflict era, she had never imagined she would one day have a family and a business cared for.



A long way from war

The Rolpa Community Allo Thread and Cloth Enterprise provides employment to nine women entrepreneurs in Libang, Rolpa. Some of these women were actively involved as Maoist combatants during the ten-year conflict in the country. One of these women is Gita Thapa Acharya born in 1984.

GITA IS now a successful entrepreneur with a thriving business. She earns well and takes care of her family's expenses. Her children go to good schools, she has savings in the bank, she has a nice house. What more can she ask for?

When she had been a combatant back in the conflict era, she had never imagined she would one day have a family and a business she cared for. "Life was difficult. We were never sure of our future," she says. Her first husband died within five months of the marriage. And when the peace accord was signed, she went home to Rolpa with her second husband. As she

and her husband did not have any other skills, they started farming but barely enough to scrape by on.

She had been at the lowest point in her life when she came in contact with MEDEP in 2013. MEDEP was conducting a Participatory Rural Appraisal (PRA) in her community, which was how she became affiliated with MEDEP. "Thank god I got this opportunity. It was really important for me to be selected." Connecting with MEDEP brought much-needed change in her life. She says, "MEDEP provided me with various skill development and entrepreneurship development

trainings. I took extra trainings to become more qualified in my chosen enterprise of allo thread weaving". Members of her group make different products like shawls, mufflers, caps, and purses as well as weaving cloth.

Apart from MEDEP, the group also received support from the Government and other organizations. As a result, her business along with those of other members of her group, has expanded to a large scale, making Gita very busy. But she says she will never forgets MEDEP's contribution in her success.



Kaili Tamang

Khada Devi, Ramechhap

“I was just a person with disability whom people thought would be a burden to my family. But now they look at me with respect.



Where there's a will

Kaili Tamang's life story is a lesson in never giving up, having a positive outlook, and always believing that the best is yet to come. She was born with a disability in Khada Devi, Ramechhap, to a very poor family. Though just getting out of the house was a struggle, Kaili managed to study up to grade 5. But due to her disability and also because of her family's weak economic condition, that was the end of her education.

WHEN MEDEP came to her village in March 2014 with the offer of a seven-day skill training package, she was keen to take part. Dhaka weaving was her chosen enterprise. "I took an additional three-month skill training in dhaka weaving with nine other members of my group." These trainings made her confident enough to ask for loans from the group and her relatives and kick off her own weaving enterprise. She further took part in an additional 45-day training to improve her skills.

Kaili is now established as a successful entrepreneur, working eight hours a day. Her reach has extended to Kathmandu. She makes NPR 15,000 per month and feels proud that she is supporting her family, and not letting her disability come in her way.

She says, "I feel a change in the way people look at me and behave with me. I was just a person with disability whom people thought would be a burden to my family. But now, they look at me with respect. That is the best gift I have received."

She credits MEDEP for this. MEDEP also helped her to buy technical equipment to increase her production and ultimately her sales. She still hasn't been able to meet the market demand. She is planning to hire people to help her in the work.

Kaili wants to pass on her good luck to other women. She is also a trainer. "I like teaching other women skills that I have so they too can make a better life for themselves, like I did with MEDEP's support," she smiles.



Kalyani Ghising
Barhabise, Sindhupalchowk

“MEDEP guided me, from moving my shop to a more strategic location to providing entrepreneurship and technical skills training that helped to improve my business.

”

An inspiration to others

Kalyani Ghising could not finish her studies beyond grade seven due to the commonly held belief that girls did not need education. On top of that, her family’s poverty became a push factor. But good fortune was headed her way. She would learn tailoring and open her own shop in 1995.

“I HAD no idea about business nor about tailoring,” Kalyani, 45, a resident of Manesuanra, Sindhupalchowk, says. From 1995, Kalyani has come a long way as owner of the Prerana Tailoring Center to being one of the 17 shareholders at the Bhairabkund Garment Industry; a journey she argues is tied with her hard work and MEDEP’s support.

“MEDEP guided me, from moving my shop to a more strategic location to providing entrepreneurship and technical skills training that helped to improve my business;” she says adding that her determination, hard work and receptiveness also helped her to internalize the

suggestions and act accordingly. “Initially, it was difficult. I used to work 22 hours a day to finish orders.” When her business started to take off in 2010, Kalyani completed her 10th grade. “Graduating high school was one of the happiest moments of my life”. With support from MEDEP, Kalyani has trained more than 1,800 women in tailoring. Of them, 150 are operating their own enterprise in the district. “It gives me immense pride to see them doing so well,” she said.

She suffered a setback when the earthquake of April 25, 2015 damaged the rented office space and some equipment. With no space to work, the group felt

the need of a Common Facility Center (CFC) and requested for the same. Under UNDP’s Rapid Enterprise and Livelihoods Recovery Project (RELRP), an earthquake-resilient CFC was built for NRS 992,000. Apart from the CFC, micro-entrepreneurs were also supported with technologies, technical skill trainings, psychosocial and business counseling, among others.

Kalyani feels that entrepreneurship has helped her to become independent. It has also afforded her recognition; she was awarded the “Best Entrepreneur Award” by the Ministry of Industry in 2011 and 2015.



Laxmi Bhatta
Garukhola, Baitadi

“From earning NRS 25 a day to making more than NRS 35,000, the choices she made changes her life.

”

Pickled to perfection

Laxmi Bhatta has become a household name in Garukhola, Baitadi district. She runs three successful enterprises providing employment opportunities to many people in her locality. Her ventures include pickle production, a small hotel and a grocery store. She explains with a wide grin, “My enterprise is worth NRS 1,500,000. Two of my businesses are registered as small and cottage industries while the third one has a PAN number.”

IT IS because of her hardworking nature and determination that Laxmi has managed to succeed in all her ventures. She is good at networking, a useful skill for an entrepreneur, and is a part of different organizations and cooperatives, despite having only a basic educational background. She is the founding secretary of the Baitadi District Micro Enterprise Development Group, and the president of the Patal Bhumeshwor Multipurpose Micro Enterprise Cooperative.

To think she was struggling to make ends meet only a few years ago, is hard to believe. She has truly come a long way. The first income she earned was only NRS 25 per day. But her curiosity and courage led her to branch out into various kinds of work, until she finally came into contact with MEDEP in 2002. The skill training she received from them has a big hand in making her what she is today. From earning NRS 25 a day to making more than NRS 35,000, the choices she made changed her life.

But she is still not done. She has visions of making pickle a specialty of Baitadi district, and has been working diligently towards this goal. She has been orienting many people on pickle production in her district. Knowing her, she will definitely make this a success too.

She only has good words to say about MEDEP, whom she credits as encouraging her to become self-employed and independent.



Masanti Nepali
Churpa, Dailekh

“Being a part of this CFC has enable me to earn NRS 20,000 to 25,000 monthly, helping me fund my daughter’s education and give her a better life



Discovering her inner strength

Masanti Nepali, 44, from Churpa in Dailekh is a victim of casteism. She belongs to the Dalit community, but her husband came from a higher caste, thus the tension. “My in-laws never accepted me. In the beginning, my husband had no problems, but gradually he started getting swayed by his family. Ultimately he left me and refused to acknowledge our daughter,” she says.

MASANTI IS literate but, according to her, “did not have skills for a good job, or any farm land to grow food in.”

In 2008, MEDEP had come to their village to assess the socioeconomic status of people and identified eight women to participate in an entrepreneurship development training. Masanti was one of them. MEDEP provided a 45-day dhaka weaving skill training to the women. Other additional trainings were also offered. They also gave the women hand looms to start their enterprise.

Initially, Masanti and the others started working in a community

hall supported by the Poverty Alleviation Fund. In 2014, MEDEP helped them build a Common Facility Center (CFC) with contributions from the Village Development Committee. She explains, “being a part of this CFC has enabled me to earn NRS 20,000 to 25,000 monthly, helping me fund my daughter’s education and give her a better life.” The Fulbari Dhaka Cloth Weaving CFC has become a beacon of hope to many local women. And Masanti is the chairperson.

Masanti’s life has definitely changed for the better. She has become a trading entrepreneur, supporting backward and forward marketing among 40

entrepreneurs. She has also extended her enterprise and registered it as an enterprise for Dhaka cloth order and supply. She says, “MEDEP supported me and others in the CFC when our lives were limited to household chores. They provided us entrepreneurship skills, technical skills and equipment. I will always be grateful to them.”

Her skills translated into economic empowerment, which in turn gave her strength to fight her former husband in court for the rights of her daughter. “My daughter finally got her citizenship ID,” she says happily.



Menuka Ramtel
Panauti municipality,
Kavrepalanchok

“The change in Menuka is palpable. She has established linkage with other entrepreneurs and is providing training to women who want to start their own enterprise.

”

Third times a charm

Menuka Ramtel from Panauti municipality in Kavrepalanchok is only 28 years old. But she has a vast reservoir of knowledge on micro-entrepreneurship. She is a successful entrepreneur with experience of running three enterprises.

LIKE MANY who are a part of MEDEP’s skill development training, Menuka belongs to a poor family. Her father died when she was in grade six, hence she could not continue her education beyond that. “My mother had four other children to look after. As I was the oldest, some of that responsibility fell on me. I had to leave school to help her at home.” To help provide food to her siblings, she started going to work with her mother. Soon, she was selected for a week-long skill development training as a prospective entrepreneur. “I was very skeptical as I had no idea what was going to happen,” Menuka recalls those early days in 2008. Initially, She learned to make candles with seven other people. “We ran the enterprise for just two years as we were running at a loss.” The market was full of modern electric goods, and selling candles was just not viable.

Menuka then switched to poultry farming. She was doing well with the support of her family and making a name for herself. She became the Treasurer of the District Micro Entrepreneurs’ Groups Association (DMEGA). Everything was running smoothly, when the earthquake struck in 2015. “I lost everything in the blink of an eye. My poultry farm collapsed, so did my house. My family, like many others, fell into despair.” The Rapid Enterprise and Livelihood Recovery Program (RELRP), a UNDP and Australian Government project, and MEDEP were able to help micro entrepreneurs re-establish their destroyed enterprises with financial, technical and psychosocial support. “Psychosocial counselling was a big relief as it helped us to accept the devastation and move on with our lives. However, I could not recover my poultry business and

opted to work in making fiber bags,” Menuka says, explaining her switch to a third enterprise. Fiber bags are very much in demand as many villages and towns are becoming plastic-free zones. Menuka is doing well and makes NRS 15,000 on an average in a month. She uses this money to help her family and to build savings in cooperatives.

The change in Menuka is palpable. She has established linkages with other entrepreneurs and is providing training to women who want to start their own enterprise. “I think that the Government should promote micro-enterprises for women to make them self-sufficient and financially secure,” she says.



Rupa Atwal

Byas municipality, Darchula

“My reputation as a successful entrepreneur means that I can access loans easily. This has prompted me to add new equipment, raw material and buy more carpets from others.



Magic carpets

Rupa Atwal lives in Byas municipality, Darchula, and has a carpet business. Weaving is a traditional occupation in the Sauka ethnic group, of which Rupa is a member. Skills and knowledge about weaving on basic looms have been handed down from generation to generation in this community.

RUPA STARTING selling her carpets in 2009, when she took part in an exhibition held in Kanchanpur. Since then, she says, “I have sold carpets worth more than NRS 100,000.” Most of her products cost between NRS 6,000 and NRS 25,000. She also works as a wholesaler, buying carpets from other people and selling in bulk, helping her earn profits of NRS 35,000 per consignment. “My reputation as a successful entrepreneur means that I can access loans easily. This has prompted me to add new equipment, raw material and buy more carpets from others.” Her products are sold in 14 districts

and she also teaches people how to make intricate designs, like the map of Nepal, on carpets.

Rupa’s mother had died when she was very young, so at the age of 10, she learned how to weave and make carpets from her aunt. By age 12, she was well into it. After her husband died some 16 years ago, this has been the sole source of income for her family. The income has enabled her to educate her children, who also help her make designs,

Rupa joined the District Micro Entrepreneur’s Groups Association (DMEGA) in Darchula in 2007

and received entrepreneurship training through MEDEP. She also got newer equipment. She has received further training on mixing colors and designs. MEDEP has provided Rupa support to market her carpets in Kathmandu and Nepalgunj where Darchula’s woolen carpets are well-recognized. She is a great example of how a single mother who has the necessary skills and the spirit of enterprise can support her family on her own and bring up well-educated children.

Rupa is happy with her occupation and very thankful to MEDEP for supporting her.



Miss. Sanumaya Gurung
Chautara, Sindhupalanchok

“I have received a successful entrepreneur award and a best entrepreneur prize from the Government of Nepal and the credit goes to MEDEP.

”

Unfazed by adversity

Twelve years ago, Sanumaya Gurung's family couldn't afford to her in school. She had eventually come into MEDEP's contact when looking for a job to support her family. After receiving basic training, Sanumaya further advanced her skills through a three-month tailoring technical skill training in Chautara. Her family could not buy a sewing machine so she worked for others, earning around NRS 40,000 per month. With that income, she bought one machine and one pressing iron and started her own enterprise.

DEVASTATINGLY, the devastating earthquake of April 2015 damaged her residence, along with all her properties. She lost some relatives too. The tailoring enterprise was impacted, including the machines, raw materials and readymade products. She says, "My enterprise was physically damaged but my spirit was not broken."

With persistence, Sanumaya successfully upgraded her enterprise and established a training center after the earthquake. Now, four women (1 master, 2 sewing workers and 1 assistant) are involved in her enterprise as employees and they are making good money. "I am

also making NRS 80-90,000 per month from this enterprise," she says. She has invested NRS 300,000 in a hotel enterprise and bought 50 grams of gold from her earning.

"I am proud because I am able to manage all the expenses of my family," 33-year old Sanumaya said.

Sanumaya is also leading the District Micro-Entrepreneurs Association and the woman entrepreneurs' association of Federation of Nepal Cottage and Small Industry (FNCSI) in Sindhupalchok. She also filed her candidacy as woman member in the local elections but was unable to secure the seat.

She said, "I cannot forget the investment done by MEDEP to get me to where I am. I feel happy because my enterprise provides job and produces trained micro-entrepreneurs."

Sanumaya happily adds, "I have received a successful entrepreneur award and a best entrepreneur prize from the Government of Nepal and the credit goes to MEDEP." Sanumaya has more plans to expand the tailoring enterprise into a garment industry and offer more employment opportunities for youths. She is now seeking appropriate place/land to build a working shed as a Common Facility Center.



Sundevi Rokaya

Masta, Bajhang

“My enterprise has given me the confidence to speak out about social ills.



A pioneer in her field

Sundevi Rokaya, 39, from Masta, Bajhang, runs the Sundevi Micro Enterprises Group, previously registered as Nanadev Agriculture Finances. The vegetable farmer once used to have just Rs 100 in savings at the end of each month, now she saves NRS. 3,600 a month. Sundevi, who until recently rented land for farming, now has her own land, which she bought with a loan of NRS 50,000. In the first six months of this year, she says, “I sold vegetables and mushrooms worth more than NRS 101,000”.

SUNDEVI BROUGHT up her two sons and a daughter by herself since her husband passed away seven years ago when she was 31. “When he was alive, I was engaged in small-scale vegetable farming which helped me support the basic household expenses. But after his death, this has become the only source of livelihood,” she says.

She has been affiliated with MEDEP since 2014 when MEDEP organized a seven-day basic training and 15-day refresher training course in her area. She

also received skills training and a training on running a business, which covered maintaining of accounts, improving business performance, registering, collaborating with other people, and searching for new markets. After the trainings were over, Sundevi says, “MEDEP gave trainees plastic tunnels, watering buckets, and spray for spraying pesticide and nutrients.”

Sundevi has become known as a pioneer in vegetable farming. Seeing her success, a lot of people in her village have switched to

commercial vegetable farming. Sundevi, who is the director of the Nanandev Micro Enterprise Group, which has 25 members, says, “My enterprise has given me the confidence to speak out about social evils. I have become an advocate for women’s economic empowerment and work for the good of my community”. Sundevi is a well-recognized member of the society and says she is determined to work on her farm till her last breath. She gives credit to MEDEP for helping her raise her family’s standard of living.



 **Tirtha Pun**
Sisne, Rukum

“Tirtha now has three employees who help her collect hemp thread from 50 entrepreneurs from different parts of Rukum. This is her way of helping the community.

”

From politics to enterprise

Tirtha Pun, 42, from Sisine in Rukum, had lost her father when she was just seven years old. Life as she knew it stopped at that point. She along with her mother and seven siblings had to struggle for every single thing. When her mother starting learning how to make thread from the hemp plant that grew all over their village, she also acquired the skill with her. But this did not improve their lives all that much.

“I HAD to drop out of school after my SLC. I was desperate at the time. Since I was well known in my community, I joined the Maoist party as a politician. I thought I could work for the people.”

Entering politics did not solve her problems. She knew she had to develop skills that were saleable. She wanted to explore the possibility of making clothes from hemp. In 2014, she joined a Micro Entrepreneurs Group (MEG) and received the Training of Potential Entrepreneurs (TOPE) and Training of Starting Entrepreneurs (TOSE) from MEDEP. Here, she learned about business selection

and market development. She underwent a 45-day training on hemp-based cloth weaving business. “I got machines like a warping drum set, loom set, boiling pot for raw material, and charkha under MEDEP’s technology support program,” she recounts. Though she had started in a group, she decided to take the business forward by herself.

Tirtha now has three employees who help her collect hemp thread from 50 micro-entrepreneurs from different parts of Rukum. This is her way of helping the community. She earns well from her enterprise, enough to save

some money and also to loan it to people for a small interest.

The most interesting part of her story is that she used the platform of a politician to become an entrepreneur instead of the other way around, which is the more common practice. “This is all thanks to MEDEP,” she says. However, she is still continuing her social work, as the chairperson of Putha Himal Micro Entrepreneurs Group (MEG) and Executive Member of District Micro Entrepreneurs Group Association (DMEGA) Rukum.



4.

Beyond economic empowerment

The turning point

The grass truly is greener for Anita Devi

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Triumph of perseverance

Sumitra preserves Tharu handicrafts

The beginning



Ambika Paudel
Pyuthan Municipality

“I am not only running a noodle-making enterprise but also venturing into mushroom production.



The turning point

Ambika Paudel, from Pyuthan Municipality, is the founder of the Swargadwari Chowmein Enterprise, selling stick noodles worth more than NRS 300,000 per month. She has managed to not only successfully promote her product in her own district, but has also expanded her market base to neighboring districts like Argakhanchi and Rolpa. She proudly explains, “I produce noodles using more than 3,500 kilos of fine flour a month and make a profit exceeding NRS 25,000.” Her two children are attending boarding school and her elder daughter is currently pursuing her +2 in Science.

AMBIKA, who is 36 years old, remembers a time when she used to struggle to meet her family’s daily expenses. She had not been able to complete her education beyond class 10 due because she had gotten married at the age of 16. Her husband too had only studied upto grade 10. He too could not find a decent job. Together, as a family of four they worked hard for 12 years farming in an infertile patch of land just so they could at least feed their family.

The turning point in their lives came when the Micro Enterprise Development Program (MEDEP) came to their village in 2010. “I learned that MEDEP is coming to our village to support people like us. I was selected for stick noodle-making training.” Ambika says MEDEP followed up the basic noodle making training, with on-the-job training with technology in 2015. This helped Ambika expand her enterprise to a larger scale operation. Seven years down the line, she is a successful

entrepreneur employing two young local women from her district.

“I am not only running a noodle-making enterprise but also venturing into mushroom production,” she says happily. “All of this has been possible due to MEDEP’s support. Entrepreneurship and skill development training helped me turn my life around.”



Anita Devi

Koshi rural municipality,
Sunsari

“I used to make traditional mats and baskets before the training, but started using pater afterwards the training, when I found how durable and resilient it was.



The grass truly is greener for Anita Devi

Anita Devi Sardari, a resident of Koshi rural municipality in Sunsari district, is a busy woman. There are 15 people in her household, and taking care of their needs take up a lot of her time. As soon as the housework is done, she heads to the Common Facility Center (CFC) where her enterprise is based.

ANITA DEVI makes pater mats. Pater is a grass like material that grows wild in the Terai. It is used to make ropes, mats, baskets, brooms and similar household products. "I started this enterprise in 2009 after taking a skill development training organized by MEDEP," she explains. "I used to make traditional mats and baskets before the training, but started using pater afterwards, when I found how durable and resilient it was." Besides developing her skills to start this enterprise, Anita Devi says, "MEDEP provided me technical skills to run the enterprise, develop linkages and interact with people."

Soon enough, she found the perfect outlet to sell her products. She was linked with Nut Handicrafts in Kathmandu. She now makes a neat profit of Rs. 20 to 25,000 in a month. "Just imagine, the grass that grows wild is helping me look after my family and send my children to school," she says grinning. Economic empowerment has also made her confident enough to lead various organizations. She is the chairperson of the Kusaha Laghu Udyam Cooperative, and also of her CFC, which MEDEP helped to construct. Entrepreneurs engaged in pater production use the facility

to work in and store their material. "The CFC has made it easy for us to focus on our enterprise," says Anita Devi, as she works on a mat.

Her entrepreneurial and leadership skills have made her an asset to her family. The family has started a hotel, fresh house, and a grocery store and have registered these at the Cottage and Small Industries Office (CSIO). Her family now looks to her for suggestions and advice. "I am grateful to MEDEP for bringing me this far," she says she wants to scale up her pater business and diversify it to include other products.



Bharati B.K

Chhera, Rukum

“I learned a lot about business selection, planning and enterprise, all of which has led to the smooth functioning of my organization.



Down a new path

Bharati B.K is the vice president of the Hariyali Micro Entrepreneurs Group (MEG) in Chhera, Rukum. She is involved in farming and produces chilly, cabbage, cauliflower, tomato and various other vegetables and supplies them to the local markets of Solabang and Khalanga. Her earnings from veg. farming alone per month is NRS 30,000.

“NOW THAT I have a reliable stream of income, I have invested NRS 0.6 million in a rice mill and a small furniture business earning an additional NRS 40,000 a month.” All of this has played a big role in her socio economic transformation. Both of her children are studying in college. Members of other organizations request her to join their group to learn from her. She is serving as the chief for the Digre Sai Kumari Micro Finance Ltd and is also the Chairperson of Chatana Community Organization.

Her life a few years ago was drastically different. She spent most of her childhood supporting her parents in household chores

and was married by the age of 13. As a house-wife her life became all about household responsibilities. She spent a lot of time in traditional farming, but was barely producing enough food to feed a family of seven. Compelled by this helplessness, her husband even went to India to earn a living.

“Training of Potential Entrepreneurs (TOPE) and Training of Starting Entrepreneurs (TOSE) training in 2013 is really what changed my life and helped me gain knowledge about enterprise selection and operation procedures. All of which has led to the smooth functioning of my organization.” she explains proudly.

After the trainings from MEDEP she even took part in a seven-day vegetable farming technical skill development training to learn how to maximize her products’ value by reducing unnecessary costs. MEDEP also provided her a tunnel and a sprayer through their technology support program.

“I had not trained on running a business before. This training and the farming enterprise played a big role in making my life the way it is now,” she says with satisfaction. She credits MEDEP for her success and wishes the same for other women who are looking for a way to make some money.



Bishani Mahato

Nawalparasi

“Our house was swept away by floods. We lived under a plastic tunnel for two years after that as we had no land and no home.



A model entrepreneur

Bishani Mahato, 38, of Nawalparasi could not complete her studies beyond grade nine because her family did not have enough money to pay for her school. Her mother passed away when she was still young, and she recalls sadly that her life changed for the worst. She got married at the age of 17, but her bad luck persisted. “Our house was swept away by floods. We lived under a plastic tunnel for two years after that as we had no land and no home.”

OF COURSE, good things come to those who wait, and Bishani’s good days came in 2001 when she enrolled in MEDEP’s skill development training on tailoring. “Once the training was over, I bought two sewing machines and started my business with an investment of NRS 4,000.” She scaled it up in a few months by adding four more machines. MEDEP continues to support its trainees and that is how it happened with Bishani. She also got additional training to strengthen her skills, which helped her market herself better. As a result, she established the Sushma Atmanirbhar Silai-Katai Talim,

and started providing training to women who were interested in gaining a skill to earn a livelihood.

Over the years, she has trained 2,356 women. About half of them have opened their own tailoring shops and enterprises. She has become so popular that she has increased her fee from NRS. 800 to NRS 2,000 per trainee. She provides them cloth and other materials needed for starting their businesses and helps with financial aid as well.

“I also have another tailoring center in Rajahar where I have employed eight women”, says

Bishani who was awarded the successful entrepreneur award by the Ministry of Industry in 2014. Currently she owns 22 sewing machines that she uses to stitch clothes for her clients, both men and women. Her monthly earnings from her business is NRS 80,000. She owns land, and a house. Her children are getting good education.

In the future, she dreams of opening her own garment industry. “Without MEDEP’s support this would still be a dream,” she concludes.



Dil Kumari Thapa

Banganga municipality,
Kapilvastu

“The MEDEP model is very important for us because it gives better opportunities and shows us different ways to earn money.



Lives of dignity

Dil Kumari Thapa runs a successful duna tapari (leaf plate) enterprise in Banganga municipality, Kapilvastu. She produces 3,000 to 4,000 pieces of different-sized taparis. Her customers are very satisfied with the quality of her plates, which has led to a huge boost in demand through word-of-mouth publicity.

“I MAKE almost NRS 30,000 on a monthly basis. I had taken loans from my relatives to start this enterprise, but now I have paid back everyone,” she explains. As her business expanded Dil Kumari had to employ people to help her. Five women work with her every day helping her make, pack and sell the product in the market. She has 20 other people helping her indirectly. She sells her products in the local haat bazar, and also in Butwal, Pokhara and Kathmandu.

Dil Kumari is a smart investor. “I didn’t want to rely on just one business. So I took out a loan from

the local cooperative where I have a savings account and invested in pig farming, which I do from home as well.” The money she earns from this enterprise provides her the freedom to indulge a little bit. Before her life turned around, she was a struggling woman from a poor household who depended on daily labor for her livelihood. “I was buried in debt,” she says. Her husband barely contributed as the shop he was running was not doing well either.

After receiving technical skills and technological support from MEDEP she was motivated

and inspired to start her own enterprise. Success soon followed.

“The MEDEP model is very important for us because it gives better opportunities and shows us different ways to earn money and also gives employment to jobless youth in rural areas.” She says she is happy to be a member of the Micro Entrepreneurs Group (MEG) and says, “Entrepreneurship education is necessary for uneducated people in the context of Nepal so that they can live their lives with dignity”.




Ganga Kumari Khatri
Neptechaur, Myagdi

“We are actively promoting our products by coordinating with funding agencies and have succeeded in getting a solar dryer from the Myagdi District Forest Office.

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Nettle doesn't always sting

Ganga Kumari Khatri, 34, from Neptechaur, Myagdi was the recipient of the Most Successful Micro Entrepreneur award given by the Cottage and Small Industry Development Board Office (CSIDBO) in the Myagdi trade fair in 2014. She is the proprietor of a successful nettle-powder enterprise. She recently established a wholesale shop in Beni that sells nettle powder, as well as other locally-produced spices.

AS CHAIRPERSON of the Galeshwor Nettle Powder Making Micro-Entrepreneurs Group, Ganga led the search for potential markets in Beni, Pokhara, Kathmandu and Butwal. "I succeeded in linking up with a number of wholesale traders in various districts," she explains. The co-operative sells their nettle powder to traders in bulk. "We are actively promoting our products by coordinating with funding agencies and have succeeded in getting a solar dryer from the Myagdi District Forest Office," Ganga says

She earns NRS 20,000 per month from her shop and makes extra from her work as a trainer. "Allo

is readily available in our village. When people found out its value, everyone wanted to take it up as an enterprise. I train them on how to make the most of it," she says.

Ganga had been neck deep in worry just until a few years ago. She had been married at an early age into a family that was also poor, and depended on subsistence farming to survive. Soon, her husband migrated to Oman in the Gulf to look for work, and the teenage Ganga was left to work on their farm with two children.

In 2007, her village was selected for MEDEP implementation and Ganga was identified as

a potential entrepreneur. She received a seven-day Start and Improve Your Business (SIYB) and a five-day nettle powder production training. When she was ready to start her enterprise with the group, MEDEP provided them with a grinding machine and solar dryer. "MEDEP has been very good to me. It is with their support that I have managed to succeed."

Now that her enterprise is a success, she wants her husband to come back to Nepal and help her in her business. "This way the children will have their father at home and I will have someone to help me in my work," she reasons.



Krishna Nepali

Lakuri, Dailekh

“When rural women don’t have access to livelihood skills, they miss out on opportunities like earning income, providing for themselves and their families and becoming more respected in their communities.



Reinforcing a respectable status

Pragatisheel Sajha Subidha Kendra (Progressive Community Facility Centre - CFC), located in Deurali Bazar of Lakuri in Dailekh is always busy with the clatter of sewing machines. This is a haven for women with difficult family lives, where they are trained in tailoring and other skills. The CFC is managed by a group of women entrepreneurs and is geared not only to help women overcome personal and social obstacles, but also to make them financially independent.

WOMEN LIVING in rural communities have a great many struggles in sustaining their lives. This was also true for Krishna Nepali, who used to work for others as a daily wage laborer, hardly making NRS 5,000 per month. Now she earns more than NRS 15,000 and deposits NRS 100 per day in cooperatives. She says, "I was neglected by the community because of my caste (Dalit - a so-called "untouchable"). But now I am invited by the rural municipality office to discuss the planning process. I also share my experience and talk about women's empowerment in different forums. I feel good when I do that."

Seven years ago in the Micro Enterprise Development Program (MEDEP) identified 25 poor women in her village, and provided business awareness orientation to them, motivating them to start their own enterprise. Ten of them, all from the Dalit community, chose tailoring. MEDEP then provided 45 days of advanced training to the group and also took the initiative to build a house for the CFC.

"Learning to operate and maneuver sewing machines for the first time was a great experience," Krishna recalls, "Now I am able to use my skills for both personal and commercial

purposes and make enough money for my family's wellbeing."

"When rural women don't have access to livelihood skills, they miss out on opportunities like earning income, providing for themselves and their families, and becoming more respected in their communities," Krishna Chaudhary, Government Support Specialist at MEDEP, says. "We are dedicated to empower women not only economically but also socially to reinforce a respectable status for Dalit and other marginalized women in Nepal."



Lalmati Rana Tharu

Dhangadi, Kailali

“Her positive attitude and quick thinking did not let her give up in the face of difficulties.



The golden touch

When life closes a door, it opens multiple windows of opportunity. Lalmati Rana Tharu of Dhangadi in Kailali district is an expert at identifying and making use of these opportunities. Life has thrown a lot of obstacles her way but she always manages to land on her feet. That's what makes her story one of success. "I was lucky, I was able to continue my studies even after marriage," she says. "This was because of my father-in-law, who is a teacher."

HOWEVER, HER luck only lasted a short while, as she had to drop out of school when she became a mother. Her family was struggling financially as her father-in-law's sole income had to sustain 16 family members. In 2007, the first opportunity came knocking on her door in the form of MEDEP's skill development training. After this, she further received training in fish farming and even got to attend an educational tour. Lalmati was part of a group at that point and they earned a profit of NRS 40,000 a year with this enterprise. She was happily involved in the business for the next four years.

With the desire to earn even more to support her big family, she acquired training to produce bamboo decorations only to soon realize there was no demand for it. But her positive attitude and quick thinking did not let her give up and she pursued training in making bamboo houses. The profit she made from this amounted to a whopping NRS 8,000,000. She soon became famous and a book titled Bamboo Master was published based on her success.

However, she met with another obstacle when her husband fell ill. She was forced to put the career on hold. But Lalmati refused to

give up completely and ventured into mushroom farming, that would allow her to take care of her husband and work at the same time. She registered her enterprise under the name of Multi Agriculture Mushroom Farming and even established herself as a qualified trainer. She now sells more than 200 kilos of mushroom and earns a profit of NRS 7 to 8 lakhs yearly. She even provides employment opportunities to locals.

Her success has been recognized by the National Home Foundation, and she was awarded by them in 2011.



Laxmi Saru

Banganga municipality,
Kapilvastu

“Women need to start their own business.
This helps not only to uplift the family’s
condition, but also that of the nation.



Giving back to the community

Laxmi Saru, 45, from Banganga municipality in Kapilvastu district is an inspirational woman. She is the owner of an enterprise that produces various kinds of dhaka products. Her wares have a successful market in and around her municipality. She employs five women from her community to help her in the business, and she trains girls and women in weaving so that they too can earn their own money and not depend on anyone.

“ONE OF the reasons for my success is my community, who help me whenever they can,” says Laxmi. She also praises her husband and says, “he is my biggest support.” Impressed by his wife’s hard work, he has started his own pig farming enterprise near their house. Her success has led to an increase in her family’s income. She earns NRS 20,000 per month currently and owns seven sets of dhaka-weaving machine. “It is amazing how good it feels to be financially secure. When you have a thriving business,

you have the option to make so many choices,” says Laxmi. One of the choices she has made is to advocate for women’s economic empowerment. “Women need to start their own business. This helps not only to uplift the family’s condition, but also that of the nation,” says Laxmi.

There are nine members in her family. Her eldest son is overseas for work. Her husband was unemployed as was she when she came to know of the trainings that MEDEP was providing poor

households. Since she qualified for the trainings, she took all that was on offer. MEDEP also provided technology support by giving her hand looms. She took a loan and started her enterprise. She deeply feels that, “MEDEP gave me a great opportunity to start an enterprise through their training programs. In the context of Nepal, it is a very important for improving the livelihoods of people living in poverty. I am very happy with the trainings and I wish women in other places would benefit from it.”



Meena Kumal

Kailali

“This parlor is my lifeline. I am grateful to MEDEP for making all this happen.



A natural-born leader

A 33-year old Meena Kumal has two identities: one as a successful micro-entrepreneur and another as a leader of micro-entrepreneurs through the District Micro Enterprise Group Association (DMEGA) of Kailali. Belonging to a very poor indigenous family, Meena's life found a turning point and changed dramatically.

“I GREW up in a 12 membered joint family, where we relied on daily wage work for survival.”

In 2006, she came in contact with MEDEP and was selected as a potential entrepreneur by the project. After receiving training, she decided she wanted to become a beautician, so she took up another three-month long training in Dhangadhi. After completion of the training, she established a small beauty parlor with the support of her family and friends in 2007.

Initially, she suffered many problems, such as lack of market, shortage of money for investment and difficulty in earning the trust of customer, but continued attention helped her business to take off and now she is known as a successful entrepreneur/beautician in her area. Alongside her business, she continued to pursue her studies and was selected vice chairperson of the DMEGA Kailali in 200, a position she retains to this day.

Her monthly income is NRS 20 to 25,000 from the beauty parlor and

she adds more to this through the training she give to other enthusiastic women looking to start their own parlors.

Mina claims she is happy to be a beautician and to have her society recognize her as a leader. “This parlor is my lifeline. I am grateful to MEDEP, for making all this happen,” Mina says. She is also committed, through the DMEGA Kailali, to create more entrepreneurs in this field focusing to young girls who are deprived, poor and unemployed. “It is my wish to help them improve their lives,” she says.



Parbati Chaudhary

Dhangadi, Kailali

“The awards have encouraged me to become an active member and serve in various positions.



Out of the confines of her past

For 36-year-old Parbati Chaudhary from Dhangadi, Kailali, life was all about being a good housewife. “I have studied only up to eighth grade. I did not think having a job was something I could do, forget running my own enterprise”. Few years down the line, however, she is busy running her own business, receiving multiple awards and making appearances on radio shows. All this was possible thanks to entrepreneurship skills she acquired from MEDEP’s trainings in 2007.

“MAKING bamboo furniture helped me support my family financially. Daily expenses are not a problem anymore. My daughters are getting a good education in a boarding school,” she says. She makes a profit of NRS 20,000 every month. Her business has grown so much that her husband is supporting her in making deliveries.

Her success and hardwork have been recognized by many organizations. The Kailali Chamber of Commerce and Industries presented her an award in 2009. And during a festival in 2015, she was recognized with the Honorable Woman Entrepreneur award. She also received an

award for Successful Woman Entrepreneur by Care Nepal in 2016. “The awards have encouraged me to become an active member and serve in various positions like the treasurer of the Kailali Chamber of Commerce and Industries, and vice president of the Micro and Small Enterprise Federation.” She is now in a position to provide subsidy loans to 47 women in her district.

She gives credit for her success to the entrepreneurship skill training she received from MEDEP. She, along with eight other participants, presently run the Srijana Micro Entrepreneur Common Facility in Dhangadi.

At first they trained to make bamboo decorations but when they realized this did not have a big market, MEDEP provided them an additional five-day educational tour and 12-day skill development training on bamboo furniture. MEDEP even built a Common Facility Center (CFC) for them, contributing NRS 435,000, while the women contributed NRS 88,000 from their earnings. Parbati donated the land.

Parbati is happy with MEDEP for bringing her out of the confines of her home and helping her become an entrepreneur and trainer recognized by all.



Rita Bogati

Solphathana rural municipality, Sindhuli

"I like focusing on single women like me, who need all the support they can get.



Serendipity and success

Rita Bogati is a good example of grace under pressure. She runs a popular tailoring shop in Solpathana rural municipality in Sindhuli. Desperation had driven her to this profession, which in turn has taken her to unimagined heights of success. She is a successful entrepreneur, trainer and homemaker and very much content with life. It was not always like this.

RITA had gotten married at a very young age. But married life was not easy. To get away from the stress at home, she started taking lessons in tailoring. When her husband left her and remarried, she as a single woman found solace in the tailoring shop that she had opened in the market.

Ten years ago in 2008, she got an opportunity to participate in trainings for potential and starting entrepreneurs. She also underwent a training on skill development, honing her tailoring

abilities. As she improved her skills, her confidence grew and she started to slowly expand her business. Rita bought a machine to increase her production. Gradually she started adding more machines and also employed more people. Her new-found confidence coupled with the potential new technology meant she could produce attractive and up-to-date designs that are popular among her clientele. She makes almost NRS 2,000 per day now. "I myself cannot believe how lucky I have been," she says. Rita,

who has also become a tailoring instructor, has already provided training to more than 150 women. "I like focusing on single women like me, who need all the support they can get." She has bought her own house and runs her tailoring shop from there. Her former husband's family, who she is still in touch with, have been very encouraging throughout her struggles. They too are happy that she has achieved success with the help of MEDEP. Rita gives credit to MEDEP for helping her find her footing.



Sabitri Devi

Duhabi

“MEDEP provided me with training to start my jute carpet enterprise. All I am today is because of that.



No slowing down

Sabitri Devi Chaudhary is busy listening to a group of people who have come to seek her advice. Some want to know which business would suit them, some want information on forthcoming trainings, while others want to take out a loan and want details from her. Sabitri loves this role and the influence it brings with it. “This is because of my enterprise, which has given me an identity and I am very proud of it,” she says.

SABITRI HAS worked extremely hard to reach this position. She has gone through difficulties, but has emerged stronger and better due to her determination and persistence. The 51-year old micro-entrepreneur remembers a time when no one trusted her. “I had to undergo two surgeries to remove a tumor in my stomach, but no one would lend me money,” she recalls. She had to sell her land to meet the expenses. As soon as she recovered, she started working on a daily wage basis to make ends meet. Then MEDEP came into their area, which proved to be the big turning point in her life.

She cannot stop praising MEDEP and support it still provides her. “MEDEP gave me training to start my jute carpet enterprise. All I am today is because of that.”

Her list of accomplishments is endless. She helped establish the District Micro Entrepreneurs’ Groups Association (DMEGA), and later the National Micro Entrepreneurs Association. With additional help from MEDEP she expanded her business and became the president of a Common Facility Center (CFC). The Ministry of Industry recognized her contribution and sent her to

Bangladesh on an exposure visit. She is now engaged as a micro-enterprise trainer with various associations and makes additional money from that. She managed to achieve all this while still looking after her home, her children and her ill husband who suffered paralysis while she was growing her enterprise. Her carpets are sold in cities including Kathmandu and even exported to some countries overseas.

“I will remain active as long as I can. I love my job and the recognition I get. Why would I want to retire ?” she laughs.



Sochmani Chaudhary
Kailali District, Dhangadi

“Sochmani has trained 119 women in Kailali, Kanchanpur, Dang, and Salyan to make furniture from bamboo.

”

Triumph of perseverance

Sochmani Chaudhary of Kailali District, Dhangadi, has been in the furniture-making business since 2006. Her enterprise, Kailali Saugat Griha makes and sells furniture like mudas (stools), tables, chairs, hangers, racks, garden swings, and baskets. From their sales, she makes around NRS 35,000 a month. “At a recent fair I sold NRS 51,000 worth of bamboo furniture,” says Sochmani who received the hard-working micro women entrepreneur award at a ceremony held on the occasion of the 107th International Women’s Day.

SOCHMANI’S FAMILY of seven used to grow crops in their field, but the harvest would barely last them three months. “This prompted my husband to go to India to find work.” During this time, Sochmani suffered a miscarriage which was attributed to lack of nutritious food.

“I later joined one of MEDEP’s seven-day training sessions on enterprises in 2006,” she says. She went on to join a 45-day skill development training on making mudas (stools) and immediately started production. However, she found there wasn’t a large enough market for them. With retail prices lower than the cost of production, she gave up the business.

Sochmani asked around her area and learned there may be demand for tika. So she joined a training session on tika-making. “But I had to walk long distances every day to sell them, and the low margin “was not worth the labor”.

Finally, she heard about a training in making bamboo furniture, an extension of the skills she’d learned in making bamboo mudas. The 12-day training changed her life. Noticing her skills and her enthusiasm, she was given the opportunity to exhibit her work at a fair in Fun Park and later at an enterprises exhibition in Nepaljung. Chaudhary then reopened Kailali

Saugat Griha. Through the District Micro-Entrepreneurs’ Groups Association (DMEGA) she received the necessary equipment and material. She also buys furniture from other enterprises and sells them in Butwal, Kathmandu, and even as far away as Dipayal.

As her business flourished, her husband has stopped going to India for work. She provides job opportunities to others and also works as a trainer. She has trained 119 women in Kailali, Kanchanpur, Dang, and Salyan in making furniture from bamboo.



 **Sumitra Chaudhary**
Banke

“I was skillful in coming up with new designs, which helped me become a trainer. I left my job in the radio and decided to devote my entire time in helping others.

”

Sumitra preserves Tharu handicrafts

Sumitra Chaudhary of Banke, was working as a news reader on the radio when she happened to read the news of twenty Tharu women who received a training on making handicrafts. This got her thinking, “what happened to the women after the training? What happened to their products?” “I decided to find out and see if I could be of any help,” she says.

SHE STARTED her own business, Harchali Handicraft Enterprise in 2013 to help manage and market their products. She has become so successful in her endeavor that now she is the one who is interviewed on radio all the time. The Ministry of Industry recognized her hard work and she was awarded a certificate for being an outstanding entrepreneur in Banke district. The certificate came with a cash prize of Rs. 10,000. “The recognition was great, and the cash prize solved a lot of my financial problems,” she laughs.

All this success came after a lot of struggle. “I came to Nepalgunj from Bardia for higher studies.

There were days when I had nothing to eat, just some chiura (beaten rice) and water. I had one rug which I sometimes used as a mat and sometimes as a blanket,” she shudders remembering those days. Sumitra lost her parents at a young age and had the added responsibility to take care of her seven step brothers and sisters. Her salary of Rs.7500 as a newsreader did nothing to help her look after them.

But everything changed when she read the news about the women. She realized that if she wanted to help others, she should be good in the business. This is when she discovered MEDEP (in 2013) and the trainings they provided.

Here she learned skills related to handicraft, and marketing. Soon she says, “I started training people on making handicrafts and gave them marketing tips.” Her gift shop became the place where the women could sell their handicrafts.

“I was skillful in coming up with new designs, which helped me become a trainer. I left my job in the radio and decided to devote my entire time in helping others. She makes up to Rs. 30,000 to 40,000 from the training programs and the exhibitions she holds. “It is through MEDEP that I became successful,” she says.



Yam Kumari Thapa

Baglung

“MEDEP helped me write my own success story and become confident and self reliant.



The beginning

At any given moment you have the power to say: This is not how the story is going to end. Yam Kumari Thapa, 40, from Baglung bazar in Baglung, wanted to write her own story; a story that would be about living life on her own terms. And she did just that. She did not let the tragedies in her life define her.

YAM KUMARI's husband died in a bus accident and soon after, her in-laws abandoned her. "My son was just two at the time. I had no money and I was shunned by the villagers as widowhood is considered bad luck. But I never let the contempt I faced from a conservative community affect me."

Now, Yam Kumari is a successful entrepreneur running her own dhaka-weaving enterprise. She has three handlooms and has hired an employee to help her run the business. She has her own outlet to sell the products she makes. The change happened in 2009,

which proved to be a turning point in her life. "I became self-reliant," she says, explaining that this was the first chapter of her success story. "MEDEP was providing training on dhaka weaving and I grabbed the opportunity," she says. Along with this she also received a handloom as technical support being that she was a part of the targeted indigenous group.

Slowly gaining confidence, she started a dhaka enterprise at Baglung market. Initially she had just one handloom. She soon became skilled, which helped in increasing her customer base.

Her financial situation also changed as she started earning NRS 35,000 to 40,000 per month. She is the Vice-Chairperson of the District Micro Entrepreneurs' Groups Association (DMEGA) Baglung. With the support of MEDEP, she also began to work as a trainer and has registered her enterprise at the Cottage and Small Development Board Office (CSDBO), Baglung. Her son is studying science and she hopes he will one day become a doctor.

She says, "MEDEP helped me write my own success story and become a confident and self-reliant woman."



5.

Wider Horizons

Wresting control over life

A portrait of resilience

Wild about mushrooms

Hard work pays off

Bamboo Bonds Family

Tailoring happiness

Cultivating a healthy and happy life

Kalpi's pater creations

A different tune

Grabbing at opportunity

Looking for that silver lining

Charging through obstacles

Breaking age-old barriers

Learning to lead

Will to work

Plating up a new life

Entrepreneur Par Excellence

A mix of motivation and determination

Revolutionary in her own right

A financial and social transformation

Where tradition and modern enterprise meet

On her own feet

A little help goes a long way

small support, significant impact



Anari Devi

Inaruwa, Sunsari

“I am the primary breadwinner of my family.
My husband and son help me in the ceramics
business that I have started.



Wresting control over life

Anari Devi, 43, from Inaruwa, Sunsari, has broken a lot of barriers. She comes from a patriarchal society where social structures, systems and practices dominate, oppress and exploit women. Despite these obstacles, she has managed to create her own identity as a micro entrepreneur.

“I AM the primary breadwinner of my family. My husband and son help out in the ceramics business that I have started,” she says with pride. Anari Devi, who belongs to the Kumal community, a Madhesi indigenous group, had started working as a daily wage labourer with her husband. Both of them hardly made enough money to make ends meet. But, her luck turned in 2005 when she came in contact with MEDEP. She became a part of a micro-enterprise group (MEG) and took a seven-day entrepreneurship development training along with other MEG members. It was a Start and Improve your Business (SIYB) training, at the end of which she chose to start a business in

ceramics as it was something she was familiar and felt comfortable with.

MEDEP supported her with technology and provided her three electronic wheel chakkis. In 2015, MEDEP helped her get a pug machine, which mixes soil at 250 kgs/hour. Besides this, Anari Devi could use the local Common Facility Centre (CFC) to manage her work. Support by MEDEP made her work efficient and easy. She now earns around NRS 30,000 to 35,000 per month. She says she makes more during festivals. “I once made NRS 125,000 in a month,” she says. Economic empowerment has enabled her to make decisions in her family,

which would have otherwise been almost impossible in her community. “I have taken control of my life, and I feel happy,” she says. She gives credit to her husband for supporting her. Anari Devi has bought a rickshaw for her husband, and a piece of land. She is an active member in her community; people acknowledge and appreciate her entrepreneurship skills. She is also a member of the Inaruwa Rural Market Center (RMC) and Ceramic Production CFC. Her son could not complete his education due to poverty. But Anari Devi says, “I want my daughter to study as much as she can so that she can choose what she wants in life.”



Dhanadevi Soyal Sarki

Triyuga, Udaypur

“In 2007, a life-changing opportunity landed at her doorstep in the form of MEDEP’s training.



A portrait of resilience

For Dhanadevi Soyal Sarki, 46, from Triyuga, Udaypur, life has always been a struggle. Born to a Dalit family, she suffered the effects of poverty right from childhood, and education was a distant dream. However, her determination to provide a better life for her children was what motivated her to push forward and look for opportunities.

THIS was the starting point of her journey in micro-entrepreneurship. According to her, “even though my husband and I are both illiterate we don’t want that for our children. We cannot read or write but we will make sure our children are well educated.” She did not give up on her dreams and now sends her two daughters and a son to good schools. She has even built a beautiful home for her family with her earnings.

Recalling her early years, she says she lost her father when she was five. Her mother remarried, which only increased her burden. Life was the same even after marriage

as her family of seven depended solely on her husband’s daily wages for their livelihood. She herself had to work as a daily wage laborer in order to supplement her husband’s income. But no matter how hard they worked, their financial problems never seemed to end.

In 2007, a life-changing opportunity finally landed at her doorstep in the form of MEDEP’s training. She participated in their entrepreneurship development programme. “I chose to learn bamboo craft,” she says. With her newly-learned skills, knowledge and a business-oriented attitude, she started her bamboo craft

enterprise. However, like any new business, she struggled to get customers initially. “But I never lost hope.” And her perseverance paid off.

Dhandevi produces bamboo mudas (stools) and racks from which she earns NRS 20,000 to 25,000 a month. With the expansion of her business, she has hired two skilled employees to keep up with the demand. She says “A lot of changes have come in my family since I started making mudas. This led me to make it my main enterprise giving me the ability to be self-reliant.” Dhandevi, who is also a trainer, credits MEDEP for her success.



Gauri Sah

Chandrapur municipality ward no 1,
Rautahat

“My only dream is to educate my children
and keep on with my mushroom
enterprise.



Wild about mushrooms

Gauri Sah, 38, is a successful entrepreneur who cultivates mushroom to sell it in the local market. She is a resident of Chandrapur municipality in Rautahat district. She was married at the young age of 16 to a person in Bihar, India. As her husband's family was big, she faced numerous challenges. Every day was a struggle. After six years of marriage, she decided to come back to Nepal. Her husband came with her and started selling ice cream in various villages in Rautahat. With their combined income, they managed to look after and provide for their family.

GAURI'S JOURNEY from a life of extreme poverty to that of an entrepreneur is peppered with challenges. But she forged on, hoping that one day she would find success, which she did in August of 2014. Micro-Enterprise Development Programme (MEDEP), a UNDP and DFAT (Australian Government) supported programme, provided a seven-day entrepreneurship training, where Gauri was selected to hone her skills in mushroom cultivation. The first time she sold mushroom after starting her enterprise, she made NRS 10,000.

This was very motivational for her. Gauri decided to expand her business. "I asked for loan from a relative and leased land to cultivate mushroom," she recalls. "I cultivated 3000 to 4000 balls of mushroom regularly."

Currently, Gauri makes a net profit between NRS 25,000 – 30,000 a month from her enterprise. Her family helps her as much as they can. "My husband helps in marketing the mushrooms in various places in Rautahat and the neighboring districts of Bara and Sarlahi. My children help me in the

field." Most of the income from her enterprise goes to educating her four children, who all go to private schools. She also invests part of her earnings back in the business, which she wants to continue for as long as she can.

"My only dream is to educate my children and keep on with my mushroom enterprise. I am grateful to MEDEP for providing me the necessary training. I cannot imagine what my situation would have been if not for this timely intervention," she muses.



Harikala Ramtel

Surkhet

“This is not an easy enterprise to run. But I am not afraid of hard work.



Hard work pays off

Harikala Ramtel, now 49 years old, has been dealt many adversities in life. She was born in a poor family with six children. She could not go to school as she had to look after her younger siblings. When she met a young police personnel who expressed an interest to marry her, she saw it as a way out of her dire situation and accepted his offer. She thought this would be the beginning of a comfortable life, but she was mistaken.

SHE SOON found out he was already married. “By this time I had given birth to a son. There was no source of income, and no land to grow food. I had to ask my parents for help. I bought a small rack and started a road side shop,” she remembers.

Now, she is the president of Jagriti Micro Entrepreneurs Group in Chisapani, Surket. She is also the treasurer of the District Micro Entrepreneurs Groups Association (DMEGA), and vice president of the Laligurans Cooperative. Her monthly income is around NRS 30,000. She has savings in

cooperatives, and provides loans to people who need it. “I had a difficult time applying for loans it, so now I give loans to people who need it the most,” she says.

Her life changed when her group of 25 people participated in a mushroom cultivation training that MEDEP provided nine years ago in 2009. The mushroom business was seasonal and it was difficult to survive for a whole year on this income. So, she changed her business to broiler production. MEDEP further provided a five-day training package for broiler production to her group, and also

provided appropriate technology and capacity building training. “This is not an easy enterprise to run. But I am not afraid of hard work. My group works well together and we are happy with the way business is going,” she says.

She is really happy to have been able to get involved in MEDEP program. She wants to encourage all her friends to get training in running a micro enterprise and advance their lives through economic empowerment.



Indira Pariyar

Suryapatawa, Bardiya

“I have formed a partnership with a trade entrepreneur who supports the sale of my ready-made products.



Bamboo bonds family

Life has always been hard for Indira Pariyar, 26, who comes from Suryapatawa, Bardiya. She was born to a poor Dalit family and could not complete her education beyond eighth grade due to poverty. However, her sharp thinking and determination helped her overcome difficulties to become an industry leader in items made of bamboo. She has gained recognition and respect by producing and selling products such as bangle stands, stools, flower pots, racks, and clothes stands.

SHE SAYS, "I have formed a partnership with a trade entrepreneur who supports the sale of my ready made products." She is also lucky in the sense that a popular tourist destination, Thakurdwara is located next to her house, which provides a huge market for her goods. She regularly visits various exhibitions and fairs to explore further options to expand her business in other areas. Indira, who makes around NRS 25,000 per month, happily claims "I am earning enough to support my family, my two children and still have enough left over to invest in gold ornaments. I also save in cooperatives."

However, life wasn't always this easy. She was working as a daily wage laborer to support her family while her husband traveled to India and other places in Nepal in search of work. As she came from a Dalit community, "it was hard for me to stand on my own feet in a society that treats us so poorly."

But success has brought happiness to her family. Her husband does not have to travel anymore and instead helps her run her business. She has even received recognition and prestige for her success and now can live a dignified life.

She says all of this happened due to MEDEP's entrepreneurship and skill development training, which she took in 2013. "I chose to learn how to make bamboo products from MEDEP and this turned out to be the right decision. We have no problem collecting raw material as it is easily available in our community forest. The products sell fast and are popular with tourists. Thanks to this enterprise supported by MEDEP, my husband and I can live comfortably together with our children."



Chandika Sibakoti

Sunkhani, Dolakha

“I had seen worse days. Before I started stitching clothes as a profession, my family lived a very poor life. In comparison, this was better.



Tailoring happiness

Chandika Sibakoti from Sunkhani, Dolakha is a 35-year-old widow with two young children. She started her tailoring enterprise in 2008, after receiving technical skill training from Small and Cottage Industry Development Board (CSIDB). Her skills were enhanced the very next year when MEDEP gave her the Start and Improve Your Business (SIYB) training. Since then she has received other trainings to improve her marketing skills, trainings on GESI, dress designing, cooperative management, capacity building including exposure visits to see how other enterprises are managed.

“ALL THESE trainings helped me gain confidence to run my enterprise more effectively,” she says. Though she hardly made enough money in the initial stages of starting her enterprise, she did not lose hope. “I had seen worse days. Before I started stitching clothes as a profession, my family lived a very poor life. In comparison, this was better.” This is because her husband who worked overseas reinforced her income with the money he sent home. Tragedy struck when he returned home. He turned into an alcoholic and died within a year of coming back. “I struggled a

lot after he passed away. I had to look after two small children. I was scared,” she reveals. However, she did not let this tragedy deter her from working hard. She continued with her tailoring and made up to NRS 32,000 on a monthly basis.

The earthquake of April 2015 damaged her house, her property as well as her sewing machines. But once again, she did not lose hope. Chandika immediately built a temporary shelter and resumed her business. Her enterprise has now become a training center, where she provides basic and advanced technical skill training to

others. She has also added a cloth shop to her growing business venture. Her profits have helped her buy a plot of land in Dolakha. Her children go to good schools and she provides employment to two people. Chandika is a treasurer of the Ama Samuha (Mothers Group). She is a member in the DMEGA, and MEGA. She is interested in party politics and wants to become a leader in the coming days. All the trainings she has received from MEDEP will definitely help her in achieving her dreams! All the best to her.



Jatri Devi Sardar

Saptari

“I have been able to share educational and household expenses with my husband. As a mother of five, I feel proud to feed my family a healthy nutritious diet.



Cultivating a healthy and happy life

Jatri Devi Sardar, a 48-year-old lady, is living a happy and comfortable life with her family in Khadak municipality, Saptari district. She successfully runs her own household and provides for her children's education all through the success of her vegetable farming enterprise.

SHE EXPRESSES her happiness and says, "this is the first time I have been able to share educational and household expenses with my husband. As a mother of five children, I feel proud when I serve fresh vegetables to my family. This business has helped me feed my family a healthy nutritious diet."

Her endeavors into vegetable cultivation started after being selected for MEDEP's seven-day entrepreneurship development training followed by another seven-days of technical skill development training for vegetable production. MEDEP along with Facilitation Center for Business Development (FACEBUD) also offered her financial and

technological support to establish her enterprise. Gaining confidence after the training she courageously invested NRS 5,000 in vegetable cultivation. The result was surprising even to her as she earned back NRS 30,000, which is almost six times more than her investment. She expressed her shock by saying, "I wonder why MEDEP supported programs were not there earlier to focus on women friendly economic opportunities like this one, and help change the way we deal with life."

This is a drastic change from the way she lived her life before. Born into a poor Dalit family, life was hard for her. Her family neither had sufficient land for cultivation nor

did they have a source of income to feed the family. From being land less to currently owning four kattha land, and a beautiful cement house, Jatri Devi's life has come a long way. Her per capita income jumped from NRS 5,625 before the training to NRS 41,866 which is an amazing 744% increase.

As demand for her vegetables has increased in the local market, she was encouraged to raise production capacity. She has not only empowered herself economically but also socially as she serves as a treasurer for the District Micro Entrepreneurs Group Association (DMEGA) and is also an active social worker in her community.



Kalpi Kumari Chaudhary

Nawalparasi

“Her life changed in 2013 when MEDEP selected her as part of the target group to receive training in skill development.



Kalpi's pater creations

Producing simple household items like stools and mats out of pater has brought about a drastic change in the life of Kalpi Kumari Chaudhary of Nawalparasi. "At first, the product was new for people but demand for it grew and I started to earn NRS 10,000 per month. Now, that has gone up to NRS 30,000 per month. Both my daughters are completing degrees in nursing in Chitwan, which makes me proud. I have also saved enough to buy four katthas of land and grow more pater there."

KALPI HAD led a very different life a few years ago. She belongs to a poor family of small farmers. She and her husband had worked as daily wage farmers for others as they had no land of their own. Her life changed in 2013 when MEDEP selected her as part of the target group to receive training in skill development. At the Start and Improve your Business (SIYB) training, she selected pater handicraft making as her enterprise as it was a locally-available resource.

She was provided two 10-day trainings on making mats and muda (stools) out of pater. Once the training concluded, she employed creative and innovative designs to the mats and stools and launched the products in the market. Seeing how popular the products were, MEDEP then provided Kalpi another training on making dining mats and muda covers. "As this was an absolutely new product in the market, demand was high. I made the best use of this opportunity and

produced quality pater products," says Kalpi.

Kalpi was awarded the best entrepreneur of Nepal prize in 2015. "This recognition is the highlight of my life. MEDEP changed my thinking towards work and life. I became more positive," Kalpi says, thinking out loud of how she wants to expand her business in the coming days.



Lalo Devi Ram

Shambhunath municipality,
Saptari

“I am what I am because of the motivation and opportunities MEDEP provided me.



A different tune

Lalo Devi Ram is a 40-year-old resident of Shambhunath municipality in Saptari district. She looks over proudly at her family members gathered around a television. “Such modern luxuries were things I could never dream of having. Now, my family loves watching their favorite shows,” she says.

LALO DEVI owes her success to flutes. “I make up to 25,000 pieces per month. One flute sells from NRS 60 to 250 per piece,” she explains. This means she makes around NRS 37,000 per month. Hailing from the Dalit community, this is a considerable amount for someone who was living as a squatter just a few years ago. Her husband worked as a daily wage laborer while she stayed home with the children. “The money he earned was not enough to feed us. Education and health were things we couldn’t prioritize,” she remembers.

The year 2008 turned Lalo Devi’s life around completely. Things

started to look up as she was chosen by MEDEP for their seven-day entrepreneurship development training. This training was followed by a skill development training in which she selected flute production. Gaining confidence from the training, she started a small enterprise, selling only in the local market. The success inspired her to continue. The demand for her product soon rose to the point where traders were coming to her home to buy the flutes. “I am now exploring options to find a regular supplier for raw material. I have started consultations with the Community Forest Users Group to provide me with suitable

bamboo,” she reveals. Lalo Devi has truly transformed into a business woman. Five members of her family are working in the enterprise to meet the ever-increasing demand.

Lalo is happy to have created an identity for herself. Other than her business, she is also involved in the community as an active social worker engaged in raising awareness on the benefits of micro-enterprise development, education, health and sanitation. “The credit for my success goes to MEDEP. I am what I am because of their motivation and the opportunities they provided me,” she says.



Maiki Devi Sardar

Tilathikoladi gaupalika, Saptari

“My first income was NRS 2,500 which I spent on my children’s education.



Grabbing at opportunity

Maiki Devi Sardar, 38, of Tilathikoladi gaupalika, Saptari, wears a lot of hats. She is an entrepreneur, social figure and a trainer. She produces pater mats and trains people to make these mats on behalf of the District Cottage and Small Industries (DCSIO), NGOs and MEDEP. She is very happy with her life and says, "I felt empowered when I was recognized as a trainer by the Government. I not only train men and women in pater mat production but learn some important skills like public speaking and have gained a lot of confidence. The extra income is an added bonus."

UNTIL A few years ago Maiki Devi was working as an agricultural daily wage laborer and struggling to feed her family. When the Terai movement escalated in 2006/7, her husband left her and their two children, and moved to India to look for work. He would come back occasionally, but never stayed back long to help. Maiki remembers asking god to show her a way out and to rescue her family from poverty.

God seemed to answer her prayers in 2007, when MEDEP was launched in her district. Women from the Dalit community, including her, were chosen to participate in a seven-day entrepreneurship and skill

development training for pater mat production. They started their enterprise under the name Sardar Pater Mat Making Micro Enterprise Group. MEDEP provided them technical support to start their business. "My first income was NRS 2,500 which I spent on my children's education," Maika Devi remembers.

As demand grew, women from the group stopped working as wage laborers and devoted all their time to the enterprise. MEDEP further helped scale it up by providing additional technologies and other forms of support like regular business counselling, technical training and exposure visits. They even built

a Common Facility Center (CFC) for production and storage of the mats. Now Maiki Devi is producing 60-80 mats a month and is also assisting the CFC by playing the role of a whole seller and purchasing all the mats produced by her team members.

Currently, she earns a profit of NRS 16,000 to 20,000 per month. Her success has spread to her family as well, as she has employed five of them to support her in the collection of raw materials and other management activities. Her social status has increased and her family's purchasing power has been boosted. "This is all thanks to MEDEP," she says happily.



Mina Mandal

Janakpur, Dhanusha

“There was a time when my son was sick and nearly died as I did not have enough money for his treatment.



Looking for that silver lining

Mina Mandal from Janakpur, Dhanusha, has gone through unimaginable hardship. Her family married her off to a man with disability when she was just 12. This was so they could avoid giving dowry. “I had to become a wife, a nurse, a daughter-in-law as well as go out and earn money to feed the family all at once.” In addition to this, she had to take care of their five katthas of land. Her childhood and adolescent was spent thus, in household chores.

NOW 45, she says “There was a time when my son was sick and nearly died as I did not have enough money for his treatment.” She recalls selling one kattha of land and borrowing from lenders at a high interest rate to save his life. “I even had to work free of cost in my lenders house until I could pay him back.”

She struggled for five years raising her three children and her family until she finally came in contact with MEDEP. MEDEP provided her hope in the form of a seven-day entrepreneurship development training and followed it up with technical skill development training for Laha

bangle production, keeping the high market accessibility of these products in mind. With additional technological support from MEDEP and a small loan, she started her enterprise. Initially, she used to peddle the products in a basket and her initial investment was only NRS 800. Now she has invested NRS 50,000 to purchase a kathghara (wooden portable house) for a shop, for which she received NRS 10,000 from MEDEP. She has now added various other products like cosmetics along with the bangles to her wares.

Mina has also started training others. So far, she has trained around 20 women, at a fee of NRS

1000 each. She earns between NRS 12,000 – 15,000 a month from this business and has invested NRS 50,000 of her earnings to help her son start a motorcycle repair workshop. He now runs the workshop and helps Mina with expenses. She has also trained her eldest daughter in Laha bangle production. Mina is also a leader, and represents her village in the District Micro Entrepreneurs Groups Association (DMEGA). “If I had not received training from MEDEP at that opportune time, I am scared to think of what my future would have looked like. I am thankful I took that training,” she says.



Mira Shah Shankar

Manthali municipality, Ramechhap

“I had to compromise a lot but I did not give up. Who would take care of my mother and brother if I fell apart ?



Charging through obstacles

Mira Shah Shankar, 23, of Manthali municipality in Ramechhap district is a brave woman. She has faced many hurdles in life: her father left her family; her mother suffered mental illness; and she she could not complete her education beyond the 10th grade as the burden of looking after her ill mother and younger brother fell on her shoulders. She had dreams of becoming a nurse, but her family's situation compelled her to take up daily-wage labor.

MIRA, HOWEVER, did not let any of these challenges bring her down. "I had to compromise a lot but I did not give up. Who would take care of my mother and brother if I also fell apart?" she says. Fortunately, she was able to participate in a training in skill development conducted by MEDEP. This training opened many doors for her. "I was motivated to do something on my own. I chose the hosiery enterprise," says Mira with a smile. She wanted to succeed in her chosen business and was determined to never let

an opportunity to learn pass her. She took her hosiery business wherever she went. She could be seen working on her project even on the farm.

Soon her products caught the eye of people around her. Her shawls, caps, mufflers, socks, sweaters have now become very popular. She sells them in the market and earns a good profit. She was able to provide necessary treatment to her mother and support her brother's education.

"I am very grateful to MEDEP for changing my life by providing me a saleable skill," says Mira. She also trains other women in her community and transfers her skills to them so that they too can start their own enterprise and become financially secure. She strongly feels that "women should be encouraged to become micro-entrepreneurs. This is the best thing that can happen to them."



Muna Odh

Dashrath Chand municipality,
Baitadi

“I want to expand the business so that we can produce ten quintals of vegetables per month.



Breaking age-old barriers

Starting an enterprise has not only given Muna Odh a lifeline out of poverty, but also hardened her resolve to help others from the Dalit community in her area break free of the rigid hold of the caste system.

MUNA ODH, 34 was determined to not let the longstanding barriers of caste and discrimination cast a shadow on her dreams. A resident of the Dashrath Chand municipality in Baitadi, she had spent most of her life working for others, starting with a stint as a household helper, a profession that many generations of her family—belonging to the marginalized Dalit community—had been confined to. “The work was hard and the pay meagre, and people didn’t treat us very well,” she says. “I wanted to break out of this cycle and do something else.”

Muna went on to try her hand at different jobs. “I tried everything—I even transported goods for people for three years, but it didn’t pay enough for me to sustain my family,” she says. Fortunately, it wasn’t long before she came upon a training opportunity—the Micro-Enterprise Development Programme (MEDEP) was conducting a week-long Start

and Improve Your Business (SIYB) workshop in the area in 2012, and as soon as she heard about it, Muna enlisted. “I had a good feeling about it.”

Seeing potential for vegetable farming as an enterprise, Muna decided that was what she would focus on at the workshop. She worked hard on learning the ropes and acquiring the necessary skills, and once the training was complete, MEDEP provided her the financial and technical support needed to establish the Manakamana Vegetable Production Group. “I felt hopeful after such a long time,” she says. “And I was ready to do whatever it took to make it work.”

The Manakamana Group produces a range of seasonal and off-season vegetables that are sold in local markets. And business has been booming: the group now has fixed assets worth Rs. 150,000 and current assets amounting to Rs. 60,000. Each member makes a

profit of Rs. 32,000 a month. But Muna doesn’t want to stop there. “I want to expand the business so that we can produce ten quintals of vegetables per month,” she says.

Now that her circumstances have improved, Muna is able to support her family and send her two kids to school—as well as employ her husband in the enterprise. But apart from a change in her financial state, Muna says the experience has also had a considerable impact on her self-worth and her sense of ambition.

This was one of the reasons she had made up her mind to contest in the recently-held local elections as a candidate from the Dalit quota in the municipality. Although she lost the election by four votes, she says she’s happy to try again. “It’s only if people like me are able to enter these kinds of decision-making positions that we can finally break free of the hold of the caste system and reach our true potential,” she says.



Nirmala Thakur

Siraha municipality, Sarsar

“I was surprised when I earned NRS 1,500 on the very first day I started selling the bangles. Now I earn NRS 30 to 40,000 a month.



Learning to lead

Nirmala Thakur of Sarsar in Siraha municipality is the chairperson of the Shree Saraswati Laghu Udhami Samuha, which includes 13 women who manage a laha bangle-making enterprise, a business that emerged from a entrepreneurship development and skill development training provided by MEDEP.

“I WAS surprised when I earned NRS 1,500 on the very first day I started selling the bangles. Now I earn NRS 30 to 40,000 a month.” Nirmala says. She is not only an entrepreneur but also a trainer providing skill training in different locations of Siraha, Saptari and Dhanusha. Last year alone she conducted 15 training sessions and earned NRS 270,000.

Before MEDEP, life was different for Nirmala. Her family has five members including her husband and three sons, and they were having difficulties meeting their basic needs. Being a housewife, her life revolved around household chores. But after the success of her business, she has

become capable of bearing all household expenses. She even sends her youngest son to a boarding school, which costs NRS 75,000 a year. Even though her husband was a little skeptical initially, following her success, he now respects her and supports her in her endeavors. She even supported her husband to start his own furniture enterprise. In addition to furniture, he also produces equipment required for laha bangle production. Together, they have a new role as a supplier for other entrepreneurs in this industry, while at the same time maintaining their own enterprise.

Her two elder sons are also supporting her in marketing

her bangles and equipment, and linking up with trade entrepreneurs. She recently purchased a motorbike worth NRS 175,000 for her elder son. She says, “I am happy that I got the chance to develop leadership, negotiation and public speaking skills, which have proved to be very useful in my enterprise.” She is involved in the District Micro Entrepreneurs Groups Association (DMEGA) and Citizen Awareness Center. She was also awarded the national prize for excellence in entrepreneurship from Siraha District. “MEDEP has been instrumental in developing entrepreneurial and leadership skills in me,” she says, adding that she wishes for all women to be as lucky as her.



Pinky Devi Das
Aurahi, Dhanusha

“I tried convincing my husband and in-laws to let me work, but they never listened.”



Will to work

In 2008, Pinky Devi Das from Aaurahi, Dhanusha, hid the fact that she was taking a seven-day skill development training offered by MEDEP, from her husband and in-laws. “They are very conservative and did not want me to work outside the house,” says Pinky, who comes from a traditional Madhesi Dalit family. Though life was a struggle every day, her family would not let her contribute by working.

“I TRIED convincing my husband and in laws to let me work, but they never listened,” she says. Finally, they had to relent when things became worse. “I have spent days on end without eating,” she recalls.

Hence, when MEDEP was organizing a training in the adjoining village of Mansingpatti, she decided to go. “I was the only participant from my village. I was passionate about learning a saleable skill, so I took the training without any logistical support, tea or snacks as it was planned for limited participants,” she remembers. She trained in making laha bangles without the knowledge of her husband and in-laws.

“When they found out, all hell broke loose. They did not support me at all. I was already stressed worrying whether my enterprise would take off, and the lack of support from those I loved was a double burden.” The group she had joined when she took the training came to her rescue. They gave her an initial loan of NRS 1,500 from which she started her enterprise. Gradually her enterprise picked up. “People loved my designs,” she says of her business, which kept on growing due to word of mouth publicity. Eventually her husband and in-laws gave in and now support her wholeheartedly.

The one entity that consistently supported her, she says, was MEDEP. “From the initial training,

to entrepreneurship and skill development trainings, technology support for the enterprise, establishing market linkages, and graduation support, MEDEP has been with me throughout,” she says gratefully. Pinky Devi is also a trainer from which she earns an average of NRS 100,000 annually. Her income has helped her family replace the thatched roof with a more permanent fiber one. Her three sons go to boarding schools. “I want to transfer my luck to other women like me,” she says.



Ravi Sunar

Narayan Municipality, Dailekh

“She had never imagined her business would work this well, but now, seeing herself as a successful entrepreneur, she feels very happy.



Plating up a new life

Ravi Sunwar from Narayan Municipality of Dailekh was the eldest child in her family, which meant she had to look after the household as well as her younger siblings. As a member of a Dalit family, she was hard-pressed to receive education nor were there any hopes of getting jobs. And soon, she had to get married.

THE FINANCIAL issues in her husband's family were similar to those plaguing her own family. As her husband was also illiterate, he used to work on daily wage basis. She had already given birth to six daughters by this time. Eventually, they were thrown out of the house by her in-laws. Their condition worsening, so she also started working on the daily wage basis. She was very unhealthy, so to support her, even her daughters started working as housekeeper while attending government schools.

Then MEDEP came along with a seven-days skills training for the women of Bashkot, Dailekh. Ravi chose leaf plate-making. With the intention of operating a plate making enterprise, she along with other women established the Shrijanseel Micro Enterprise Group. They all started saving Rs.20 on a monthly basis.

MEDEP also provided them with the machine for producing leaf plates. She along with 13 other women had sat for the training session. After starting the enterprise, she was earning Rs. 12,000 (US\$ 120) on a monthly basis. Marketing of the

products was looked after by the organization itself so she faced no difficulties in selling.

She was fully supported by her husband, family and society. She also got the opportunity to show case her products at an exhibition held in Surkhet. One of the visitors of the exhibition bought 2000 leaf plates and made additional orders of 200,000 pieces. She had never imagined her business could work this well but now, seeing herself as a successful entrepreneur, she feels very happy. She has a vision of growing her business and she hopes that everyone will help her on the path to success.



Rekhadevi Laheri

Janakpur, Dhanusha

“Education is very important, and I am proud that my children go to good schools.



Entrepreneur par excellence

Rekhadevi and her family have moved from the bamboo hut to a concrete house with four rooms. She has opened a paan shop for her husband. “He still helps me, but looks after his own enterprise too,” she says.

REKHADEVI'S husband had reservations about helping her openly in the beginning. Rekhadevi, who is 33, recounts, “I make laha bangles, and my husband was reluctant to help me during the daytime when others could see.” Her husband Laxmi said “My friends would tease me for supporting my wife, that too making bangles.” Now that same laha bangle enterprise has scaled up their lifestyle and provides them comforts that they could only dream of before.

In 2008, MEDEP selected Rekhadevi to take part in their skill development training. Soon after, Rekhadevi took the Training for Prospective Entrepreneurs (TOPE), and Training for Selected Entrepreneurs (TOSE). Her chosen enterprise was the production of

laha bangles. “Laha bangles are very popular in Janakpur,” says Rekhadevi. “They have a good market, especially during festivals.” She took a loan of NRS 4000 at 60% interest from money lenders in her village, and spent NRS 700 on raw materials. “It was very difficult to start the enterprise from my small room,” says Rekhadevi, who lived in a bamboo hut with five other people. But she persevered, and soon enough, met with success.

Rekhadevi and her family have moved from the bamboo hut to a concrete house with four rooms. She has opened a paan shop for her husband. “He still helps me, but looks after his own enterprise too,” she says. She has registered her enterprise at the Cottage and Small Industries Office (CSIO)

Dhanusha in 2015. The CSIO supported her to go on exposure visits, “which helped me learn new things and apply them to my business,” she says.

The biggest success for her is the education she has been able to provide her three children. “Education is very important, and I am proud that my children go to good schools,” says Rekhadevi who hasn’t studied much as she was a child bride at age 15. “MEDEP fulfilled all my wishes,” she says. “I had dreamt of becoming a trainer and now I am doing that too through MEDEP” she adds. Rekhadevi and her husband now plan to expand their business and generate employment for other needy women.



Renu Paswan

Kalyanpur municipality, Siraha

“I struggled both at home and outside to establish my enterprise. But I did not give up.



A mix of motivation and determination

Since starting her laha bangle enterprise two years ago in 2015, Renu Paswan of Kalyanpur municipality in Siraha district, is known as 'Renu ji'. "This is a big achievement for me as I come from a poor Dalit family. People barely talked to me before I became a successful entrepreneur," she says.

HER JOURNEY in entrepreneurship started three years ago in 2015, when MEDPA selected her as one of the prospective entrepreneurs to start a micro-enterprise. She took the eight-day entrepreneurship development training, where she selected making laha bangle as her enterprise of choice. "Laha bangles are a big part of Mithila culture and have a huge market in the Terai," she says. After the trainings were complete she started an enterprise from her own house. "I was discouraged from all quarters," she says, explaining that the caste she belonged to was creating a

problem for people. On top of all this, her husband was also not supportive. "I struggled both at home and outside to establish my enterprise. But I did not give up." Her perseverance paid off.

Renu has already registered her enterprise at the Cottage and Small Industries Office (CSIO) Lahan. She has developed leadership skills, and manages a group of 20 local women. She has become a trainer and transfers her skills to women like her, allowing them to start their own businesses. She makes almost NRS 50,000 from her enterprise and the trainings she provides.

From a family of six people who owned only five katthas of land that could barely sustain them for five months, Renu has changed the fate of her family. They live a comfortable life. Her husband, who initially frowned upon her choice of enterprise, helps her in her business. The rest of her family is also very supportive. "It is amazing what economic empowerment can do to a person. I am confident, articulate and successful today, and my success has brought me the respect and admiration of friends and family."



Sangita Khawas

Morang

“I come from a strict family where women are still only seen and not heard. Therefore, whatever I have achieved is extremely significant.



Revolutionary in her own right

When Sangita Khawas, 32, took her first training with MEDEP in 2005, she had no clue what she would be doing after. Sangita belongs to a poor Madhesi indigenous community in Sunsari where traditional values still reign strong. But she did not let this deter her as she was determined to use her skills and do something productive.

“AS SOON as I finished my training and became aware about entrepreneurship development, I joined the Parbati Micro-Entrepreneurs Group,” she reminisces. She then participated in the Start and Improve Your Business (SIYB) training, which guided her to choose jute jhalla as her preferred enterprise. But she was not satisfied. “I wanted to do more, so I added boutique training to that!” She conducts both enterprises simultaneously. Business has become easier with the addition of an electric machine for boutique worth NRS 45,000. Sangita has registered with the Cottage and Small Industries

Office (CSIO), Sunsari, as well as at the local level. She is an active member of the Multi Enterprise Common Facility Center (CFC), Chandbela. She operates her business from the CFC itself. She is also a trainer for various I/N/GOs and makes almost NRS 30,000 a month.

Economic empowerment has given her the opportunity to purchase assets like land, a house and a motorbike for her husband. Her husband, who works in a factory, is planning to leave his job to help her with the business. She is also taking care of her sister and contributing towards

her education. “I come from a strict family, where women are still largely seen and not heard. Therefore, whatever I have achieved is extremely significant,” says Sangita. In a society where women lack access to control over productive resources like land and money, being an owner of a concrete house and having savings in the bank is revolutionary. MEDEP has played an important role in addressing issues of poverty among socially excluded groups by promoting and supporting them to start small scale enterprises.



Sel Kumari Saday

Lahan, Siraha

“My success and popularity have made people forget my caste, which was a drawback for us before.



A financial and social transformation

Sel Kumari Saday of Lahan in Siraha district encountered a great many obstacles in life. She was born into a poor Dalit (Musahar) family, and had gotten married to a person with disability at a young age. “My husband is disabled, but I consider myself lucky as he is extremely supportive,” she says. But, her caste and her husband’s condition added to their difficulties, as jobs were scarce. “My husband’s mobility was minimal, so working outside the house was not possible,” she explains.

IN NOVEMBER 2007, MEDEP approached a few families who were struggling to make a living and brought them together in a group, the Namuna Entrepreneurs Group. A short survey revealed that bamboo mudas (stool) would be a good skill for them to learn as raw material was easily available and there was a good market. Sel Kumari received 15 days of skill development training for this. She also received some machinery to start her enterprise, which she did from her home. “I sold in the local haat bazar and made NRS 2,400, which was the first income I ever made,” she remembers with

a smile. This encouraged her to such an extent that she started teaching her husband to make bamboo mudas. “He could use his hands easily, and the two of us started producing mudas as fast as we could to meet the growing demand.” Nowadays, her monthly earning is between NRS 25,000 to 30,000.

Sel Kumari has also started a fishery enterprise on 15 katthas of land that she is leasing from the municipality. She makes good money from this venture. Her earnings have given her the opportunity to lead a comfortable

life. She could not study due to poverty, but sends her children to good schools. Financial security has given her the confidence to converse with people and put across her ideas clearly. She is active in her community and is a popular trainer along with her husband. “My success and popularity have made people forget my caste, which was a drawback for us before,” she laughs. “I was fortunate to have been a part of MEDEP’s trainings. My economic and social stature have both improved.”



Seti Maya Mushahar

Arjundhara municipality, Jhapa

“My success and popularity has made people forget my caste, which was a drawback for us before.



Where tradition and modern enterprise meet

Seti Maya Mushahar, a 40-year-old woman from Arjundhara municipality in Jhapa belongs to the socially-excluded Musahar community. The Musahars are traditionally farmers, but as her family does not own land, she was working as a daily wage labor. “There were days when I did not get any work. It was a hard life,” she remembers.

IN 2013, Seti Maya got an opportunity to join the Start and Improve Your Business (SIYB) organized by MEDEP for poor families and decided to take up pig farming with seven other Musahar women. “This was the first ever training of our lives,” she recalls. “We were so excited and also scared at the same time. We did not know what to expect.” After the training, she along with her husband started their pig farming enterprise, which she says is “another traditional occupation of the Musahar people”, meaning she had some ideas about how to run it.

She started her business with the two pigs she already owned. She invested NRS 10,000 and bought

two more piglets. She then got a chance to expand her business when MEDEP helped construct a Common Facility Center (CFC) for group enterprise in pig farming. Of the total of 42 pigs in the CFC, 10 belong to her.

Her business is doing well, which has translated into better purchasing power for herself. While she made NRS 250 per day as a daily wage labourer, she now makes NRS 150,000 annually. Seti Maya uses her income to improve the education, health and nutrition of her children and husband. She has also risen to the position of executive member of the Shree Krishna Micro-Entrepreneurs Group, which also operates savings and credit

services. She is also a member of the Swabalamban Bikas Bank and makes regular contributions to her savings account, which she says “will help me in my old age.”

In Nepal, there are large disparities in the rates of poverty by gender, social group and geographical area. The Musahar community is one such social group that has been left behind by development for a long time. The Constitution (2015) specifically mentions affirmative action for disadvantaged groups. MEDEP recognizes this and has been providing trainings to socially marginalized communities since 1998.



Shanti Kumari Chaudhari
Basgadhi municipality, Bardiya

“[The programme] changed my vision,
my lifestyle, my future, my ambition
and my identity.



On her own feet

Shanti Kumari Chaudhari, 41, of Basgadhi municipality in Bardiya district cultivates vegetables on 15 katthas of land. She has paddy on her land for four months and various seasonal vegetables the rest of the year. Shanti, who is the chairperson of Laxmi Laghu Udhyami Samuha, a micro-entrepreneurs group, makes NRS 650,000 a year from farming. “Farming is a good enterprise to have, and I am satisfied with what I make,” she says happily.

SHANTI WAS one of six children from a poor family of traditional farmers. Due to poverty she couldn't afford to continue school after fifth grade. “I had to look after my siblings, help with the housework and work on the farm,” she says.

In 1995, she married Bal Bahadur Chaudhari and moved into his family's joint household. His family was also poor and worked as farmers. Life here was the same struggle to make ends meet. When MEDEP launched around her locality in 2005, she joined as a target group member from

her settlement. She participated in an orientation program, a Participatory Rural Appraisal (PRA) and household survey. Later, she joined the Start and Improve Your Business (SIYB) training and received skills training in vegetable farming.

“After this, I started farming on a commercial basis, growing vegetables in two kattha of land owned by my family. I sold the organic vegetables near Basgadhi Bazaar.” From her savings, she added five kattha and so on and now farms on 15 katthas. Her other family members also

help her in the business. “Both me and my husband see major potential in this enterprise and we hope to expand it further.”

“Now I am standing on my own feet and supporting my entire family. My children are studying in a good school. I am fully self-dependent. It was a great opportunity to take part in the program. It changed my vision, my lifestyle, my future, my ambition and my identity. I would like to convey my gratitude to MEDEP and those who pushed me to start the enterprise,” she says.



Shiv Kumari Singh

Gol Bazar, Siraha

"I used to feel uncomfortable talking to people, now I give them advice.



A little help goes a long way

Shiv Kumari Singh of Gol Bazar, Siraha, is a participant of MEDEP's skill development training. This happened in 2013, when MEDEP organized a training program for low income families in the area. Shiv Kumari chose vegetable farming as her enterprise and started production in her five katthas of land with the support of her husband.

"MY FIRST transaction of NRS 200,000 was such a boost to me that I scaled up my cultivation in another five katthas, which I took on lease," says Shiv Kumari who has studied upto high school. "This time, my enterprise fetched me NRS 450,000," she adds. Gradually, as her business grew, she purchased an additional five katthas of land and started farming on it. The money she earned brought her financial security, which she says "is the biggest thing." She sends her children to a boarding school. Her daughter is in grade nine, while

her son is in grade four. Her annual earnings have now grown to NRS 600,000. "I have started saving in different cooperatives and banks," she says.

Shiv Kumari has received technical support from MEDEP to improve her enterprise via drip-irrigation technology. She employs 10 local women, two of whom are full-time staff, to help her manage her enterprise. With success, her confidence level has grown. "I used to feel uncomfortable talking to people, now I give them advice," she says. Financial security has

empowered her socially too. She is the chairperson of the local women's cooperative as well as a member of the District Micro-Entrepreneurs' Groups Association (DMEGA). "I feel confident while interacting with others and putting my views across." NGOs and other organizations now want her to recount her success story to their beneficiaries. "This is all because of the timely support that MEDEP extended me," she says. "My ambition now is to become a successful social worker to help women recognize their potential and work to strengthen it."



Shyamo Devi Ram

Shambhunati municipality, Saptari

“MEDEP was my saviour. I wish everyone could find support like MEDEP.



Small support, significant impact

41-year-old Shyamo Devi Ram of Shambhunati municipality in Saptari district comes from a poor Dalit family. Her family lives in ailani (public) land and work as laborers in other people's farms to earn money for daily sustenance. "I was fed up with the life my family was leading and was looking for an opportunity to change my luck," she says.

IN 2008, MEDEP was carrying out a household survey to identify potential micro-entrepreneurs, when Shyamo Devi heard about the project. She was identified as a potential entrepreneur due to her low income status and placed in the seven-day entrepreneur development training. "There, I selected bamboo stool (muda) production as my choice," she says. She along with nine other prospective entrepreneurs were given a month-long technical skill training, after which she set up her enterprise. "I immediately started making money from

selling my products," she beams. Now she produces 60 to 70 mudas a month, which she sells for NRS 300 to 1,000 per piece. Her enterprise is soaring allowing her to invest her income in quality education, healthy practices and nutritious food for her children. She has also built a house and has three katthas of land. Her family members help her manage her growing business.

With the support of MEDEP, Shyamo Devi has had several opportunities to participate in exhibitions, fairs, exposure visits

and workshops. These occasions have given her confidence and have helped to develop her leadership skills, which she does by raising awareness on micro-enterprise development. There are thousands of women like Shyamo Devi who are left behind by development efforts. Her case shows that small and meaningful support can bring significant changes in the lives of poor rural families. "MEDEP was my saviour. I wish everyone could find support like MEDEP," she says.



Taking the leap to small from micro

Opportunities enough in Nepal

Spinning my way out of poverty

Above and beyond business

The pull of eco-tourism

Creating a buzz

Proven by deed

Second times the charm

On his own terms

The road to sweet success

Spicing it up

Booming in bananas

Disability not a barrier to success

Kick-starting a new life

A true breadwinner

Simple, viable, profitable: Mushroom farming

Walk this way

Learning the ropes

Thriving in vegetable farming

Banking on bamboo

Making it in milk

Riverbed farming: A boon to farmers in the Terai

Strawberries Spell Success

A life sweetened with honey

A homegrown experience

A herbal soap opera !





Bidur Basnet

Dolakha

“MEDEP was a turning point in my life. I realized I can do better in my own country than in a foreign land if I have a saleable skill.



Opportunities enough in Nepal

Bidur Basnet from Dolakha always dreamed of getting on an airplane and flying to Malaysia for work. He dreamed of earning money and sending it to his family so that they could live a comfortable life.

HOWEVER, HIS plans have changed now. How did this happen? In his own words, “MEDEP was a turning point in my life. I realized I can do better in my own country than in a foreign land if I have a saleable skill,” Bidur says. That skill turned out to be in kiwi farming. In 2017, Bidur collected more than NRS 900,000 from selling kiwi fruits and saplings.

Bidur is a typical example of how MEDEP has helped turn the lives of people living in poverty around. Fed up with lack of opportunities locally, Bidur was ready to fly to Malaysia as a labourer. He was debating the pros and cons of this with friends in Charikot when he found out about MEDEP, and went to the District Micro Entrepreneurs Groups Association (DMEGA) in 2013 for more information.

In September 2013, he received entrepreneurship development training, selected to learn about kiwi farming, received a five-day advance course and developed a business plan with MEDEP’s support. Basnet was happy to start the new business on his private land with a NRS 50,000 loan from a local cooperative. He also received 40 plants, a pair of scissors and a spray tank from the DMEGA as technology support. In the first year, he was able to make a profit of NRS 250,000.

His enterprise was doing well and Bidur was satisfied with this income. Then in April 25, 2015, the earthquake hit, damaging his residence along with his business set-up. The earthquake had pulled down his nursery, which was a big setback.

But he did not give up and MEDEP came to his support once again. He added 150 more kiwi plants. Last year in 2017, he produced around 7,000 kiwi saplings and sold them at NRS 110 per plant. He sold the fruit for NRS 350 per kg, which helped him make a profit of NRS 500,000, which he invested to improve the land and farming technology. Wholesale buyers visit his place to buy kiwi fruit and saplings.

‘I am enjoying my life and am satisfied with the income. I encourage young people to start an enterprise of their own instead of going overseas for employment. Many thanks to MEDEP for their continued support.’ 25-year-old Bidur says.



Bindeshwor Pandit

Sunsari, Nepal

“Inspired by the success of our business, many youth here have started up their own pottery enterprise.



Spinning my way out of poverty

Bindeshwor Pandit is an icon of success for many in this small village of Sunsari slowly rising out of poverty in the south of Nepal. Pottery has been a profession for him and his fellow villagers for generations.

THINGS HOWEVER changed when they merged themselves into a group, introduced few modern machines, including an electric spinner and a mud mixer, learned some enterprise and marketing skills and built a common facility centre to house the factory. This was all thanks to the support from the Micro Enterprise Development Programme (MEDEP), a joint anti-poverty programme of the Government of Nepal and UNDP funded by Australian Aid.

Now, they are producing five times more! They are better organized and have a better marketing strategy. The average monthly income for each person in their nine-member team is over \$300. In the last Dipawali (festival of lights) alone, Bindeshwor says he sold over 500,000 diyas (clay lamp) (worth \$10,000) For a country like Nepal

witnessing a huge outflow of youth workforce—1,500 youth leave the country everyday for jobs in the Middle East and elsewhere—revival of such traditional businesses have sown new hopes. “Inspired by the success of our business, many youth here have started up their own pottery enterprise. Nobody would want to leave the country to work in the blistering heat of the Gulf if you have the opportunity to work on your own land and stay together with your family.”

Currently, a rough estimate shows over five million Nepalis are working in the Gulf and the South East Asian countries and each year more than 450,000 youth enter the labour market. Only one in 10 Nepali migrant workers is skilled and only three in 10 are semi-skilled.

The entrepreneurship development programme has been proven effective in skilling unemployed youth, keeping them productive and driving the local economy. MEDEP, through its network in districts, has been training people from rural and marginalized communities to start up their own enterprises which range from pottery, weaving and beauty parlours to handicrafts, carpets and jewellery.

Starting in 2018, the Government of Nepal has fully taken ownership of the programme and allocated funds to it from the Government’s regular budget. Now, under government leadership, the program is being implemented in all 77 districts of Nepal. Under the program, there are several types of enterprises, including agro based, forests-based, manufacturing enterprises and services.



Buddhi Purja Magar (Right)

Parbat, Nepal

“Buddhi had exerted himself to support the victims of the 2015 earthquakes that killed nearly 9,000 people and injured around 22,000.



Above and beyond business

Buddhi Purja Magar, 43, comes from a poor indigenous family in Baglung, a remote hilly district in western Nepal. He received entrepreneurship development training and access to credit from MEDEP in 2003, which helped him establish a handicraft company. Currently, his enterprise provides full time employment to 15 people, 80% of whom were living under the poverty line.

BUDDHI IS keen to transfer his luck to other poor men and women from different districts to motivate them to start their own business. Till date, his encouragement has motivated around 3,000 poor women living in the western hilly region of Nepal, who have started collecting non-forest timber and providing Buddhi with thread that they process from various plants. Currently, Buddhi is in touch with more than 5,000 micro-entrepreneurs who sell him raw materials.

Buddhi's handicraft company runs a sales outlet, Saugat Souvenir House in Pokhara, which plays a vital role in marketing the products of micro-entrepreneurs from 30 districts, providing marketing linkages and promoting their products. Saugat opened another branch recently in Kathmandu.

All this effort has enabled Buddhi to widen his horizons and not just sell his handicrafts in the domestic market but also export to Australia and countries in Europe on a large scale. In the process, he has graduated to a "small entrepreneur" from a "micro-entrepreneur".

He is not only creating opportunities for local artisans, but has also become a keen advocate for the upliftment of the poor. Buddhi exerted himself to support victims of the 2015 earthquakes that killed nearly 9,000 people and injured around 22,000. Hundreds of thousands of people were made homeless with entire villages flattened across many districts of the country. He had visited Sindhupalchowk district with necessary food and nonfood items and medicine

and distributed them to more than 2,000 homeless families. He also donated USD 18,000 to the victims. Buddhi's leadership and success has inspired many others to become entrepreneurs, explore self-employment opportunities and lift themselves out of the circle of poverty.

Nowadays, introducing Buddhi as a successful entrepreneur is not enough, he also enjoys an augmented social status. He is a member of DMEGA Parbat, Secretary of District Magars' Association, and Chair of the Rural Electrification Association as well as a central member of National Association for the Community Electrification Union. He is busy motivating others as a social leader, and entrepreneurship development instructor.



Mr. Chitra Tilija Pun

Annapurna Rural Municipality,
Myagdi

“The community should be prepared to do whatever is required if they want to become successful.



The pull of eco-tourism

Mr. Chitra Tilija Pun, 47, is a resident of remote Annapurna Rural Municipality in Myagdi. He, along with 20 of his friends, were provided a training on becoming trekking guides. The training was organized jointly by Tourism Association of Nepal (TAAN) and MEDEP in 2010. After receiving the training, Chitra is now actively involved in the industries, while others have started to work in community lodges at Nagi, Hikot and Banskharka.

THE TREKKING route where Chitra serves as a tourist guide covers places from Banskharka to Dandakateri to Tikot, and Khibang, places that draw a great many visitors with beautiful scenery. Besides natural beauty, tourists also enjoy the rich flora and fauna of the mountains.

In order to develop and enhance the trekking routes, MEDEP also supported to establish Community Dining Halls (CDHs) in five locations in 2010. The dining halls, built in 2011, can accommodate 20 people at one time. One additional CDH was constructed in 2012 at Nagi with further support from MEDEP. The eco-tour packages run for 6, 8 or even 11 days depending on the time, interest and availability of trekkers. While flexibility in the package

is welcome, Chitra says, "We also have our recreational services to make their tour pleasant, exciting and financially worthwhile."

"Since 2011, tourist arrival and earnings have increased rapidly every year," Chitra says. He credits the good will of guests, engagement of the much trusted celebrity Mahabir Pun, and MEDEP's continued support for the sustainability of eco-tourism in Myagdi. The trekking route is now an established community brand. Profits are invested in charitable works like improving local schools and community infrastructures. He has connected his eco-tourism enterprise with technology and regularly keeps in touch with his foreign trekkers via Facebook, email and his website. "We are now firmly in the game,"

he says, indicating that the eco-trekking enterprise is now moving on the right track where good management has resulted in a dream come true.

Earnings from the enterprise is good, and has opened other avenues for Chitra including sale of farm products like vegetables, rabbits, poultry, handmade paper, cotton bags as well as provided employment to the local people. 16 local inhabitants are directly employed in the six CDHs, for instance. Chitra and his fellow operators are highly satisfied by the business they are doing.

Chitra thanked MEDEP for the infrastructure support, saying, "The community should be prepared to do whatever is required if they want to become successful".



Ganesh Bahadur Bista

Kailali, Nepal

“Till date, he has invested NRS 1.2 million in the Ghodaghodi Bee-Keeping Enterprise.



Creating a buzz

Ganesh Bahadur Bista, 47, owns 100 bee hives and sells honey in urban markets as far as Dhangadi, Mahendranagar, Nepalgunj, Pokhara and Kathmandu.

“IN 2017, I produced 80 quintals of honey, and sold them at an average rate of NRS 500 per kilo. This translates into a net profit of NRS 400 per kilo as I invest NRS 100 rupees to produce one kilo of honey,” says Ganesh. Two sales outlets in Kailali (Province 7) and in the capital Kathmandu, have given Ganesh further market outreach. He was able to increase the number of hives 10 fold within a couple of years. A hive of honey bees breeds three hives a year. And one hive produces 60 kilos of honey annually. He has set up a hive industry and sells hives with and without bees. A hive sans bees fetches him a net profit of NRS 1,000 and sells at NRS 3,500 per unit.

A poor farmer of Sukhkhad in Kailali district, Ganesh had been fighting to feed his 11-member family before 2005. Honey bees changed his fate. Right from year one, he made good profits. Till date, he has invested NRS 1.2 million in the Ghodaghodi Bee-

Keeping Enterprise. In order to expand his outreach, the honey is also marketed and sold during promotional events. He employs at least five people during the peak season. He owns a piece of land at Ghodaghodi Municipality worth NRS 2.5 million, has a motorbike, sends his children to private school, has a good house, and lives a comfortable life.

Ganesh's life took a new turn when he received a five-day bee-keeping training organized in Kailali by the Micro-Enterprise Development Programme (MEDEP) in 2004. In the training he learned how to store, purify and produce honey as well as some marketing techniques. With technical and logistical support from MEDEP, he purchased an initial lot of 10 bee hives at a total cost of NRS 25,000 and set up a honey production and selling point in his house.

The success of enterprise has catapulted him to the position of

a social worker. He is the chair of the Province Micro-Entrepreneurs' Groups Association; former Vice-chair of National Micro-Entrepreneurs' Federation Nepal; Chair of Kailali Bee Keepers Association and former Chair of the Local Peace Committee, and an active member of the Nepal Honey Bee-Keepers Association. Ganesh, a tenth grade drop-out who was forced to move from Baitadi to Kailali in 1996 due to extreme poverty and hardship, has suffered many vicissitudes in life. Finally his life has been sweetened by the laborious honey bees.

Tej BC, MEDEP Area Program Support Manager (APSM) says, “Currently, Ganesh earns enough to be categorized as a ‘small entrepreneur’ and has made us proud. We just encouraged his creativity and helped him identify an outlet for his entrepreneurial energy. His story is used as an example when we train new entrepreneurs.”



Gaur Singh Dhami

Naugad Rural Municipality, Darchula

“There was very little space to work in that confined room. Often times, there was water dripping from the ceiling, gusty winds blowing away the tin roof and destroying all the materials.



Proven by deed

38-year-old Gaur Singh Dhami from Naugad Rural Municipality of Darchula district leads the Community Facility Center (CFC) in his village. For the past six years, he has been running an Allo (Himalayan Nettle) processing enterprise where he, along with his employees, create yarn from allo plants that are found in the forests. “We have 25 members and 21 among them are women,” Gaur Singh says. “I also provide entrepreneurship development training for potential entrepreneurs and more than 200 people have now started their own enterprise in the district in two years.”

GAUR SINGH came to into contact with MEDEP in 2012. Since then, he has been flying high with the support of the project. MEDEP provided him training and technology support to start an Allo yarn processing enterprise. The CFC led by Gaur Singh also received support from MEDEP to rehabilitate and unite 25 hardcore poor people to start an enterprise under the same umbrella.

Starting an enterprise was not easy for Gaur Singh initially. He recalls his past: “There was little space to work in that confined room. Often times, there was water dripping from the ceiling, gusty winds blowing away the tin roof and destroying all the materials.” He is thankful to MEDEP for its regular support. To make lives easier for his members, he provides them with all the required resources for allo production. Rather than having entrepreneurs travel to Kathmandu to purchase raw

materials and tools, he delivers the materials to the village itself.

Besides his enterprise doing so well, Gaur Singh also purchases the yarn manufactured at the CFC that supports the entrepreneurs affiliated to the centre. Indra Kuwan, CFC member says, “Before working with Gaur Singh, I was receiving only Rs, 200 (US\$ 2) for a kilogram of yarn—I could barely make ends meet. Currently, I receive approximately Rs, 800 (US\$ 8) for a kilo of yarn. This has made life much easier.”



Gopi Yadav

Nepalgunj, Banke

“MEDEP taught me a very profitable skill from which I have been making enough money to take care of my family.



Second times the charm

After getting a skill development training from MEDEP in 2013, Gopi Yadav from Nepalgunj in Banke district grows vegetables on the land he used to leave fallow. He is a successful entrepreneur making a profit of up to NRS 60,000 in peak season.

BEFORE MEDEP trained him in off-season vegetable farming, Yadav used to work as a daily wage laborer in Nepalgunj. He had tried cultivating vegetables before too, but had failed to sell well in the market due to absence of transportation. However, the second time around has been a different story as he had MEDEP to support him. "I had no money to invest in seeds and fertilizer, but MEDEP provided me appropriate skills and technology to start the enterprise," he said.

With this success, he has increased his investment as well as the area

of cultivable land. "I invested NRS 80,000 in 3,400 square meters of land and earned more than NRS 2 million in the same year," he proudly said. "From a traditional vegetable farmer, MEDEP converted me into a modern vegetable entrepreneur. I have plans to buy a tractor to plough the field and for transportation," he said with excitement.

Yadav's family also supports him in farming. His wife and father work full time on his farm. He has also started a collection center in his village where five people collect vegetables from 22 villagers and

transport it to the city. Following his success in vegetable farming, villagers suggested he lead a cooperative with 97 members. The cooperative, Radha-Krishna Agriculture Cooperative, has more than NRS 800,000 capital fund.

"We are innovative, well-coordinated, and focused to help poor farmers grow more. Result shows that we are dramatically reducing poverty and building self-sufficiency," Government Support Specialist of MEDEP, Laxmi Chaudhary said about the villagers' initiative towards learning skills to improve their livelihood.



Hukum Bahadur Basnet

Lalmatiya village, Dang

“MEDEP’s support has been crucial in enabling me to start and smoothly run my enterprise.



On his own terms

For Hukum Bahadur Basnet, 51, of Lalmatiya village in Dang district of Nepal, one theory holds strongly—live as a master, not as slave. Having spent many years serving others in the past, he says, “Working for others never gave me true satisfaction. I also worked in India, but I was never happy.” With his hard work, and support from the Micro-Enterprise Development Programme (MEDEP), he has made a comfortable life for himself today with his own dairy farm.

“MY FIRST true happiness came in 2008 when I established a pig farm with MEDEP’s support”, he said. As that business grew, he started looking for other opportunities. Eventually, after a few ups and downs, he started a dairy farm by investing an amount of NRS 1,000,000 (USD10,000).

Today his dairy farm produces 200 liters of milk every day from 30 cows. He sells the milk at NRS 60 per liter to neighbors and at NRS 40 per liter to the village dairy. With this, his income is around NRS 80,000 (USD 800) a month. He is also exploring options to widen the market and increase his income.

MEDEP provided Basnet with entrepreneurship training, skill training related to animal health, help to access micro-credit, exposure visits, co-operatives management training and also technology and equipment

support during the initial stages of his journey. “MEDEP’s support has been crucial in enabling me to start and smoothly run my enterprise,” Basnet says. Encouraged by the success of his enterprise, he has also been advising his family members and society to take up entrepreneurship.

Since it began, MEDEP has helped to create over 130,000 micro-entrepreneurs. The average MEDEP micro-entrepreneur earns over twice what he/she earned before coming into contact with the programme.

Basnet speaks optimistically, “We have everything here in Nepal, we just have to get our act together and do it.” From pig farming to dairy farming, the unstoppable Hukum Bahadur has also recently started his own restaurant nearby. The earnings from his business has been able to

support higher education of his two sons, add an extension to his house and purchase a bike, car and a tractor. The pleased father adds, “All my three sons completed higher education from private institutions, which would not be possible if MEDEP had not supported me.”

Basnet goes on to add, “I wish Nepali youth would use their sweat and blood to develop their own country instead of going away to work abroad. There are opportunities everywhere in Nepal.”

Hukum leads the ‘Prime Minister Agriculture Modernization Project Nepal’ in his area, which is known as an agriculture super zone in Dang. He plans to keep only five of his cows, and start a new enterprise related to vermicomposting which is directly linked to cow farming.



Indra Dev Sharan Bhatt

Dogada Kedar Rural Municipality,
Baitadi

“I am not only economically empowered but also socially recognized. All the credit for this goes to MEDEP.



The road to weet success

With low initial investments and immediate returns, beekeeping has the potential to transform thousands of lives in Nepal's Province 7.

WHEN INDRA Dev Sharan Bhatt left his previous business venture some 15 years ago, he never thought he would one day be able to earn a comfortable living as a bee-keeper. Bhatt, a father of four, hails from Pipalkot in Dogada Kedar Rural Municipality of Baitadi district and has successfully managed to provide higher education to all of his children through income generated from the sale of beehives, bees, and honey.

Indra Dev easily makes up to half a million rupees annually. With his sweet honey finding buyers in urban towns such as Dhangadhi and across the border in neighbouring India, Bhatt has his hands full, producing, selling, and even providing training, taking him across different districts. Bhatt is one of the micro-entrepreneurs who, through the support of the Micro Enterprise Development Programme (MEDEP), is making a living out of bee-keeping and ancillary enterprises

such as making beehives, supplying bee colonies, honey processing, trading honey and merchandise, and tailoring goods required for enterprise in four districts of Province 7: Darchula, Baitadi, Dadeldhura, and Kailali.

"I sold more than six quintals of honey and 90 bee hives last year making around NRS 700,000 (USD7000)," says Indra Dev who also serves as a chairperson of the District Micro Entrepreneurs' Group Association (DMEGA) Baitadi. "I have received more than 65 awards and felicitations as a successful entrepreneur. I was able to educate my children well with the money I made." Indra Dev adds, "I am not only economically empowered but also socially recognized. All the credit for this goes to MEDEP. MEDEP has given people like me skills that has changed our lives completely," he says.

Beekeeping has immense potential to transform thousands of lives. MEDEP has demonstrated a viable model of poverty alleviation and social inclusion through optimum use of local resources, indigenous skills and collaboration for sustainable livelihoods, according to a Gender and Social Inclusion impact study of the project conducted in 2014. Beekeeping is suitable for poor and low-income groups, and is also women-friendly. "Bee-keeping is very appropriate for women as it can be started with low investment, yields immediate return and doesn't require carrying heavy loads. One woman can take care of up to 20 beehives," Indra Dev, who was a candidate for chairperson of his rural municipality, says.

Hailed as a sweet road to success, the business of honey has brought hope and prosperity to the lives of many Nepalis like Indra Dev in Province 7.



Jhabi Raj Khatri

Dailekh, Nepal

“I was working as a journalist, reporting and covering the stories of successful entrepreneurs. Now, the table have turned.



Spicing it up

Jhabi Raj Khatri, 40, was working as a correspondent for a Kathmandu-based weekly newspaper in Dailekh when he met MEDEP's local staff. This proved to be a turning point in his life, leading him to become the successful entrepreneur he is today. He has invested more than 20 million rupees in starting a new business in Dailekh. "I have recently registered a company that produces jam, jelly, juice, pickle, sauce and tomato ketchup," Jhabi said.

BEFORE REGISTERING the 'Jwala Gadi Multi-Purpose Enterprise', Jhabi had a business producing spices. "I have now registered two brands—Him Shikhar and Akhanda Deep—that will be used to introduce new products". He gave credit to MEDEP for the turn of events in his life, "as without MEDEP's support, it would not have been possible to fly this high".

In 2010 August, Jhabi received a training from MEDEP and chose to start a spice-processing enterprise. MEDEP further supported him with appropriate technology worth NRS 37,000. He has never looked back since. "I was working as a journalist, reporting and

covering the stories of successful entrepreneurs. Now, the tables have turned, and I am often invited to give speeches at events and also on the radio, where I talk about my journey," Jhabi says proudly. He has an exhaustive catalog of spices, selling them to wholesale and retail customers in his district and province.

Before starting the spice enterprise, he was also cultivating vegetables on his land along with pursuing journalism. But his earnings were not enough to meet his family's growing needs. MEDEP not only helped him identify an enterprise that interested him, but also provided him the know-how to use modern

technology to upgrade his process and products.

"I have developed excellent market linkages that will help to introduce my new products in the market", he says about his future plans, "Though my market will be all over the country, I will especially focus on Karnali and Province 7".

"MEDEP helped me to develop my personal skills, now I lead the DMEGA Dailekh as a Chairperson," he says, "I really enjoy empowering people and motivating them to start their own business." He is grateful to MEDEP for providing him support, and says he hopes to do the same for others.



Jit Bahadur Chaudhary

Pabera village, Kailali

“Banana farming increased my family’s
income three-fold.



Booming in bananas

Jit Bahadur Chaudhary, 38, cannot contain his happiness when he says that he won the first prize for model banana farmer for the second time in 2016. He had won the same prize in 2014. Jit Bahadur comes from a poor Tharu community in Pabera village of Kailali district. He is a successful micro-entrepreneur promoted by Micro Enterprise Development Programme (MEDEP).

IT TOOK him only five years to succeed in his chosen enterprise. Before this, he and his family were involved in traditional agriculture. They worked in other peoples' land on the basis of adhiya (sharing the crop with the land owner). Even then, his family was food secure for only six months. The rest of the time, he had to cross over to India to seek work.

He heard about MEDEP while he was in India. His wife Sochmani, along with some of his neighbors had attended MEDEP's orientation programme on micro-enterprise creation and development. He was encouraged to return when they started earning well from their various enterprises, which they had established through the support of MEDEP.

Jit Bahadur completed the entire process including entrepreneurship awareness training as well as technical skill training on commercial banana farming. After that,

he was provided some necessary start-up equipment as support, which included 110 pairs of tissue culture banana seeds. He recalls the starting period: "The training part was very easy, but we had missed the cultivating season, hence it was difficult for the seeds to germinate. I was successful in germinating 105 pairs of seeds. It has been smooth sailing since then though." The first year, he earned NRS 45,000, which inspired him to expand his enterprise from two katthas to 10 katthas of land. Now there are 52 commercial farmers in his community, which is being developed as a pocket area for banana farming. MEDEP has also supported the community with four sets of water pumping machines for irrigation.

Jit Bahadur and his group members have established a cooperative, the Sunahara Agriculture Cooperative Ltd. He is the Secretary of the cooperative and contributes to helping local banana

farmers access micro-finance services. According to him there is no market problem. "The buyers collect directly from the field during the summer but we manage the market ourselves in winter season." Recently, he sold bananas worth NRS 40,000 at the Far West Trade Fair. His yearly income is NRS 175,000 on average. He compares his current income to what he was making from traditional farming, "banana farming increased my family's income three fold. My family leads a comfortable life. My children go to good schools in Dhangadi. I save NRS 500 every month."

Recently, MEDEP also started a fiber processing enterprise in his community as demanded by the local farmers. This new enterprise involves a group of 20 women entrepreneurs who are all from the Tharu community. Jit Bahadur says, "we are happy to see this new technology adding value to our business."



Jit Bahadur Giri

Sindhupalchok, Nepal

“Poor, unemployed youth should focus on utilization of local resources in setting up small enterprises in Nepal.



Disability not a barrier to success

Jit Bahadur Giri, 57, has not let his disability stop him from achieving success. He thanks MEDEP for this. “MEDEP gave me the motivation to start my own enterprise,” says Sindhupalchok local.

JIT BAHADUR has become a well-known Lapsi candy entrepreneur who makes more than NRS 25,000 per month. He supplies his products to nearby districts, which includes Kathmandu.

“The candy enterprise changed my life,” says Jit Bahadur proudly. “With profit from this enterprise, I was able to buy eight ropanis (4000 square meters) of land. I have invested in my children’s education. My son is graduating as an engineer from Pokhara University this year. I also acquired treatment for my condition.” His disability had happened 26 years ago. “I fell from a tree, broke my backbone and was unable to move for several months. A

lot of money was spent in my treatment.” He was helpless and depressed. When he recovered, he could not do difficult tasks, hence working on the farm was out of the question. He was looking for some light work that would earn him enough to feed his family.

Someone in his village told him about MEDEP and he was eager to learn new skills. It was in October 2008 that he came in contact with the project. From then onwards his life changed for the better. When he got selected, he chose to learn how to make Lapsi candy. Once he finished training, he was provided with necessary technology to start his business, which soon led him to prosperity.

He was leading a comfortable life when tragedy struck again. The devastating earthquake of April 2015 damaged his production space. His house, equipment and machineries were partially damaged as well. MEDEP came to his rescue once again, however when supporting him to revive his enterprise.

Jit Bahadur now leads the Micro-Entrepreneurs Group in his village and shares his skills with other unemployed youth who want to start a new enterprise. “Poor, unemployed youth should focus on utilization of local resources in setting up their enterprises,” he says .



Kari Ram
Saptari, Nepal

"I could never have gotten where I am if not for MEDEP's support.



Kick-starting a new life

Kari Ram had felt a sense of alienation as far back as he could remember. As a member of the so-called “Dalit” community in Rajbiraj, he and others from the community had long been subjected to different forms of discrimination—from being barred from entering temples and hotels and even sitting with the “high-caste” folks, to being regularly dismissed as a “Chamar”, a derogatory label that translates to “cobbler/untouchable” within the Hindu caste system.

KARI RAM had always been baffled by this kind of treatment, but had never been able to do much about it, particularly given his restrictive financial circumstances. For 26 years, he had worked as a cobbler on the streets, and as much as he exerted himself, he wasn't able to earn more than Rs. 4,000 per year, hardly enough to fulfil his family's daily needs.

Until the day he found himself enrolling in a training organized by Micro-Enterprise Development Programme (MEDEP). It was 2008, and after meeting and talking to a MEDEP staff, Kari Ram had decided to give the week-long training in entrepreneurship development a go. Swiftly after that, a group was formed with five members, Kari Ram among them.

With the advanced technical skills on shoe-making that they had gained from the training, the group of aspiring entrepreneurs rented a house in Rajbiraj. MEDEP supported them further with sewing machines, shoe frames and other raw materials—locally sourced to ensure sustainability—to kick start their business.

Today, shoes made by the group have become popular in Saptari as well as in markets in the adjoining districts, and production is in full swing. To keep up with the demand, Kari Ram has brought his two sons to work in the enterprise.

With business going so well, it's not surprising that Kari Ram's personal circumstances have improved considerably. Just last year, for instance, his earnings amounted to Rs. 720,000, a far cry from what he had once been making, and one of his top priorities has been to invest in his children's education, and the future of the family. He has bought a 1.25-acre plot of land and built a house of his own in the village. And he's not done yet: he has dreams of expanding the business further in his hometown where he has put up a small cottage; his plan is to hire more employees and increase production, taking his brand to new heights.

Aside from the profits he's made, the enterprise has also offered him the opportunity to visit different parts of the country, participate in workshops and even speak at a number of knowledge-sharing meetings and trainings. He says he has gained

a great deal of confidence in addressing so many eager listeners at such events who see his journey as something to aspire to.

There are times, Kari Ram says, when he can scarcely believe the distance he's come since his days on the streets. And he is keen to ensure that whatever he's gained so far—not just financially, but also in terms of social standing and self-belief—can be used for the broader benefit of his community, others who are facing the sort of ill-treatment that was once meted out to him.

In this regard, Kari Ram has been actively at work raising awareness about the need to end caste-based discrimination. He is also a member and former vice chairperson of the District Micro-Entrepreneurs Group Association (DMEGA), through which he helps to promote small-scale businesses like his own, encouraging others to emerge from poverty and improve their livelihoods through entrepreneurship.

“My story is proof that a little bit of help—and a dose of confidence—can absolutely change lives,” Kari Ram says. “I could never have gotten where I am today if not for MEDEP's support.”



Khadka Shrestha

Myanglung municipality, Terhathum

“Had MEDEP not trained me in baking as well as boosted my confidence, I would not have been in this position today.



A true breadwinner

Eighteen years ago in 2000, Khadka Shrestha, 41, a resident of Myanglung municipality in Terhathum district, entered the world of business with two kilos of wheat flour, a kilos of sugar, and a litre of cooking oil to make Aithe, a traditional sweet that looks like rope. The success of the enterprise was entirely a surprise.

ONE YEAR later in 2001, the Micro-Enterprise Development Programme (MEDEP) provided him a one-day training in baking cookies and biscuits. Khadka expanded his skills from the training and started baking doughnuts, bread, birthday cakes and puffs. His products sold like hot cakes. As he diversified his enterprise by baking various sweets, he stopped making Aithe as there were others in the market doing the same thing.

His business has grown significantly within a decade. His success has built his confidence in dealing with people and interacting with a larger audience. He attributes his new-found accomplishments to MEDEP. "Had MEDEP not trained me in baking as well as boosted my confidence, I would not have been in this position today," he says.

His Piple Biscuit Udyog produces about 70-80 kilos of doughnut, bread, birthday cakes and puffs daily which fetches him a net profit of NRS 1,000 (USD 12.00) every day. He has also provided full-time employment to three people and part-time jobs to two. When he first started his business, MEDEP helped him secure a loan of NRS 20,000 (USD, 256.00) from the Agricultural Development Bank, which worked as the seed money for his enterprise.

Besides supporting his six-member family, Khadka has been able to purchase a house worth NRS 2 million (USD 25,641.00) plus save a cash balance of NRS 200,000 (USD 2,564.00) within a decade. The young entrepreneur who owns a motorbike also sends his two children to a private school.

He reiterates his earlier statement and says, "had MEDEP not made me aware, I would not have achieved what I have today. Perhaps, I would not have been able to send my children to a good school".

He has also been helping the local economy and shopkeepers by purchasing goods worth NRS 6,000 (USD 77.00) every day. And vice versa: his own products sell well in the local market and a little in neighbouring market places.

Khadka says he has felt the need for advanced bakery training so that he can enhance the quality of his products and also diversify into other bakery items. But for now, he is happy with his turnover, while the people in Myanglung are happy they can eat fresh bakery items at an affordable price, as well as place orders for special events.



Lokendra Prasad Jaisi

Manahara, Dhangadi,
Kailali

"I feel proud when I people call me a
micro-entrepreneur.



Simple, viable, profitable: Mushroom farming

In 2014, MEDEP provided Lokendra Prasad Jaisi, 33, from Manahara in Dhangadi of Kailali district, a training on cultivating and selling mushrooms. This proved to be a lucrative enterprise for him as he now makes NRS 48,000 per month from growing and selling 300 kilos of mushroom every month, which he sells at a wholesale price of NRS 160 per kilo.

“I FEEL proud when people call me a micro-entrepreneur,” claims Lokendra who also serves as a facilitator in different enterprise development trainings. Besides this, Lokendra works to motivate the youth to start new enterprises and guides them to improve as well as sustain their business.

“I have successfully changed my status from poverty-stricken to prosperous, and I would like to help others like me do the same,” says Lokendra. He gives credit to MEDEP for helping him to receive a subsidy grant from the Youth Self Employment Fund, which gave him the impetus to start his new enterprise with 10 kilos of mushroom seeds.

Lokendra also leads the Juneli Micro-Entrepreneurs’ Group (MEG) based in Dhangadi market. “This provided me an excellent opportunity to coordinate and advocate with district-based stakeholders for entrepreneurs through MEG,” he says, emphasizing the importance of the group. “Though I have a Master’s Degree in Commerce, practical knowledge provided by MEDEP during the training has proved to be more fruitful than the theoretical knowledge I gained in a classroom,” he added.

Lokendra was working as a teacher in a private school before starting his enterprise. “I had to change my profession as I had to look after four family members

and the income I was making as a teacher was not enough.” Lokendra’s wife helps him in his business. “Growing mushrooms is a simple, viable and profitable venture. I encourage women to start this enterprise in their own homes as it virtually needs no investment to begin with,” he suggests.

Indira Rai, the Government Support Specialist for MEDEP, praises Lokendra and appreciates his role in motivating others. She says, “He is not only a successful entrepreneur, but also a successful trainer”. She feels that mushroom cultivation by micro enterprises, particularly women, can prove to be a successful way out of poverty.



Madan Magarati

Banepa, Kavrepalanchok

“MEDEP helped us grow and now others are learning from us.



Walk this way

This is the story of Madan Magarati, 42, from Banepa, Kavrepalanchok of Nepal who leads more than 3,400 entrepreneurs in his district. Madan is not only a successful entrepreneur but also a social leader whose Common Shoes brand has become very well-known.

AN ENTREPRENEURS' group in Banepa, initiated by Magarati has proved that collective effort can lead to success. In just 10 years, shoes and slippers produced by the Common Shoes brand are sold not only in the local market but also in the markets of Pokhara and Narayanghat.

"When we started, we were only thinking about the local market. But now we have started receiving orders from as far as Pokhara and Narayanghat. In particular seasons, especially the start of the school year, the New Year and weddings, we can't meet the demand," Magarati said.

In December 2007, 24 members (19 men and 5 women) started a

joint venture by raising a share of NRS 5,000 each. MEDEP supported them with a Business Startup training and also helped them to receive technical skills training. MEDEP also provided financial support to the group to create a Common Facility Centre (CFC) where their workshop is stationed.

Initially, they used to produce 10 pairs of shoes every day with the help of three employees. As business grew, the number of full-time employees has reached 11 including one in the sales outlet. The company has the capacity to produce 50-60 pairs of shoes each day. Each employee earns between NRS 10,000-15,000 per month. They produce school, college, party, and casual shoes for

all seasons. They have also opened a new show room and sales outlet in Banepa bazaar, which also coordinates in marketing the products.

Says Madan, "We want to register as a company and expand our business, but not only in producing shoes. We want to look for other opportunities where we can employ many entrepreneurs and generate employment for others too." From the lessons learned from this enterprise, they have diversified to include tomato farming using the tunnel technique. Madan proudly states, "MEDEP helped us grow and now others are learning from us."



Maite Bishwakarma

Shivaraj municipality,
Kapilvastu

“Today I am committed to motivating the poor, marginalized and Dalits to start their own business.



Learning the ropes

Maite Bishwakarma, from Shivaraj municipality in Kapilvastu district, spent his days going to the nearby forest to collect firewood, which he then sold to local buyers. Five years ago, on one of his daily walks to the forest, he came across some people and started a conversation with them. He soon found out that the people were from MEDEP and they were recruiting prospective micro entrepreneurs for skill development trainings. Maite was happy to attend the training on rope making and soon after started his own enterprise. Maite, who is also the chairperson of the entrepreneurs group says, “Babiyo (a kind of grass used for thatching, making ropes, and brooms) weaving has brought many positive changes in my life. The biggest change is that it has given me the ability to meet my family’s needs”.

MAITE, WHO migrated to Kapilbastu from Rolpa 35 years ago, selected the babiyo weaving enterprise because the grass was available abundantly in the nearby forest. He also took the initiative to bring together other like-minded people to form an entrepreneurs’ group which is engaged in collecting babiyo to operate the enterprise. Maite’s dedication to his work was recognized with an award from the District Micro Entrepreneurs Group Association (DMEGA) Kapilvastu in 2016.

Maite is today leading the Shivagadi rope-making micro-entrepreneurs’ groups, where 11 micro-entrepreneurs are involved. The roles and responsibilities

are divided between all members. Some of them collect raw material from the forest while others produce the rope and sell it in the market. The rope made from babiyo is used in making brooms, mats and small cots. The demand for their product is increasing every day and the group is working hard to meet it. They are now planning to collect babiyo from other forests in the area to increase production.

After support from MEDEP, District Forest Office (DFO) and local community, Maite’s entrepreneurs’ group has constructed a Common Facility Center (CFC) to work from. They have installed six rope-making machines at the CFC, which provides

employment to four locals who make NRS 12,000 to 15,000 per month. While Maite invests the money in his children’s education, feeds his family of seven and meets their other daily expenses, his group organizes regular meetings, solves issues related to savings and credit, and makes plans for the future.

“Without MEDEP’s support all this would not be possible. I cannot imagine being able to stand up in front of people and give a speech. MEDEP has inspired me to do well”. He adds, “Today I am committed to motivating the poor, marginalized and Dalits to start their own business.”



Manoj Kumar Mehta

Rajbiraj, Saptari

“I was not happy with where I was;
I wanted to start a normal life.



Thriving in vegetable farming

In 2007, Manoj Kumar Mehta of Rajbiraj, Saptari, came into contact with MEDEP and received entrepreneurship development skills training and other support. Recounting his story, he says, “I was previously a member of an armed rebel group, determined to change my society. Now I am convinced that entrepreneurship development is the only way we can change the status of poor, Dalit and marginalized communities.”

HE WAS only 14 when he lost his father. After that, his mother took over the responsibilities of caring for him and his three sisters. Due to family problems, however, he could not continue his studies. He started helping his mother in household chores. He was at his lowest when his friends convinced him to join a rebel group and he got involved in the free Madesh Andolan from 2005. It wasn't what he had expected. “I was not happy with where I was; I wanted to start a normal life.” His prayers were answered when MEDEP supported him to start a business.

Mehta chose to train in vegetable production as his enterprise of choice. As soon as he finished the training, he started a vegetable enterprise. MEDEP supported him

with technology and gave him a spray pump, irrigation system and some seeds. “My first income was NRS 4,000 rupees (USD 40). I was very happy to have that amount in my pocket.” He adds, “I spent it on my mother's health treatment”.

Gradually, as demand for vegetables increased in the local and district markets, his profits went up, encouraging him to produce more varieties. He soon started relying on farming vegetables as the sole source of income for managing his family's daily requirements. He now produces and sells different varieties of vegetables (both seasonal and off seasonal). He makes more than NRS 200,000 (USD 2000) annually.

Through MEDEP, Manoj has gotten various opportunities to participate in exposure visits, exhibitions, meetings and workshops. According to him, such activities have helped to motivate him further to develop his skills. He has started training others in vegetable production, a role that he thrives in. “I feel most empowered in my role as a trainer. I am recognized by the government and other organizations thanks to MEDEP,” Manoj says proudly. Besides all this, he has also gotten an opportunity to lead the District Micro-Entrepreneurs Group Association (DMEGA) in Saptari.



Parshuram Chaudhary
Narayanpur village, Kailali

These leadership positions have not only increased my economic and social status, but also developed my confidence.



Banking on bamboo

Parshuram Chaudhary, 27, from Narayanpur village in Kailali, makes various items from bamboo to be sold in the local market and in Kathmandu. He earns NRS 30,000 every month from sales and is providing employment to three persons from his village. When he started his enterprise, he took a loan of NRS 22,000 from a cooperative. He was fortunate to have been able to pay off his loans within six months of starting his enterprise. For better security, has made a habit of saving NRS 200 daily in a financial institution.

PARSHURAM COMES from a poor family. Being the oldest, he was expected to earn and contribute to the family's income. They had no land to cultivate crops. As a result, he entered the daily wage market to help feed his family of seven. This cost him his education, as he had to work from a young age and could complete only the primary level.

In 2012, Parshuram came in contact with MEDEP. He received an enterprise development training and joined the Shikha Micro-Entrepreneurs' Group (MEG). He selected bamboo cane processing as his enterprise of choice and received a month-long training with MEDEP support. After

training and regular counseling provided by MEDEP, he took a room on lease in Lamki bazaar and started his business. Now he produces various items made from bamboo like racks, stools, flower vase, table, sofa, hangars and handicrafts.

As he started to progress, he shifted his children to a private school so that they could get quality education. He says, "I was recognized and respected by the community as a successful entrepreneur. All this happened only because of MEDEP support. I was working as a daily wage laborer until six years ago. Now I am an owner of an enterprise," he says proudly, thanking MEDEP.

Recently, he was elected an Executive Member of the District Entrepreneurs' Groups Association (DMEGA) and actively participates in the meetings. These leadership positions have, "not only increased my economic and social status, but also developed my confidence."

Parshuram wants others to be as successful as him. For this, his future plan includes collecting raw material from the community forest and providing it to other entrepreneurs. He wants to encourage them to produce various items so that they can market the products through a collective system.



Shyam Sundar Bhattarai

Nawalparasi

“I had zero money in my hands at that time; it was my confidence and motivation that drove me to this stage.



Making it in milk

With MEDEP support, Shyam Sundar Bhattarai had started a dairy enterprise 17 years ago, which now has an annual turnover of over 10 million annual.

AROUND 20 years ago, Shyam Sundar used to work in India as a security guard. The income he made from that was not sufficient, but he had no other options. He used to visit home once a year during festivals. But after toiling for several years in India, one fine day Shyam Sundar decided to come back home permanently and look for a job.

Fortunately for him, he came in contact with MEDEP right away. "That became the turning point of my life." He came to know that MEDEP was conducting a survey in his village to identify possible entrepreneurs, and immediately signed up for the training. After participating in the business development training, he chose

dairy production enterprise. "I had zero money in my hands at that time; but it was my confidence and motivation that drove me to this stage," he says. "I started my business with 20 liters of milk collected from 10 households and NRS 5,000 on loan from a bank. Now I have four private vehicles, my own production factory and land. All this would have been impossible without the support of MEDEP," says Shyam Sundar. He says he will always be thankful to MEDEP for his success.

His Basistha Dairy has 14 fulltime employees and collects more than 2000 liters of milk from 600 farmers daily. He supplies his products to 14 districts of Nepal.

Shyam Sundar is also well-known as a social worker and spiritual orator not only in his village Susta Triveni of Nawalparasi but also in some places of India. "I handed over my business to my son, I have done enough to establish this business and will follow the path of God," Shyam said. His son Pawan Bhattarai, also a young and energetic entrepreneur, is following in his father's footsteps. Pawan says, "I don't think we have to go aboard for couple of thousand rupees. If we work hard enough, we can make more money in our own homeland."



Suratiya Kumar

Kalyanpur municipality, Siraha

“The policy, once approved, is expected to significantly contribute towards poverty alleviation, with more landless people gaining access to land for farming.



Riverbed farming: A boon to farmers in the Terai

Nepal's vast riverbeds, especially in the Terai area, remain submerged in muddy waters during the rainy season, while becoming dry and abandoned for the rest of the year. These unused riverbeds have huge potential to be utilized for poverty alleviation of thousands of landless families like Suratiya Kumar from Kalyanpur municipality in Siraha.

RIVERBED FARMING has offered Suratiya Kumar money as well as recognition. He is now an elected ward member of Kalyanpur municipality. A financially and socially-empowered riverbed farmer, Suratiya says, "MEDEP enabled me to access unused land of the Kamala River for seasonal production. They also provided me farming skills to earn a respectable income. I make a profit of around NRS 350,000 (USD 3,500) per season from riverbed farming." He also serves as a Chairperson of the District Micro-Entrepreneurs Group Association (DMEGA) of Siraha. Following successful piloting by MEDEP, by the end of 2017, 1584 farmers over 56% of them women were trained and have been earning well from their enterprise in the sandy riverbanks of

the Kamala. The average per capita income of the farmers has now increased to over NRS 30,865 (US\$ 300) from NRS 4,000 (US\$ 40). The successful riverbed farming efforts on the banks of the Kamala river have now expanded to other areas, including the western banks of the river in Dhanusha district. It has also been introduced in Jhapa, Sunsari, Bardiya, Kailali, Sarlahi, Rautahat, Ramechhap and Nuwakot. With the support of MEDEP, 1,955 landless micro-entrepreneurs are involved in riverbed farming in nine districts of Nepal.

MEDEP is continuously helping farmers to innovate new, user-friendly, environment friendly and cost-effective technologies. In the beginning, diesel-operated

water pumping sets were used for irrigation in these farms.

The Government of Nepal has identified riverbed farming as a potential area which can significantly contribute to alleviating poverty in Terai districts. "Under the leadership of the Ministry of Federal Affairs and Local Development, and with the support of the Riverbed Farming Alliance, of which MEDEP is an important partner, a draft riverbed farming policy has been developed and is awaiting approval from the Ministry," Policy Dialogue Manager of MEDEP, Bhupendra Rana Magar, said. "The policy, once approved, is expected to significantly contribute towards poverty alleviation, with more landless people gaining access to land for farming," he further added.



Surya Tamang

Nuwakot

“My family is proud of me for my work and the fact that I am successful in my own country.



Strawberries Spell Success

In 2006 Surya Tamang, 36, from Kakani in Nuwakot took a training with MEDEP to become an entrepreneur. The young father of two girls who belongs to an indigenous nationality, selected strawberry cultivation as his enterprise of choice.

BESIDES THAT, he took the technical skill enhancement training also provided by MEDEP. As soon as he finished the training, he started growing strawberries in his two ropanis of land (1016 square meters). From the first lot of strawberry production, he was able to earn a cash income of NRS 5,000 (USD 50).

Surya, a member of the strawberry growing farmers' cooperative, also participated in the jam making training provided by MEDEP. After the training, the cooperative members began making jam with surplus strawberries that were too small to be sold. This was a marketing idea MEDEP transferred to them through product diversification

initiative. "We don't have any problems of market access for fresh strawberries. We categorize them and sell the bigger ones while we utilize the smaller ones for making jam," Surya said.

Surya is making a profit of NRS 250,000 to 300,000 (USD 2500 - 3000) per season which starts in October and lasts till May until the monsoons start. Encouraged from the profit of strawberry production, Surya intends to expand his growing enterprise from next season. He has leased 50 ropanis of land for this purpose. He is doing this in partnership with another entrepreneur Kanchha Tamang. "Farming will be done under a shed", he added, "we only use

organic pesticide that will help us produce healthy and juicy fruits".

"There are thousands of young men and women in rural communities who are looking for income opportunities for a livelihood. Though there are opportunities around them most are not aware. I have a plan to motivate them to start an enterprise," Surya shares his future plan. He further added, "my family is proud of me for my work and the fact that I am successful in my own country." His wife also contributes in his enterprise. From the profit, he has been able to educate his two daughters in a private school.



Tika Ram Timilsena

Modi Rural Municipality, Parbat

“He can scarcely believe the difference
MEDEP’s assistance has made in the quality of
his life and that of his family’s.



A life sweetened with honey

Tika Ram Timilsena from Modi Rural Municipality in Parbat district owns over 55 beehives, along with one orange orchard, from which he was able to earn close to Rs. 900,000 just last year. Tika Ram has also become something of a go-to man in the district insofar as beekeeping is concerned, and is a resource person for technical training in the practice. The previous year, he had received the President's Award for excellence in farming in Parbat, along with an additional Rs. 10,000 in cash from the District Agriculture Development Office, and Rs. 25,000 from the Regional Directorate of Agriculture in Pokhara.

TWO DECADES ago, Tika Ram had been struggling to provide for his family of seven—which had included his wife, two sons and three daughters. Poor health prevented him from taking up physically-exerting work as a wage laborer, and neither did he have sufficient land to farm—what he could produce on the small farm he kept was barely enough for his own family. Needless to say, options were limited and despair close at hand.

The fog lifted somewhat when, through some Village Development Committee representatives, Tika Ram learned of the work the Micro Enterprise Development Programme (MEDEP) was doing in the district. Desperate by now, and resolved to make the most of it, he met with the Enterprise Development Facilitator, who gave him detailed information about the programme. When he considered what skills he could develop that would be

useful in the market, beekeeping came up as an enterprise with great potential.

This was in the year 2000—Tika Ram was soon being provided trainings in both specific technical skills related to beekeeping, along with enterprise development overall, which served to arm him with the technical and practical skills he would need to start his own business. To this end, he first acquired a small loan of Rs. 8,000 from the Agriculture Development Bank—which he used to buy two beehives—and that, coupled with MEDEP's technical support, was how his journey in entrepreneurship began.

Although Tika Ram's first attempt was rather shaky, and did not fully succeed, under MEDEP's continued supervision, support and encouragement, he went on to receive another advanced training, one that further boosted his abilities and

knowledge, but also, importantly, his determination to keep trying. And the honey bees didn't disappoint him this time: Within a year, he had expanded to eight beehives, and was doing brisk business, keeping up with the high demand for honey. It's been a sweet life since.

Keen on sharing his success with others like him, Tika Ram, with MEDEP's technical assistance, also went on to establish the Dhaulagiri Beekeeping Resource Center in Patichaur, from where he could pass on his knowledge and skills in beekeeping and beehive management to members of the group, offer them a hand out of poverty the way he had once been. Remembering where he had been in the past, and where he is now, Tika Ram says he can scarcely believe the difference MEDEP's assistance has made in the quality of his life and that of his family's.



Yam Bahadur Garbuja

Banskharka Parbat

“Looking back he is amazed by the difference MEDEP’s assistance has made in the quality of his life and that of his family’s.



A homegrown experience

As a boost to tourism, MEDEP launched a new hiking trail through the mid-hills of Parbat and Myagdi districts in 2011: the Myagdi Parbat Eco Trail. This was done with support from the community and is one of the best examples of community-managed enterprise where trekkers and tourists can enjoy the beauty of nature, including a profusion of scarlet and pink blooms of rhododendrons, punctuated by delicate orchids and beautiful lophophorus, among others.

ON THE ROUTE MEDEP provides support to run community homestay and dining halls and Banskharka is one of them. This Magar ethnic village hugs a mountainside at slightly over 1,500m elevation (about 5,000 ft) a few miles north and slightly higher than Mallaj, Mr. Yam Bahadur Garbuja, 42, from Jaljala Parbat has committed his life to serving tourists and trekkers. He runs a community dining hall and a homestay in Banskharka.

"MEDEP opened our eyes by introducing the trekking route in this area", Yam Bahadur says. He adds, "we now earn money by serving organic food to visitors. We are dedicated to providing 'a home like facility' in our homestay." The

homestay has a community dining hall in Banskharka where trekkers and tourists can dine on organic food grown locally. Currently, there are five such homestays providing lodging facilities to 20 guests at a time.

The lodge has a central dining hall, a kitchen and washroom. Tourists spend the night in a traditional old rural house that has been slightly modified. The rooms are neat, and the beds are made up with clean sheets and blankets. Running water is available outside for bathing, including a clean toilet in every homestay.

"We serve homemade and organic food," Yam Bahadur explains, "guests can enjoy their food

under NRS 500 (USD 5) per meal, while lodging facilities cost NRS 250 (USD 2.5) per night". In 2011, MEDEP also supported to start different enterprises along the route. Strawberry, seed potato storage (rustic store), orange processing, off season vegetables were some of them. Now, entrepreneurs like Yam Bahadur are engaged in eco-tourism based enterprises to uplift their economic standard. Yam Bahadur earned more than NRS 200,000 rupees (USD 2,000) last year from his orange enterprise. He is thankful to MEDEP and says, "I can sell raw materials to the orange processing factory established in our community. This was made possible through continuous support from MEDEP."



Yam Bahadur Bhujel

Kharbang, Baglung

“Sometimes we find our destination and sometimes
our destination finds us.



A herbal soap opera!

Yam Bahadur Bhujel of Kharbang, Baglung failed several times in his attempt to secure a satisfying job. He worked as a carpenter, and even migrated to India and the Middle East seeking work. "Sometimes we find our destination and sometimes our destination finds us," he says of his experience.

YAM BAHADUR comes from the Dagatundanda village of Baglung, which is known for its Chyuri plants. There is a huge potential here for Chyuri based enterprises like beekeeping, herbal soap and herbal processing.

When MEDEP staff in Baglung were carrying out a household survey to identify potential micro entrepreneurs (MEs), Bhujel applied for the training. He qualified and was selected as one of the potential entrepreneur for making chyuri herbal soap. After providing potential entrepreneurs basic business skills training, MEDEP sent three out of nine MEs, including

Bhujel, to receive on-the-job training in Pyuthan. There, the team learned more about the process of making the herbal soap, and came back to share their skills with others. To build on to that, the Rural Energy Development Program (REDP) provided another three-days advance training while MEDEP helped to repair a stamping die to make their job easier. The group also received support to build a common facility centre (CFC) along with a chyuri extraction machine and a stamping die.

Today Yam Bahadur Bhujel is self-employed and has four local

employees. He says he makes up to NRS 400,000 (USD 4,000) annually. "I am satisfied with my work and will try my best to expand my business," He supplies his product to Baglung, Pokhara and Kathmandu.

Kharbang Chyuri Herbal Soap is a good example of joint support and coordination with different programmes such as MEDEP, REDP/RERL, LFP and Dalit Empowerment Centre (DEC). Yam Bahadur Bhujel and his success is proof that an integrated holistic approach to micro-enterprise pays off in the long run.









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