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Women Entrepreneurs

Success Stories

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Women's Economic and Legal Rights

The Asia Foundation

Women Entrepreneurs Success Stories

Success stories of women's economic participation in Nepal

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Foreword

An innovative program to improve women's economic participation was launched by The Asia Foundation in 1997. The program, called Women's Economic and Legal Rights (WELR), provided a three month training to women who had a minimum education level of grade eight. The training provided information on economic opportunities, group formation, and legal rights for women. It also provided exposure to some ongoing income generation activities so that women can learn what they can do with small amounts of money. In 1999, the program provided further training on community-based linkages for women so that they can access formal and informal credit, obtain training provided by other organizations, and seek support from village leaders. The training mentioned by the women in this case study report is the WELR training implemented by local NGOs in four districts — Jhapa, Surkhet, Kailali, and Bardiya. These local NGOs are the Nepal Community Development Center, Social Awareness Center, Human Service Association and Saathi.

The program demonstrated that women can initiate and succeed at micro enterprises to improve their economic and social status, and also contribute to family decision making. They can start such enterprises without outside funds and can mobilize their own resources to fund income earning activities. It also demonstrated that access to information is the single most important element in mobilizing grassroots women to initiate actions to improve their lives. Local NGOs play the critical role of identifying women and organizing the training and linkage programs. They also provide continuous education and support to the women so that these women know where to find needed information or seek support for advocacy actions.

A major lesson learned was that women with some level of education are able to grasp knowledge quickly and can initiate actions for social change. They also have the education level to manage money effectively. They are also able to help other women.

This program is making a difference in the lives of participating women and their families. And they are doing this with their own resources and initiatives.

The Asia Foundation developed training materials, provided technical assistance and training, and is now providing support to improve economic participation and access to credit through community-based linkages. The United States Agency for International Development provided funds for the project.



Gita Adhikary was married when she was sixteen years old. She became a mother of three—two girls and a boy—within four years of marriage. Raising three children is not easy for poor rural families. The strains of motherhood and poverty are already

showing on Gita's face—she appears about 10 years older than her age.

Gita's family did not have enough money to provide for daily food needs. Still worse was her carefree husband, still in his 20s, who cared more about

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Gita's New Life

gambling than the family's needs. He returned home late in the evenings, mostly drunk. Gita did not question his ways because doing so usually resulted in a beating.

Other villagers sympathized with Gita's difficult life. She was young and capable of doing anything to make life easier but had no idea of what could be done.

Today, the people of Surkhet talk about Gita in a different context—as



a successful woman entrepreneur. The changes in her life began at a training program that introduced rural women to economic opportunities. The

training, supported by The Asia Foundation, also provided information to rural women on legal rights. Gita was selected for the training because she had studied up to grade eight.

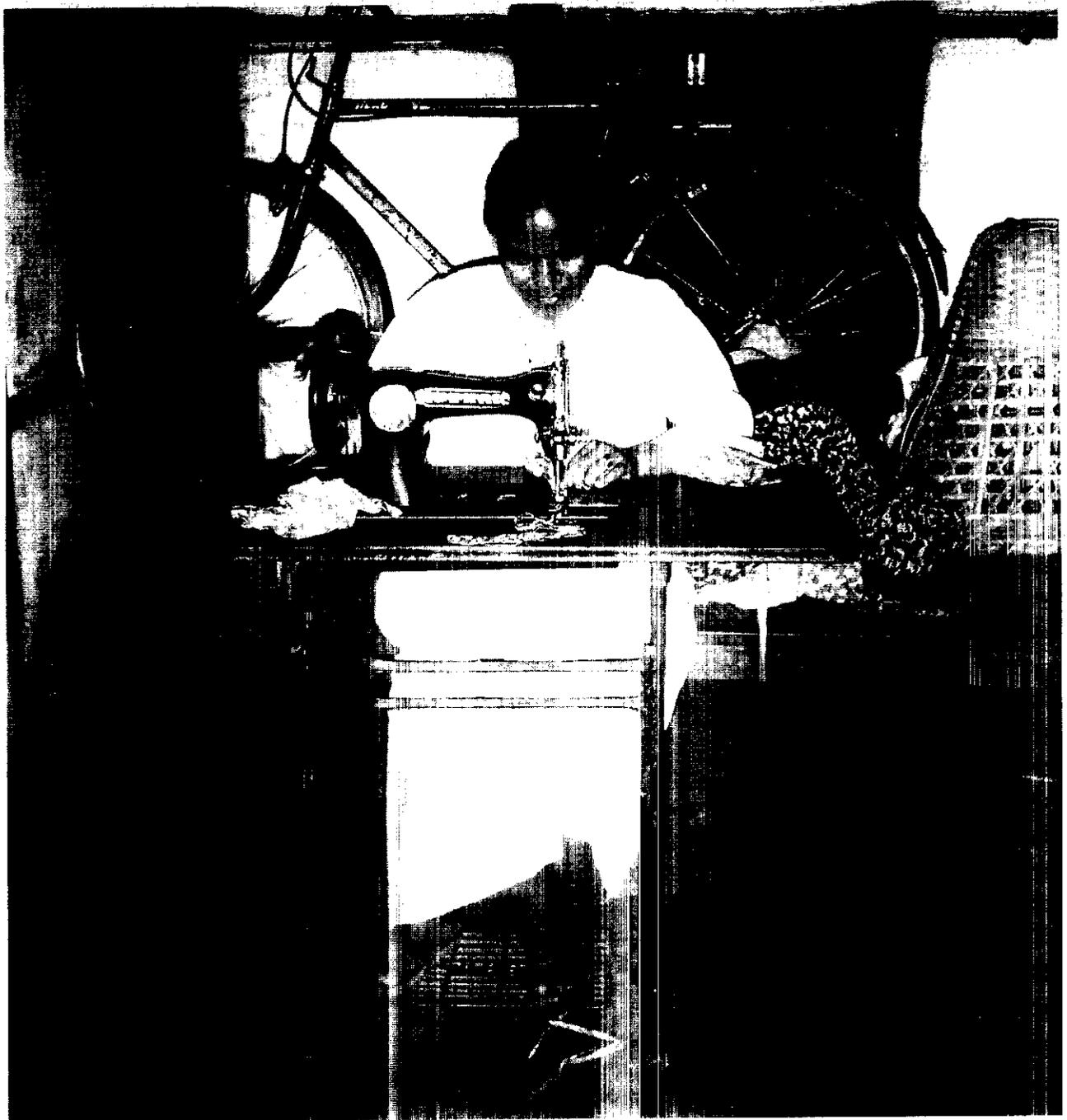
After the training, a group of 25 trainees organized into a savings group. They decided to contribute Nrs. 20 (US 30 cents) each month to build up a savings fund. These group members helped her build up the confidence needed to discuss income generation options with her husband Hari.

Her husband was eventually convinced, and about three months after the training, even began to help her with household work.

Hari and Gita then made a decision—they would prepare biscuits for sale in the nearby market. Gita borrowed about Nrs. 3,000 (US \$45) from her savings group to purchase a stove, utensils, flour, oil, and sugar needed for the venture. The couple worked day in-day-out in preparing and selling the biscuits in the market. Now the demand for their biscuits is so high that they are unable to supply them. They sat down to stake stock of their performance over eight months and discovered that they had earned a profit of approximately Nrs. 30,000 (US \$445).

The family used the money to purchase a cow, furniture, a radio, and a television set. Gita's children go to school and the couple feel happy about their changed fortune. Hari has also stopped drinking alcohol and spends all his time in a new addiction—work. Their plan is to establish a small-scale candle factory because Hari received training in it.

"The secret of this success is Gita," says Hari. "To be specific it is the women's economic and legal rights training that she attended."



Tara Tamang had a happy family of two sons, a daughter, and a husband with a job that brought regular income. Life in the village was difficult but Tara was content that she had a happy family life. She raised her children and looked after her mother-in-law. Her husband, a police constable, was away from home most of the time. When he was home on leave, Tara spent hours sharing with him the problems and pleasures of raising the family.

Tara's life changed abruptly in 1994 when her husband remarried. She was

just 24 years old. Suddenly everything began to fall apart. She was alone with three children to raise and an aging in-law to care for.

Desertion by a husband is the worst that can happen to a woman in Nepal's predominantly patriarchal society. Life without a husband can be difficult if the women are illiterate and unaware of their basic rights. For four years, Tara raised the family on her own, doing odd jobs for villagers when not working in the family's small plot of land.

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The “Star” Of Chakchaki

Today, this woman from Chakchaki village in Jhapa district exudes confidence rare in women who have undergone such hardships.

Her life began changing at a sewing training program organized by a local non-governmental organization, Nepal Community Development Center in 1998. The training, supported by The Asia Foundation, sought to transfer skills to help low-income women undertake income generation activities. It also sought to make rural women aware of their legal rights.



Once aware of her rights, Tara petitioned to the Chief of Police for her rightful share of her husband's income. Consequently, to-

day she receives Nrs.1,000 (US \$15), half of her husband's income, a significant amount in a country where the average per capita income of a rural person is less than 80 dollars—as monthly maintenance. She says, “I feel mentally and economically satisfied from the maintenance I receive.”

Women from her training group have formed a savings group, into which each member contributes about Nrs.10 (15 cents) each month. The money

thus saved is used to fund income generation projects the members want to undertake.

Tara decided to learn sewing. After attending a three-month sewing training organized by the another local NGO, Women's Awareness Center, she borrowed about Nrs.1,000 (US \$15) from her savings group and set up a tailoring shop. She rented a sewing machine and used the rest of the money as working capital.

“I have realized that keeping busy helps you to forget your suffering,” says Tara, who is at the shop from morning until evening. She finishes her morning chores by 8 a. m. and is at the shop soon after the children leave for the school.

Her children study at a private school. Even after paying the fees and other household expenses, she saved about Nrs.5,000 (US\$ 74), part of which was used to buy a new sewing machine. She also bought herself some gold ornaments.

Tara—whose name translates as “star” in Nepali—now plans to purchase more sewing machines and train other women in stitching. She is on the lookout for a loan to finance the plan. She says, “I need to know about market's need and management.”

She says: “It was the training program that made me what I am.”



Uma Katwal makes a living as a sharecropper. She lives with her husband and two daughters in a village of Jhapa district, which is about three hours walk away from the nearest main road.

Uma has studied up to grade eight and her husband has passed high school.

Educating their girls is a major concern for this family. The couple is aware that income from sharecropping alone will not be enough to pay for a good education.

Uma still cultivates the landlord's fields but also has plans to do something different: something which she can call

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A Good Beginning

her own. It all started last year when she was selected to participate in a training program organized by a local non-governmental organization, Nepal Community Development Center. The training sought to impart knowledge on women's economic options and also make them aware of their legal rights.



After the training, the participants formed into a group. Each member of this group contributes about Nrs.10 (15 cents) to a savings fund every month.

Uma says the training convinced her that a woman has to earn in order to be empowered. That motivated her to borrow about Nrs.2,500 (US \$37) from the savings fund to buy some goats and hens.

Today, Uma has 5 goats and 14 hens. She plans to sell the goats for about Nrs.5,000 (US \$ 76) during the *Dasain* festival (October). *Dasain* is the biggest religious festival in Nepal. That is the time when chickens and goats can be sold for good prices. She has already sold a batch of 13-14 hens and repaid about Nrs.1,500 (US \$ 22) of her loan.

Confident of repaying the entire loan later this year, she is already making a new plan. She not only wants a cow for herself but also wants other women to do the same. "If other women can be mobilized," she says, "they could sell milk and work on setting up a milk collection center in the village." She has good leadership qualities, which the group members have recognized.

Her long term goal is to get herself out of sharecropping. As part of the strategy her husband is now trying to find a job. Should that not happen, he plans to train to be an electrician.

"Before these changes," Uma says, "villagers used to tease me as someone with unachievable ambitions." That attitude has begun to change.

"When I enrolled for the training on legal rights, they used to tease me by saying that I would become a lawyer," she says. "Now the same people come to me for advice when they have problems and I have helped them."

Nevertheless, this is only the beginning. Determined to provide a good education to her girls, Uma says, "I have to generate a stable source of income in order to provide a good education to my girls."



Bisna Adhikary settled down in Tikapur of Kailali district from Dang district some years ago. She was married to a conservative family where women were not allowed to step outside their houses. "Because I had studied a little I always wanted to become economically self-sufficient," she says. "But my husband did not let me work outside the house. I attended training on sewing without his knowledge."

She had even purchased a sewing machine and had begun to stitch clothes at home without her husband's knowledge. Her husband used to travel a lot and spend money in unproductive ways.

It was not easy for society to accept a Brahman woman engaged in something that used to be done by people from the so-called "low" caste. "People used to tease me for sewing clothes," she said.

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Bisna The “High Caste” Tailor

Although Nepal has abolished the “caste” based discrimination, it is still practiced in many rural communities. According to the caste-based differentiation of work, stitching is not something that is acceptable as a vocation for Brahmans.

The move from Dang to Kailali caused economic problems for the family. That was when her skills became useful. She found work as a stitching instructor at the Community Health Institute, where she worked for five years. Her monthly salary was about Nrs. 3,000 (US \$45).

Despite being skilled, Bisna says, she was unable to overcome one problem that affected her work. She was not confident about herself and her ability to work independently. The training in income earning opportunities and legal rights helped her focus all her energy and skill on stitching.

Armed with new self-confidence—gained at the training—Bisna set up a tailoring shop. She also sold clothes from her shop. Today she has six machines and continues work as stitching instructor, which involves traveling to different villages to train other women in cutting and sewing skills.

“Even the fear that I had before is gone. It may be because of the legal rights

information that I learned at the training,” she said. “I now want to add more machines and produce clothes for larger garment producers,” Bisna said. She also wants to learn to sew men’s clothing.

Her monthly income of Nrs. 2,000 (US \$ 28) has helped change the society’s evaluation of her as a person. “People look at you differently once you start to earn something,” she says. “That is the lesson I have learned.” She saves Nrs. 20 (US 30 cents) monthly and deposits the money in her group fund.

Her husband has not visited the family since 1993. Her two children go to school and one of them has already passed the secondary school level examinations. She plans to send him to a good college. Given her work habits—she never stops stitching clothes and training others, and even raises a buffalo and goats—she can afford to pay for her child’s higher education.

“The training organized in 1998 has been very useful,” she says. “It not only taught us ways to earn money and helped us rediscover self-confidence but also helped us understand why some men behave the way they do.”

She added: “Men begin to respect us once we begin to earn money.”



Laxmi Khadka was very happy when she married at 17 years of age to become her husband's "favored" second wife. She gave birth to a son and a daughter. However, the happiness was short lived. Her husband remarried and brought the third wife home. Laxmi decided not to stay with the man who had deceived her.

Laxmi left her husband and started raising her children on her own. Raising a family was difficult but she did manage to make ends meet. However, she had no idea what she could do to improve the future of her children.

The hard days were passing very slowly. Hope returned to her life the day she began attending a training program organized by the Social Awareness Center in Birendranagar, a local non-governmental organization. This three-month training on women's economic and legal rights was supported by The Asia Foundation.

Laxmi presents her thoughts rationally and has no inhibitions about speaking out her mind. Maybe the hardships she went through helped her nurture this quality. The training helped her to focus her entrepreneurial and leadership skills.

Success Stories

Where There Is A Will, There Is A Way

"After the training, I started to realize the options of economic activities. I became aware of my legal rights and began to believe that even the poor could earn money by doing small enterprises," she says.

The trainees of her group then got together to form a savings group. They decided that each member would contribute about Nrs. 30 (50 cents) every month toward a savings fund of their

own. They set rules for the group management of savings and credit.

Also convinced that one needed a skill to sell, she learned how to

sew clothes. Then, with a group of four friends, she set up a tailoring shop. However, things did not go as planned.

"We were beginners at sewing and did not know much about different styles that were in demand. We could not compete," she says. "In the end we did not even have money to pay rent and had to close down."

The failure in the first venture did not dampen the entrepreneurial spirit kindled in this 40-year-old woman. "I could not stop thinking that I should do something," she says.

Then she went back to her savings group and borrowed about Nrs. 3,000 (US \$45). She used the money to purchase three goats. She now hopes to sell the goats for Nrs. 12,000 (US \$ 175).

"I see a good future in goat raising because mutton prices are rising every month and we do not have to search for a market," she says. Now she is not afraid of the failures. She plans to use the profit to purchase more goats. Seasonal vegetable cultivation would be her next project. She is also thinking about preparing and selling homemade pickles.

Laxmi is also the chairperson of her savings group. "Where there is a will, there is a way," she says. "We should not feel distressed from our failures. There should be awareness training at regular intervals to boost the confidence of the women."

She adds: "I feel the need to be trained in management and marketing." It would be still better if our saving groups could form into an institution of our own and network between organizations and do larger projects."





Many Nepali women are unable to do what they want. 'Do's and don'ts' imposed upon them by the predominantly patriarchal society, often determine their fate. Only a few succeed in overcoming the social sanctions. Parvati Chaudhary has managed to make a respectable living despite the restricted social environment.

There was a time in her life when her husband dictated everything. She had been selected to participate in a seminar in Kathmandu but could not attend because her husband would not let her.

Parvati, a mother of three, sells vegetables in Tikapur of Kailali district. She is a former trainee of The Asia Foundation-supported program that seeks to empower women.

The training has changed her life. Having set up a vegetable shop for herself, she began worrying about her husband who used to stay home doing nothing.

The two discussed different possibilities. "I told him, 'You are educated and can do something if you want'," she says. "I also volunteered to

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A Successful Venture Saves A Family

stay home to take care of the children and to earn money to pay for his training." Finally he agreed and it was decided that he would learn to use computers.

Parvati expanded her vegetable shop by injecting about Nrs.10,000 (US \$ 150) into the venture. She had



borrowed about Nrs. 7,000 (US \$ 90) from her savings group and Nrs. 2,000 (US \$ 37) from the Grameen Development Bank. She is also the member of Grameen

Bank. The remaining funds came from her savings.

Parvati made sure her vegetables were fresh, which ensured that she had enough customers. Then the unexpected happened. Her husband began to suspect her of having an affair with someone else and began beating her. Initially, the allegation remained within the family. Soon the word spread and a village meeting was organized by her group members to settle the issue.

Parvati convinced the community that the allegations were wrong and that she had been working so hard only to ensure that she could help her

husband. The villagers believed her and helped the couple to patch up the quarrel. However, things improved only temporarily and her husband was back to his old ways. Her group took the lead to settle the issue again. So the villagers had to meet for the second time to help them settle their differences.

The matter has now been resolved. Parvati is busy with her vegetable stall and her husband has a job. Parvati has also paid back her bank loan. She keeps all the accounts of her business.

"I sell fresh vegetables, which is why people come here," she says. "I make a profit of about Nrs.400 (US\$ 6) everyday."

She is an active member of her savings group. Each group member contributes about Nrs. 20 (US 30 cents) to the savings fund every month. The women take turns using loans for different projects. The members of her group have even decided to purchase vegetables only at Parvati's shop.

Her vegetables come directly from the growers. That helps maintain quality. She also visits neighboring villages telling vegetable growers that the market will always be good as long as they keep supplying her the best produce.

She is now planning an expansion of the business.



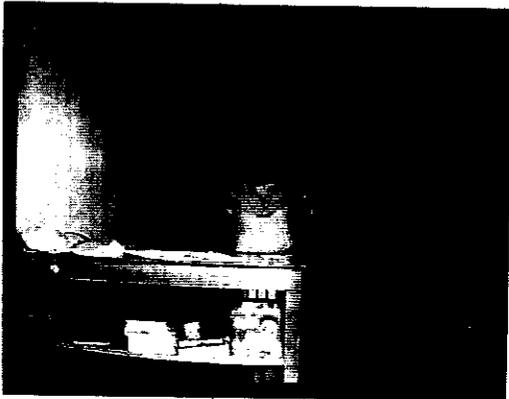
Tula Chand has studied up to the intermediate-level. Coming from a well-off family, it had never occurred to her that she could and should ever work. Her life revolved around different household chores and raising her children, two boys and one girl.

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Helping Others To Protect Their Rights

Today she is a different person. Now she believes in work and is fully convinced that women can and should work outside their homes.

For herself, she has set a goal: "You have seen the Devi serial on television. I want to be like her," she says. "I have already managed to get a free school uniform and fees for a poor but genius student."



The Devi tele-serial is about a young girl who has devoted her life to social services. She helps rural families find solutions to different problems and

also functions as an advocate of women's rights.

The training program supported by the Asia Foundation brought the change in Tula's outlook towards life. Today she even drives a tractor—something that has always been a "man's" work. "We can work as much as the men, only we need to be provided an opportunity," she says.

Stressing her point she adds: "I have done many things after the training.

We have formed a savings group and we all save money."

She joined the savings group which was formed after the training. Using a loan of Nrs. 4,000 (US\$ 58) from the group fund, she learned sewing clothes, brought two machines, and set up a tailoring shop. Now she trains others in fabric painting and stitching, work that takes her to different villages. "After expenses, I have begun saving about Nrs. 2000 (US\$ 28) each month," she says. She has repaid the group loan.

Tula has added cosmetics, small ornaments, and bangles into her tailoring shop. She also owns a bullock cart, purchased from her savings. Tula has formed an advocacy group to help women with their legal problems faced in the community. She seeks help from other agencies and leaders in solving community problems.

Unlike many rural Nepali women, Tula was very lucky to have a supportive family that also had the money needed to support her work. The realization that other women are not as lucky has made her more determined to help those in need.

She says, "I still have much to learn and teach others." That is what she now says is her goal in life.



Krishna Gauli is just 18 and thinks like an adult. She values time and believes in hard work and sound economics. These beliefs were reinforced after she attended a three-month training on economic options and legal rights.

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You Can Count On Chicken

Unlike the majority of rural Nepali women, Krishna has completed secondary school education. The training has helped her translate theoretical knowledge into viable ventures. Today, she has become the talk of Chisapani, her home village in Surkhet district.

She comes from a poor family. She is undertaking a number of income

generation projects while studying for an intermediate-level degree in education.

She began her projects after completing the training program. Krishna

borrowed about Nrs.3,000 (US \$45) from a fund created by participants of her training group. She used the money to purchase 100 chicks. Within a few months, she was able to sell about 50 hens, earning about Nrs. 6,000 (US \$88). She reinvested Nrs. 5,000 (US \$76) to buy another batch of 125 chicks.

"You are perceived and treated differently in a society once you start earning money," says Krishna. "I am proud to be engaged in work."

She takes care of her chickens in the mornings and evenings. She spends the day in college. Krishna's achievements both in school and at home have helped convince her parents to honor her desire to marry only after completing higher education.

The family is large, even by Nepali standards. She lives with her parents and five brothers. The family does not have adequate agricultural land to grow food. They own a small kitchen garden. However, the vegetables they grow barely meet the household's needs for six months. Now all the family members are working in poultry raising.

Income from Krishna's ventures is helping the family to have enough food for all. Her income-raising activities have also made her the darling of the family.

Now she has 175 hens that lay eggs. She sells the eggs in the market by herself. Her initiatives have helped the family to generate employment for all family members.

"I could benefit greatly from technical training in poultry keeping," says Krishna. "I am also looking for other opportunities for increasing our income."





Nirmala Khadka was tired of her life in the village. Her life revolved around working in the fields, fetching water and firewood/fodder, and taking care of different household chores. What worried her most was the

A Fresh Start

fear that she would have to endure this routine the rest of her life.

Her husband was also fed up with the hard life. Convinced that both of them were young and strong they decided to try something else. They moved to Birendranagar, Surkhet district's headquarters, to restart life. They moved and settled at Chisapani, near Birendranagar. Her husband had acquaintances there and was able to find odd jobs to pay for the family's upkeep. Nevertheless, Nirmala, who had studied up to grade eight, wanted to do more than just raise her baby girl.

At about this time, a representative of a non-governmental organization advised her to participate in a training in income generation opportunities and awareness of legal rights.

"I changed after the training. I was different. Now I have become very restless," she says. "I realize that I have been cheating myself all these years by depending on my husband. Today I am confident that I can do something for the betterment of our lives."

The couple decided to open a small retail store. "The knowledge I had gained from the training helped me to convince my husband," says Nirmala.

"He is very supportive. As I had raised some capital to fund the venture, it helped in our decision-making."

The Nrs.3,000 (US \$45) venture capital came from the trainees' savings fund. She paid Nrs.300 (US \$ 6) a month to rent a room where she set up the shop.

"We worked hard to attract customers," she says. "We did that by making sure we had different things for different types of customers."

Her daily turnover today is about Nrs.1000 (US \$14). She has already paid back her loan and is still an active member of her savings group.

Nirmala's husband is now working full-time in the shop. The family also has a membership in a private fund-raising scheme, into which they deposit about Nrs.600 (US \$ 9) each month.

An expansion of the business is planned. Nirmala wants to be able to prepare foodstuffs at home for sale in the store. "That can be more profitable," she says. "I am now on the lookout for training programs that impart skills required for preparing packaged food."

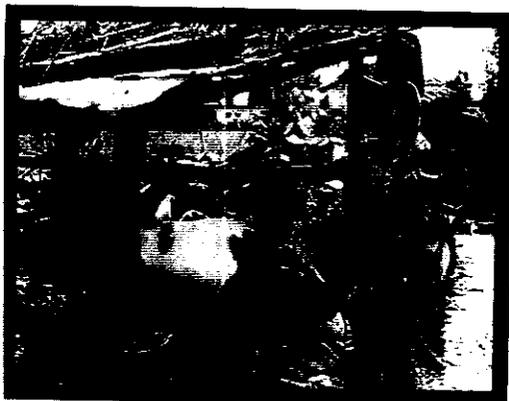


Parvati Gauli has a dream: one day there will be a well-lit house in Chisapani selling electrical equipment. People building new homes will visit the store for materials as well as electrical fitting services. In fact, this is more than a dream. The family has a small piece of land where the house stands and nothing else.

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Parvati's Dream-Economic Empowerment

Setting up that store is the goal that Parvati and her husband are working to achieve. "I have been planning for that day ever since I realized the importance of economic empowerment of women. I heard about a community-based training in economic empowerment and legal rights. I joined the three-month training program which gave me insights that I also can help my husband to achieve our goal."



After the training Parvati received a Nrs. 5000 (US \$76) loan from the group's savings fund. She invested in poultry. Even this decision was a revolution of sorts—

especially because it is still a taboo for "high caste" Brahmans to raise chickens in many parts of rural Nepal. The decision did raise eyebrows in the village.

She sold her first batch of chickens and earned about Nrs. 7,000 (US \$103), of which she invested Nrs. 3,000 (US \$45) to buy goats.

"If I sell the goats today, I may earn about Nrs. 10,000 (US\$ 148)," she says.

Her investments are providing returns as planned but that does not mean she is worry-free. "A disease could wipe out everything. I want to learn about veterinary care to protect my goats against diseases," she added.

Other things also bother this mother of three. One concern is how to provide her children good education. Now with better income raising options the prospects for that are improving.

Before starting her income generating projects Parvati was fully dependent on her husband's earnings. She stayed home taking care of household chores while her husband did electrical fittings. She did not believe that women could undertake their own projects.

Today her dream is close to becoming a reality. "My husband does electrical fittings. It may not be practical for the two of us to do different things," she says. "Once we raise enough money we will set up a shop selling electrical goods." She could look after sales while her husband could continue doing electrical fittings.

There could be a problem though. "I have not kept accounts before and I will have to do that in the shop," she says. "I need training in accounting and management."



At age 18 Radha Devkota is different from her friends at school. The after school activities include group meetings, cows, goats and poultry raising. Radha lives with her family at Khajura, Ward Number 10 of Birendranagar Municipality.

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Provide Us Opportunity And We Can Make A Difference

Her family has nine members—her father, mother, three brothers, three sisters, and herself. She is the eldest child and studies in grade nine. Her father is an ex-army man. Her family has just enough for food, and little to spend on the wants of the growing children.

The opportunity to change things came in the form of a training program



on women's economic and legal rights. At this training Radha was able to learn about ways to do small projects that would help her earn

money that she could spend on things she wanted. Thus she learned knitting from a member of her savings group.

These days she is busy at all times—knitting a handkerchief even while resting. She also knits sweaters and different types of woolen towels. She took up knitting as an income earning activity after the training. However, realizing that the market for her products was seasonal, she began exploring other options.

She borrowed about Nrs.1,500 (US \$22) from her savings group and used

the money to purchase a small goat and five chicks. She was able to sell the goat and hens for about Nrs.4,000 (US \$59). She obtained another Nrs. 3,000 (US \$44) loan from her group. She had Nrs.1,000 (US \$15) as savings to which she added another Nrs. 1,000 (US \$15) loan from her relatives and purchased a cow.

The sale of milk not only brought added income, but also added confidence. Explaining why she is doing all this, she says, "I am young and believe that I must work now to improve my income."

Radha has about Nrs.2,000 (US \$30) in a bank account from her income and plans to earn more money by knitting sweaters in the winter. More importantly, she has rediscovered self-confidence.

"I am ready to try out any attractive venture that comes my way," she says. "Such training programs should be organized regularly and there should be follow-up on what former trainees are doing."

She thinks that there is the danger of the trainees forgetting what they have learned if there is no one to keep on motivating them. "We the poor can do anything if given the opportunity," she says.



Nirmala Devi Bhattarai became a widow five years ago. The 40-year-old now lives with two sons and a daughter in Khajura of Birendranagar Municipality, Surkhet district.

The death of her husband was painful, but more terrifying was the task that lay ahead—earning a living and raising a family. Every day was a constant struggle, which she overcame by doing odd jobs.

“That was how I was able to keep myself and the children alive,” says

Nirmala. “I had no idea how I could ever earn a decent income.”

Nirmala had a house, which was rented out for about Nrs.500 (US \$7) per month. She did not own land and this money was barely enough to pay for food, let alone clothing and other basic needs of a family of four. There was little she could do but accept her “fate.”

Then one day a group of youths came to her to encourage her to participate in a training program. They explained that she could learn about women's

Success Stories

Life Begins At Forty

economic opportunities and legal rights. The Social Awareness Center, a local non-governmental organization, organized the training.

"I had nothing else to do, so I decided to join the training," she says. The three-month training brought hope back to her life. "I became more confident.

After the training we set up a savings group and began contributing Nrs 30 (US 20 cents) to the fund each month," she added. She was elected treasurer of the group. "Before the training I was alone. After the training I wasn't alone but in a group," she concluded.

Her group members then took up a project to knit sweaters and hats. It was profitable but the activity was of a seasonal nature. Still the experience did help convince her why women were so vulnerable.

"I realized that the reason for our weakness was doing nothing to earn money," she said. "Then I became restless and wanted to do something which can be a regular source of income."

Nirmala's house was on the main road and the road next to it are used by people from neighboring villages. The people used this road to take vegetables to the market. The entrepreneur in her was quick to spot a business opportunity, which she took up.

Borrowing about Nrs.500 (US \$7) from her savings group, she began purchasing vegetables from villagers and reselling them in the market. She started out by purchasing and reselling about Nrs.150 (US \$ 2) worth of vegetables. Within five months, she had earned about Nrs.5,000 (US \$76) from the venture. Expansion followed, and she began purchasing more vegetables. Today she spends about Nrs.600 (US \$ 9) to buy vegetables everyday, which she resells in the market.

Nirmala has already paid back her loan and is now planning to set up a vegetable shop in her own house. Her children are in school and life has become more manageable—and predictable.

"The training has helped a lot," she said. "It would be more helpful if other programs were organized to help sharpen our skills further." She added, "I think we can get better profit from the group business approach than from individual so we should have training on group mobilization."





Tikadevi Kharel runs a tea stall in Neware village of Surkhet district. The story of this successful entrepreneur began at a training in economic and legal rights. The training was organized by a non-governmental organization Social Awareness Center.

"I found it very effective," says Tikadevi. "The most important message of the training was that even women can

actively participate in the income generating projects and it also told us how to do this."

Fully convinced, the 25-year-old launched her income-generating project soon after the training ended.

"I had been doing nothing all these years," she said. "Today, I am already earning something."

Success Story

Courage To Start

Tikadevi runs the tea stall, while her husband is in charge of a small grocery attached to the stall. At her tea stall, she also sells an assortment of snacks and sweets prepared from her own recipes. "I learned to make sweets by watching how they do it in the big hotels in the city," she said.

Her husband used to run a store, but the business failed. Thus, it was not easy to convince him to set up a store again. After the training, fully committed to start the business, she finally got him to agree to her plan. She

also made arrangements for the venture capital by borrowing about Nrs. 28,000 (US \$412) from her relatives and about Nrs. 2,000

(US \$ 30) from her savings group.

The business was a success and has added to her self-confidence. "You need courage to start and once you do, success will be yours," she said. They have a monthly net income of Nrs. 5,000 (US\$76) from the tea stall and the grocery shop.

She is already planning expansion of both the tea stall and the store and wants to move to a better location on the highway of Surkhet.

Tikadevi was married at age 18 and became a mother of two within a couple of years. She used to spend her time raising children and doing the household work, unsure about what to do and how.

That has changed and today she feels that she has become capable of doing things for herself and her family. Helping people re-discover their self-confidence is perhaps what development is all about. She is confident that she can clear the loan within six months.

Tikadevi says the training also made her aware of the legal issues. Her husband is supportive and that has helped her find enough time to work with her savings group members.

"At times when I'm away on group work, he even cooks food and sends the children to school," she said.

Her day begins early in the morning. Then it is work, work, and more work until late evening. Because she plans to expand business, she is now on the lookout for help to be trained in accounting and management.

