

# WHAT'S UP?

## ENTERPRISE DEVELOPMENT PROGRAMME EDITION

NOVEMBER 2025



OXFAM



Sapana Pariyar spinning fibre into yarn, which is used to make handmade fabric, at Women's Skill Development Organization's factory outlet in Pokhara.  
Photo: Rachana Mukhia/Oxfam

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# EMPOWERING SMALL BUSINESS ENTERPRISES

Small and Medium Enterprises (SMEs) play a crucial role in creating local and self-employment opportunities and mobilizing local resources. In Nepal, it accounts for about 22 percent of GDP and 1.8 million people, including providing opportunities to women[1]. Spanning agriculture, manufacturing, services, and trade, SMEs are key drivers of local economies, directly contributing to poverty reduction and building economic resilience of people across the country, particularly in rural areas.

Oxfam in Nepal has been implementing the Enterprise Development Programme (EDP) since 2011 in partnership with the private sector, cooperatives, and NGOs. The Enterprise Development Programme offers an innovative mix of loans, business grants, business development services, and social grants to Small and Medium Enterprises (SMEs), enabling to build sustainable and impactful businesses.

The program focuses on SMEs in agriculture, clean energy, ICT, circular economy and care sectors, often excluded from formal financial systems and considered too risky by conventional impact investors.

However, the growth of SMEs is limited by the lack of appropriate support such as investment mechanisms, suitable technology, adequate financial and business management capacity, financial access, marketing networks, resilience and business development services. Furthermore, scaling is often difficult because SMEs struggle with constrained access to markets, skilled labour and finance.

The EDP implements strategic interventions to achieve inclusive economic growth, gender equality, and climate resilience, specifically focusing on economic empowerment. The programme aims to alleviate rural poverty and drive sustainable growth by empowering smallholder farmers and women artisans (single women, women with disability, marginalized women); many of whom are home-based workers.

Through investments totaling £1,831,884 (about NPR 345 million), the EDP has collaborated with 7 enterprises, viz Women's Skill Development Organization (Pokhara), Research & Development Innovative Solution Pvt. Ltd. (Kathmandu), Samjhauta Seed and Saving Credit Enterprise (Kanchanpur), Sagar Beekeeping Industry (Gairdakot), Pavitra Seed Enterprise (Surkhet), Dadeldhura Farmers' Cooperative Society Vegetable and Seeds Enterprise, and Nawalparasi Rice Enterprise. Currently Oxfam is supporting Samjhauta Seeds Enterprise while 2 new enterprises are in the pipeline. This partnership and investment have achieved significant impact, reaching over 16107 people, generating 607 new full-time jobs, and empowering more than 10802 women in Nepal.

[1]<https://www.freiheit.org/south-asia/critical-role-smes-nepals-economic-development>

## KEY HIGHLIGHTS

**16107**

individuals have benefited, with an average of 66% women participation.

**607**

jobs were created, with 85% held by women.

**76%**

of leadership positions held by women in 6 enterprises.

**The program has advanced several climate-smart agribusinesses.**

# WEAVING A PATH TO RESILIENCE



Gyan Shova Gurung and her daughter Sheela Gurung standing in front of Women's Skill Development Organization's office in Pokhara. Photo: Rachana Mukhia/Oxfam

In Nepal, women residing in both rural and urban areas are successfully breaking through social and economic constraints by utilizing traditional skills such as sewing, knitting, and various handicrafts. This is powerfully exemplified by Gyan Shova Gurung, an artisan, mother, and changemaker.

Gyan Shova has leveraged her 22 years of honed handicraft expertise, including formal training in knitting, dyeing, cutting and sewing fabric from the Women's Skill Development Organization (WSDO) in Kaski district of Gandaki Province. This skill enabled her to rebuild her life in Pokhara of Kaski district, often hailed as Nepal's tourism capital. Her dedication now yields a steady monthly income from sewing, which comfortably covers her living costs and children's education. Remarkably, she has gone from doubting herself to becoming financially independent.

"I doubted my ability to support my family before joining WSDO. The skills and confidence I gained there were life-changing," explains Gyan Shova. "Now, I not only earn my own income but also mentor other women and with community support, I've successfully established a better life for my daughters and me."

Gyan Shova stands as a powerful testament to the transformative effect of supporting women's enterprises. Her success shows that targeted support creates sustainable livelihoods, empowers communities, and drives lasting change across generations. She now stands as a symbol of hope for women seeking to overcome hardship through skill and opportunity.

Oxfam's Enterprise Development Programme (EDP) has provided crucial support to WSDO, where Gyan Shova is employed. This support included entrepreneurship training, technical skill enhancement, ongoing business guidance, catalogue development, and equipment support. Crucially, Oxfam has also helped WSDO forge vital market connections with Oxfam Shops in the UK.

Gyan Shova's handcrafted goods symbolize her resilience and reach international markets through WSDO. By connecting talented artisans like her with global buyers, WSDO plays a crucial role in advancing fair trade, expanding economic opportunities, and bringing the beauty of Nepali artisanry to the world.

Gyan Shova's economic empowerment has created an enduring legacy, directly inspiring her younger daughter, Sheela Gurung, to pursue both college education and work at the Women's Skills Development Saving & Credit Cooperative Ltd. This serves as a strong example of how economic opportunity fosters positive change across generations.

# ABOUT WOMEN'S SKILL DEVELOPMENT ORGANIZATION (WSDO)

Women's Skill Development Organization (WSDO) is a Fair-Trade non-profit that has been empowering disadvantaged women since its establishment on International Women's Day, March 8 in 1975.

"Initially, the organization was established to provide training to women in rural communities. However, recognizing the need for economic empowerment, we shifted our focus to the production of handicraft items, leading to our formal registration as a non-governmental organization (NGO)," shares Ramkali Khadka, Founder and Executive Director of WSDO.

WSDO currently manufactures an extensive range of handwoven and handmade items, including bags,

accessories, and toys. Nearly 80 percent of their goods are exported, primarily to Japan, China, Taiwan, and Korea, with secondary markets in Australia, Canada, the United States, Germany, the Netherlands, Italy, and the United Kingdom.

Ramkali detailed the organization's long-standing partnership with Oxfam, noting, "We began our relationship with Oxfam as a business partner in 2000, collaborating with various affiliates including Oxfam Australia, Oxfam Intermón, and Oxfam Belgium. Upon receiving our Fair-Trade certification, Oxfam expanded its commitment starting in 2016 to provide financial support for activities like training, publishing brochures and catalogues, and co-financing a dyeing machine."

Oxfam has further facilitated in linking the organization with Sourced by Oxfam Shops in the United Kingdom.

"We employed 600 women prior to the pandemic," Ramkali states, "While the COVID-19 crisis significantly impacted us, forcing us to reduce our field offices from four to two, we are now slowly stabilizing. Thanks to orders received from Oxfam shops, we are gradually returning to our pre-pandemic operating capacity."

Marking 50 years of operation, Ramkali shares, "I consider all the women working here as my family." She added that the continuous support from employees, buyers, and partners such as Oxfam has played a crucial role in its sustainability, concluding, "I hope to continue providing employment to more women."



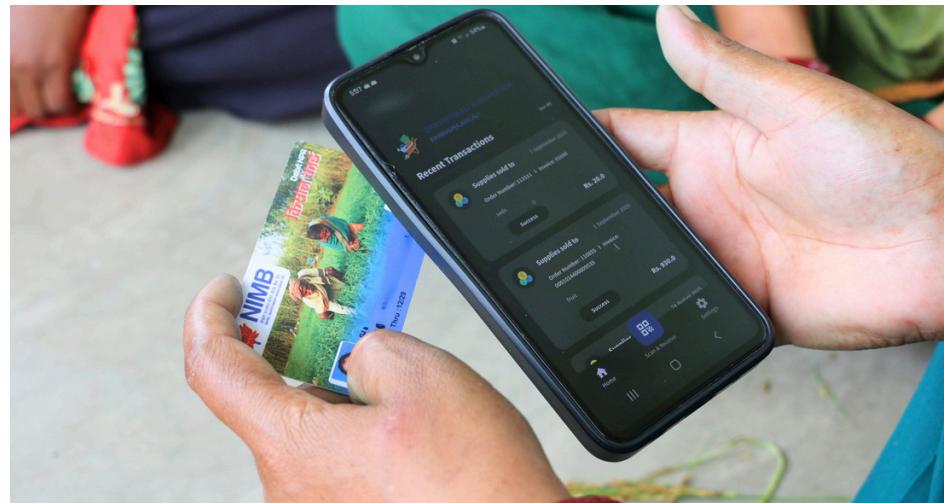
Ramkali Khadka, Founder and Executive Director of WSDO showcasing the orders to be shipped to Oxfam Shops in the United Kingdom.  
Photo: Rachana Mukhia/Oxfam

# EMPOWERING CHANGE THROUGH ACCESS TO FINANCE

Pabitra Khatri from Kailali district in Sudurpashchim Province, is proof that strategic financial inclusion and enterprise development can transform rural Nepal. Her evolution from a smallholder farmer to a Krishidoot (local agricultural service provider) shows how women are redefining agriculture. Her success stems from the Access to Finance (A2F) through Kisan Credit Card, an initiative supported by Oxfam's Enterprise Development Programme (EDP) and implemented by Research & Development Innovative Solution Pvt. Ltd (R & D).

Access to finance poses a significant challenge for smallholder farmers. To solve this, Oxfam teamed up with R & D to develop service systems that increase access to financial services for these farmers. This initiative, dedicated to empowering rural producers—especially women and youth—by identifying potential entrepreneurs includes financial literacy and enterprise training, strengthening Business Service Providers (BSPs), creating sustainable linkages with banks, and promoting digital transactions via the Kisan Credit Card.

**The Kisan Credit Card (KCC)** is a collaborative initiative involving technology providers, financial institutions, and local government agencies. This system replaces cheques with a digital, customer-based QR card for farmers. The card is pre-loaded with an **interest-subsidized loan ranging from NPR 100,000 to NPR 1,000,000**. Payment is executed when the vendor scans the card and claims the amount via the bank's mobile application, ensuring that both the vendor's credit and the cardholder's debit occur instantly in real time.



A woman farmer demonstrating the use of Kisan Credit Card. Photo: Rachana Mukhia/Oxfam

Pabitra was one of the individuals identified as highly promising through the initiative. After participating in initial orientation sessions, she benefited from comprehensive training on financial literacy and business management, delivered by R & D under the guidance and support of Oxfam. This training imparted vital skills in savings, investment, credit management, and business planning, establishing the foundation for her enterprise.



Pabitra Khatri, Krishidoot (local agricultural service provider) from Kailali district explaining about rice plant diseases to women farmers. Photo: Rachana Mukhia/Oxfam

Subsequently, the Kisan Credit Card, issued by NIMB Bank, was introduced to her, granting streamlined access to formal financial services, high-quality farming inputs, and necessary agricultural tools.

With guidance from trained local BSPs and the leverage of new financial resources, Pabitra successfully founded her agri-service enterprise. She started by identifying and meeting community demand, supplying affordable and timely agricultural inputs (seeds, fertilizers, and tools). As her business confidence grew, she expanded her scope significantly, creating market linkages for local produce—including lentils, turmeric, and oilseeds—thereby helping fellow farmers secure better returns and wider market access.

Today, Pabitra is much more than a service provider; she is a Krishidoot and a grassroots leader promoting inclusive agriculture. She proactively identifies smallholder farmer challenges and offers timely, customized solutions. By encouraging women and youth to view agribusiness as a viable livelihood, she powerfully demonstrates how financial literacy, enterprise development, and digital access transform rural lives. Her efforts have significantly strengthened the local agricultural ecosystem, fostering a culture of self-reliance, leadership, and innovation.

Pabitra's achievements serve as proof of the Kisan Credit Card's success in establishing a sustainable and inclusive system where everyone benefits. Farmers secure better access to finance, quality agricultural inputs, and reliable markets. BSPs profit from expanded clientele and robust networks. Banks strategically extend their services to previously neglected rural communities. And local communities see increased prosperity through women-led economic engagement.

"My life used to be about traditional farming and waiting for support," states Pabitra Khatri, "Now, the change is immense: I'm helping farmers access quality seeds, connect with markets, and achieve greater growth. I've found both confidence and purpose in serving others. The Kisan Card provided the necessary start, but the motivation to continue comes from seeing my community succeed."

## FARMERS TRANSFORMING LIVELIHOOD THROUGH SEED PRODUCTION



Tirtha Chaudhary and Srawan Lal Chaudhary Poulaha, Bellauri Municipality-7 in Kanchanpur district of Sudurpashchim Province stand in front of the seeds produced this season. Photo: Rachana Mukhia/Oxfam

Tirtha Chaudhary and her husband, Srawan Lal Chaudhary, from Poulaha, Bellauri Municipality-7 in Kanchanpur district of Sudurpashchim Province, small holder farmer family have successfully transitioned into seed entrepreneurs since the last four years.

They operate on a credit-based system with Samjhauta Multipurpose Cooperative Company Ltd (Samjhauta), receiving seeds on credit and repaying the loan with harvested seeds. The surplus seeds are profitably sold back to Samjhauta, benefiting from rates that are better than the standard market price.

Since adopting seed production farming, the couple have significantly expanded their farming operation increasing their cultivated

land to 14 hectares and their assets, now owning two tractors from one. They primarily grow rice, wheat, and sugarcane.

Like other local small holder farmers, the couple used local quality seeds that they stored themselves for rice and wheat production. After hearing from neighbours that Samjhauta provided good quality seeds, they went to obtain them and were encouraged to start seed production. Though initially skeptical, they chose to try it.

Srawan states, "Since our association with Samjhauta, we began learning about seed production. We received comprehensive training and even benefited from an agriculture technician visiting our farm to provide practical guidance."

Srawan further explains, "We began seed production on our own land the first year and immediately found it was more profitable than traditional farming. We leased more land the following year, which increased our farm size to 6 hectares. Now, we are cultivating 14 hectares of land," Srawan explains.

The couple mentioned that production has drastically improved, which is attributed to the good quality seeds provided by Samjhauta.

Khushi Ram Chaudhary, a 41-year-old farmer from Maholiya, Bellauri Municipality-5, shares a similar success story with Samjhauta, having been a seed entrepreneur for the last six years. Khushi Ram explains, "My sister had been using seeds from Samjhauta and she would lend me some. I found that production was good from those seeds, so I approached them for seeds. She was the one who introduced me to the enterprise."

Prior to starting seed production, Khushi Ram cultivated rice, wheat, mustard, banana, and sugarcane on leased land, using his own stored local seeds. However, inconsistent production plagued him due to the low quality of his seeds. Now, the superior quality seeds provided by Samjhauta have resolved this issue.

Furthermore, Samjhauta offers a good rate for the seeds, which is approximately € 0.010-0.015 (NPR 2-3) per kg higher than the market price.

Khushi Ram currently cultivates seeds on about 2 hectares and attributes his success to the training and seeds he received from Samjhauta, stating, "I earn around € 1,547-2063 (NPR 3-4 lakh) per season from seed production alone now. I would suggest other farmers too should adopt seed farming."



*Khushi Ram Chaudhary from Maholiya, Bellauri Municipality-5 in Kanchanpur district of Sudurpashchim Province with the seeds produced this season. Photo: Rachana Mukhia/Oxfam*



Rajendra Bahadur Singh (on the right), Samjhauta's Manager inspecting the seeds in the factory located within the premises in Kanchanpur. Photo: Rachana Mukhia/Oxfam

Samjhauta Multipurpose Cooperative Company Ltd. was established in 2006 with financial contribution from community members and initially had 90 shareholders, a number that has since grown to 2,640.

Rajendra Bahadur Singh, Manager at Samjhauta explains, "We functioned as a normal saving and credit cooperative since establishment." He adds, "We ventured into seed production after the flash flood in 2008. As the flood swiped away all the farmers' stored seeds, we stepped in and brought seeds from Chitwan and distributed to farmers on credit basis. The farmers had to

pay with the amount seeds taken from the cooperative."

Rajendra believes that serving farmers with good quality seeds is a major contribution, eliminating the farmers' worry about storing their own seeds. The cooperative has also diversified into mustard oil production.



Seeds being packaged after machine grading at Samjhauta's factory within the premises in Kanchanpur. Photo: Rachana Mukhia/Oxfam

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## FEEDBACK?

Do you have programme updates, stories, pictures, videos to share?

Or, any important questions on the newsletter? Please contact:

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Regarding their partnership with Oxfam, Rajendra shares that the organization has supported them by financially supporting the training of seed producers and purchasing machinery for seed grading since 2024. "Likewise, we have also increased our seed producing farmers with 250 seed-producing farmers," he notes.

Oxfam is also set to provide subsidized loans which will help Samjhauta with paying seed producer farmers, purchasing fertilizers for distribution, and expanding their seed production reach. Rajendra emphasizes that Oxfam's support is multifaceted, "Oxfam's support is not just financial, but our partnership has helped increased collaboration with local government including access to provincial loans."

