



SOWING SEEDS OF CHANGE



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SOWING SEEDS OF CHANGE

Oxfam in Nepal presents inspiring stories of farmers who have set successful examples through their involvement in its Enterprise Development Programme (EDP), at a time when Nepal's agriculture sector faces a severe crisis.



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FOREWORD



Oxfam has been working in Nepal for the last three decades in Nepal to help create a just society for men and women and to improve their livelihood. It has been investing on strengthening capacity of small farmers, women farmers and marginalised people so that they could reap the benefits from modern technologies used in agriculture which could help in

making the farmers' livelihood viable.

The Enterprise Development Programme (EDP) is Oxfam's unique programme aimed at enhancing the capacity of agro-based rural cooperatives and linking them to the formal banking system. The programme directly benefits thousands of small farmers, over 80% of them women, in disadvantaged remote areas. These farmers who are the share holders of the cooperatives sell their harvest to the enterprise and they receive agricultural inputs, training, loans and other extension services in return.

Oxfam's EDP programme made its first investment in Nepal in early 2011 and now supports three enterprises: Pavitra Seed Enterprise in Surkhet, Dadeldhura Farmers' Cooperative Society (DAFACOS) Vegetable and Seed Enterprise in Dadeldhura and Nawalparasi Rice Enterprise in Nawalparasi. All three are owned and run by cooperatives.

EDP has not only improved the financial status of the farmers but also their socio-political condition. By improving the members' self-confidence, society's view towards them has changed. The farmers have acquired a whole set of new skills including leadership abilities, agriculture related budgeting, knowledge of modern and improved farming materials and better negotiation skills.

I sincerely thank the donors, EDP Global and National teams, partners, beneficiaries and stakeholders, without whose constant support; we would not have achieved the programme's milestone successfully of creating a better live for small farmers in Nepal.

This booklet is a collection of stories about farmers who transformed their lives through hard work with a helping hand from Oxfam and our partners in the districts. We hope these stories will inspire many other farmers to take the extra mile.

A handwritten signature in black ink, consisting of a large, stylized 'C' followed by a series of loops and a long horizontal stroke extending to the right.

Cecilia Keizer

Country Director
OXFAM in Nepal

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SUMMARY

A verse by Nepal's national poet Bhanubhakta Acharya about hard work and labour inspired Dhupnarayan Chaudhary, a resident of Tilakpur in Nawalparasi, to make a difference. A motivated Chaudhary began paddy farming using the System of Rice Intensification (SRI) technology, doubling his paddy produce. Training imparted by a local cooperative encouraged him to generate a larger produce in a small area of land. Dhupnarayan's wife too is elated about the new way of paddy farming since the SRI technology decreases farmers' workload significantly.

Chaudhary's community of farmers were organized in groups and provided with an orientation on the SRI by running Participatory Learning Centres (PLCs). Women also started joining the centres and their involvement brought positive changes. Tika Galaami, PLC facilitator at Jahada, Nawalparasi, who joined the centre, said initially women were reluctant to attend training programmes fearing that male members would not like it. But gradually, women started convincing each other to join. They realised that they lagged behind as they were not involved in income generating activities previously.

An enterprise needs capital investment and resources and right information is needed to know how to arrange the capital and where to sell the produce. Pibala Oli, a farmer from Mehelkuna who wanted to start onion farming, Surkhet district had similar questions in her mind. Pabitra Janakalyan

Cooperative provided her the seeds, also agreeing to purchase all her produce.

Manager of Dadeldhura Farmers' Cooperative Society (DAFACOS), in Dadeldhura, Chandra Ojha says, "We face no major problem as we have the required manpower as well as financial and technical resources." When there are many hands to help, every member can make the cut.

The people behind Agriculture Cooperative Federation Limited (ACFL) in Nawalparasi, which is running a rice enterprise (Nawalparasi Rice Enterprise), have firsthand experience of joining hands to solve a tricky problem. Its employees were not in place and faced lots of management issues. However, qualified manpower was put in place and weaknesses in management were resolved. Moreover, decisions were made regarding the management of the final product.

But there was one major obstacle: the rice mill (ACFL) operated by the association of cooperatives, was not functioning properly. As a result the banks were not in a position to trust and invest. The member cooperatives seemed unable to collect the amount required to fix the mill.

The situation changed for the better when Oxfam reached out to the rice mill through Enterprise Development Program, for financial and technical support. Says the enterprise manager, "With Oxfam's intervention, we resolved our main obstacle

and are now fully capable to find investment on our own.”

A combination of various factors such as awareness, skill, assistance and coordination turned subsistent farmers into effective entrepreneurs.

Farming for these entrepreneurs is no longer just a means for livelihood, but a way to do business. These farmers understand that they need to make independent decisions and value the importance of leadership. Women who used to secretly put a few rupees aside now successfully manage thousands of rupees. This has given them courage. This is how the movement has empowered women and marginalised farmers.

To initiate this process of empowerment, EDP provided donations, loan support and trainings which acted as ladders. Trainings in financial literacy, business plan preparation, market management and stock and loan management enabled farmers to reach consumers with their produce. In addition, the programme helped in establishing access to markets. The positive impact of this goes beyond agriculture: the farmers have become creative entrepreneurs in financial, social and political areas.

An example of creative leadership can be found in Chandra Joshi from Koteli VDC, Dadeldhura, who has become the trusted, supportive money lender of her community. She is the first choice of credit for all villagers. Another example is Harina Joshi, also from Koteli VDC, who got fed up with wild animals eating her crops and built tall fences to secure her land. Rajudevi Shahi from Mashthamandu, Dadeldhura, faced a similar problem. Birds kept eating her green bean flowers. To avoid this, Shahi singlehandedly constructed a scarecrow,

which now watches over her crops. And in Siddhapur VDC, Baitadi, after seed farming, not a single women’s group have a deposit of less than NPR 100,000 (GBP 704). These examples show that the seeds of all round empowerment of women farmers have been sown through EDP.

When trying out new paths it is important to have a trusted guide. When asked who the support behind the villagers’ empowerment is, the farmers unanimously pointed at the EDP.

Three cooperative managers who like to credit the programme are Gorakhnath Acharya from Pabitra Janakalyan Cooperative, Chandra Ojha from Dadeldhura Farmers’ Cooperative Society (DAFACOS) and Nawaraj Upadhyay from Nawalparai Rice Enterprise. “The programme instilled life in inactive cooperatives by providing awareness, coordination, assistance, skills and empowerment. This encouraged us to become active and innovative,” the managers say.

This enthusiasm is not only seen in managers but can also be seen widely among the farmers. At the time when agriculture in Nepal is no longer considered a lucrative profession and often no longer suffices for a comfortable living, EDP programme’s support had led to a new enthusiasm among the farmers for their profession.

Comparison of Enterprise key performance indicators before and after EDP intervention

Pavitra Cooperative Ltd., Surkhet

Particulars	Before EDP	After EDP*
Share Members	201	996
Female members	55	663
Number of ACTIVE farmers (or suppliers) selling to the Enterprise in last 12 months	216	1558
Number of ACTIVE farmers (or suppliers) selling to the Enterprise in last 12 months (women)	102	1123

DAFACOS Cooperative Ltd., Dadeldhura

Particulars	Before EDP	After EDP*
Share Members	601	997
Female members	139	496
Number of ACTIVE farmers (or suppliers) selling to the Enterprise in last 12 months	613	1898
Number of ACTIVE farmers (or suppliers) selling to the Enterprise in last 12 months (women)	371	1225

Nawalparasi Rice Enterprise, Nawalparasi

Particulars	Before EDP	After EDP*
Share Members	2797	3548
Female members	2499	3122
Number of ACTIVE farmers (or suppliers) selling to the Enterprise in last 12 months	50	1277
Number of ACTIVE farmers (or suppliers) selling to the Enterprise in last 12 months (women)	25	1149

**Data as on 30 September, 2016*



A PLACE OF HER OWN

Recently Khimsara Rana received an invitation for the wedding of a friend. The invitation was addressed to her, and not to her husband or son (which is a general practice in Nepal to address the male member). Almost all incoming letters are now addressed to Khimsara Rana.

Khimsara's husband works in India as a migrant labourer. He returns home every two and half years. However, this is not the only reason why invitations are addressed to her. Had this been the case, many women in the village would receive letters addressed to them, as most men are either working in India or in Gulf countries.

Khimsara not only values the invitation; she makes sure to attend these functions. "It's a good opportunity to learn new things. Attending these programmes helps me meet new people, build networks and it facilitates my work," says Khimsara. Earlier, she felt uncomfortable to attend programmes without her husband. Now she has no such reservations.



Khimsara Rana
Naangi, Mehelkuna-
5, Surkhet

"I guess it is because of my active involvement in agro-enterprise which has made me financially independent and brought this change," Says Khimsara. The introduction of *Meno Arli* radish seed farming brought many positive changes to Khimsara's life. She owns 0.3 hectares of irrigated land and 0.1 hectares of non-irrigated land, half of which is being used for radish seed farming.

Khimsara has one daughter and two sons. The seed farming enables her to pay for her children's education fees and other basic necessities. Seed production has become the primary source of income. This is contrary to other villagers, whose livelihoods are supported mainly by income from remittance sent by their migrant relatives.

Seed farmers like Khimsara and their inquisitiveness is very commendable. They are highly curious and want to be the most successful entrepreneurs in the country. They are inspirations to others who are not excited about farming and lack motivation. We take their example and tell the stories of their hard work and progress. We praise farmers when they become financially independent. All this encourages other farmers and attracts them towards seed farming.

Hasta B.K

Junior Technical Assistant (JTA), Pabitra Janakalyan Cooperative, Surkhet

Last season, Khimsara sold 300 kilograms of radish seeds. The high yield turned her into the leading farmer of her village. By now she is recognised in the neighbouring VDCs too. This is the reason why the woman farmer receives invitations and letters addressed in her name.

When Khimsara's husband comes home, they discuss their financial situation: "When my income turns out to be more than his, he expresses his gratitude towards me. This makes me very happy."

Khimsara is able to put aside some money for future investment. "I save some money in the cooperative and through saving groups. This has helped me in times of need. If everything goes well, I have a plan to buy two more goats using the savings," says the hard working farmer.

Khimsara finds that the support from the cooperative and the respect received from neighbours has increased her self-confidence and overall growth. She has become a mentor for other women in the village on how to increase production in small land holdings, and how to maximise income from seed farming. "I am very pleased with my work and my position in the community," Khimsara concludes.



"SEEDS SAVED ME"

Haridevi's life has not been an easy one. After her husband married a second wife blaming her for not having children, she has been forced to live alone. She has also been suffering from health problems and thus regularly travels to Nepalganj and Kohalpur for treatment. Haridevi has been advised to undergo surgery. Over the years, treatments cost her NPR 250,000 (GBP 1,760) and the expenses still continue.

When asked how she is managing the expenses, Haridevi replies, "By selling seeds." Haridevi planted radish seeds in 0.15 ha of land. Since she started, the elderly farmer has been able to manage her medical expenses from the income. "Seeds have saved me. Without them, I would have died already," she says.

Before starting seed farming, Haridevi was involved in vegetable farming which helped her just to survive. Haridevi has attended various trainings for vegetable farming and preparing pesticides and fertilisers. Seed production not only helped Haridevi to manage her daily expenses, it has also contributed to her medical



Haridevi Khatri

Bheri Ganga-5,
Maintada, Surkhet

treatment. Now, she wants to employ people as assistants and buy three oxen. Once she increases the area for farming, Haridevi believes that she can provide work to others to help them sustain their livelihoods.

Haridevi also operates a mobile shop near her house and sells cosmetic products and saves money in various cooperatives and groups of her village. She thanks

Pabitra Janakalyan Cooperative for teaching the importance of savings.

Pabitra Janakalyan Cooperative honoured Haridevi for her dedication in the farming enterprise by presenting her with a spade and raincoat. On receiving this, she said, "I am now more motivated."



I am originally from Arghakhanchhi and I have been teaching in this place for the past 25 years. Until 9 years ago, farming here was done only during monsoon. Thanks to the new inputs, the livelihoods of farmers have improved.



Seed production has been an important step in improving financial conditions and living standard of the farmers, especially women. Once the women are financially independent, their self-confidence and leadership skills improve. As a result, society's view towards them changes. I would like to suggest that programmes such as EDP should be implemented in other remote areas in which women still lag behind. Haridevi is an example of this change.

Ram Prasad Pokhrel

Social Studies Teacher,

Surya Jyoti Higher Secondary School, Mehelkuna, Surkhet



“I AM THE FINANCE MINISTER OF THE HOUSE”

It is hard to believe that anyone could grow anything in Kereni, a remote village in Surkhet district. The village is located in a forest, at a walking distance of almost three hours from Mehelkuna market.

Due to its remoteness, the people of Kereni face great difficulties in travelling to school, local government offices and the market.

Whoever takes the time and effort to visit Pibala's village is amazed to see the kind of farming being practiced here nowadays. They get even more surprised to hear about Pibala's financial successes.

“My husband is a mason and I am an onion seed producer,” says Pibala. “My husband's work is seasonal while I work throughout the year. He earns NPR 700 (GBP 4.9. (GBP 1 = NPR 142)) per day; I earn NPR 950 (GBP 6.7) by selling one kg of onion seeds. Annually I sell seeds worth more than NPR 150,000 (GBP 1056), whereas it is difficult to estimate my husband's income.”



Pibala Oli
Kereni, Mehelkuna-8,
Surkhet

The woman farmer has signed an agreement with the Pabitra Janakalyan Cooperative for selling onion seedlings at NPR 950 per kg, and estimates her annual production to be around 70 kg.

The Pavitra Janakalyan Cooperative motivated people like Pibala to start commercial farming of onion seedlings three years ago. Pibala stands out among the 20 farmers that took up seed farming

as the highest producing and earning entrepreneur. As a result, she has become a popular informal technician and advisor. Pibala knows the 18 months' process of onion seed harvesting by heart, including seed harvesting, plantation, weeding, irrigating, manuring, harvesting, drying, packaging and selling.

One of the motivating factors for Pibala to get into commercial farming was the irrigation system that her community built. She is the chairperson of the Water User Committee, and is actively involved in the management of local irrigation.

Pibala and her husband's accomplishments do not stop here. They bought 0.35 ha of land in a nearby village and constructed a house there. Pibala also recently bought gold jewellery with her savings and some help of her husband and son. Her achievements have become a matter of pride to the Pavitra Cooperative.

Since her husband is mostly away, Pibala is the main decision maker for household expenses, from buying clothes for the children to investing in land and jewellery. Although her husband supports her, some villagers feel it is inappropriate for a woman to manage finances. But this has not stopped the innovative entrepreneur. "My husband has never stopped me from doing anything. That is why I feel I am the finance minister of my house," says a proud Pibala.

The main objective of our cooperative is to involve farmers in seed cultivation. We provide the required fertilisers, seeds and financial support. Awareness on seeds cultivation makes the farmers self-reliant and increases their social status. For this we provide loans to the farmers. We buy their products and find ways to distribute them. Additionally, we have plans to start our own brand of seeds with attractive packaging. We are striving to establish our cooperative as the best seed cooperative in the country. EDP and District Agricultural Office are giving us their full support and assistance. Hence, we are sure that we will be successful.

Naulsingh Khatri

Chairman, Pabitra Janakalyan Cooperative Limited, Surkhet



"WE NOW FEEL WE CAN DO ANYTHING"

Whenever Pabitra Janakalyan Cooperative notifies its members to collect income for the seeds they produced, everyone is ready to collect it. However, no farmer from Jaarkate, Mehelkuna can be seen in the crowd. This is because their income is deducted from their loan.

It has been a long journey for the seed farmers of Jaarkate village of Surkhet district. Gangamaya Poudel tells us the story: "When Pabitra Cooperative motivated us to be involved in seed production, 26 households of my village came forward. But unfortunately, we were unsuccessful: due to the lack of water, the seeds died. This was immensely distressing for us."

Gangamaya and her colleagues called a meeting. They decided to build an irrigation system at any cost. "Someone was running a watermill and brought water from the source of the nearby Goche River. We decided to buy the canal that operated the watermill," Recounts Gagamaya. The negotiated cost was NPR 1,200,000 (GBP 8,450).



But then another problem arose. An additional investment of NPR 1,200,000 (GBP 8,450) was required to bring the irrigation canal all the way up to Jarkate. Says Gangamaya, “After many discussions we decided to collect NPR 2,600 per ropani (0.05 ha) from the households and borrow the rest of the investment from Pabitra Cooperative as a loan.” The cooperative provided a loan of NPR 1,350,000 (GBP 9,507) to the group.

By now all fields in Jaarkate are irrigated and cultivated. The cooperative’s chair Naulsingh Khatri is happy that his organisation could help the farmers. The cooperative already paid back the loan to Kumari Bank and the farmers’ group have almost repaid the credit with only NPR 150,000 (GBP 1,056) remaining.

Because of people like Gangamaya, who had the courage to buy and extend an irrigation canal, various private and government organizations have put aside money for the irrigation canal. Using this budget, the farmers have planned to strengthen the canal by including a concrete foundation. Once the loan to the cooperative is paid off, the farmers are certain that they will earn a good profit. Some farmers from neighbouring village have started paying money for irrigating their lands through the canal.

Jaarkate is a unique village. Among the 26 households, only two houses have male members, excluding children and elderly people. All men have gone abroad to countries such as India, Qatar, Malaysia and Saudi Arabia. Most activities in the village are led by women and their leadership and courage has become widely known.

My husband works in Dolpa as a teacher. I have been carrying out seed production in 0.15 hectares of land. Initially, majority of the men did not agree to invest in the irrigation canal, however all women were united and their husbands had to give up. The men who earlier disagreed now regret their decision as the women have paid off the loan through the seed production. The large scale investment was carried out with no male participation. We women are self-confident now. We feel like we can do anything.



Usha Acharya

Secretary, Jharana Seed Production Group

After the establishment of an irrigation system, Gangamaya plans to expand seed farming in additional land. “When there was no irrigation canal, I produced only 50 kilograms of seed but currently almost 200 kilograms of seed can be produced in the same land. That is why I plan to expand,” she says.



"NO ONE CAN BELITTLE ME NOW"

Khadka Bahadur was a perfectly healthy man until a wound developed on his thigh. Despite treatment, he was never again able to stand on his feet. He faced difficulties in providing for his family of six.

Two years ago, the staff of Pabitra Janakalyan Cooperative came to talk to Khadka Bahadur. Kadka had been growing crops and rearing cattle to sustain his family. But the cooperative staff suggested that pea seed farming would be a better choice. The cooperative assured to provide seedlings and technical advice buy the seeds after production. Khadka Bahadur was looking for alternatives to meet his family's basic needs and agreed.

In the first year Khadka Bahadur planted pea seedlings in 0.075 hectare. Two seasons later he has been able to sell 300 kilograms of its seeds. "I have no worries now. All I have to do is prepare the seeds and the cooperatives takes them at a fixed rate," he says. If the environment is favourable, Khadka Bahadur plans to expand the area for farming.



Gaining inspiration from Khadka Bahadur's success, his neighbours have also started seed farming. They approach him for advice if they face any problems. He provides information on seedlings, plantation and storage free of cost.

Noticing his dedication towards farming enterprise, Khadka Bahadur has been elected as the Chairperson of the local Hariyali Seed Production Group. His helpful nature has made the farmer very

popular among the villagers. He urges other farmers to attend trainings along with him. "Everyone needs an opportunity to learn and just me as the Chairperson."



When observing Khadka Bahadur's seed farming, we got inspired. Despite his disability, Khadka Bahadur manages to earn a profit through the enterprise, and we thought we could do it too. So we also planted pea seedlings. Khadka has been trained and teaches us everything he has learnt. We have been following his instructions. We all respect him a lot, which is why we asked him to be the group's Chairperson.

Purnakala and Dammar Rana

Khadka Bahadur's neighbours

After attending any training, Khadka Bahadur calls for a meeting and shares everything he learnt. In this way, he taught the members about seed plantation, fertilisers, making pesticides and many other useful techniques.

Khadka Bahadur is also the Chairperson of the village's Disabled Association. The association consists of 42 members and Khadka Bahadur constantly encourages to start farming enterprise, giving his own example. "If one is financially able, it gives you courage and no one can belittle you," he says.

A POSITIVE TRANSFORMATION

The Dadeldhura Farmers' Cooperative had been inactive for two years when it was approached by EDP to know if it was interested in operating as an enterprise. The cooperative agreed. Today the cooperative has become an enterprise and has close to a thousand share holders and owns a two storeyed building and a vehicle. This year (2015-16) alone, the cooperative sold seeds worth NPR 11,300,000 (GBP 79,577) with a profit amount of NPR 590,974 (GBP 4,161). Additionally, the cooperative started to expand business in other districts. A warehouse is being constructed on a piece of newly acquired land. Three technicians and eight other staffs are employed by the enterprise.

A story of change

With EDP's support, DAFACOS started motivating farmers to start seed farming. The cooperative not only provided required skills and resources to the members but also made a commitment to buy their produce. The cooperative further provided foundationseeds, technical training through JTAs, and required tools.

The success of the farmers motivated other farmers to follow their example. As a result, the cooperative saw a sharp increase in the demand of foundation seeds. The farmers learned that certain seeds are required for each season. Maize types such as *Arun -2*, *Rampur Composite*, *Manakamana-3*, *Deuti* do well during the rainy seasons. Vegetables that perform well during monsoon are green beans such as *Chaumaase* and *Trishuli* as well as ladyfinger and cucumber. In

the winter season radish, mustard leaf, beans, mushroom, onion and spinach are preferred choices.

DAFACOS manager Chandra Ojha remembers the exciting time when the enterprise faced a growth spurt: "The demand for seed production suddenly increased. The cooperative got extremely busy in providing major foundation seeds, technical training, collecting produced seeds and marketing." As a result, by the second year, the cooperative successfully sold seeds worth NPR 4,300,000 (GBP 30,281). In the third year, the cooperative sold seeds worth NPR 8,000,000 (GBP 56,338). By now sales have increased NPR 12,700,000 (GBP 89,436).

Seed production has not only improved the livelihood of the farmers but also the status of the cooperative in an unexpected manner. The enterprise bought a vehicle with the support of Kumari Bank to collect seeds from the farmers' places. The vehicle also delivers the necessary inputs that the farmers require for seed farming. "For this reason alone, the farmers have a special attachment to the cooperative," says Ojha.

When people think of a cooperative, they assume it is a saving and credit business; however DAFACOS has broken this norm. The cooperative works as an all-round enterprise. It prepares production plans and calculates the quantity of seed required to meet the demand. DAFACOS identifies producers and establishes their targets. The cooperative coordinates with National Agricultural Research Centre (NARC) for providing high quality seeds to the farmers and it buys their produce at a fair price. Finally, the cooperative monitors the market and carries out promotion and establishes linkages.



At present, DAFACOS has expanded its business to seed companies based in various districts such as Jhapa, Dhangadhi, Nepalgunj and Kathmandu. Liaising with various companies offers an advantage to the farmers as it lowers the risk of loss and long-term debt.

DAFACOS also has a strong 15-member executive committee which is actively engaged in every important aspect of the cooperative. Each member is assigned a particular geographic area and has to coordinate with the farmers to increase quality and quantity of production. These representatives have helped to create a competitive environment among farmers. Moreover, this approach has also strengthened the relationship between farmers and cooperative.

The second reason for the cooperative's success is its ability to tap into opportunities created by the expanded road network in Dadeldhura district. It turned out to be a good opportunity for the cooperative to encourage farmers living within the access

The Agriculture Development Office has prioritised Dadeldhura district as a major producer of maize seeds, potato and others. DAFACOS has been right in attracting farmers towards seed production, and linking them with the markets. The cooperative has helped improve the economic status of people not only from Dadeldhura district but also from neighbouring districts. The good thing about this cooperative is that it coordinates very well with us.

Dinesh Prasad Sapkota

Senior Agriculture Officer,
District Agriculture Development Program, Dadeldhura

The cooperative has assigned me to look after Koteli and Manilek VDCs. My major responsibilities include encouraging seed production, conducting group meetings and monitoring farmers' activities. Recently, I got involved in construction of a pond for irrigation supported by District Agricultural Programme, with the help of DAFACOS. I live at Manilek-1 and it takes me three to four hours to reach but I regularly commute to Koteli for meetings and discussions with the farmers. This is all voluntary work. We need to submit reports to DAFACOS as the cooperative has given us the regional responsibility and named us as regional chiefs. Even though our work is unpaid, we are still glad to work for the welfare of the farmers and the cooperatives.

Uma Koli

Executive Committee Member, DAFACOS

of roads for vegetables farming. Last year, DAFACOS bought vegetables worth NPR 500,000 (GBP 3,521) and this year it plans to buy vegetables worth NPR 3,000,000 (GBP 21,126).

DAFACOS sells vegetables to places as far as Dhangadhi, Tikapur and Mahendranagar. Ojha feels that this farsightedness has led to great profit as seed production takes nine months whereas vegetables are produced within three months. However, the cooperative is equally cautious in not diverting farmers' attention from seed farming.

The cooperative also pays close attention to the farmers' needs. It provides seeds according to the season and according to their demand. "We also exchange seeds with rice and fertilisers. As a result, both cooperative and farmers are equally reaping the benefits," says Ojha.



WINNING HALF THE BATTLE

Address: Nahara, Koteli- 4, Dadeldhura
Location: Chandra Joshi's house
2072-12-08, 8.30 am

At around 8:30 am, a crowd of mostly women gathers in Chandra Joshi's house. It is not a party or a religious gathering. The group is waiting for Narendra Shahi, the Junior Technical Assistant employed DAFACOS, who is on his way to pay the farmers for the seeds bought by the cooperative. We are curious to find out the amount each will be receiving.

A while later Narendra starts calling out the villagers' names. Each farmer collects her or his money and signs a form. When it is Harina Joshi's turn, everyone's attention goes to the expert farmer. Among the 22 colleagues, Harina this time earned the highest amount - NPR 8,697 (GBP 61.2). Everyone congratulates her and a few promised to break the record next year. Some even tease her by saying, "What does this old woman do with all this money?"

The gathering turns out to be beneficial for the farmers. Those who are involved in seed production get further motivated, and the others realise it is high time for them to change course. Says Chandra Joshi, chairperson of



Chandra Joshi
Nahara, Koteli- 4,
Dadeldhura

Gaudeshwor Soyabean Seed Production Agricultural Group, "All 30 members of our group are involved in seed production. We are planning to expand seed farming and grow even better quality seeds."

Chandra herself sold 192 kilograms of seeds in the previous year. Out of 0.35 ha of her land, 0.15 ha has been used for seed farming. She intends to plant more seeds in the coming season. Chandra is solely taking care

of the production as her son and daughter live in Kathmandu and her husband works as a teacher at a local school.

Chandra considers her financial independence as the first step towards women empowerment. It helps them to move ahead and clear any kind of obstruction in their work. She is a member of the Drinking Water Association, cooperative and various women's network. Chandra believes that being member of such organisations is a step towards financial liberation. She ponders, "Had I been poor, I would not have been able to take all these responsibilities. Who would pay my expenses?"

Acknowledging her accomplishments, DAFACOS, on April 3, 2015 awarded her 'Best Farmer Entrepreneur'. Chandra believes that she was awarded not only because she was involved in

Since the women in the village have been involved in seed farming, they have cash in their hands. They no longer have to ask money from anyone else. The status of women has improved and their workload has decreased.

Dipika Joshi

Auxiliary Nurse Midwife, Health Centre, Koteli

commercial seed production, but also because she always encourages other farmers. Women in the village are slowly but surely marching towards empowerment. They speak up in various platforms such as women's group and women's network and lobby with local authorities for their rights. As a result of their continuous lobbying, they were successful to allocate a budget of NPR 100,000 (GBP 704) from the Village Development Committee and constructed a two-room birthing centre. Further, they have constructed a clinic and a passed budget for the construction of birthing-centre in two other places.

The fact that Chandra has become financially successful gives her courage to try new things. Because of her achievements, she gets invited to programmes and meetings of the village council, schools and health centres. Previously, she was the vice coordinator of the Ward Citizen Forum. She says that she gets respect in her society for being an independent woman who manages household finances independently. She also feels proud that the formerly illiterate women in her group can now write and sign their names.

Along with seed production, Chandra is also trained in preparing fertilisers. Earlier, she used to make many mistakes resulting in poor production. But things have changed now. After becoming aware of the effects of chemical pesticides on the health of pregnant women and children, she stopped buying them and replaced the chemicals with organic fertiliser.

DAFACOS supports the women farmers of Nahara village with a machine that easily separates maize kernels from the cobs. The equipment saves the women a lot of time. Additionally, "The fact that the cooperative's vehicle comes to collect the production and also delivers required resources that we request for, decreases our work load to a very large extent", concludes Harina.



WHERE WOMEN BECOME BREADWINNERS

Rajudevi Shahi owns a small plot of unirrigated land in Dadeldhura but whatever she planted would be eaten up by wildlife—wild bears, monkeys and pigs. But she now has an answer to tackle the animals well. After a discussion with the DAFACOS JTA, she decided to plant green beans instead of maize. This crop is not favoured by wild animals and cannot be destroyed by strong winds. What's more, green bean seeds are much cheaper than maize kernels and they require less water.

Encouraged by the results, Rajudevi also got involved in vegetable farming. For this purpose, she has built two polyhouses. She earns a good profit by selling vegetables and their seeds, mainly of cauliflower, tomatoes, cabbage, chilli and cucumber. DAFACOS has provided the required support and also collects vegetables. Rajudevi earned NPR 6000 (GBP 42) by selling vegetable seeds last season.

The majority of the men in Rajudevi's village have either gone to cities or abroad for employment. Rajudevi's husband Tilak Shahi is an all-round labourer and works as a construction labourer, plumber and



Rajudevi Shahi

Gwaanni,
Mashthamandu-5,
Dadeldhura

electrician. Although he earns well, Rajudevi's income has exceeded his'. The innovative farmer explains: "My husband's work is seasonal, whereas I work all year round. The truth is, his income does not even come close to mine."

Rajudevi has enrolled her children in a private school and has been supporting household and additional expenses. Most women from her village have become the

breadwinners of their families and can spend the money as they want to. "We always talk about household matters in our groups. Through these discussions, we help each other to take right decisions about spending money," explains Rajudevi.

The cooperative's seed production campaign has helped to increase women's income. This has improved women's self-confidence. Programmes such as EDP should be continued as it not only teaches appropriate farming technology but also empowers women.



Bam Bahadur Deuba

Coordinator, Ward Citizen Forum

Ex Chair- Janachetana Primary School Management Committee





JOINING HANDS FOR BETTER RESULTS

There was a time when the Siddhapur Seed Preservation Cooperative of Dadeldhura was struggling to survive. This changed when the members teamed up with the Dadeldhura Farmer's Cooperative Society (DAFACOS) in 2012.

"The Siddhapur Seed Preservation Cooperative and DAFACOS discussed and both sides were ready to do business with each other. The journey has started and is continuing successfully," says Uddhav Raj Panta, Chairperson of the Siddhapur Seed Preservation Cooperative.

Supported by the partnership, the cooperative's production increased from 500 kilograms annually to 44,700 kilograms of seeds produced in just six months. The majority of member-farmers cultivate green bean and maize seeds. In winter, farmers cultivate vegetables such as green peas, spinach, garden cress and onions.

Among the 60 households of Daiseli village, 68 people are cooperative members. The village has 10 farmers' groups consisting of 215 members. The Siddhapur Cooperative has been



**Uddhav Raj
Panta**

Daiseli, Sidhhapur-2,
Baitadi

encouraging farmers to start seed production and has been providing the resources and technical knowledge. DAFACOS in turn supports the seed group in each step of the process. Uddhav proudly mentions that this small village alone produced seeds worth NPR 2,600,000 (GBP 18,309) from 150 farmers in the year before. There are 15-20 farmers in this village who earn more than NPR 50,000 (GBP 352) per season.

The JTAs have been impressed with the progress of the farmers. Says Uddhav, "I am a JTA and I am amazed by the villagers as by now they teach me a thing or two. They suggest me better ways based on their experiences."



When the Siddhapur Seed Preservation Cooperative joined hands with DAFACOS for seed production, the farmers were relieved. They no longer need to worry about finding a market. The farmers can now focus on seed production fully.

Bhandev Panta

Micro Finance Officer, KISAN Project, Dadeldhura

Uddhav himself is a role model for the farmers as he sold vegetable seeds worth NPR 85,000 (GBP 598) last year. His hard work has been an inspiration to the other members of the cooperative.

The farmers in Daiseli own very small areas of land. Earlier, they were not able to feed themselves even up to three months. But with seed farming their situation has improved significantly. Now a family with five people owning 0.15 ha of land is able to feed itself throughout the year. The family can also save money for education and health.

As the income increases, the living standard of the villagers improves too. The farmers, who were unable to receive loans before, are now considered creditworthy. The members who used to save NPR 10 (GBP 0.07) in the cooperative before are now willing to save NPR 100 (GBP 0.7) per month. Says Uddhav: "There is not a single farmer's group in our village which does not have a minimum saving of NPR 100,000-200,000 (GBP 704-1402)."



FROM ALCOHOL ADDICTION TO ENTERPRISE ADDICTION

Then

Kalawati's husband Manirams plays cards and gets drunk all the time. He never helps his wife in farming and does not care for his children. His drinking habit results in a debt of NPR 700,000 (GBP 4,929). He never listens to his wife, which frustrates the whole family. Kalawati lives a life of misery.

Now

Maniram no longer has time to hang out with his drinking buddies. He is so busy that he has hired assistants to help with the work on the farm. His children are doing well in their studies. His wife Kalawati feels happy about her life.

The reason behind the change

A few years ago, the Sidhnapur Seed Preservation Cooperative advised Maniram to get involved in seed farming. Maniram did not agree in the beginning. "We constantly persuaded him and eventually he agreed," says his wife Kalawati adding, "We also started vegetable farming. Our income increased steadily."



Kalawati Panta

Address: Daiseli,
Sidhhapur-2, Baitadi

Kalawati and Maniram's dedication towards seed production is almost like an addiction now. They expanded their farming from 0.125 hectare to 0.2 hectare. The couple's enthusiasm further increased after being able to utilise an infertile and barren land to produce more. In addition, they took out a loan of NPR 60,000 (GBP 422) from the cooperative for producing vegetable seeds such as onion, spinach, garlic and beans.

The couple does not have to worry about loan repayment as the earnings from seed and vegetables are sufficient. In a year, Kalawati and Maniram sell seeds worth NPR 150,000 (GBP 1,056) and garlic worth NPR 90,000 (GBP 633). In total, including income from other seeds and vegetables, they earn around NPR 500,000 (GBP 3,521) in a year. One of their sons is studying to become a Junior Technical Assistant (JTA); the other son is enrolled at a private school. The education of the children is also a proof of the positive change in this family.

Maniram and his wife are now recognised as 'expert farmers' in the village. Other farmers seek their advice on techniques of seed cultivation, use of pesticides and seed quality, but Maniram and his wife find it hard to take out time from their busy schedules. "We get so busy that we hire fifty seasonal farmers every year to assist us in the farming. However, when villagers come for advice we try to manage our time to offer suggestions," explains Maniram.

Kalawati is extremely happy as her husband is back on track, her children's education is going well and the family has almost payed off its loans. Kalawati agrees that the change in Maniram seems like a rebirth. "Earlier, whenever I

The main objective of our cooperative is to improve the living standard of farmers through seed production, which we are achieving. Our only concern is that government support targeted to real farmers is being received by part-time farmers and intermediaries. This needs to be fixed.

Tikaram Panta

Seed production farmer, Daiseli, Baitadi

approached people, they avoided me thinking I had come to borrow money. Now they easily lend me money as I pay off the loans." says Kalawati.

Maniram adds, "I have forgotten the past. It is no use harbouring guilt feelings, so I have begun a new life. I believe we will be successful in this new endeavour."

Whenever the importance of EDP is discussed, farmers give Maniram's example. Villagers from Daiseli can often be heard saying: "It is not that Maniram performed magic. It is just that he changed his addiction from alcohol to enterprise."



THE MARKET BELONGS TO US

Two years ago, a frustrated Hemraj Thanet was selling paddy to businessman from Narayangadh. "I never knew when the businessman would show up. I was unable to sell when I needed the money. Plus, some of the paddy got sold on credit. I was hopeless," recounts the farmer.

Nowadays Shivaraj sells his paddy to the local cooperative. After weighing the produce, he instantly receives the payment. Says Shivaraj: "Selling to the cooperative has been very easy and beneficial. There is no fear of loss and farmers do not have to travel far or get cheated."

Shivaraj's neighbours Hemraj Thanet and Harilal Thanet too attended training on System of Rice Intensification (SRI) training and adapted the technique in their land. The new technology enables farmers to significantly increase their production.

The Agriculture Federation Cooperative Ltd of Nawalparasi was established in 2008. It is a coalition of ten small farmers' cooperative of the district and manages a rice enterprise in the name of Nawalparasi Rice Mill. The enterprise started its business with a capital of NPR 13,500,000 (GBP 95,070). Of this



amount 10,000,000 (GBP 70,442) was the share capital of ten cooperatives while the remaining NPR 3,500,000 (GBP 24648) was a loan provided by the member cooperatives. The enterprise also received NPR 1,100,000 (GBP 7746) from the government as a capital support. Currently, the mill property includes 0.566 ha land including an office building and a rice plant.

It was a struggle in the beginning to operate the mill. The enterprise initially faced a lack of working capital to buy paddy. Finding efficient and experienced human resources to run the enterprise was a challenge too. A new management committee was formed to run the mill effectively, and an additional loan was taken from the member cooperatives.

Still the mill did not function properly. The annual sales were limited to NPR 11,500,000 (GBP 80,986). The situation worsened as sales declined due to inefficient management. The mill did not do well even in the fifth year of its establishment. The member cooperatives were deeply worried about the situation.

At this point, Oxfam in Nepal's Enterprise Development Programme (EDP) intervened. First, it helped to improve management by providing effective business plans. Qualified staff were hired for various positions such as manager, finance manager, mill operator, assistant operator, store keeper and security guard. A mill operating guideline was also drawn up. On the basis of this guideline, procurement and sales plans were prepared.

Though the plans and guidelines were now in place, the mill

still lacked sufficient working capital to buy paddy. After an agreement signed between Kumari Bank and EDP, the rice mill took out a bank loan. Additional loans were taken out from the member cooperatives. With NPR 40,000,000 (GBP 281,690), the mill was all set to make a new start.

Paddy procurement began by setting up three collection centres. At first 11 tons of paddies were bought and traded. Says General Manager Nawaraj Upadhyaya, "For three months we were very busy in procuring paddy. Then the marketing process started. Advertisement and publicity was done through local media. We conducted marketing visits to various districts such as Makwanpur, Chitwan, Dhading, Kathmandu, Rasuwa and Kavrepalanchowk. Markets were identified in local as well as adjoining regions."

The paddy was successfully procured, markets were identified. Now, the major challenge was maintaining the rice quality and preparing attractive packaging. With the support of EDP, the mill started selling five varieties of rice (*samba*, *mansuli*, *sona mansuli*, *sabitri* and *mota* rice) in an attractive package under the brand name of 'Sana Kisaan'. As a result, the mill achieved sales of NPR 30,500,000 (GBP 214,788) in the period April-March, 2015.

The mill managed to find profitable markets for both the rice and the by-products. Upadhyaya states, "By-products like broken rice and husk are sold quicker than rice. The demand has increased to such an extent that it is difficult to manage."

Around 12,000-13,000 farmers benefit from the services provided by the Rice Enterprise. The same farmers who faced difficulty in selling their paddy in a fair price now happily sell their produce to their own enterprise and receive instant cash.

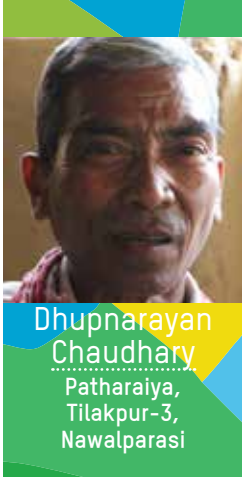


EASING BURDENS

In the past Dhupnarayan Chaudhary used to sow paddy seeds haphazardly. Although he worked hard, production was limited. This changed when he piloted a different technique called System of Rice Intensification (SRI).

"During the training on SRI, I learnt how to prepare rice seedlings. I also learnt how to store paddy on wet straw and that the seeds should be planted eight to ten days later maintaining at a distance of 20-25 inches," remembers Dhupnarayan. The farmer adopted the technology in 0.25 ha of land and his production doubled. A convinced Dhupnarayan now plans to implement SRI in his entire farm.

One of the advantages of this technology is that less inputs are required, including rice seeds, fertilisers and water. A smallholder farmer can double his production and hence income. But there is more.



**Dhupnarayan
Chaudhary**

Patharaiya,
Tilakpur-3,
Nawalparasi

SRI eases the burdens of farmers, especially those of women. "We can now cultivate the same amount of paddy from just half areas of our land, which reduces our workload significantly," says Dhupnarayan's wife. Earlier it was difficult to feed Dhupnarayan's 19 family members. Now the family has become food sufficient and is even able to sell some of the production.

As a JTA, I conducted the SRI technology training in Kumarwanti VDC. After the training, there was criticism about this technology from some participants, whereas some gave it a try. When farmers understood that this technology required less effort and doubled paddy production, the demand for SRI training started increasing. This method is very useful for those who have a smaller area of land. I myself have applied the technique in my own field of 0.25 hectare. One should practice what one preaches.

Ramprasad Bhusal

JTA, Tilakpur Agricultural Cooperative



ON DOUBLE DUTY

Min Prasad's farm is a pretty looking one: he has constructed three fish ponds in 0.50 ha of his land, with vegetables growing along the edges. The approach is not only eye pleasing, it has also doubled Min Prasad's income.

Min Prasad did not always have easy times though. At one point, when he could not pay off his loans, his land was put up for auction. Despite the dire situation, Min Prasad did not give up. He went to the small farmer's cooperative and sought advice. By getting a loan from the cooperative, Min Prasad added two ponds and business started rolling. "I now sell fish worth NPR 100000 (GBP 704) annually. Businessmen come and buy the whole pond. I quote a price and once the rate is finalised, I give the pond on a contract basis. This process leaves me with no stress as I do not have to worry about selling my product."

Explaining his success, Min Prasad mentions the contribution of the cooperative in conducting trainings,





**Min Prasad
Upadhyaya
(Lamsal)**
Dhanewa, Jahada- 6,
Nawalparasi

providing technical advice and financial support. In addition, the cooperative's shop provides the items required for fish as well as other livestock.

After participating in a SRI technology training, Min Prasad started paddy farming in 0.47 ha of land adopting the technology. As the grains have to be singly planted and spaced optimally, a machine can clear the

weeds, thus reducing work burden. In addition, the weeds are used as fertiliser.

Min Prasad is a creative farmer and this can be seen in the way he uses water. Water overflowing from the fish pond is used to irrigate the paddy farm. Moreover, the fish eat the bushes from the paddy farm which supports the paddy production.



One of the EDP's strength's is the provision of providing agro-inputs like seeds and fertilisers to farmers through one-window shops run by the cooperatives. Even though SRI technology can be seen as difficult and stressful in the beginning, it gives good results in the end . SRI needs to be taught in a way that is understandable

by the farmers.

Nam Prasad Bhattarai

Teacher, Akhanda Lower Secondary School, Jahada-6





A RELIABLE FRIEND

Few shops in Nepal are as much appreciated by its customers as the One Window Shops run by cooperatives. The shops provide agricultural inputs at an affordable rate and plough profits back into the cooperative and its members. Apart from tools and products, the shops provides subsidies to share members.

The best example is the one run by the Small Farmer's Cooperative in Kumarwari VDC-5 of Nawalparasi district. "We offer our products at a lower rate than agro-vets in the village. Our profit is limited to five to nine percent. We also provide discounts for large purchases which is why we have 1600 satisfied customers," says a proud shop manager Sagun Kafle.

Sagun is busy throughout the day serving the long queue of customers that line up outside the shop. A total of 290 farmers groups and 1603 share members are affiliated with the Kumarwari cooperative. "When we come to the cooperative, we get two things done at the same time. We can deposit money and take loans, and at the same time buy what we need from the one-window shop," says one satisfied customer, Tejkumari Mahato.



Sagun Kafle
Shop Manager,
Kumarwanti-5,
Nawalparasi

"After our cooperative opened this shop, things became easy for us. The shop not only sells agro-inputs but also provide suggestions on what seeds and fertilisers to use. The shop manager and Junior Technical Assistant (JTA) listen to our problems and help us solve them. This shop is our own," she says.

The shop's sales in the past two years are worth NPR 3,808,154 (GBP 26,817), resulting in a NPR 328,162 (GBP 2,311) profit. The management also plans to start soil testing facilities which will further ease the lives of member farmers.

Even though there is a shop nearby my house, I always go to the cooperative's shop for fertilisers, seeds, pesticides and other inputs. In times of difficulty, the shop provides seeds on credit. Whenever I face a problem, I seek help from the JTA at the shop and he readily provides suggestions. That is why I prefer the one-window shop.

Gaama Mahato

Kolhuwa-8, Group no. 228





A SHIELD AGAINST DISASTER

When in 2010 the Navadurga Cooperative from Tamsariya started a milk collection centre in Kumarwanti village, Pabitra, who had worked in a dairy farm in the past, encouraged her husband to start farming cows in a commercial manner. Six years later they own 28 cows and milk production is their main source of income.

For years now, the couple has been selling 100 litres of milk per day, at a profit of NPR 5,000 (GBP 35). They use this money to pay off loans, to pay the children's school fees. They save the rest. But this was not the case earlier. "We bought the cows with loans from the bank but I used to think, 'what if the cows die?' Pabitra stopped worrying when she got a chance to insure the cows. Now even if something does happen to the cows, she will not face a terrible loss. Says Pabitra: "Livestock are our property, so we need to be secure."

Currently, she pays a premium of NPR 625 (GBP 4.4) per cow whose original cost is NPR 50, 000 (GBP 352). The government supports 75 percent of the insurance premium and her contribution is only 25%.

It was the technician of the cooperative



Pabitra Bhusal
Kumarwari,
Nawalparasi

who convinced Pabitra to insure her cow. "He came to my house and explained in detail the benefits of livestock insurance and motivated us to do it."

Since the JTA himself visits the Small Farmers Development Bank in Butwal and arranges the procedures for the insurance, Pabitra faces no administrative difficulties. Currently, 200 livestock have

been insured in Pabitra's village. JTA Rudsingh Mahato feels very encouraged. "This is only the beginning. It is our goal to make all villagers aware about the benefits of insurance," he says.

Pabitra is also the Chairperson of the Social Entrepreneurs' Women's Cooperative. Additionally, she is also the General Secretary of the Citywide Agricultural Network.

Last January, I took out a loan from the small farmers' cooperative and bought a cow worth NPR 50,000. Unfortunately, the cow died after six months. I felt very depressed. However, I did not have to worry as I got NPR 30,000 from the insurance. I had only paid NPR 625 (GBP 4.4) and receiving such a sum was a huge relief. I used the money to buy another cow. Now I am earning a profit of NPR 9,500 (GBP 67) per month. I would have suffered a great loss had it not been for the JTA's advice regarding insurance.

Kamala Neupane

Kumarwari, Nawalparasi



The environment and soil of this place is suitable for agriculture. The members of the agricultural committee of the VDC are very active. We are all trying together to make Kumarwari an 'organic village'. A lot of factors have played a significant role such as the Small Farmers Cooperative with its one-window shop and JTAs.

Other cooperatives are profit oriented whereas this one is service oriented. Women farmers have especially benefitted and women's leadership is clearly visible. As a consequence, women have increased self-confidence and enthusiasm.

Bishnuraj Gautam

VDC Chief, Kumarwari



Oxfam has been supporting the people of Nepal for more than 30 years with the vision to create a just society without poverty; a society in which all women and men live a life of dignity, enjoy their rights and assume their responsibilities as active citizens of Nepal. Through its Sustainable Development Programme, Earthquake Response Programme and Media, Advocacy and Campaign, Oxfam in Nepal aims to provide people with livelihood opportunities, ensuring that development-related activities are demand driven and sustainable and that the most vulnerable are empowered to claim their rights.



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