



Arghakhachi

An initiative of Bhumisthan

Effects of initiatives taken by local municipality for the welfare of migrant workers

Project areas: Ward number 1,2,3,4 and 9 of Bhumisthan Municipality

The Bhumisthan Municipality has brought out the program of accident insurance for the people who go India for employment. The local cooperative has brought out the program of ensuring accident insurance of 700 persons within this fiscal year (2075/76 BS) for ward numbers, 1,2,3,4 and 9. Bhumisthan Municipality started this program in collaboration with Jana Chetana Sarokar Forum, a local NGO.

Since the process of insurance for India-bound workers started, the municipality has started to keep the record of its migrant workers who go to work in various parts of India. The families of these workers have also started to show concern about this initiative. The locals are happy and it has raised awareness among people regarding insurance system. The Municipality took this decision after identifying possible risks of accidents.

Status of village

Bhumisthan Municipality was formed by incorporating some other villages into it. Many villagers from around 8000 households here leave for jobs in India and other Arab nations. The low income families are mostly among them. And going to India for jobs has almost become a tradition here and there is considerable number of people who leave for India for seasonal jobs. According to the survey conducted by Jana Chetana Sarokar Manch – the organization working for social cause of the village – last year, total of 74 workers left for India from ward number 8 and 9 of Bhumisthan.

The migrant workers in India would bring their money with themselves when they returned home. Though this trend has now stabilized, it has not completely stopped yet. Shiva

Bahadur Chhetri, resident of Sandhikharka Municipality-7 was returning home from India on February 27. But he lost life in Balarampur of India on the way. This proves how risky it is for workers in India to return home.

Taking into consideration these risks of India-bound workers, and to ensure that they became able to bring their hard-earned money safely to home, Jana Chetana Sarokar Manch, with support from OXFAM, has been implementing a safe remittance program. And Bhumisthan Municipality has been working in collaboration to give continuity to this program. The Municipality has made a public appeal to 700 migrant workers working in India from this municipality to participate in a free insurance scheme and to send their money back home through a remittance channel. "Because many people from the village go to India for work and they face risk during mobility, we have executed the insurance program to cover their risks. This will benefit many workers," said Resham Thapa, Mayor of Bhumisthan Municipality.

Important learning

The Municipality, which is serving as the local government unit, has expressed the wish to



"This program will be beneficial for those who are working in India. This will raise awareness about insurance and will make the migrant workers experience social security. We have taken this program as not only that of the organization but our own."

Resham Thapa, Mayor, Bhumisthan Municipality

continue with this program, launched with assistance from OXFAM, in the days to come as well. The Municipality has taken this program as its own and will give it continuity even if the project comes to an end, according to Mayor Thapa. "This program is a learning for us and the example of how, when we work together, we can achieve positive results," he said.

Though a number of social organizations are operating in this area, there are no other programs focused on migrant workers and remittance. Because members from almost every household are in foreign employment, the Municipality has considered its remittance program relevant. The decision to work on the remittance sector is the outcome of cooperation and collaborative efforts. "There are many areas for the local governments to work for public welfare," says Yubaraj Gyawali, member of Jana Chetana Sarokar Manch. The Municipality has created the 'matching fund' in many of the places within the municipality under this program and given continuity to collaboration and cooperation. The Municipality has also been lending support to poultry farming, goat raising, bee keeping and other small agriculture-based enterprises in which poor communities are involved. It has been expected to improve the living standards of the poor and low income households. The OXFAM has been assisting in these programs with the objective of utilizing the remittance money into income generating activities. In some of the wards of the municipality, these programs have had positive outcomes. By incorporating the learning of this program as a regular part of the municipality program, the municipality has created the foundation for its sustainability. Program of safe remittance and its utilization for productive cause is expected to benefit all. Since the inception of this program, it has saved the local women from time and resources spent in travelling up to the district headquarters to receive the remittance money. Likewise, the risks of migrant workers while sending remittance money have also been reduced. Since insurance covers accident-related risks, the workers feel safe about going to work in India and beyond.



Poultry brings change

Bhumisthan Municipality-9, Kafalbas

Dhankala BK- 60, and her husband worked and lived in Punjab of India for many years. Even today four members of her family move to India seeking seasonal works. Their youngest son is in India at the moment. He was in grade eight when he dropped out chose to go to India where he is joined by four other members of the same family. Main source of living for this family is what these members earn by working in India but it has not helped them much in improving living standards. Often the money they send is just enough for feeding the family of eight. Many other families share the fate of Dhankala, whose house is in Kaphalbas-9. Most poor families head for India, those who can manage expenses leave for Arabian countries. Almost every household has some one or other working in India or some other foreign countries. But

Dhankala and her husband have now realized one thing: Depending on remittance money sent by their sons in India will not be enough to manage the livelihood needs.

And they have learned the way to utilize remittance for the better of the family by investing it in productive sector. They gained this awareness from the financial literacy class which was organized by Jana Chetana Sarokar Manch, local partner organization of OXFAM. Through the literacy training class, she understood that remittance should be invested in income generating activities and they need to be engaged in income generating activities. So she sought assistance from the local cooperative to start poultry farming. She told them about her business plan and demanded 20 chicks. She

got 10 and started with this number but she has started to dream of multiplying this number. She is thinking of taking loan from local cooperative to start raising goats and thereby to increase the income.

The rich are rich already, it is the poor whose lives have to be improved, says Dhanakala. She expects more of income generating programs to be conducted by OXFAM in the days to come. "We want to rise. And we can rise only when someone lifts us up," says Dhanakala, who is also the member of local cooperative.

When the process of receiving remittance through local cooperative started through this OXFAM supported initiative, it has saved Dhanakal both time and money. Earlier she had to travel up to Sandhikharka, the district headquarters to receive the money sent by her sons but now she receives this service from Ganga Jamuna Cooperative, of which she is also a member. Going to and returning from Sandhikharka would cost as much as Rs 2000. Now this money has been saved, says



Dhanakala. She saves some money in this cooperative every month and can also obtain loan from it whenever she is in need.

The cooperative has also launched financial literacy training program under which they conduct activities to raise awareness among India-bound workers on remittance and security. "People have become much more aware than in the past and it has given us a source of satisfaction too," says Gayatra Bhattarai, the local facilitator. Poverty defines Dhanakala's life. Farming does not bring enough to feed the family. Their livelihood is dependent on whatever they earn at home and the remittance money sent home by her sons. There are some chickens covered by a bamboo box on her yard. She hopes that they will be the source for meeting family needs. "Small things bring change in life. I hope to achieve something out of these chickens," says Dhanakala. With earning from this enterprise and the remittance money sent home by her sons, she is going to raise some buffaloes.



"The rich are rich already, it is the poor whose lives have to be improved and this can be possible through the programs to lift up the poor. Even small assistance matters a lot for us. We can improve lives with that."

-Dhanakala Biswakarma, Kaphalbas, Arghakhanchi



Sweet honey, sweet money

The exemplary story of bee keeping of Bishnu Prasad

Location: Bhumikasthan Municipality-9, Kaphalbas

Bishnu Prasad Bhattarai, now 50, lived and worked in India for about 10 years. Bhattarai, who dropped out of school and went to India did various types of works while there – working as dishwasher in eateries to standing as watchman. And then there was persistent scolding by the boss. He got to come back home occasionally but he would not be able to stay long. Whatever he earned was just enough to manage the family needs. There was no saving. And then a thought struck him: I will return home and do something there itself.

Then he returned to Bhumisthan Municipality-9, Kaphalbas, his home, and started bee keeping from 2003. Bee keeping was not unfamiliar trade for him but it was not well managed, or he did not know to manage the enterprise properly. Now he took loan from Janachetana Cooperative of the village and has properly

managed the hives. Now he has 32 bee boxes and makes a good earning from this. He made as much as Rs 1,00,000 by selling honey this year. "It has done good to me. This is easy and rewarding enterprise and it does not require much hard work from your part," said Bishnu. Many households in Kaphalbas have traditional bee boxes. Since butter trees are in abundance around the area, bee keeping has greater prospect here. In this Bishnu has become an example of a kind. Looking at his success, says Bishnu, other people are also getting attracted to this enterprise. Now through OXFAM supported program, around 20 farmers in Kaphalbas have taken bee-keeping training and post-training they have also been provided with modern bee boxes.

Honey finds market access easily. It can be sold for Rs 1200 per kg even in the local market but



the market needs have not been fulfilled by the production. Thus if honey production increases there will be no trouble for finding market. Bishnu has been assisted in this enterprise by his wife – Radha Bhattarai. "Since we started bee keeping, we never faced shortage of money for managing household needs and it has also brought money for children's education," says Radha.

The modern bee boxes are expected to make bee keeping more managed and profitable enterprise. Besides, Janachetana Sarokar Manch has also been providing support to the farmers in Kaphalbas, Shivachaur and Gairakot area for increasing bee production. The locals are hopeful that this program, targeted at India-bound migrant workers, will help in generating income.



"Bees have given us good income. This is easy and income-oriented profession. You can do this even by simply taking care of bee hives. Many in our community have seen the prospect of this enterprise. Since honey has better market, one can make good earning from this."

-Bishnu Prasad Bhattarai
Bhumisthan-9, Kaphalbas Arghakhachi

Janachetana Sarokar Manch, partner organization of OXFAM, has brought the plan to distribute around 200 modern bee boxes to modernize bee keeping and add to skills and experience of bee farmers. Likewise, the Municipality office, in coordination with Janachetana Manch, has come up with plans to assist farmers of various places. Bee keeping has better prospects here because many farmers have started to benefit from this and, most of all, there are many butter trees around, which is ideal for bee farming. The program is targeted for the people of Dhan Chaur, Jukena, Dhakawang, Dharapani, Dhikura villages of the municipality. And the main target group are people who go to India looking for jobs.

The bee farmers here have created a bee network. OXFAM has been assisting in training the farmers and making financial plans. Literacy training has enabled them to identify the benefits of their works and possible risks as well.



Remittance service in village itself

Theme: How remittance service is saving time and money

Location: Bhumisthan Municipality-9, Dharapani

When you reach Dharapani of Bhumisthan Municipality, all you get to see is how youths are leaving the village for foreign employment. Almost every household has one or other person living and working either in India or in Gulf countries. This is because, say the locals, there are no employment opportunities at the village and this has compelled them to leave their birth villages. Husband of Kamala Banjade is one such person. Kamala has been married for the last 15 years but she has not got to live with her husband for year round. Most of the months of the year, her husband is away in India. It is common for the men here to go for seasonal employment in India and live in Nepal for only

few months. The trend is changing now – people leave for Gulf countries as well but those going to India outnumber Gulf-bound workers.

When they returned home, these India-bound workers brought along with them their hard-earned cash and kind with themselves. And there were instances of these people being robbed on the way, being attacked or thrashed or they would just lose those goods and cash. When such incidents increased, Kamala's husband adopted safe remittance service. He started to send money through remittance service instead of carrying it along with him. But Kamala had to go all the way up to the district headquarters to

receive the money. But this reality has changed now. She can receive the money from her village itself because the cooperative there provides this service to the villagers. All this started when Empowerment Women Agriculture Cooperative (started with the initiative of women themselves), through the support of Jana Chetana Sarokar Manch and OXFAM, started remittance service. Ever since people here have felt a great sense of relief. The financial literacy training class of the cooperative provided the opportunity for women to understand and know more about safe remittance service. Earlier Kamala Banjade had to go to district headquarters to receive the remittance money and faced a lot of hassles – sometimes she would forget take the required documents. Now she gets the remittance sent by her husband through the cooperative in her village itself.

She had received Rs 16,000 and Rs 32,000 as remittance money in the first and second times respectively. "Around Rs 1500 would be spent during the travel. Few hundred rupees would go in wasteful spending. Now I save every single rupee sent by my husband and it has saved me time as well," says Kamala.

Kamala is not alone to be benefitted by this service in the village. Laxmi KC of Dharapani has also benefited from the service. "We spent the whole day travelling to Sandhikharka to



receive money in the past. Now we get this service in the village itself within half an hour. And it is easier to save the money as well," said Laxmi. So far she has received Rs 91,000 (on two counts) from the cooperative of the village.

Since the cooperative started remittance service, the number of people visiting the cooperative has also increased. However, there is additional work to do to make the service more swift, for which the cooperative needs additional funds. This is the challenge for the cooperative. However, the cooperative has made the transaction of around 2.5 million rupees, since the cooperative started the remittance service. And this transaction is further likely to increase in the days to come. And since the members of the community have become more aware about remittance service, more people are being attracted to use this service.

According to a study by Janachetana Sarokar Manch, the partner organization of OXFAM, members from 925 out of 1495 households are out of villages for foreign employment. Thus there is no doubt that remittance service will benefit the locals. After all, the cooperative has also made the villagers aware about proper utilization of remittance.

"When we had to go the district headquarters, around Rs 1500 would be spent just on the travel. There would be wasteful spending while shopping as well. Since remittance service started, it has saved us from those expenses as well as time. We can do other works using that time. And we can also save the money that remains after meeting family requirements."

-Kamala Banjade,
Dharapani, Arghakhachi



Empowerment through cooperative

Theme: Women agriculture cooperative on path of progress

Location: Bhumikasthan Municipality-9, Dharapani

Sita Khadka is now the chairperson of Empowerment Women Cooperative based in Bhumisthan Municipality but three years ago, it seemed like a mission impossible. She did not believe that a cooperative could be established and run in her own village, especially when it had to be run and managed by the women themselves. Now she feels that given the support and opportunities, even seemingly impossible task can be accomplished successfully.

Sita once worked as a female community health volunteer and she had to visit every household during the course of her work. So she knew the members, women in particular, of every household and had close relation with them. This is the reason these women elected her as the chairperson of the cooperative. It

became much easier for her because by then women in various wards and settlements of the village had already been organized under various women's groups and saving groups.

The opportunity to lead actually came through the forum of capacity building program conducted by OXFAM supported NGO, Janachetana Sarokar Manch. Besides, she was supported in this journey by the organization as well as her family members – something she will never forget. While her father in law, Megh Bahadur Khadka, encouraged her to become a community health volunteer, her husband, Tek Bahadur Khadka, was there to support her in every step of the way. "It's difficult for women to move forward without the family support," said Sita Khadka.

Increasing number of members

There were only 25 founding members in the cooperative when it was started in 2015. And these included the representatives of women saving groups formed in the village by OXFAM and its local partner Janachetana Sarokar Manch. With increasing awareness about the importance of cooperative the number reached 320 in second year, 513 in third year and 782 this year (fourth year). In these four years of journey, the cooperative has won the trust of the community and has become established as a unique financial institution. The women of the community are happy with the fact that they are able to deposit money in and take loan from the cooperative of their own.

Now the cooperative has been expanding its services. This includes offering loan to start income generating activities, paying electricity bill, recharging mobile phones, and providing remittance service. The seven facilitators of the cooperative are raising awareness about cooperative movement and income generating enterprises. These facilitators, at the moment, are involved in raising awareness about the cooperative in ward number three and four of Bhumisthan Municipality.



“Now we can stand on our own. Even if this project completes its terms, we can run the cooperative on our own. With the training and skills imparted by the organization, we could develop a small saving group into a cooperative institution. This is a huge achievement.”

-Sita Khadka
Empowerment Women Cooperative,
Dharapani, Arghakhachi

Path of empowerment

The cooperative has become the vehicle of women empowerment. Sita Khadka is the example of this. The women who were otherwise confined to household works have started to come out and start income generating enterprise of their own and they have become the reliable stakeholders of the society as well. Since they receive training related to professional planning and work plan, and also get the loan for income generating activities from the cooperative itself, it has created an enabling environment for them to start enterprise of their own. Growing participation of women in the cooperative has become something to cheer for all. And this has also changed the role of women in the community as well as the family.

Since their involvement in the cooperative, they have become able enough to voice their concern in the community. They speak about rights and get the concerned stakeholders address their concerns. They take their concerns to the Municipality – the local government. And the Municipality has also brought programs in a way that also addresses their demands. “We highly prioritize the call for assistance coming from the cooperative,” says Resham Thapa, the mayor of Bhumisthan Municipality.

The cooperative has evolved as an institution for women to explore opportunities. The skills enhancement training provided by OXFAM and its partner organization Janachetana Sarokar Manch has made the cooperative stand as an able institution within a short period of time. There were social organizations working in the village but none were like Sarokar Manch. “Now we have become self-reliant. We stand on our own. The support provided by the organization in income generating activities, financial literacy class, business planning skill, cooperative training, good governance training and orientation and field visits to other cooperatives to exchange learning have all contributed to the progress of the cooperative,” said Sita Khadka, the chairperson of the cooperative.



Baitadi

The goat healer

Veterinary training and its impact Patan Municipality-1-, Dupke

Padam Bahadur Kunwar is the resident of Patan Municipality-1, Dupke of Baitadi district, a remote district in Nepal. Since he took veterinary training, people throng to his home from afar to enquire about various ailments of goats. It is mainly so because most people here raise goats and make it a source of earning. The training Padam took has become useful for the villagers as well. Padam has veterinary treatment kit ready with him in his bag. This includes emergency drugs and injections.

But it has not been very long since he became a goat healer. He started this vocation after taking training from local NGO Rural Development and Environment Management Society (RUDES), Baitadi which implemented training program through Building Economic Resilience

project with support from OXFAM. After receiving 35 days training of level one, he started providing veterinary service to the villagers. Padam has been advising the villagers to direct their attention toward this issue because most livestock in the village are suffering from various diseases and they are even dying—leading to direct loss to the farmers. Many people in his village raise goats. In fact, more than 50 households here are engaged in raising goats and it is their main occupation. But these goats suffer from various diseases and die. And this has led to the loss, says Menuka Kuwar.

Locals in Dupke have started raising goats by taking loan from Mahalaxmi Saving and Credit Cooperative, a local cooperative for the capacity enhancement of which the project has



been providing support. Ram Singh Kuwar, the president of the cooperative, says that the cooperative receives more applications demanding loan for goat raising. "This is because it brings quick return," he says. The

villagers have felt a sense of relief since they started to get veterinary service in the village itself. There is a separate goat farmers group in this village. Ram Singh Kuwar discusses issues in this group as well.



"When I say the goats need to be injected, people look at me with surprise. They are not aware of how they are losing their precious livestock in lack of treatment and medication. I hope this will create a ground for change."

-Padam Bahadur Kuwar,
Dupke Patan Municipality, Baitadi

Dupke is almost bereft of youths. Most of them have left for India or other Arabian nations to find jobs, which means that the responsibility of sustaining agriculture work has fallen on women's shoulders. Women are engaged in making pens for the goats. Padam Bahadur believes that with the growing awareness about diseases, the loss of livestock due to preventable disease will drastically reduce in the future. "I have got to utilize the skills of the training in the whole village. I hope that this will greatly benefit the villagers," said Padam. The locals, who in the past were not much aware of the fact that medication and injection could save the lives of the livestock, hope to benefit from the skills and training Padam Bahadur has received. Padam has started to provide the service at his community. Padam is planning to take additional training in the days to come and serve the villagers even more. He also has a plan to open up a veterinary shop in the village itself.



Hope generated by vegetable farming

Patan Municipality -1, Mudap, Baitadi

Most males of Mudap village- go to India to find work. Going to India for seasonal employment is part of the tradition in this village because the villagers here can reach Indian border after few hours of walk. So most men leave for India, which means women have to take care of household and agricultural works. But women of Mudap have tried to do something different. For the last few years, they have been associated with Sikhar Seed Promotion Cooperative based in their village. And by utilizing the skills and knowledge gained from this cooperative they have started commercial vegetable farming and production of seeds. Seeds bring better money, which is why they are attracted toward this enterprise.

The vegetable field of Parbati Bhat (of Mudap-1) is lush green even in the dry winter season. She has planted two quintal of potato seeds in the field and hopes that, given the favorable climate, she will reap benefits. She has already started to benefit from palungo, radish and mustard seeds. This has helped her to manage the family expenses and educate her children. With the skills and knowledge gained from the cooperative, she has found the path of income

generation in her own field. She is thinking of recalling her husband, who is working in India at the moment. "I saw this possibility through my engagement in the cooperative. Vegetable farming has become profitable. My husband goes to India for work. When he returns home this time, he will stay back here," said Parbati Bhat.

Following on the footsteps of Parbati, Ganga Bhat, another woman from her neighborhood, has also planted one and half quintals of potato seeds. Ganga's husband is in Gujrat of India but she is planning to build a house of her own with the income she has generated from the vegetable farming. Since vegetable farming started, it has contributed to increasing the family income at her home. "Earlier we kept ourselves busy in household works. Now we are engaged in income generating works. This has added to our family income. The cooperative gave us the skills, knowledge and thought to change our lives," said Ganga. She has gained the experience that a single person earning in the family is not sufficient to meet the household needs and that supplementary income makes things much easier. According to Parbati Bhat, many other



women in the village have been inspired to start vegetable farming and seed production looking at her success.

Parbati started potato and seed production drawing from her skills and experience learned through the cooperative. She is of the view that it has saved her from having to take loan from local moneylenders – thanks to the cooperative – when she has to start up some enterprise. Parbati believes that she should not rely only on her husband’s income and that she should do something on her own. To make the vegetable farming more managed and systematic they have formed Basudev Vegetable Farmers Group.

“We acquired the skills of vegetable farming and seeds production from the cooperative. Now it has begun to pay off. My husband would go to India to find work. When he returns this time, he won’t go back. I have realized that much more can be achieved by working here in the village.”

-Parbati Bhat, Mudap, Patan Municipality

RUDES, in financial support from OXFAM, has been conducting regular programs to assist the cooperative and the group. They have also been availed with technical assistance as well as seeds from the cooperative.

Parbati’s engagement in vegetable farming has changed the perception of her 76 years old father in-law, Manorath Bhat. Manorath, who would not approve of her going out of the house, is pleasantly surprised to see his daughter in law succeed in this enterprise. “Time has changed. So have women. In our times women would not go out to work or participate in meetings,” said Manorath. Many other women associated with the cooperative, apart from Parbati, have cultivated potato. And the fields of whole Mandap village look lush-green with potato plants. She has become the symbol of change and has sent the message that for a change one has to take the initiative rather than looking up to others. She has already planned that when her husband, who works in India at the moment, returns to the village, she will not allow him to leave for India again. Rather she will get him involved in vegetable farming seed production in the village itself. “There is more money here than there [India]. When he comes back, he won’t return,” said Parbati.



Insurance for the first time

The accident insurance program of the municipality and its impact Patan Municipality, Bhatta, Baitadi

India is not a far-off place for the residents of villages in Baitadi. Indian towns are only around two hours walk from many wards of Patan Municipality. Leaving for India to find work has become a kind of tradition in many of the households here. But their mobility was not safe. These workers neither had access to insurance service nor any measures of security. Then Building Economic Resilience project launched by OXFAM, with its local partner Rural Development and Environment Management Society (RUDES), made a request to Patan Municipality to start an initiative of insurance to the India-bound workers. This has made all the difference in lives of workers of this

municipality. Insurance program has been seen as the measure of social security and the migrant workers have taken it as the positive step of the municipality.

Husband of Parbati Bhandari, resident of Patan Municipality-6, Bhatta, has been in Chandigarh, India for the last 25 years. Now 56, he has been living most of his lives in India after marriage. "He may have lived for around three years at home in 25 years of our marriage," surmises Parbati. Her 25 years old son, Padam Bhandari, also lives and works in India. Seen this way, going to India for work has become a generational issue. Only three members of her



family are here. Rest are in Chandigarh with her husband. Though they have been living in India for a long time, there has been no insurance of any kinds for them. But since RUDES started insurance program for workers like her husband,

Parbati has also obtained the insurance bond letter for her husband. "I did not know much about insurance. Now it will be helpful to cover his mobility risks," said Parbati.

Dan Singh Bhandari, Parbati's husband, had been robbed three times while on the way back home. Once he nearly lost his life while he was returning home by carrying the hard-earned money with himself. Now that remittance service has started in the village itself, he does not bring the cash with himself when he returns. These workers have realized that carrying cash can be risky. RUDES has been spreading awareness about safe remittance in the programs conducted in the community, because the number of India-bound workers is high in the village. The public advocacy and discussions on public issue have become the source of important learning, says Gobinda Raj Joshi, program director of RUDES.

The insurance program has provided new facility to the people, many of whom go to India to find works. This has raised awareness about security in the community. The learning of this project launched for migrant workers is really important, says Keshab Bahadur Chand, the Mayor of Municipality.



"It's not good for the workers living in India for years and to remain out of security system. They are our people and we have some responsibility to ensure their wellbeing. We have started insurance scheme for them realizing this fact. The municipality will give continuity to this program."

-Keshab Bahadur Chand
Mayor, Patan Municipality



Carving their own destiny

Changes brought about by women's saving and credit cooperative in remote village of Baitadi.

Sigas Rural Municipality-2, Gajari, Baitadi

The Progressive Women Saving and Credit Cooperative started by women of Gajari village of Sigas Rural Municipality-2 has become instrumental for their empowerment as well as development. Perhaps the remotest part of the district, there is road access only during the winter and there is no electricity in this village. Yet defying these hurdles, the women here have driven the cooperative toward development. As of Falgun, 2075 BS, the cooperative has had the transaction of around 10 million rupees. Though the village has no electricity service, the cooperative has been providing safe remittance service by using wireless system, according to Dhana Dhami, manager of the cooperative.


Dhana says that there are many men from her village going to work in India.

The cooperative has become like an institution for women. Though started in 2007, the role of the cooperative was limited to lending loan and saving deposits. But now the situation has changed. There are 604 members in the cooperative, which is the evidence of how effectively the women are working for the enhancement of this financial institution. Seventeen women saving groups are associated with this cooperative and RUDES has been launching programs for capacity enhancement of these saving groups as well as the cooperative.



Dhana Dhama says male members from almost every household are in India and family records of the members associated with the cooperative

also attest this. Farming and agriculture works go on but women have been taking care of this since male members are away in India.



“The cooperative has redefined the role of women in the society. Earlier they were like second class citizens. Now they have gained self respect and self confidence. We have the confidence that we can do something on our own. This is the change brought about by the cooperative. We have all been associated with the cooperative and we are writing our destiny through this.”

-Dhana Dhama, Manager

The remittance service recently launched by the cooperative has become the source of attraction to the villagers and it has become effective as well. Now the women do not have to walk all the way up to Khodpe, Gothalapani and Dadeldhura to receive the remittance money sent by their husbands or family members. The remittance service that started three months ago has already done the transaction of 2.5 million rupees and this transaction is expected to rise in the days to come. Publicity of this campaign has started recently. People working in India have started to show their interest about this service. “The remittance service has made things really easy for us,” said Radha Dhat, a local woman.

The cooperative invests the deposited money in loans as well. The cooperative has provided Rs 71, 78000 in loans to its members, who will invest the money for income generating enterprises. The cooperative runs daily saving scheme. Together, all this has led to empowerment of women.