

Hope for better life.....

Tara's life changed when she married a boy from another caste. Their parents did not accept their marriage so they came to Kathmandu with the hope of a better life. However, to get work in Kathmandu was not as easy as they had thought. As a carpenter, her husband managed to get a job at a furniture shop. In the mean time, Tara gave birth to a daughter. An extra member in the family meant added expenses while only one person continued to be the bread winner. Surviving one



person's income in Kathmandu is difficult. Financial problems led to more quarrels. Tara would be scolded by her husband for even small mistakes and soon enough he also started beating her quite severely. Time passed by and Tara gave birth to two more daughters. With three daughters, no son and additional expenses, the irritability of her husband increased and he even stopped talking with her. Tara got a temporary job as a construction worker.

In February 2012, Tara found out from some friends about how they had started their business with the help of an organization called Slisha - WAWCAS. Together with some other friends, Tara visited WAWCAS hoping to get training and loan to start their own business. However, instead of a training, staff were visited regularly and given counseling to Tara. They helped her build her confidence and how to work in a group, they encouraged her to think about starting her business.

Finally, on 9th August 2012, Tara received her 7 days training. As it was her first formal training, Tara found it very difficult to understand. However, when she started her vegetable stall she found what she had learned at the training very effective and useful for her business. She goes to Kalimati for fresh vegetables every morning at 3 a.m. She returns and prepares food, feeds the family and sends her daughters off to school. Tara opens her shop in the mornings and evenings, which is the time people come to do their shopping.

Tara says, "I was searching for a better opportunity which I got when I joined WAWCAS. With my business I can now support my husband and lighten his burden." She excitedly shares her feelings, "My business is growing. It was difficult for me to deal with the customers in the beginning, but I learned through experience. For the first time in my life now I am earning NRs.400 to 500 net profit per day. With good reason, Tara now looks forward to a happier and better life.

WAWCAS open way of income for Pushpa Rai

Pushpa Rai is a 36 years old lady who newly started her eatery business in Kapan (Kathmandu) after



receiving a loan from the WAWCAS program in September 2009 as a member of the “saving and credit” group No. (4). At her eatery, she offers different varieties of food items, such as Chow mein, mo-mos, potato dishes, meat dishes, tea and local wine, to the customers.

Pushpa recalls her bitter experiences when she used to work in the construction worker as a low level labour before she started her eatery business.

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work was really hard carrying loads of sand, cement and bricks in the construction site, the earning was very low and hours were irregular. During that time, she had to leave her children early in the morning and return home late in the evening. She was unable to look after her children like a good mother. Her difficult situation left her **with nothing to save at all**. It was when she came to know about the **WAWCAS** project that she came to **Slisha’s Home** to join the (number) group. Slisha provided her not only loan support but also the training courses that gave her new insight regarding the running of a business as well as the advantages of loans and savings. After starting her own business, where the work is much easier in comparison to her previous activity, her earnings are also comparatively higher than before and regular.

Pushpa says "I wouldn't have been able to start a business of my own without the support of WAWCAS offering such a low percent of interest and not requiring any deposit. Now I have already paid back my loan. Life has changed a lot for me"

She says," I wouldn't have been able to start a business of my own without the support of WAWCAS offering such a low percent of interest and not requiring any deposit. Now I have already paid back my loan. Life has changed a lot for me. Today, I have a gross profit of Rs. 800 to Rs. 1200 everyday.

She is very grateful towards WAWCAS for their support and guidance. She highly emphasizes, "I really didn't have any idea nor any proper condition for saving before being a part of **WAWCAS** . But now as a part of this group, I and the other women in the group have gained knowledge regarding the functioning of a business and the saving process. We discuss about our businesses in our meetings, we share each other's experiences and best practices and through this, we can learn and get new ideas."

Pushpa is very happy because all her children are attending private schools. Pushpa sold her eatery and started to piggery farming at Baluwakhani where she rented the land. Piggery business is more profitable in comparison to eatery. Pushpa also learnt how to ride a bicycle. Her husband has a bicycle and every

evening when her children went to bed she came out with her husband's bicycle and learnt by herself. Nowadays she rides the bicycle to carry food for the pigs. She never thought that she could ride a bicycle, it's amazing she says and nothing is impossible if you have commitments.

Sapana Rai/Lama: devotion is the way to success

Ms. Sapana Rai/Lama, 26 years old from Kapan VDC of Kathmandu , is an active member of WAWCAS group no 4. She has migrated from Solukumbu district with her two younger sisters, came to Kathmandu to seek work. Since 2007, she is in Kapan. She used to work as a construction worker where she had to carry bricks, cement bags. It was very hard to work as a construction worker. She would get NRs 200 to 250 per day which was difficult to feed the three people in her family.



In 2008, she met a taxi driver from Ramechaap district at the restaurant where she was eating snacks after work. From that day on, he would come to see her and, as they were both looking for a partner they decided to marry in the same year. A year later, her husband left her. At the time, she was pregnant and could not go to work as a construction worker. She started to work, as her two younger sisters, as a house maid where she had to clean all utensils, clean the floor and wash the clothes. Sapana gave birth to her son in September 2009 and joined WAWCAS in order to get a loan and start her small tea house near the bus park in November 2009 with the support of her two younger sisters.. From that business, she earns NRs 300 – 400 per day. From that amount she pays NRs 4000 as rent and uses the remaining money for food, clothes and other expenses. She paid back her first loan and now is seeking another loan to expand her business. Her son now goes to playgroup.

Sapana does not want to recall her bitter past. Now, she wants to provide a good education to her son. She proudly says that her life has been changed drastically thanks to the WAWCAS project.

Journey from Porter to Banana Trader



27 year old Ram Maya Hamal, resident of Bharate Village Development Committee (VDC), Ward No. 1, is married and has a son and a daughter. Ram Maya's parents and younger brother live with her. Her father is mentally ill and her mother suffers from asthma. Ram Maya's husband is a carpenter but does not have a regular job. As porters, Ram Maya and her husband carried cement bags and stones from Belghari Bazar to Bharate. They earned NRs. 150 per bag each. It was very difficult for them to survive on that income. Six months ago Ram Maya's son went missing. She has reported it to the police and spread the information to all her relatives and friends. Ram Maya says that her son will return one day because she has never harmed anybody.

Ram Maya started her banana business with the NRs. 3000 she received after the formation of the WAWCAS group. The members saved NRs.100 rupees as their regular individual savings and NRs.20 for group saving. It was their first collection of NRs. 3000 rupees that Ram Maya received as a loan for starting her banana business. For her first shot at business, Ram Maya bought bananas worth NRs. 2500 from Dumre Bazar and sold them in Bhote Oddar making a net profit of NRs. 1500 in one day. No need to say how happy she was on her first day at business.



During her 7 day training, Ram Maya shared her dream

about building her own house. Upon completion of the training she received the stipulated loan amount of NRs. 15,000. Ram Maya had been taking care of a buffalo on the traditional 'adhiya' basis, which means that Ram Maya has to share the income from the buffalo with the owner on a fifty percent (adhiya) basis. Ram Maya gave NRs.5,000 to the buffalo owner and bought it off him.



Her memories of the past are filled with days of going hungry because they did not have enough money. She recalls walk long distances carrying huge loads of cement and bricks on her back. She shares about how it was not just physical tiredness but also mental exhaustion that she underwent. However, now Ram Maya's life has taken a turn. She is happy with her business and confident that she will never have to face such days again.

Meena Rai: a single woman's fight for survival

Ms. Meena Rai is now 55 years old. She was born and grew up in a poor family. She has had very bitter experiences in her life. Namely, her husband got married a second time, abandoning her to stay with his second wife. She found it very difficult to manage her day to day life. As a single woman, nobody wants to support her and it was impossible for her to get a loan from any bank or finance institute. She used to work as a thread cutting worker in a factory where she was paid NRs 1,500 per month. This was not enough to pay for the day-to-day food, accommodation, house rent expenses.

In the meantime, she came to know about the WAWCAS program and decided that she also wanted to join one of the groups. As a member of WAWCAS group no 4, she received a NRs 15,000 loan and



training. With such loan, she started a small restaurant where she prepares a variety of snacks such as, momo, noodles, sel roti (made from rice flour). The rent per month for her shop and home costs NRs 2000 but, she has been earning 500 to 600 rupees per day which is more than enough for her to survive. She has paid back her first loan already.

She adds that she understands that it is important to think about making a business different from

Meena Rai looks back at her life as a thread cutter, where it was hard to have NRs.1,000 in her pocket and now she owns a business worth 100 time that amount

others and reflect on possible added value. She believes that neatness, cleanliness and a warm welcome are some of the keys to making a difference.

Meena urgently needs a fridge for her small restaurant therefore she is expecting to get second loan to in order to expand her business. Following the second loan, she promised that she would support other needy women like her. **Memories of her bitter experiences of a rough life as a thread cutter worker have been banished by her new situation as a business owner.**

Leading by example: Chairperson Ratna Maya Raut

Every last week of the Nepali calendar month, WAWCAS group meetings are held at Slisha Home. It was 15 August 2009 (last week of Nepali month Shrawan) all of the group members were discussing about their situation. Some of the members were complaining about some of the other members. I was



observing the meeting when suddenly Ratna Maya took the lead of the meeting and asked why are you angry? The reply was on the street, they were reminding them about their repayment and they felt very guilty in front of others. The WAWCAS group members selected Ratna Maya as a chairperson of the group in 2008. In those days, she felt nervous as well as excited about her new responsibilities.



Ratna Maya has participated in WAWCAS's various training courses such as basic saving and credit training (5 days) refresher saving and credit training (3 days) and a three months English class as well which has helped her build her self confidence. She strongly feels that she still needs to improve her competences in running a business effectively.

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Ratna Maya expressed her thought that during the training it was very difficult for her to understand about saving and small scale business concept but once she understood, it felt much easier to take action. She added that the 'WAWCAS project has not only provided me a greater degree of liberty to access the needed resources to start a business, it has also given us some sense of unity and dignity in our life'



Ratna Maya says that since she is the chairperson of the group, she focuses on being responsible to the group work because she does not want to lose their trust about their group. Therefore, if Raju (responsible for WAWCAS) is out of the valley, she takes care of the program and collects the repayment as per schedule.

Ratna Maya started her business in 2006. At that time, she used to sell the vegetables on the street. After getting a loan from WAWCAS, she expanded her business in July 2008 and again expanded in 2010 by renting a shutter .

She has three children. Her younger son goes to Life Skills International School implemented by Slisha.

Ratna has repaid her loan NRs. 20,000 and managed to save NRs.24000 in a bank account. They also save NRs 10,000 per month in the group. Ratna also bought a computer for her elder son who is studying in grade 8. She says that education is most important for her and she wants to provide the best education to

her children. She has never thought that she could buy a computer for her children. Her son is very happy when he got the computer. Ratna

Ratna Maya is very happy because now everybody knows about Ratna Maya in her community and she feels so proud to get such a social recognition from the community

Earning money by oneself is exceptional

26 years Remikala Rai, originally from Dhankuta migrated to Kathmandu in 2007 with dreams of a good life. Remikala is educated, she did a Bachelors in Management. After completion of her BBS she sought a job with hopes that her life would be easy but getting job was not an easy task. Finally she got job at Currier and Cargo Company where she got 1300 rupees per month salary which was not sufficient for her to survive. Almost 1000 rupees goes for the transportation and 300 rupees per month for 8 hr working a day is not a job that she wanted therefore she quit the job after two months. Remi is totally dependent with her husband. Her husband is a gardener. At the end of every month she had to wait for even 10 rupees. However, now Remi is very happy. She learnt a lot during the WAWCAS training. She developed a business plan and based on that business plan she started candle producing. She took a 20,000 rupees loan from WAWCAS on end of December 2011. After the training she bought three different size of candle machine- small, medium and large. Within a one and half month period she managed to sell



Training is most important for building confidence without confidence to run business is impossible. Remi learnt a lot during training. She express that she will commit to be keep positive thoughts and she has the key of positive thought bank account whenever she needed she will take from that account.

27,000 rupees candle from which she got 3000 rupees net profit. She charge 5 rupees, 10 and 20 rupees per dozen of for small, medium and large candles. She can make one dozen candles within 10 minute. Her husband helps to sell the candles. Mostly he sold the candles to departmental stores, groceries and whole sellers. From the profit money she bought 30 small chickens as a side business. She has deposited money for her child; she also deposited more money to the group for her son's education. She really hopes that she can send her son to gain a very good education. Remi believes that if you do hard work with honesty you can reach the goal. Remi makes good quality

candles. Therefore, her clients are increasing day by day. Remi received calls from new clients and customers every day and people also visit her house to buy candles. Remikala is sharing her achievements to her colleagues hence her friends are very much willing to start up the business like her. Remi would like to establish small candle factory she is visioning each and every shop she wish to sale her candle and get renown from her business. She thinks she will be a very successful business women in future.

Kamala Ghimire: I'm at work, my kids at school

36 year old Kamala Ghimire from Paanchthar district, came to Kathmandu during the people's war conflict to seek work. She shares her belief that women's empowerment can only take place if women have their own income. Although she is illiterate, she feels that she is empowered now since she is able to run her own grocery store.

She works not only as a shop keeper, but is also involved in other activities such as savings and credit schemes and awareness raising programmes. She enthusiastically shared that being a WAWCAS member is a platform to explore many other options.

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I can send my son to school just because I had the opportunity to start my own business since last year I feel so good that I am at work and my kid at school.

Before she joined the WAWCAS group, she was a housemaid for two families where she got 600 and 900 rupees per month as a salary which was not enough to run her family's daily life. She also sold peanuts during her spare time. She would buy 3 kg of peanuts and would sell them on the market in order to earn 40 rupees a day. Before joining WAWCAS, she did not know what meetings were all about, but nowadays she is regularly participating in savings and credit meetings during which the women plan and mobilise their funds for hotel businesses, livestock and vegetable shops and retail shops. They have managed to save almost NRs 20,000 in their group and they are planning to register as a cooperative. They are also planning to merge their group with other groups from Kapan VDC.

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"I can send my son to school just because I had the opportunity to start business since last year. I feel so good that I am at work and my kid at school." Whilst sharing her feelings, the satisfaction on her face can easily be observed. Kamala got married when she was 20 years old. She has a 15 years old son studying in class 6 although a 15 years old child should be in grade 9 or 10. Due to financial difficulties, she could not send her child to school earlier. Her husband goes to other places to work as a lekhandas at a revenue office. He is very happy that Kamala is working on her own and that she can bear most of the families' financial expenses, which makes him worry less.

"I am very happy that I am able to send my son to school thanks to WAWCAS. Without such project, I would never have had the chance to work and our life would have been terrible due to our financial problems. We used to fight with each other and I used to beat my kid when we didn't have enough food to eat, but nowadays we don't quarrel and we are very happy". Kamala expressed her opinion with excitement. Still, her husband regularly drinks a lot of alcohol. Kamala believes that all women must be involved in such groups where it is possible to share feelings and learn from others while building one's own confidence.

Kamala wanted to take re loan and buy a fridge for her shop so that she could sell cold drinks as well. She shares that nowadays her profits amount to 1000-1200 rps a day. She used to earn 300 per day. If she had a fridge, she could definitely earn more. Kamala and her friends are looking forward to get a second loan from WAWCAS soon.

