

# New Beginnings: Stories of Hope and Resilience

Lessons from Rapid Enterprise and Livelihoods Recovery Project (RELRP)



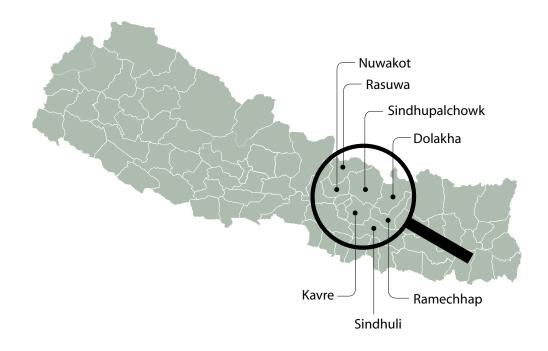
### The Earthquakes

The earthquake of April 25th, and subsequent aftershocks, devastated thousands of micro entrepreneurs (MEs) supported earlier by Micro Enterprise Development Program (MEDEP) and Micro Enterprise Development for Poverty Alleviation Program (MEDPA) in Nuwakot, Sindhupalchok, Rasuwa, Kavre, Ramechhap, Dolakha, and

Sindhuli districts.

Immediately after the earthquakes, UNDP conducted a needs assessment survey to find out the status of exiting micro entrepreneurs (MEs) supported by MEDEP and MEDPA. The survey estimated that 12,059 MEs not only lost houses but also micro enterprises with devastating impacts

on household economy and livelihoods. The report also included 128 Common Facility Centers (CFCs) built with the financial support of MEDEP and MEDPA either had been damaged or destroyed. The report included ME details and recommendations to revive damaged enterprises and repair/rebuild CFCs.



#### **UNDP's Response**

Responding to this critical situation, the Australian Government's Department of Foreign Affairs and Trade (DFAT) provided a grant of US\$ 5.82 million in June 2015 in addition to its support to longstanding MEDEP to implement Rapid Enterprise and Livelihoods Recovery Project (RELRP). The main goal of RELRP was the rapid revitalization of microenterprises and restoration of livelihoods for the earthquake affected people. It was supported by two specific objectives. The first objective was to provide immediate support to earthquake affected MEDEP/MEDPA entrepreneurs to revive enterprises and stabilize their livelihoods. The second objective of RELRP was to promote social cohesion and local economic recovery by supporting selected earthquake survivors to establish new micro enterprises.

#### **Delivery Mechanisms and Interven- tions**

To fast track service delivery, UNDP used streamlined emergency response mechanisms and the DEX modality, i.e., directly executed by the UNDP. It secured the approval from Mol for the

project and established a fully equipped and staffed project office in Lalitpur to manage RELRP. One of the first things the project did was to contract 7 District Micro Enterprise Group Associations (DMEGAs) to conduct detailed need assessment in all 7 districts. Findings of the assessment were used to determine targets for each cluster and also for different support or interventions that the project were providing through Micro Enterprise Development Service Providers (MEDSPs) and DMEGAs. Furthermore, RELRP districts were divided into 22 clusters with around 450-500 MEs for each cluster. UNDP/ RELRP provided micro capital grants to 22 Nepali NGOs and two private organizations (one in each cluster) to deliver well targeted and customized interventions - psycho social counselling, entrepreneurship training, skill trainings, technology support and marketing and finance linkages. RELRP also provided micro capital grants to District Micro Enterprise Group Association (DMEGAs) to repair, rebuild and construct a total of 139 CFCs. DFAT also seconded a senior adviser into UNDP to fast track recovery assistance.

#### **Beneficiaries**

RELRP started field verification of MEs immediately after the mobilization of partner organizations in districts. The verification process finalized 11,826 existing MEs as final targets for revival support. Targets for new MEs was also increased from 1500 to 2228. After detailed field assessment and survey, CFC targets were revised from the original 145 to 139. By the project end, RELRP successfully revived all 11,826 existing MEs and created 2,986 new MEs and repaired and built 139 CFCs using build back better principles. RELRP results show that RELRP met 100% targets for ME revival and exceeded the target for new ME creation, making it a highly successful early recovery initiative. The majority of RELRP beneficiaries or MEs represented poor and marginalized communities. These were also the most exposed and vulnerable groups of people to natural disasters such as the earthquake. 70% of existing MEs who revived their enterprises were women, 14% were Dalit and 55% were Janajati. Similarly, 66% of new MEs were women. The number of Dalit in new MEs was high compared to existing MEs, i.e., 18%.

#### Results

RELRP had three outcome level results. - the number of families benefited, the number of jobs created and the monthly income of MEs. For the first outcome result, the RELRP final result shows that 77,384 family members benefited from the project, surpassing this result by 4118 members. The second outcome result shows that RELRP was able to generate 14,291 full time jobs for existing MEs and 2,715 jobs for new MEs. While the result of job creation of existing MEs is consistent with MEDEP's results, the iob creation ratio for the new MEs is slighter lower. This is because, many new MEs had just started operating enterprises.

The third outcome result shows that the monthly income of existing MEs ranged from NPR. 5,571 to NPR 23,262. The total accumulated income of MEs was NPR. 89,37,3745.00 (US\$ 835,268) and the average monthly income per ME was NPR. 10,214 (US\$ 95.45). The accumulative average monthly income of new MEs was NPR 91,93,452 (US\$ 85,920) and the average monthly per ME was NPR 6,750 (US\$ 63). This is a remarkable achievement considering devastation in seven RELRP districts have had experienced during the earthquakes.

RELRP forged a strong partnership with all partner organizations such as Micro

Enterprise Development Service Providers (MEDSPs) and District Micro Enterprise Group Associations (DMEGAs) to implement field activities. It also built effective collaborative efforts with its kev stakeholders such as UNDP, DFAT, MEDEP, district based government agencies, mainly with District Enterprise Development Committee, and District Disaster Recovery Committee and District Cottage and Small Industry Development Board and Offices as well as with other I/NGOs working in the project districts. Partnership and collaborative approaches were keys to speed up service delivery as well as for the success of the project.











She became financially independent and socially empowered. "I feel good to be able to give a good life to my family and not depend on my husband for money.

#### **Challenges**

RELRP faced many challenges during the implementation to deliver services and achieve ME revival and new creation targets. Despite adopting a fast track approach to recruit staff and select partner organizations, it took almost three months to have a full staff on board and mobilize partners in the field. This gave the project only 9 months for field implementation to achieve very ambitious targets. The border blockages and fuel crisis were also another major challenge not only for the project, but also for the entire country. To overcome problems created by this situation, RELRP, MEDSPs and DMEGAs had to plan smartly and run multiple programs simultaneously to achieve agreed targets. The majority of RELRP's partner organizations did not have experience of handing large grants as well as working in the post disaster situation. RELRP did not have time and resources to build capacity of partner organizations. The project had to use 'grant management' and 'ME based monitoring system' prudently both to build the capacity of partner organizations and track the project progress.

Apart from psychosocial counselling, RELRP implemented all interventions that MEDEP has promoted for ME creation. Targets for each intervention were also based on MEDEP's experience. RELRP, however, had to revise targets for some interventions, for example, technology support, to respond to the real needs of MEs.

#### **Lessons Learnt**

Livelihoods Focus and Inclusive Approach: RELRP had two objectives to revive lost or damaged enterprises of existing MEs building on their past knowledge, experience and enterprising skills, and create new ones. This focus on rebuilding livelihoods through micro engterprise development and inclusion of beneficiaries other than existing ones proved very important elements in recovery efforts for building back the local economy as well as to reduce potential community conflicts. Cluster Approach: RELRP's cluster approach was very effective in mobilizing service providers, resources, reaching beneficiaries and providing services to them within a very short period Time-frame: RELRP was designed as

a one-year early recovery project, but it only had nine months for field implementation. As a short recovery project, it was very much focused on achieving targets and had no time to think about the process. It had to move fast to fields and start providing different services to MEs. While RELRP results clearly show that it was able to exceed most of output targets, extension of the project period by a few months would have helped to ensure the quality of service delivery and impacts.

Psychosocial Counselling: RELRP's interventions were based on MEDEP's model except the addition of psychosocial counselling. Psychosocial counselling proved to be very effective not only to overcome psychological stress and trauma, but for recovery and rebuilding of lives and livelihoods. Four Key Elements to Success: After the major natural disasters such as the earthquake the entire population would be affected and all would expect external support in one way or another. RELRP's experience shows that well targeted beneficiaries, clear communication, effective coordination, and constant follow ups are four key elements of early recovery initiatives, both to reduce community conflicts as well as to improve service delivery.

Be Responsive and Flexible: The project's willingness to respond to local demands and provide support accordingly is one of the key learnings that contributed to its success. Adaptive Management: RELRP had to become become adaptive to changing circumstances. During the fuel crisis period, RELRP had to limit field monitoring and depend on mobile phones and social media such as Facebook and Viber to monitor and update on field activities and progress. The project was quick to review planned programs and approach the management team and for approvals for suggested programmatic changes.

programmatic changes.
Build Strong and Coherent Team:
Building a coherent team was important. The management had to adopt effective strategies not only to build a strong and coherent project time, but also work collaboratively with partners and stakeholders to delivery services quickly.

Donor Representatives Can Be Helpful: DFAT seconded a full time Principal Advisor to UNDP for RELRP, Having a donor representative in the recovery projects such as RELRP has multiple advantages, it makes donor to understand the context within which the project is operating, hence, easy to garner its support and it can also help to speed up things across the system to fast track decision-making process. CFC Construction: Common Facility Centers (CFCs) used to be simple buildings built without proper technical support. It is, therefore, worth investing in engineers to design and supervise the construction CFCs, critical for sustainability even in small community buildings. Increase Visibility and Outreach: RELRP experience shows that a well targeted communication programs and promotional materials are effective in promoting the visibility of the project efforts and also inform beneficiaries about what the project is all about. This helpWed to check on the expectation of beneficiaries as well as make the project more accountable to its target groups.



## Cultivating Potatoes in Lamidanda

Padma Kumari Shrestha of Lamidanda in Dolakha district witnessed her house collapse from the earthquake while she managed to run outside and save herself and her family. She lost her house, her valuables, her potato field — in fact literally everything she owned.

Lamidanda is famous for the quality of its potato, and Padma Shrestha is a famous cultivator. She, along with seven other women had formed a cooperative called Hariyali Krishi Samuha (Green Farmers Group). MEDEP/UNDP. with financial support from AusAid provided them with necessary training to grow pre basic seed of potato, which proved to be a source of excellent income for them. Indeed, their village is green as more farmers turned to cultivating the seed and growing them. The money they made selling the seeds and cultivating potato helped them live a comfortable lifestyle with some luxuries thrown in. But they lost everything in the earthquake in 2015.

Seeing her house collapse, experiencing the continuous aftershocks, and living outside in a tent broke Padma's spirit. She fell into a deep depression and could not understand what was happening to her. She used to be a

happy person, a successful entrepreneur who looked forward to seeing her children succeed in life. But after the earthquake she lost her will to live. When she thought she could not get worse, RELRP/UNDP came to the village offering mental and financial support. She is thankful to the project and the psychosocial counseling that was offered to her. She and many other women like her give credit to the counseling for saving them from utter despair. Counseling provided them motivation and energy to start from scratch the second time around. RELRP also supported the villagers by providing them with pumps, technology to make plastic tunnels in the fields, and provided necessary equipment for irrigation. They also helped to rebuild CFC, which had collapsed during the earthquake. CFC was where they stored seed potatoes until they sprouted. It was also a place where they shared technology and knowledge with others in their community. RELRP gave them a second go at life. They welcomed the support and started all over again. Now they are flourishing once more and enjoying their work.



Padma Shrestha shows off her prized seed potatoes!

#### Dhaka Weavers of Dolakha

Weaving intricate dhaka patterns
As the earthquake and fuel crisis hit the country one after the other in 2015, the dhaka weavers of Chathali, Bhimeshwor Municipality in Dolakha district who belong to the marginalized Thami community and are often stigmatized as squatters, were one of the many to suffer. This twofold disaster left them emotionally, financially and mentally disturbed. After enduring social discrimination most of their lives due to their low caste, having to tolerate the natural catastrophe stretched their endurance to the limit.

In times of disaster when economic and social insecurity is heightened, vulnerable groups like the Thamis feel more compromised. On top of that, being women in a patriarchal society is very challenging. Their business lay crumbled amongst the rubble of broken buildings and people. The Common Facility Center (CFC) where they met to weave intricate dhaka patterns was badly damaged, making it unsafe to use.

However, slowly and surely they man-

aged to pick up the threads of their lives and start all over again, with support from MEDEP, RELRP and the Australian Government. There are a total of eight women in the group and each entrepreneur has made an average profit between Rs 4,500 – Rs 10,000 per month by producing 50 different varieties of colorful dhaka products like shawls, mufflers, traditional attires (Kurta Suruwal, Saris).

In Nepali culture, dhaka weavings are considered to be one of the oldest and most significant fabrics. From simple geometrical patterns to complex flowers, butterflies, every design is unique and intricately woven using colorful threads. One of the entrepreneurs, Dhanmaya has received orders for five dhaka shawls. It takes her nearly three and a half days to weave a traditional dhaka shawl. She sells each shawl for Rs 2,000.

Life has not been easy for Dhanmaya and the other women. They moved to Chathali in 1987 after being displaced by a landslide. In 2013 they were trained by MEDEP in

the art of weaving dhaka. They also receiving four hand looms to start their enterprise. The village had a CFC, which helped to establish their enterprise, Chathali Bhume Dhaka Laghu Udhami, But all of that was damaged in the earthquake. In the months after the earthquake RELRP supported them with advanced skill training that enhanced their creativity and also provided them with business counselling for smart decision making. The women say, "being associated with weaving enterprise has empowered us and made us economically independent to sustain our livelihoods." It has been more than a vear and a half since the earthquake. The dhaka weavers of Chathali are once again active, spending their free time designing, weaving, selling and making a profit! "We never thought we will be able to come this far after losing so much," says Dhanmava, It took them some time, but now they are once again secure in the knowledge that they have their profitable enterprise to look forward to.





Stinging nettle makes them happy!

## Stinging Nettle is Good for Business

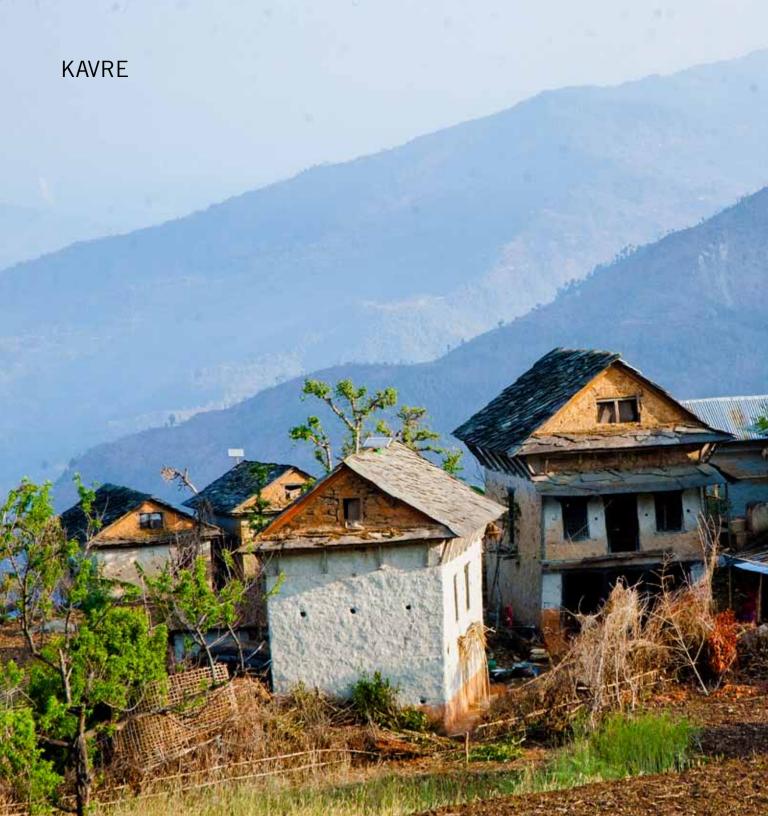
Stinging nettle was used internationally for a long time to make fabrics until cotton took over. Concern for environmental damage caused by the production of fabric such as cotton has brought the unassuming nettle plant into the limelight as an ecologically friendly fabric. And Nepal has benefitted from it.

Himalayan nettle, or sisno as it is known in Nepal, has changed the lives of many living in the mountains for the better. Jhyaku, a remote mountain village in Dolakha district is one such region where sisno has proved to be a boon. Long disregarded as a waste by the people mainly due to its sting, it was used mostly to make rope and also as vegetable. Recently sisno has metamorphosed into a cash crop that has changed the lives of the residents of Jhyaku. Jhyaku is a settlement of Sherpas who migrated from the adjoining territory of Tibet centuries ago. The relation between the himalayan nettle and the Sherpas of Jhyaku is almost ancient. They have their own traditional

methods to spin yarn from it. Chhiring Doma, a resident of Jhyaku loves the plant. "It is my bread and butter," she says. For her, it is not a nuisance as she knows how to get around the sting and use it to the maximum benefit. Modern technology and fashion had reduced the usefulness of nettle for many years, but MEDEP gave it a fresh lease of life by providing an intense training of one and a half months to 13 micro entrepreneurs. The women were trained on the intricacies of cultivating nettle for spinning yarn, and using the varn to design various things including fabric. As soon as the training ended, they formed a cooperative, 'Namobuddha Allo Dhago Utpadan Samuha' (Namobuddha Himalayan Yarn Production Group, NHYP) and started work. As they were starting to set up the business the country was rocked by the 7.8 magnitude earthquake and all was lost. The yarn was destroyed, so were their houses. The whole country was in mourning. But the people of Jhyaku did not give up until RELRP came to their

rescue. The entrepreneurs received psychosocial counseling, which helped them address their trauma and work towards restarting their enterprise. They were provided material to start spinning again. In the midst of despair, they were encouraged to spin the yarn. "We did not know there was a worldwide market for nettle. It was unbelievable", says one of the young entrepreneurs, Sanchheki Sherpa. She was paid Rs. 26,000 for 15 kgs of yarn. This was an amount she "had never seen before"! Currently the rates have gone up even more. They can make as much as Rs. 9000 per kg. RELRP is building a CFC in Jhyaku where the entrepreneurs come together to spin and store their yarn. They were also provided a washing machine to save time on cleaning and drying the yarn. "With all these facilities, we are hopeful to produce yarn in large scale' says Namji confidently. 'The support we have received from RELRP has helped us immensely and

encouraged us to never lose hope."



#### The Story of a Cobbler

Maiya Ramtel is a cobbler and she is proud of it! From being a shy teenager who could barely say two words in front of people, to heading Makhamali Micro-Entrepreneurs Group Association (MEGA), she has come a long way, It was not an easy journey. Maiya belongs to a poor Dalit family from Mahadevsthan in Kavre district. She is illiterate due to poverty and also due to age old beliefs that daughters should not be educated. She got married at the tender age of 17 and was pushed headlong into taking care of her husband's family of eight people. She cooked and cleaned and looked after the farm and livestock also. This was her life and she did not know any better. As she started having children, her perspective on life changed. She wanted to give them a better life than hers. She started looking around. Luckily MEDEP/UNDP with support from AusAid, was providing trainings to various micro entrepreneurs at that time. Maiya enrolled in the training program and learned the art of making shoes. People ridiculed her at her choice of business, but she persevered. She started her first shop with Rs. 2000, and earned Rs 4000. Encouraged, she opened her own shop, Sundar Lady Shoe

Center with a loan of Rs. 30,000 from a woman's saving group. She moved from strength to strength, breaking all stereotypes. People who used to make fun of her for taking up a man's job, were impressed with her success. When the earthquake shook the country in April and May 2015, she lost every-

in April and May 2015, she lost everything. All the MEs have a before and after earthquake story. These are MEs who did not give up. They were definitely down for a few weeks, but pulled themselves up and moved on with life to emerge stronger, wiser and more successful than before with the help of RELRP. Maiya was among those who did not give up. She was supported by the psychosocial counseling and technology support from RELRP. The project bought her machinery destroyed in the earthquake. RELRP also supported her by helping her advertise her business through FM radio. Maiya now employs her husband, who

is happy to help her. She makes various kinds of shoes for different occasions. She sells seven to eight pairs of shoes per day and makes more than Rs 50,000 per month. As Maiya has advanced in her business, she has gained confidence also. She has assumed leadership roles



Padma Shrestha shows off her prized seed potatoes!

#### Friends and Partners

She became financially independent and socially empowered. "I feel good to be able to give a good life to my family and not depend on my husband for money.

Four friends: Durga Shrestha, Sunita Shrestha, Sita Shrestha and Archana Shrestha from Panchkhal, Kavrepalanchok district love each other's company and spend as much time together as possible. Their friendship encouraged them to go into business together. All four of them decided to acquire training from MEDEP/ UNDP with financial support for AusAid, on entrepreneurship development and opened Shrestha Boutique Design in 2012. Though the 2015 earthquake did a lot of damage to the infrastructure of their business (they had to shift their boutique), their skills, their resilience, and their determination to succeed remained. The girls, who all come from low income families are college students. They were dependent on their parents for their educational needs. "I used to feel so guilty asking them for money," says Sunita, "because I knew their financial condition." Those days are in the past now. These young girls are successful entrepreneurs and leaders in their community, and role models for youth who want to branch out on their own. Besides the micro entrepreneurship training, they have taken a number of other skill development exercises that have given them confidence to expand their business. The boutique started out as a tailoring shop but gradually expanded to include stitching, embroidery, readymade clothes, clothes for special occasions, and clothes made to order. Their specialization is embroidery work, which is also their best seller. The money they make from selling their products is enough to pay their college fees and help in household expenses.

RELRP helped them in the second phase of their business by providing psychosocial counseling and 30-day advance training in design and tailoring. They also supported the young MEs to replace damaged furniture. Every cloud has a silver lining and for them the silver lining after the devastating earthquake was their linkage to RELRP. They were provided digital literacy training, which will help them project their business in the global market. Connection to internet has also helped to improve their designs, which translates to more sales and therefore more profit. They have plans to expand their business on a larger scale by developing linkages with exporters, and getting into e-marketing. They say they will never give up the boutique and will continue no matter what life has in store for them.





The women are happy making bamboo products for their livelihood

#### The Bamboo Business

Moimo Tamang, Khina Devi Magarati, Phoolmaya Mijar and Rima Magarati are "post-earthquake" entrepreneurs from Panauti, Kavrepalanchok district. They were among a group of people who got psychosocial counseling from RELRP after the earthquake. This helped them greatly to overcome trauma caused by the earthquake and the numerous aftershocks that came on its wake. RELRP also helped them find ways to earn a living as micro entrepreneurs. Among the many skill trainings offered, they chose to learn to make bamboo handicrafts. The 15-day training gave them skills in the art of making various bamboo products like racks, baskets, mirror frames. The women, all from disadvantaged and marginalized communities, were also trained on GESI, and SIYB to strengthen their capacity in gender equality and social inclusion and in entrepreneurship skills. Besides the trainings, RELRP also provided them with machinery worth Rs. 63.000.

In the first month itself, the women sold products worth Rs. 60,000. The money means a lot to these women, who have had to struggle to make ends meet all their lives. They have responsibilities that never seem to end. Phool Maya and Khina

Devi used to work as laborers, which was very tiring. As it was also seasonal, there was no guarantee of making money every day. But now, with the skills they have acquired, they can make the bamboo products from the comfort of their homes and make a comfortable profit. "I feel proud when I feed my children and pay their school fees. I will never let them feel the lack of their father. I sincerely hope I can earn more in the days to come", says Khina Devi, whose husband has left her. She wants to educate her daughter and make her a "big" person.

Moimo Tamang shares the same feeling, "I was very insecure when I was financially dependent on my husband." She had to bear anything that came her way. Her training and the fact that she is making her own money has increased her confidence. She says, "I have enough confidence now to survive on my own and take care of my children even if my husband leaves me." Financial independence is a big thing for these marginalized women, who had the added burden of losing everything in the earthquake. RELPR came as savior, literally, to give them their dignity back and give them hope to dream of a better future for themselves and their children.

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### Sharmila Grows Super Plants!

A tomato plant that Sharmila Mijar grew yielded 12 kgs of the vegetable! "This was from one single plant," she exclaims, delightedly. One kg sells for up to Rs. 80. Her happiness is understandable. Sharmila is a member of a communal agriculture farm, which the group have named Lokeshwor Agriculture. She, along with the other members have leased 14 ropanis (8 ropanis = 1 acre) of land and planted tomatoes keeping in mind the demand from the market. They took a loan of Rs. 800,000 to start the enterprise, but are satisfied with the outcome. All the members are making money and living a comfortable life. Besides tomatoes. they also plant cauliflower. They sell it to a wholesaler in the local market, who brings it to Kathmandu. It is amazing what proper guidance and counselling can do to people who have been hit by tragedy. Sharmila and her fellow farmers lost their livestock, homes, and property in the April 2015 earthquake and the aftershocks that followed. Fear of falling objects, landslides and other calamities stopped them from going to the field to check on their crop for almost two months. As a result, the tomatoes rotted on the vines and the group had

to incur a loss of Rs. 400,000, which is a big amount for small farmers. "We were desperate and did not know how to recover from the disaster all around us". "Everyone was living in shelters and a pall of gloom had settled over the village over the loss of lives and property. No one had the desire to get up and take charge," she says. The group of farmers were old MEs who had received training from MEDEP in vegetable farming. As such they qualified for intervention from RELRP for psycho social counselling. "Finally we felt a tiny ray of hope, enough to get moving." Gradually they started going to the field and working with the new tractor provided to them by the project. Sharmila and her friends have recouped their losses, and rebuild their houses. They are thinking of expanding their enterprise now.

From a single farmer working in her fields to grow maize and millet and sometimes vegetables that she sold in the local market, to growing a super tomato plant, Sharmila's journey has been full of challenges and successes. She had no clue she could use her six ropanis of land to grow crops that would make her life comfortable. She attributes this to lack



Sharmila Mijar



Ram Kumari taking care of her chicken!

#### Never Give Up Ram Kumari's Story

The earthquake of April 25, 2015 and the subsequent aftershocks devastated thousands of micro entrepreneurs supported by MEDEP and MEDPA in many districts including Nuwakot. They lost their enterprises that were essential parts of their livelihood and the local economy. RELRP responded to this critical situation rapidly and provided emergency response and much needed support for survival, both mentally and financially, to almost 70% women MEs trained by MEDEP, MEDPA. Ram Kumari Parajuli of Bidur municipality in Nuwakot district was one such woman entrepreneur. After taking the training, she invested all her savings as well as took a loan of Rs. 180,000. Ram Kumari lost most of her successful business of poultry farming in the earthquake when more than half of her chickens perished in their coop. "I was devastated when I saw the destruction, but I could not do anything," says Ram Kumari. More of her chicken died of starvation when she could not reach the coop to feed them. "The aftershocks made it impossible to feed them every two hours", she says. Ram Kumari started her enterprise in 2003 with a training from MEDEP. She struggled to gain a foothold in the

financial field, which was a male bastion in those days. Her perseverance and hard work pulled her through. She made a success of her business selling live poultry locally to fresh houses and butchers. Her friendly nature and persuasive demeanor gave her an edge over others. She made between Rs. 60 to 80,000 in every sale of 500 chicken. With that profit she educated her five children, looked after the house, and saved enough to build a two storied cement house. But most importantly, it gave her an identity. She became financially independent and socially empowered. "I feel good to be able to give a good life to my family and not depend on my husband for money. The respect I get from my family members is worth all the sleepless nights I spend building up the enterprise." After the earthquake she received psychosocial counseling and infrastructural support as part of RELRP's objective of providing immediate support to earthquake affected MEDEP/MEDPA entrepreneurs to revive their enterprises and stabilize their livelihoods. It took her some time, but she bounced back much stronger. Her days are again filled with taking care of her poultry from five in the morning to nine at night. In between she

She became financially independent and socially empowered. "I feel good to be able to give a good life to my family and not depend on my husband for money.



### Spiced Up

April 24, 2015, is a date that Saraswati Karki will never forget. She lost all her belongings along with millions of other people in the devastating Nepal earthquake. She lost her cardamom field, her source of livelihood, when the fields were swept away in a landslide and the water source dried up. Without the cardamom enterprise, Saraswati could not survive. She felt her life spiraling out of control with the loss of property and business. Natural disasters like the earthquake in Nepal affect people in several ways. Besides the loss of life and property, physical and mental trauma is very common. Saraswati is thankful for RELRP/ UNDP with financial support from AusAid, for the timely intervention it provided through psycho social counseling for the acute depression most of the earthquake victims were facing in her village of Kubu Kasthali in Ramechhap district. The counseling and technical support provided by RELRP gave her the much needed comfort to resuscitate her business and encourage others like her to do the same. However, that was not enough. The project nudged her to restart her life, but she was the one who finally took control and rallied others to go back to their fields.

And now the hills of Ramechhap is once again alike with the scent of cardamom. Saraswati's story as an entrepreneur begins in 2010 when she struggled to start her enterprise. The topography of Ramechhap is not conducive for much of anything. There is not much arable land for crop cultivation. Most of the landscape is steep hills. The villagers were struggling to make ends meet as they could not cultivate any cash crops. About a decade ago MEDEP partnered with a local NGO to provide training in micro enterprise in their village. One was in jam making and the other was cultivating cardamom. Most of the villagers opted for jam making as they could not comprehend how cardamom could grow in such steep and sandy land. Saraswati, however, wanted to give it a try. She took the training and was ecstatic to discover that her steep land was just the right kind of field for such a crop. With cover from uttees trees, and good irrigation, Saraswati had the perfect land to cultivate cardamom. Once she started growing the lucrative spice tree, her neighbors also left the jam making enterprise and started growing cardamom. The whole village has started cultivating cardamom in a



Saraswati surveys her crop of cardamom!

### Honey from the HAYU's

Hayus belong to a historically marginalized ethnic minority community. The government has taken special measures to protect the culture, language, tradition and well-being of this community. They are very poor and meet MEDEP's criteria of the core target group to become micro entrepreneurs. MEDEP started with training 20 people from the Hayu community in Ramechhap in bee keeping enterprise. However, most of these MEs lost their hives in the earthquake. RELRP supported them to get back on their feet and reestablish their enterprise. The project also trained 60 new potential MEs in bee keeping providing them with relevant technology and other follow up support to get their enterprise up and running.

Interestingly, it is mostly women who are involved in this micro enterprise. Bee keeping is a low investment and low maintenance enterprise that is just right for Hayu women living in a dry area like Ramechhap. The women who come from very poor families say they

were attracted to this enterprise as the return is very good. "My husband is not well, hence I take care of the enterprise entirely on my own. I made Rs. 3000 in three months selling honey. This is unlike other enterprises that is labor intensive. As long as the bees have a suitable place for pollination, nothing else is required," says an entrepreneur. The Hayu women live in an area where chiuri plant (Indian butter tree), a multipurpose tree grows in abundance. This is what the bees forage on and what makes the Havu honey special. Some of the women already had two bee hives given to them by MEDEP. REL-RP gave them three more hives along with Serena species of bees. RELRP also distributed five hives each to 80 households (60 hives were handed over to women entrepreneurs) bringing the total hives to 400. MEDEP has linked the entrepreneurs with Gandaki Bee Concern (GBC). The two have a history of partnership promoting beekeeping and honey based enterprises for poverty alleviation applying Pro-Poor Public Private Partnerships (5Ps) principles in many districts of Nepal. GBC can provide a buy back guarantee for all honey produced by MEs for an agreed price. As bee keeping is seasonal, the Hayu women are all set to establish another enterprise based on the chiuri tree. The multi-purpose tree produces butter that is extracted from its seeds. Besides using it for cooking, the butter and other parts of the tree can be used for making soap, body lotion.

It is not short of a miracle to see women of the almost endangered Hayu community come out of their cocoon to start such an enterprise. They are one of the most marginalized, uneducated and poor communities in the country. But with the correct technology to match their temperament and environment, and with a little bit of encouragement, the progress they have made is remarkable. RELRP, along with MEDEP have to be commended for giving them the confidence to believe in themselves.





#### Sukumaya's Mouthwatering Delicacies

A little bit of puffed rice, some boiled chick peas, a pinch of chat masala and rock salt, some diced tomatoes, roasted peanuts, green chilies, onion, ginger and a swirl of lemon juice - there you have it!! Sukumava's mouth-watering chana chatpate. No wonder there is always a long queue waiting to savor this street delicacy that she is so famous for. For the citizens of Kalikasthan in Rasuwa. spending money on Sukumaya's chana chatpate and pani puri (puffed wheat balls filled with seasoned water, boiled potatoes) has become a ritual. She feels proud that people miss her if she takes a day off. She recently bought another cart to fulfill the demands of the people. Her son looks after it.

Life wasn't this rosy for Sukumaya and her family. Her home is in Yarsa, a remote village in this equally remote district, where she used to grow crops and raise livestock. But the money was never enough to make ends meet. She moved to Kalikasthan when she fell ill with cancer. She opened a small grocery store while undergoing treatment. Life was getting better when the earthquake

happened. The catastrophe took away everything she owned. "I would have been crushed to death had I not been fast and ran outside", she recalls shuddering. She spent several days sleeping in the open with others as the aftershocks continued. Getting any relief material, including tarpaulin, to this remote district was not a priority. It was inevitable that she fell into depression.

UNDP's Rapid Enterprise and Livelihood Recovery Project (RELRP) saved her from utter despair. As a new ME, she undertook the entrepreneurship training, which provided her skills to start her own business. RELRP bought her the cart along with necessary utensils to run the chana chatpate business. She also received psychosocial counseling that helped with her anxiety.

A little over one year down the line Sukumaya is laughing and joking with her customers as she mixes various ingredients to prepare the appetizing snack that her customers love so much. Reflecting back on those terrible times, she says, "I beat cancer, and I beat the earthquake. I think I can survive anything now."



Eager customers wait to taste Sukumaya's chatpate!

### Dawa's Tea Shop

Dawa Ghale is a longstanding Micro Entrepreneur (ME) who was trained by MEDEP in enterprise development. After receiving training, she started her enterprise of a small tea stall nine vears ago in Dhunche, Rasuwa, Dawa was doing well selling tea to her customers who came to her every morning and throughout the day. She rose with the sun and opened her shop at 6 am to welcome customers and closed only after it got dark and too cold to stav out any longer. She served them with a big smile and local chitchat. Her tea shop provided warmth and a place to exchange greetings, and share news before starting the day for more than 50 regular customers that wandered in and out of her shop in the cold inhospitable terrain of Dhunche. Customers loved her and she loved them back. She flourished in their compliments. She was planning on expanding her business and moving out of her mud brick hut that functioned as both her living guarters and her business. But the earthquake that struck the country in April and May, 2015 shook the foundations of her happy and

content life. From a bustling tea shop, she moved to a temporary structure of metal sheets and wood, with just a tricking of people too scared to sit in one place for a long period. She used to earn an average of Rs. 1.500 in a day. But after the earthquake, she barely made Rs. 200, which made it impossible for her to make ends meet for her family of six. Dawa was in despair for a long period of time. Like many others, she lost all hope of ever getting back on her feet again. Various NGOs, INGOs were swarming her village with emergency help that included temporary shelters, food and clothing, but this was all for a short period. What would happen to her and many like her after they left? Was it even possible to start their enterprise all over again? "I was plagued with questions like these and worried all the time," she says. However, RELRP/ UNDP came to her rescue as it did to many others. The priority of the project was to provide much needed support to restart the villagers' livelihoods. The project provided Dawa and other MEs in Rasuwa psychosocial counseling.

The counseling gave her the confidence and motivation to build back her life again. SEEDS, the local partner that RELRP works with in Rasuwa, supported Dawa to gain access to loans from cooperatives so that she could build back her business. Dawas' is a story of true grit and determination. She is made of sterner stuff and she did not give up. Though the devastation she saw all around her in the initial days after the earthquake had pulled her down, with all the support she got, she has bounced back stronger and more determined. She has moved from strength to strength. After the metal and wood shack, she started building her own house. She has added advantage now that her children are grown and help her both financially and physically. One of her sons is overseas and all her children are educated. Her shop is bustling with activity once more and customers are praising her to the skies again. She has been successful in providing for her family and takes care of her husband along with her business. This is her world and she is content.





Memba and the women in her Farming Group busy in making their village green!

### Going Green in Ramche

Ramche VDC in Rasuwa has always been a disaster prone area. The residents are used to landslides every monsoon. But the 2015 earthquake was nothing like anything they had ever experienced before. The earthquake was followed by an avalanche that added to the devastation. Life as they knew it literally shook from the foundations, leaving the residents scared and devastated. Memba Yalbo Tamang, a 40-year-old farmer was one such resident whose life changed irreversibly on that day. She has been the sole bread winner of her family since her husband went overseas for employment more than a decade ago, leaving her with three small children. There has been no word from him since then. Memba who was trained by MEDEP as a ME, was involved in farming of traditional crops like maize and wheat. MEDEP encouraged and provided small farmers training to start farming of green vegetables. This green enterprise has proved to be a money making venture for her and also because as she says, she "loves everything green"! Reaching this point was not easy though. It meant diverting from something that was comfortable to

them. But Memba, who is the chairwoman of Ramche Vegetable Farmers Group, along with a few other women took the risk and made the change. This proved to be the right decision as vegetables have turned out to be very profitable. They had no problem selling their produce locally and in the adjoining district of Nuwakot. Seeing the success of Memba's group, which has almost 100 women who are involved in vegetable farming enterprise, others in the village followed suit and soon the whole village of Ramche turned green. This in itself is quite a feat as Ramche is a landslide prone area with barely any arable land. But the ladies have managed to turn their patch of land green and profitable. Besides green vegetables, they have gradually moved to chiraito farming, which is a high value herb cultivated in mountainous region. Memba feels the biggest achievement from her entrepreneurship is the confidence she gained. She is able to articulate her ideas, express her thoughts, and influence other women in the village. These small steps are monumental for women like Memba who are illiterate and not exposed to the outside world. Small steps like these

help Nepal achieve the SDGs on women empowerment.

But life as they knew it came to a standstill when the earthquake struck in April and May of 2015. The farmland was wiped away and with it the dreams and livelihoods of many. The whole country was in a state of shock. Rasuwa was one of the most badly hit districts with almost 500 dead and 800 injured. An immediate impact of the destruction was on livelihood and local economy. which led to insecurity. The women fell into deep despair. It took a lot of time and effort from a lot of people, especially social mobilizers and psychosocial counselling to get the women to think of starting over.

They did start over again though it took some time. Rasuwa was one of the districts chosen by RELRP for post-earthquake intervention. Besides psychosocial counselling, UNDP/RELRP provided them technology such as seeds, plastic sheets and tools, and also built the damaged Common Facility Center (CFC). The fields of Ramche are verdant with vegetables again, the vegetable collection center is crowded and noisy with laughter and chatter of



### Barbershop as Micro Enterprise

With a final flip of his comb, Bishnu Shrestha waves a mirror in front of a client. After inspecting himself in the mirror for a full five minutes, the client grins and Bishnu releases a sigh of relief. He lives to please his customers. Bishnu owns a barber shop in Khurkot of Sindhuli district. His salon sees a steady stream of customers who come in for their grooming needs. He offers them a shave and a good hair cut with head massage thrown in. For this he charges Rs. 50 per client. Bishnu says, he makes an average of Rs. 1,200 to 1,500 per day.

In a career where people from the terai generally lead, Bishnu is an anomaly. The middle aged father of two is from the hills. He had a natural knack for cutting and styling hair, but it did not get him any jobs. He wanted to raise the living standard of his family. He wanted to give them small luxuries like education, good clothes, a comfortable home, but the traditional farming that he was involved in wasn't providing him enough to take good care of his family. Like so many other young men from his village, he decided to go overseas for work. Bishnu managed to get the required amount of Rs. 100,000 (he took a loan), and was all set to go to the Gulf. By a twist of fate, it just so happened that MEDEP/UNDP was providing skill development trainings to micro entrepreneurs in Sindhuli. Someone suggested that he should go, and he did. "This training changed my life," says Bishnu. He already had the skills, now he learned the technical aspect of hair styling and grooming for men. He also learned the business side of it. Soon, Bishnu Hair Cutting and Gents Parlor was established with state of the art equipment. He abandoned plans of flying to the Gulf, which made his young wife and children very happy.

Bishnu was doing extremely well when the earthquake struck in 2015. In a blink, he lost everything. His house and his parlor, both were in shambles. He was back to where he started. He got some comfort when RELRP/UNDP came to his village to provide a helping hand to earthquake affected micro entrepreneurs. The program provided Bishnu with psychosocial counseling and finances to set up his salon again. Bishnu is back in business and couldn't be happier. "I am eternally grateful to RELRP", he says, "for helping me reestablish myself and giving me a chance to look after my family without the added burden of loans."



Bishnu with a client: He serves to please

#### Vegetable Farming: Women Take the Lead

Hundreds of micro entrepreneurs affected by the April and May 2015 earthquakes have bounced back and revitalized their seasonal vegetable farming with the support of UNDP's early recovery earthquake program, Rapid Enterprise and Livelihoods Recovery Project (RELRP) with financial support from Australian Aid.

In Sindhuli district, RELRP provided three tillers to 60 women entrepreneurs in the community, which has increased efficiency in ploughing and cultivating thus saving time, energy and cost for Uthpadansil Laghu Udvam Co-operative in Bhimeshwor, Ward No 7. This has also helped break many social barriers as operating a machine is typically perceived as a "man's job". But these enterprising women entrepreneurs have proved everyone wrong, by not only operating the tiller, but achieving excellent results. "We were hesitant to use the tiller as we were not sure what the villagers would say," says Chandra Devkota, who was the first person to operate the tilling machine. "But our fields were barren and we needed money. So we decided to go ahead." It

was a sight to behold when the women first started using the tiller. The whole village turned up to see how they handled a "machine made for males"! But these women did not let anything deter them and moved on.

"It used to take us a whole day with bullocks but now with the tiller it takes us only half an hour to prepare our fields for planting. It's amazing how technology can assist to become more resourceful and productive," expresses Chandra Devkota with delight. It took them only a month and a half after the earthquake to restart farming of seasonal vegetables. "We are elated to have received the opportunity to learn and advance our technical skills despite being uneducated. Everyone in the community is helping each other. We share the tiller to plough and sow seeds in an efficient manner saving time to finish other chores, ☐ highlights Tara Devi Thapa from Ward No 8, Bara. Like Tara and Chandra, many entrepreneurs in this community were able to revive and recover their losses post-earthquake with support from RELRP. This is also a good example of gender equality for

economic empowerment of women for sustainable development.

For many women entrepreneurs, life has prospered since taking the micro entrepreneurship training with Micro Enterprise Development Program (MEDEP). This has enabled them to be financially independent, "I feel proud to be able to support and fulfill my children's needs without depending on my husband. This has significantly empowered us and salvaged our self-esteem in the family and community, ☐ says a ME, Shanti Tamang. While MEDEP provided them skill training, RELRP helped them through psychosocial counselling to bounce back after the earthquake. The counseling provided a fundamental intervention that had a positive impact on their lives, at the right time. "Psychosocial counselling taught us meditation and to think positive, which in turn helped us reorganize and recoup from our immense loss. The counseling provided us with confidence and not to live in fear all the time, ☐ shares Kalika Chaulagain. RELRP provided psychosocial counselling to 1,105 affected existing micro entrepreneurs in Sindhuli district.



Women working their fields with the tiller

# Investing in a Fresh House



Bishnu with a client: He serves to please

Gopal Shrestha, 24 of Khurkot, Sindhuli has a good eye for entrepreneurship. When Public Health Division at Kathmandu Metropolitan City announced that it was thinking of phasing out slaughter houses in Kathmandu in favor of bringing in packaged meat from outside the valley, Gopal started envisioning a lucrative future for expanding his fresh house. Sindhuli is just four hours' drive away from Kathmandu, and Gopal could see a rewarding future selling poultry to shops in Kathmandu.

It was a very different life that Gopal lived just two years ago. He already had a poultry business but it was nothing to write home about. He had no business skills and found himself lagging behind his competitors. He was barely surviving and was feeling restless. Like thousands of other able youths in the country, Gopal decided to go overseas for work. Without telling anyone at home, he came to Kathmandu to make his passport. But a twist of fate put him in contact with staff from MEDEP. When they found that this young and smart youth was leaving the country frustrated and poor, they convinced him to enroll in micro enterprise training for small business. For Gopal, this was an

opportunity he could not miss. He went to the agent who to get his passport back and was surprised when they asked for Rs. 5,000. In a fit of anger, he asked them to keep it and joined the training in operating a fresh house. Upon completion he was provided with machinery to start his business.

He now had both technical and business skills to do well. Finally, his shop was set and business was good when the earthquake struck and destroyed everything around him. He lost around 300 fowls when the coop they were in, collapsed. Gopal was paying rent to keep his hens in a neighbor's house. All was lost. Thousands of people lost everything they owned in the April 2015 earthquake and a month later in May. But for people like Gopal, already living under the poverty line, survival itself became a challenge. "We did not have anything. Everything, except the air, seemed to cost money. I felt hopeless and regretted my decision not to go overseas for work." But all bad things have an expiration date, and Gopal's was the day RELRP/UNDP with funding from AusAid, came to their district to offer psychosocial counselling and other support. The project gave





### Garment Brings Prosperity

**Bharimal Garment Common Facility** Center (CFC) is located in Nepalitole village, ward 5 of Phulpingdanda VDC of Sindhupalchok district. The village is well connected with dirt roads. The majority of people living in Nepalitole are Dalits. Before the 2015 earthquakes, most of the people of this village had simple houses, mainly built with stones and mud with corrugated iron sheet roofs. They were poor. Agriculture was their main occupation but they did not grow enough to feed their families. To support families, the local people used to travel to neighboring districts for casual jobs. There were no enterprises in their village to generate jobs for them.

The 2015 earthquake had devastating impacts on this village. It destroyed all houses, killed livestock and ruined crops. The majority of people did not have time to salvage whatever they could from flattened houses. Some even lost hard earned savings in the two earthquakes. Mostly, Dalits were injured and lost their lives in the earth-

guake. After the earthquakes, the locals who had gone outside their village to find casual jobs returned to the village. including a group of young people who were working in garment factories in Kathmandu. They came back empty handed with no money and no jobs to rebuild their houses. They could not work as daily wage laborers for almost six months due to the reoccurrence of frequent aftershocks. During this period, they depended on the generosity of INGOs/NGOs/GOs for living. These organizations provided them plastic sheets, tents, bamboos and corrugated sheets to build temporary shelters and some money to meet basic necessities.

During this time RELRP/UNDP came to their village offering technical, emotional and financial support to MEs trained by MEDEP. One of the objectives of the project was to create new MEs affected by the earthquake. When this was done, RELRP identified Sindhu Development Centre (SDC) as a prospective ME and provided micro

capital grant to revive its enterprise. A micro capital grant was also provided to Sindhupalchok District Micro Enterprise Groups Association (DMEGA) to repair, rebuild and construct new CFCs. SDC provided an entrepreneurship development training, a technical skill training on garment making, and appropriate technology that included different types of sewing machines to newly formed micro entrepreneur group. A total of 24 Dalits benefited from this support as they became new micro entrepreneurs.

DMEGA provided technical support to build a new CFC to start a garment enterprise. Ten young people who had the experience of working in garment factories in Kathmandu took leadership to build this enterprise. These new MEs have now formed a cooperative to support the growth of garment enterprise. They are working to register their cooperative at the district cooperative division office to access loans and other services in the future for sustainability.

### The Sweet Taste of Lapsi

Jit Bahadur Giri from Irkhu in Sindhupalchok has always struggled in life. He struggled against poverty and later he struggled for his health when he met with an accident and suffered spinal cord injury. He struggled to make ends meet for his family and struggled to send his children to school. But not anymore. Since the last few years he has established a successful business of making "Lapsi" candy. Lapsi, which is roughly known as hog plum is a native fruit of Nepal.

Jit Bahadur runs the lapsi candy business with his family. He harvests around 200 kilograms of the sour fruit, which produces over 20,000 kgs of candies. He produces 15 different varieties of lapsi and ginger candies, which are sold in the local markets, exhibitions and even in Kathmandu. He is eternally grateful to MEDEP for providing him with the necessary training and technical support to establish the business. After the training that he took in 2009, he started the enterprise with nine other people. But all of them were disheartened when they failed to make a profit. Gradually everyone guit the business, but Jit Bahadur persevered. And now

he is reaping in the profit. Before the earthquake damaged his lapsi farm, Jit Bahadur made an annual profit worth over Rs. 125,000. This encouraged him so much that he started training his community members on running a successful micro enterprise. After the earthquake, Jit did not lose hope, "I have suffered so much in life and this was just another roadblock", he says. He was one of the many resilient micro entrepreneurs who continued to run his enterprise even while living in temporary shelters. UNDP's early recovery project. RELRP with financial support from Australian Aid provided him with corrugated roof sheets and technical support. This included a lapsi processing machine, batch machine for packaging, solar dryer. The machinery helped him revive his business immediately. His candies are so much in demand he has to buy the fruit from his neighbors also. As a result, he has turned everyone into an entrepreneur! Learning from his success a group of women entrepreneurs have also started the lapsi business. They had taken the training with MEDEP some years back but did nothing about it. After the

earthquake, when RELRP/UNDP with financial aid for AusAid, offered the villagers another chance at training, the women took it. "It was a new beginning for us," says one of the members. They had seen Jit Bahadur make a success of his enterprise and hope to replicate it. The total target of RELRP in Sindhupalchowk district was rapidly revitalizing 1,896 micro entrepreneurs (MEs) affected by the April and May earthquake, along with creating 214 new MEs for promoting social cohesion and repairing/rebuilding and constructing 24 resilient working CFCs. What happened to this?

Jit Bahadur has fulfilled many of his desires by selling lapsi candy. His biggest regret is that he could not provide quality education to three of his four children. But he takes pride in the fact that his youngest child is studying to be an engineer. He has money for his treatment and has bought a physical therapy machine at home. He also plans to build a house after the earthquake damaged the one he was living in.

The meaning of his name is "win", and in spite of all the setbacks, that is exactly what Jit is doing: winning all his battles.





# Nepali Paper is Good for Business

Devendra Shrestha is only in his 20s but he has lived an interesting life. He is the chairperson of Saksham Nepali Kagaj Laghu Udhyami Samuha Sangh, and the manager of Sailung Numung Nepali Paper in Manthali, Sindhupalchok. He is also a third don black belt in taekwondo. From sports to micro entrepreneurship has been a long but exciting journey. It all started two years ago, when the 14 young founders of Sailung Numung Nepali Paper approached him to manage the micro enterprise. He has no clue what they saw in him, an unemployed, directionless youth who was thinking of going to the gulf for work. Though he knew nothing about lokta paper, he grabbed at the offer as it was the only one he had received, and on top of that, it meant not having to leave the country. Though all the people involved in the enterprise (it started with 23 people: three males and 20 women, most of them from the Dalit community), were young and enthusiastic, no one really knew how to run it. The enterprise was registered under the government's youth employment scheme. The founders had five ropanis of land that they had leased, and Devendra was on board. They did have the business up and going but it was not generating results as they had hoped. They were surviving, but barely. Now what? They did not have to wait long to get an answer. MEDEP came to their help two years ago by providing them with a beater machine, frames, Japanese sheets. Japanese press machine. All of a sudden production increased and they quickly found a market to sell their products locally. Everyone was happy. But this sense of security did not last long.

The earthquake and the subsequent aftershocks destroyed all the machinery as well as homes and property of the entrepreneurs. The second earthquake took away the temporary shelters also, leaving them literally exposed to the elements. All the investment (NRS 4 – 50,000,000) was gone. No one was in the mood to start over again, a business they had just begun. While they were still pondering over the next

steps, RELRP came to their village offering psychosocial counseling and infrastructure support to old and new micro entrepreneurs trained by MEDEP. All members received counseling and were hopeful of vet another beginning. RELRP introduced Japanese technology that increased their efficiency and as a result, production. They were also provided with an additional 700 frames, boots, hats, aprons, keeping their safety in mind. Production increased and the workers, whose numbers also increased to 38, make an average of Rs.500 per day. They have yet to distribute bonus from their profit, which Devendra says he "hopes to do soon". The paper from babiyo is consumed in the local market. But Devendra says they are in talks with some well-known retailers and distributers in Kathmandu for their lokta paper. The 2015 earthquake has been a turning point in many Nepali's lives. There is always a pre and post-earthquake story to share. Devendra and his team's story is one of success, hope, resilience, and new beginnings.

# Common Facility Center (CFC): Uniting MEs

One of the first things that Meena Basyal, a micro entrepreneur of Ramechhap district thought of when the ground beneath her began to shake in the resultant 7.8 magnitude earthquake, was the Common Facility Center (CFC). It not only housed her prized frames for weaving dhaka, but was a haven for the villagers to come and share information, learn a skill, turn into MEs and discuss ways to market their products. The building was a piece of their identity and symbolized economic empowerment for many villagers.

When Meena finally reached the CFC, nothing of it remained. The building was reduced to rubble, the frames were crushed, nothing remained inside the building. "Thank God no lives were lost," remembers Meena. But she felt the loss deep, as it was the CFC that had brought her out of anonymity and given her an identity. It was the same for many others like Meena in the other six districts where the earthquake destroyed countless CFCs. The damage to the buildings signified the loss of dreams of

many villagers who eagerly looked at it as a symbol for a better future. CFC's are an important part of MEDEP's approach, especially to support poor and marginalized ME's to engage in group based enterprise. Depending on the nature of enterprise a CFC is used by five to 30 people. While a lapsi making enterprise might have many members using its premises, a tailoring enterprise might have only a few. Though CFCs typically represent a building, it is also interchangeable with technical support such as power tiller, vegetable collection centers, leather processing, meat processing and junar processing centers. One of the major interventions of RELRP, with financial support from the Australian Government was to rebuild destroyed CFCs using build back better principle. This included earthquake resilient design, separate rooms for child care, separate toilets for men and women, ramps and hand railing for differently abled people. A need assessment report was prepared by the project, which recommended that 73 CFCs damaged

by the earthquake required repairing support, and 53 badly damaged CFCs needed to be rebuilt. After receiving micro capital grant for CFCs a detailed assessment and field survey was carried out by engineers, who recommended that 50 CFCs should be repaired and 60 rebuilt. 100% output was achieved. The joy was felt by the beneficiaries using the CFCs also. One person said, "I was so happy to see the CFC rebuilt stronger, and better. It is great to see everyone using it more now." 2,755 ME's have benefitted from the reconstruction of CFCs. Among them, 1701 are women. 1587 are Janajatis, and 486 are from the Dalit community.

RELRP had organized trainings in close co- ordination with the Department of Urban Development and Building Construction (DUDBC) of Government of Nepal to enhance the technical capacity of the engineers and sub engineers in repairing CFC's so that the affected micro entrepreneurs could get back to business in a safe and resilient working environment





## Psychosocial Counselling to Micro Entrepreneurs: Building Back Confidence One Day at a Time

One thing common in all MEs, both new and old, featured in these case studies for RELRP/UNPD/AusAid, project is that they were all affected by the earthquake in various ways. Some lost everything they owned, while others not so much. Some lost family members, some lost their livestock, while others escaped unscathed. But each and every ME lost their confidence, their belief, motivation, and hope for a better future. Most of the MEs, like the whole nation, were traumatized, specifically from the continued aftershocks. They ignored their daily livelihoods, and enterprises as they were too afraid to leave their family members or venture outside for fear of another jolt.

Along with reviving enterprises of MEs and creating new ones, a major part of RELRP intervention was psychosocial counselling, which proved to be very effective in MEs overcoming trauma

and getting motivated to restart their enterprises. An experienced firm was engaged to develop a training package on PSC that was then given to 271 EDF and project staff. EDFs took it further by counseling a total of 2228 MEs in a two-day workshop in seven districts. 66% female MEs, 16% Dalit MEs, and 50% Janajati MEs took part in the workshops. Though the counseling sessions were held six months after the earthquake, as psychosocial impacts of traumatic events are long lasting, the sessions proved to be very useful. Kedar Budhatoki, a ME from Rasuwa who is involved in vegetable farming said: "It is good that the training was held a few months after the quake. This gave us enough time to manage our personal lives (clearing of debris, organizing shelter) before we could concentrate on reviving our enterprises." Most MEs and partner organizations indicated that the valuable counseling

sessions helped them regain their confidence. Revival of ME groups and group associations like the DMEGA also boosted their confidence. Once MEs started meeting in groups and sharing their grief, they realized that their problems were not isolated and that they had support, which in turn provided them strength and assurance to start all over again. As Sita Poudel, a ME from Bhorlay in Rasuwa savs, "group counseling helped us realize that this calamity has affected everyone. We have to help each other to survive." The two day sessions focused on stress management, communication skills, mental health issues, relaxation techniques. There were very few MEs who required further referrals. This goes on to prove that well designed and implemented psychosocial counselling and support can be very effective to overcome stress and trauma to recover and rebuild.

