### **Photo Stories**















Budhanilkantha Kathmandu, Nepal

## 8 Stories





## **Skilled through Red Cross Training**

Bikram Shrestha has gained valuable insights from the training provided by the Red Cross, such as disaster preparedness, advocacy, and disaster risk reduction.

After becoming proficient through training provided by the Red Cross, Mr. Shrestha, a resident of Budhanilkantha-1, Kathmandu, is now leading various community-level initiatives such as fire control, sanitation programmes, traffic awareness campaigns, and advocacy for road construction.

'After the Red Cross selected me as a social leader, I had the opportunity to participate in various trainings', reflecting on his experience, Bikram says, 'The disaster preparedness, advocacy, and disaster risk reduction sessions were very beneficial for me'.

The community appreciates and supports Bikram's commendable work, considering it worthy of emulation. Bikram states, 'I feel delighted that people trust and seek my assistance in times of disaster, and I am glad to play a vital role in resolving their problems at the community level'.

**Bikram Shrestha**Budanilkantha-1, Kathmandu







## **Durga, raised from Hardships**

Durga Budhathoki, a resident of Budanilkantha Municipality, with the support of the Red Cross's Resilient Livelihood program, has started goat farming. Starting with just two mother goats, she has raised the goats to ten. Along with goat farming, Durga has also been engaged in vegetable cultivation.

'Previously I had to rely on wages from labor', remembering her past days she briefs, 'Now with the business, I can run my house and support my children in their education.'

Durga has received different trainings from the Red Cross like goat farming, vegetable farming, disaster management, first aid, and advocacy. These trainings have made her more knowledgeable and because of this, she has done the insurance of the goats too. Additionally, she has been saving some amount from her income.

Durga says that 'vocational training has made it easier to run daily life along with that training like advocacy has made easier to raise her voice in the community'.

**Durga Budathoki** Budhanilkantha -13, Kathmandu







## **Sustainable Livelihood Through Goat Farming**

Due to the financial crunch, Manju Bishwokarma was already struggling in life, amid the demise of her husband further exacerbated her financial woes. Reliant on daily wage labor to cover household expenses, she faced even greater challenges during the COVID pandemic. With insufficient income, she couldn't muster the courage to start a business.

The Red Cross' Resilient Livelihood Support Programme helped Manju coincidently to start goat farming, alleviating her uncertainties about sustaining her life.

'After receiving support from the Red Cross, I constructed a goat shed, and the business that started with two goats has now grown to seven,' Manju further explains her plan, 'I intend to increase the number of goats using the proceeds from their sale, and I am also saving the remaining money.'

Manju has gained expertise in goat farming through training provided by the Red Cross. Additionally, she has acquired knowledge about disaster management, insurance, and primary first aid care.

**Manju Bishwokarma**Budanilkantha-13, Kathmandu







### **Pushpa's Ascension** from Business

Pushpa, a resident of Budhanilkantha Municipality, faced difficulties making ends meet during COVID, which was fundamentally a challenge, amid the Red Cross provided financial support.

She utilized the support by starting a goat farming business. 'I sold two goats for twenty-six thousand rupees' About the income, Pushpa says, 'I have also started poultry farming with the income.' Pushpa even treated her husband's glaucoma problem with the income she earned from the goat farming business.

Pushpa says that along with goat farming, she is also generating good income by selling chickens, eggs, and vegetables produced in the garden.

According to Pushpa, business has made it easier to sustain her livelihood. She is also able to save some money after spending on household expenses and children's education.

**Pusha Tamang** Budanilkantha-1, Kathmandu







#### Rima's Entrepreneurship

Rima Lama of Budhanilkantha was plunged into a dire financial crisis amid the COVID-19 pandemic. With her family's livelihood dependent on daily wage labor, they found themselves struggling to cope during the lockdown period.

In that moment of distress, Rima stumbled upon the Red Cross' Resilient Livelihood Support Programme while visiting the ward office one day. 'Learning that those grappling with financial woes due to COVID would receive assistance rippled hope within me,' shares Rima.

Selected for the Red Cross Programme, Rima not only received financial aid but also underwent business training. Empowered by the opportunity to venture into goat farming, Rima eagerly embarked on this new endeavor, promptly filling her shed with goats. 'With the sale of two goats, I can generate up to thirty thousand rupees,' Rima exclaims with enthusiasm, 'My aspiration is to expand my goat farming venture further, thereby increasing my income to provide my children with quality education.'

'I have earned twenty-nine thousand rupees by selling two goats', with a sense of determination, Rima reiterates, 'My goal is to raise more goats and augment my earnings to secure a better education for my children'.

Rima Lama
Budanilkantha-1, Kathmandu







### Santamaya, an Ideal of Self-Reliance

Santamaya, who tragically lost her husband prematurely, had the responsibility of raising two children single-handedly. Without a steady source of income, she encountered difficulties not only in providing for her children's needs but also in affording their education. During this challenging period, Santamaya endeavored to continue the meat shop, which her husband had established two decades earlier

However, the COVID-19 pandemic dealt a severe blow to her business, nearly forcing its closure. 'I struggled to meet our basic needs without any income,' Santamaya says, 'It was a turning point when I came to know about the Red Cross' Support Programme through the local ward office.' Santamaya was relieved after knowing the support for families like her, who faced financial challenges during COVID.

'With the financial support received from the Red Cross, I added a refrigerator in my shop', Santamaya further says, 'Additionally, I added sausages and other items to the shop making it bigger and more organized.' Through the income generated from the shop, I became able to invest in my daughters, cover household expenses, and even able to do savings as well.'

**Santamaya Tamang** Budanilkantha-5, Kathmandu







## **Self-Reliant Sharmila through Red Cross**

Sharmila Nagarkoti a resident of Budhanilkantha had no alternatives to support her family without paid labor. Working tirelessly throughout the day to make ends meet, heightened challenges during the COVID-19 pandemic. Her financial difficulties persisted until she joined the Red Cross' Resilient Livelihood Support Programme, which proved to be a turning point in her life.

'After receiving financial support from the Red Cross, I finally gained the means to sustain my own business", says Sharmila. With the assistance provided, Sharmila invested in goat farming, starting with two baby goats and expanding her herd to nine. Sarmila shares, 'From the proceeds of selling two goats, I managed household expenses and saved some money", further she says, 'From the Red Cross training, I even learned the importance of regular savings for future security as well.'

Sharmila prioritizes her children's education, utilizing the income from goat farming to support their academic endeavors. 'I aim to provide my children with quality education through this business, ensuring their independence and success in the future,' says Sharmila.

**Sharmila Nagarkoti** Budanilkantha-13, Kathmandu







### **Supported by Red Cross**

Thulimaya Malla, a resident of Budhanilkantha-5, Kathmandu, encountered financial hardship during the time of the COVID outbreak, exhausting all their remaining savings.

Remembering the past, Thulimaya says, "Before COVID-19, my husband worked as a temple priest nearby, but he lost his job during the lockdown." Amid the uncertainty, the Red Cross's livelihood program provided a lifeline to the Malla couple. Through entrepreneurship training and financial support under the Resilient Livelihood program, Thulimaya regained stability in her life.

The Malla couple says, "We both underwent incense-making training. With having money for investment, we started producing and selling the incense." "As our income started to improve, life became easier for us", added Thulimaya. Currently, she earns a daily income of five to seven hundred. Her husband also found a job as a priest in another temple.

The Malla couple expressed their gratitude, stating, "We are immensely happy to receive support from the Red Cross for our livelihood."

**Thulimaya Malla**Budhanilkantha-5, Kathmandu



### Dhangadhi Kailali, Nepal

# 8 Stories

### **Structured Pig Farming Transformed Guniram**

Guniram Chaudhary from Ward No. 19, Dhangadhi Sub-Metropolitan City, finds life much easier now with his pig farming business. Besides covering household expenses with the earnings, he also supports his grandson's education.

Guniram's life wasn't as smooth before the pandemic. Recalling those days, he says, 'Previously, financial conditions wasn't smart enough, neither the existing business of two pigs could have expanded into a bigger one'.

With support from the Red Cross' Resilient Livelihood Programme, Guniram acquired an additional four pigs. He also gained skills in shed construction and pig farming through Red Cross trainingb Guniram elaborates, 'The skills I learned about pig farming helped me to organize a pig shed and by selling three pigs, I earned thirty-one thousand rupees. Now, I have one mother pig and nine piglets.'

**Guniram Chaudhary** Dhangadhi-19, Kailali







#### **Interested in Rearing Goats**

Mayadevi, resident of Dhangadhi-19, Kailali, had always harbored a passion for goat farming. However, she struggled to sustain it as a viable source of income. Unable to cover expenses, Mayadevi's enthusiasm slowly waned, leading to disappointment.

The challenges of the COVID pandemic made it even more difficult for her to make ends meet due to financial constraints. Fortunately, she was selected for the Red Cross's Resilient Livelihood Programme.

'When the Red Cross Support Programme aimed at assisting families affected by the COVID pandemic came along, I received the support, which made me able to realize my dream of goat farming, and the Red Cross helped instruct about valuable knowledge about goat husbandry'.

Starting with just three goats, Mayadevi's business gradually expanded to six. As her income increased, she began saving a portion of it every month. Additionally, having secured insurance for her goats, Mayadevi is now fully committed to her goat farming venture.

**Mayadevi Sunar** Dhangadhi-19, Kailali







#### **Success of Radhika Bohora**

Radhika Devi Bohora's husband has lost his eyesight vision for 12 years due to a brain tumor. With the breadwinner incapacitated, the Bohora family of Dhangadhi, Kailali, struggled to sustain themselves. The onset of the COVID-19 pandemic exacerbated their challenges.

'In addition to the burden of existing debts, the COVID-19 pandemic plunged us further into financial strain,' Radhika says, 'However, after receiving support from the Red Cross, life has become easier.'

Being selected for the Red Cross' Resilient Livelihood Programme was a significant achievement for Radhika. With the financial aid provided, she purchased a buffalo. The income generated from the buffalo has helped the Bohora family repay loans and cover the associated interest.

'I sell milk, yogurt, ghee, and even buffalo manure I sell,' Sharing her success Radhika says, 'I have earned around one and a half lakh rupees from buffalo itself, and I on monthly basis I make twelve hundred rupees savings.'

Radhika Devi Bohora Dhangadi-13, Kailali







### Revived Ram Bahadur through Irrigation Facility

Ram Bahadur Chaudhary cultivates a small plot of land, which alone couldn't guarantee year-round food security, so he also cultivated other land on a half-payment basis. The Red Cross supported his passion for agriculture by installing a borewell for irrigation through the Resilient Livelihood Programme

Initially focusing on rice, wheat, and maize, Chaudhary shifted to cash crops after gaining access to irrigation. Today, his fields are filled not only with staple crops but also with cash crops.

In the past, Chaudhary's livelihood was inadequate for feeding solely from field production, therefore, he had to resort to labor for additional income, working for half payment. In addition, during the COVID-19 pandemic, his family faced significant distress as they couldn't engage in labor work for income.

Reflecting on the changes, he says, 'Due to lack of irrigation facility in past, farming remained problematic, had to rely solely on rainwater for irrigation.' He believes that a proper irrigation system opens up possibilities for farmers to generate substantial income for themselves.

Ram Bahadur Chaudhary Dhangadi -13, Kailali







### Pig Farming Leads to Self-Reliance

Rama Chaudhary, a resident of Kailali had a keen interest in pig farming. Lacking expertise in pig farming and shed construction, however, she struggled to care for even one or two pigs adequately. As she commenced raising pigs in rudimentary conditions, the COVID-19 pandemic emerged. Despite meager earnings, her fledgling venture was severely impacted by the pandemic's onset.

Reflecting on this challenging period, Rama shares, 'With no other means of income, the pandemic brought us even greater hardship.' Fortunately, Rama's dream of venturing into pig farming was realized with the support of the Red Cross. Selected for the Resilient Livelihood Support Programme, she fondly recalls the program's inception, stating, "Upon constructing a well-designed shed, I initially purchased four piglets. To date, I have generated earnings of twenty-four thousand rupees from pig sales.'

Additionally, through training provided by the Red Cross, Rama gained insights into pig insurance. When some piglets died, she received eleven thousand rupees as compensation. This support has fueled Rama's enthusiasm for pig farming, driving her continued engagement in the endeavor.

Rama Chaudhary Dhangadhi-13, Kailali







### A migrant returnee's entrepreneurship

Sabitra Sapkota, from Dhangadi, along with her husband, ventured abroad for employment after selling their property. Unfortunately, while they were overseas, the COVID-19 pandemic erupted, resulting in the couple losing their jobs and returning to Nepal. 'My husband was in Qatar, and I was in Malaysia,' Sabitra recounts, 'We took loans and ended up in financial distress.' Upon their return to Nepal, the Sapkota couple faced uncertainty about their future, exacerbated by the challenges posed by the lockdown.

In a stroke of luck, Sabitra learned about the Red Cross's Resilient Livelihood Support Programme at the local municipal office. She was selected for the program, receiving financial support as well as entrepreneurship and other training opportunities.

'Afterward, I started a mobile cart shop, and gradually the business flourished,' Sabitra shares, 'Now, the business is thriving, and I even manage to save money daily.' Her husband, who drives an auto-rickshaw, also assists Sabitra in his spare time. Additionally, vegetable farming in their kitchen garden has also become a source of income. Sabitra remarks, 'With the business, there isn't as much hardship as before, it is now easier for us to manage household expenses and educate our children".

**Sabitra Sapkota,** Dhangadi-19, Kailali







### The Return of Sita's Happiness

Sita Chaudhary had to shut her shop during COVID, which was reopened with the support of the Red Cross. As household expenses become easier, Sita now also saves money daily. But during the COVID pandemic, the work of her husband as a mason was halted and it was difficult for Sita to make a livelihood. 'We ended up eating all the goods of the small grocery store,' Sita recalling the past says, 'When the savings ran out during lockdown it was difficult to sustain our life.'

Sita Chaudhary has received training related to entrepreneurship and preparedness on disaster risk from the Red Cross' Resilient Livelihood Support Programme. With financial support from the Red Cross, she purchased the goods for the revival of her shop. As a result, after being able to run the business, it became easier for her to manage household expenses and move forward with life. Her husband, a mason, has also returned to work.

'Along with the income from the shop, we save my husband's income too,' Sita expresses, 'Including the household expenses and son's education are covered. I am contented.'

**Sita Chaudhary** Dhangadi-13, Kailali







### Goat farming; a venture of livelihood

After her husband's demise, Sona Devi almost gave up on living. In the absence of her husband, life became solitary for her, and severe financial constraints further plunged Sona Devi into despair. Amidst her already troubled life, another disaster struck with the arrival of the COVID-19 pandemic. Following that, Sona Devi was almost at her wits' end. Though she dared to work, her struggle with financial scarcity left her unable to find any alternatives to sustain her livelihood.

However, for Sona Devi, a ray of hope came through the Red Cross's Resilient Livelihood program. Reflecting on the transformed situation, Sona Devi says, "The support from the Red Cross has turned my life towards brightness." Along with entrepreneurship training, Sona Devi also received financial assistance. With the amount received, she initially purchased three goats.

Sona says "The knowledge gained from the Red Cross about goat farming has made goat rearing easier. Initially, there were three goats, but now I have seven." Sona Devi feels optimistic as her income grows through goat farming, which has led to her revival.

Sona Devi Chaudhary Dhangadhi -17, Kailali







Godawari, Lalitpur, Nepal

## 8 Stories





## A mastery of playing existed, yet no instrument was at hand

Binod Nepali, from Godavari Municipality Ward No. 5, learned to play instruments at a young age, inheriting it as his traditional profession. His childhood fascination with instruments evolved into a career focused on sustaining livelihoods through music. Initially, Binod supported household expenses by playing an instrument, but the pandemic halted his work, causing severe financial strain.

'Instrument that I had stopped working, and I couldn't afford to buy a new one', recalling the past, Binod says, 'without instruments, one cannot solely rely on playing skills for a living'. However, the financial and business training provided by the Red Cross has been transformative to Binod's life.

'With the Red Cross' funds, I purchased a trumpet and a clarinet,' Elaborating on the financial support, Binod says, stating, 'After acquiring the instruments, I have been able to secure gigs at weddings, ceremonies, and other auspicious occasions'.

In addition to playing the instrument, Binod also does tailor work in his spare time. By combining income from playing and tailoring, Vinod now feels content and happy.

**Binod Nepali,** Godawari -5, Lalitpur







## **Vegetable Farming Transformed Gyanimaya's Identity**

After the untimely death of her husband, Gyanimaya Deshar found herself in dire straits, deeply concerned about the future of her two daughters. The onset of the COVID pandemic further worsened her situation, leaving Gyanimaya, as a single woman, in a vulnerable position. Gyanimaya often thought, 'I could have done something if I had received help from somewhere.'

Fortuitously, she was selected for the Red Cross's Resilient Livelihood Programme, which provided financial support and business training. The programme also facilitated tunnel construction for vegetable farming.

'I have planted tomatoes, cauliflower, spinach, coriander, beans, and many other vegetables,' Gyanimaya says, 'Income from vegetable farming has helped to cover my daughters' education and household expenses.' Gyanimaya takes pride in saving a portion of her income. She adds, 'The once sad Gyanimaya now feels happy to be known as a vegetable trader.'

**Granimaya Deshar** Godawari -11, Lalitpur







## Hope Fostered by the Red Cross' Support

In the aftermath of the 2015 earthquake, Jamuna Bisankhe, residing in Godavari, Lalitpur, lost her husband. Working as a school support staff on a meager salary, Jamuna struggled to support her family. Despite engaging in poultry farming to raise her children, she faced a severe setback during the COVID pandemic when her business shut down due to a lack of sales, resulting in significant financial losses.

Distraught Jamuna 'desired to revive her business but cited her weak financial situation as a hindrance' she hadn't cope with support from elsewhere. However, the Resilient Livelihood Programme of the Red Cross brought a ray of hope into Jamuna's life. 'After achieving financial stability, I resumed organized poultry farming and began buying and selling,' Jamuna explains, 'As the income gradually increased, I was able to allocate funds for my children's education.'

Further Jamuna acknowledges, 'The financial support provided by the Red Cross, along with business training, preparedness for disasters and epidemics, and advocacy skills, has brought about significant changes in my life.'

Jamuna Bisankhe Godawari -13, Lalitpur







## **Self-Reliant through Vegetable Cultivation**

Laxmi Tamang of Godawari, Lalitpur, had been engaged in vegetable farming from the start, although lacking vocational training and expertise, her production remained limited. Unfortunately, amid the COVID-19 pandemic, despite her efforts, Laxmi struggled to sell her vegetables due to limited market access.

Recognizing Laxmi's dedication to vegetable farming and her financial challenges during the pandemic, the Red Cross selected her for the Resilient Livelihood Programme. Consequently, Laxmi received financial support to construct tunnels for organized vegetable farming.

'With the financial assistance and vocational training provided by the Red Cross, vegetable farming in tunnels has flourished,' Laxmi says, 'I have also set up a tea shop with the income from vegetable farming, additionally, I have started poultry farming at home, along with flower cultivation.' As the revenue increased, Laxmi found it much easier to pay for her children's education and manage household expenses. Laxmi's husband a migrant worker currently in Saudi Arabia, inspired by her business is planning to return home, says Laxmi.

Laxmi Tamang, Godawari -11, Lalitpur







### **Children's Education, Mina's Dream**

After her husband's demise, Mina Pahari faced severe financial hardship. The COVID pandemic compounded her struggles as she relied on daily wage labor for livelihood.

When Mina learned about the Red Cross's Resilient Livelihood Programme, it came as a lifeline during her darkest period. With financial assistance for her business and valuable training, Mina's life gradually improved.

'With the financial support from the Red Cross, I built a tunnel and started tomato farming,' Mina shares, reflecting on her transformed circumstances, 'As production and sales expanded, my income also increased significantly.'

According to Mina, the income from tomato farming has eased her ability to cover household expenses and support her children's education. 'Additionally, I set aside savings after covering household expenses,' Mina further adds, 'My ultimate dream is to provide quality education for children and livelihood sustainability through vegetable farming.'

**Mina Pahari** Godawari-13, Lalitpur







## Radhika, Resilient from Struggle

Radhika Nagarkoti of Lalitpur, Godawari faced a series of struggles in her life when her husband became contactless. Struggling to make a livelihood through labor work living with her daughter in her maternal home, but the COVID-19 pandemic outbreak had been the biggest hit to make ends meet.

During this difficult period, the Red Cross's Resilient Livelihood Programme emerged as a beacon of hope, offering Radhika a lifeline for sustainable income generation.

'With the financial support, I ventured into goat farming,' Shares Radhika, 'In addition to it, I expanded into vegetable cultivation, utilizing the manure from the goats.' Having established stable sources of income, Radhika now manages savings.

Various training offered by the Red Cross, including goat farming techniques, financial literacy, disaster preparedness, and floriculture have benefitted Radhika. Goat farming has resulted in significant improvements; therefore, Radhika aims to strengthen the business. Reflecting on the past, Radhika concludes, 'With the business upgrade, I hope for quality education with empowerment to my daughter.'

Radhika Nagarkoti Godawari -5, Lalitpur







## **Back from the Poultry Farming**

Shobha Sharki, a resident of Godawari, Lalitpur had been considering starting a small business. However, due to the financial crunch, she was not able to start any business. Shova, who had been relying on simple wage labor for her livelihood, faced significant challenges during the COVID-19 pandemic.

The desire to start a business clashed with the struggle to sustain it amidst the pandemic, making it difficult for her to maintain a stable income. 'It was hard to cover household expenses since I could not work outside during the lockdown,' Says Shobha, 'But after receiving support from the Red Cross, our financial situation improved'.

Along with financial support and entrepreneurship training from the Red Cross, Shobha ventured into poultry farming, realizing her long-standing aspiration. 'Our financial situation has significantly improved,' Shova says joyfully, 'There's a demand for chicken in the market, so selling it is not a problem.' Shobha's husband assists her in poultry farming during his free time, and she also earns from vegetable farming next to their house.

Shova Sarki Godawari-13, Lalitpur







## Self-Reliant through Entrepreneurship

Suresh Putuwar, a resident of Godawari Municipality-11, Lalitpur, is a sculptor by profession. However, the COVID-19 pandemic brought his sculpting work to a halt, leaving him without a source of income. Suresh expresses the hardship he faced when his traditional work, despite his skill, could not sustain him during the pandemic. However, his situation improved after receiving support from the Red Cross through the Resilient Livelihood program.

Suresh says, "I received financial support and entrepreneurship training through the Red Cross. I used the funds to open a meat shop, and now I also sell eggs." The meat shop business has made it easier for Suresh's family to sustain their livelihood.

According to Suresh, he earns up to five thousand rupees daily from the business. Suresh, who has thrived with his meat shop venture, plans to expand further and organize his shopWith assistance from the Red Cross, Suresh has undergone training in disaster management, first aid, and advocacy. Along with these, he has received additional training in hygiene and sanitation, accounting, and savings, all of which have contributed to running his business successfully.

Suresh Putuwar Godawari -11, Lalitpur



### Pokhara Kaski, Nepal

# 7 Stories

#### **Supported by Buffaloes**

Bindu Gurung, age 56, has raised three buffaloes despite hardships. Resides in what is essentially a cave beneath the bottom, gloomy floor of a concrete house. Right behind her shelter, exactly there's a buffalo shed. The Elder son, planning for foreign employment is stranded in Kathmandu at his earning age, while the younger son studies in a local school.

Bindu gets assisted by her husband in caring for the buffaloes. Residing in ward No. 13, Jimire Deal in Pokhara, originally, they're from Hemja. Raising buffaloes is a way of living for the Gurung couple, who formerly owned a grocery store. Bindu Gurung shares, 'With the money that came from the grant, we have now repaired the buffalo shed, bought straw, and added utensils.

She also acknowledges that the Red Cross assisted in creating a concrete space for the buffaloes to stay. The Gurung couple, who sells up to 6 mana (3 liters) of milk a day, cultivate up to 10 muri (720 kilograms) of rice every year. Bindu is sure that raising buffalo will provide her happiness as she gets older. After receiving professional training from the Red Cross, Bindu plans to grow the business by raising more buffaloes. Additionally, the Gurung couple is now secure because they have learned about savings and livestock insurance.

**Bindu Gurung** Pokhara -18, Kaski







### Jaylal Grandpa, Age 83

Due to COVID, Pokhara resident Jaylal Baral had to endure intense pain following the tragic deaths of his son and grandson within a week of each other. Jaylal Grandpa, an octogenarian, helpless and without a means of earning a living. Those dark days of Jaylal Grandpa altered after the notice issued by the ward office. Helping those who have lost their jobs and are financially weak due to COVID, the Red Cross was there in the village.

The opportunity to Jaylal Grandpa was influencing, because it allowed him to pursue his interest in vegetable cultivation from home. In response, Jaylal Grandpa visited the nearby Horticulture Center for the preparations and worked on the soil in the kitchen garden at the house. Surprisingly, at the age of 83, Jayalal Grandpa rose to prominence in the village as an organic farmer.

'I have planted seasonal vegetables like cauliflower, coriander, chilies, beans,' says vegetable gardening enthusiast Jayalal Grandpa. From covering household expenses to contributing to his grandchildren's education, Jaylal Grandpa has transitioned to small savings.

Should he live for five more years, Jaylal Grandpa desires to plant a lemon orchard in the backyard field above his house! 'I will further prepare for it after celebrating my 84th birthday next year,' the statement continues.

**Jaylal Baral** Pokhara-18, Kaski





### Kamala, revived by the Red Cross

Kamala Bhandari, who lost her husband in the COVID epidemic, sells Chatpate on the shores of Phewa Lake. The business that takes place at dusk has given Kamala a promising income. She says, 'Tea and snacks would be the next item I wish to sell by renting shutters'.

Kamala, who lost her husband three years ago due to COVID had no easy journey up to this level. Kamala has had a bitter experience of surviving without food for many nights. The Red Cross provided Kamala with both professional training and financial support.

'It feels like the Red Cross has come as God', says Kamala heartily, 'After starting the business, I don't have to sleep hungry, I feel like I am doing it'. Within the 3 months of starting the business, Kamala earned thirty thousand rupees. She became capable of paying the interest on her husband's treatment loan.

Kamala has been able to make a plan for the future by refraining from a life where even a single bite of food was far from reach. 'I have a dream to upgrade the business to shutters', Kamala says about the future.

Kamala Bhandari Pokhara -6, Kaski







#### Laxmi's Struggle

A foreign employment returnee Laxmi's husband was ill. While working overseas, he was confined to a room for seven months, which caused him to have an ulcer. Nevertheless, when receiving local therapy for potential jaundice, abnormal changes in the face and hair were observed; regrettably, the ulcer developed into cancer.

The treatment, consequently in Bharatpur helped in her husband's recovery. At the same time, Laxmi's life got entirely turned around, when a notice about the Red Cross programme was issued by the local municipal office. 'The Red Cross showed the way by increasing the capacity', Laxmi put up a shutter at Kahu Khola Chowk after being selected as a beneficiary, 'bought a sewing machine and added items to the shop." In addition, a young guy gifted Laxmi another machine. Laxmi, at present, is capable of earning up to a thousand rupees a day, from being forced to sell tea on the street when her husband was penniless and had to collect donations.

The interest on the loan of 8 lakh rupees incurred during the treatment is also being managed, while the husband's monthly medicine and household expenses of twenty-five hundred rupees are running from the shop. Laxmi has been gradually getting back into rhythm over the past two years, so she will no doubt meet the challenge.

**Laxmi Pariyar** Pokhara -13, Kaski





### Sandip, Empowered with Skills

Sandip Bhandari could hardly have thought about taking care of the household expenses being a graduation student. Through electrician skills, 22-year-old Sandip is supporting his parents. Sandeep, who earns up to twenty-five thousand per month, was given employment opportunities along with his skills by the Red Cross. From an early age, he had an interest in electrical repair, and he also learned skills and had job chances.

Sandip was struggling to meet his expenses when he came to Pokhara to study for graduation in 2022. And financial support from home was impossible. It was then that he learned about the Red Cross skill-based training program from the municipal office of Pokhara-18. Vulnerable financial conditions of Sandip were the indicator for getting selected.

'I am capable with the skills', says Sandip, with the reason of self-confidence via skills, 'since with no idea about future to become an independent is a proud journey'.

Sandip Bhandari Pokhara -18, Kaski







#### **Successful Sunita**

Abandoned by her husband Sunita had to endure the hit of a landslide. Landslide, when turned her rented room into rubbles, could hardly manage to save a son and daughter, whereas the other son was found dead. With not having skills in my hands, neither the labor work was adequate for feeding. She had a difficult time arranging meals.

ned about the Resilient Livelihood Programme of the Red Cross through the Municipal Office of Pokhara-6. Needless to say, seeing the weak financial conditions, the Red Cross was ready to help Sunita. She received financial support, along with business training. Also learned about surviving in emergencies through the Red Cross training.

'I made a commitment of living by doing Chatpat business and selling meat items', recalls Sunita, remembering the day of the interview for selection, 'since not affording medicine to running a life is the help through the Red Cross'.

Sunita feels relieved to be able to feed, live, and contribute to children's education with earnings that reach up to five thousand rupees on a per-day basis. Being passionate about her small business, Sunita has a dream of expanding it to shutter in the future.

Sunita BK Gurung Pokhara -18, Kaski







### **Energetic as his name, Top Bahadur**

Sedi is reached in two kilometers of uphill travel along with Phewa Lakeshore from Pokhara City. Home of Top Bahadur Thapa is in Sedi, who has development-related experience for fifteen years. Equally as energetic as his name, Top Bahadur, as a member of the local consumer committee, has coordinated bringing water taps to the houses, including the activity of paving the unpaved roads.

Having experience in constructing roads and bridges, and spear-heading development initiatives Top Bahadur, in the provinces and ward offices has advocated on behalf of the local consumer committee. Being a beneficiary of the Red Cross' Resilient Livelihood Programme, Top Bahadur received livestock support and has also benefitted from the training on advocacy.

The subsidy related to goat rearing has helped Top Bahadur in earning a living. The support was utilized in upgrading the goat shed and buying baby goats. 'Through goats farming, I have been able to run household expenses, also I make small savings too'. The community has particularly profited from the Red Cross's advocacy training for Top Bahadur, among other training programs in agriculture, livestock, and business planning.

**Top Bahadur Thapa,** Pokhara -18, Kaski







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