



SAHAS PROJECT

PROMOTING ECONOMIC AND SOCIAL CONDITIONS OF
PEOPLE WITH DISABILITIES IN MADHESH PROVINCE



लैङ्गिक हिंसा रहित घर-परिवार, सुरक्षित र सम्मानित समाज

लैङ्गिक हिंसाका उदाहरणहरू



बालविवाह



बहुविवाह



बोक्सीको आरोप



घरेलु हिंसा

लैङ्गिक हिंसा सम्बन्धी अपराधको हदम्याद, सजाय र उजुरी गर्ने निकाय

हिंसाको प्रकृति	हदम्याद	सजाय	उजुरी गर्ने निकाय
बालविवाह	याहा पाएको मितिले ३ महिना भित्रमा	३ वर्षसम्म कैद र ३० हजार रुपैयाँसम्म जरिवाना	नेपाल प्रहरी
बहुविवाह	याहा पाएको मितिले ३ महिना भित्रमा	२-५ वर्षसम्म कैद वा १० हजार देखि ५० हजार रुपैयाँसम्म जरिवाना	नेपाल प्रहरी
घरेलु हिंसा	९० दिन भित्र	रु ३ हजार देखि २५ हजार सम्म जरिवाना वा ६ महिनासम्म कैद वा दुवै सजाय	प्रहरी, न्यायिक समिति, राष्ट्रिय महिला आयोग, अदालत
बोक्सीको आरोप	९० दिन भित्र	६ महिना देखि ८ वर्षसम्म कैद र ५ हजार देखि १० हजारसम्म रुपैयाँ सम्म जरिवाना	नेपाल प्रहरी

यदि तपाईंले यस्ता अवस्थाहरू भोगिरहनुभएको छ भने, निम्न स्थानहरूबाट सहयोग लिन सक्नुहुनेछः



विश्वभरि सहायता
१९९५ वा १९९६
संख्या



सम्बन्धी सेवा केन्द्रको
निर्णय अनुसार
सहायता



पोलिस प्रहरीलाई
१९९५ वा १९९६
संख्या



अपराध प्रमाणित भएपछि
आयोजना केन्द्र (DOMC) लाई
१९९५ वा १९९६
संख्या



समाजिक न्याय
संस्था



समाजिक न्याय
संस्था



समाजिक न्याय
संस्था



समृद्ध नेपाल
Samridha Nepal



City of Vienna



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अपाङ्गता भएका व्यक्तिहरूप्रति
सम्बेदनशील र सम्मानजनक शब्द प्रयोग गरौं



सहि (मर्यादीत)



गलत (अपमानजनक)



अपाङ्गता भएका व्यक्ति

अपाङ्ग, असामान्य

अपाङ्गता नभएका व्यक्ति

सामान्य, स्वस्थ

शारीरिक अपाङ्गता भएका व्यक्ति

लुलो, कुँजो, वामपुडके, लङ्गडो

दृष्टिविहिन, न्यून दृष्टियुक्त

कानो, अन्धो

बहिरा व्यक्ति, सुस्त-श्रवण

बहिरो

बौद्धिक अपाङ्गता भएका व्यक्ति

लठेब्रो, गोर्जाङ्ग्रो

बोलाई सम्बन्धी अपाङ्गता भएका व्यक्ति

लाटो

मनोसमाजिक अपाङ्गता भएका व्यक्ति

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अथ: <https://www.nfdn.org.np/advocacy-documents/signified-terminologies-english/>



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THE SAHAS PROJECT

People with disabilities in Nepal face persistent social and economic exclusion despite progressive laws such as the Constitution of Nepal (2015) and the Disability Rights Act (2017). Weak implementation limits access to livelihoods and employment, while intersecting factors of poverty, gender, caste, and geography intensify marginalization. Poverty and inequality remain higher, especially for those lacking education or land. Women face added disadvantages, and allowances have a limited impact (Adhikari, 2025). Structural barriers persist, leaving many reliant on families and deepening poverty cycles (Friedman, 2022).

In Nepal, including Madhesh Province, people with disabilities frequently face discrimination and marginalization, resulting in limited opportunities and livelihood options. While local governments increasingly acknowledge disability inclusion through annual plans, few have developed structured livelihood frameworks or sustainability measures (Samriddha Nepal, 2023). Inadequate and fragmented support systems for people with disabilities have reinforced cycles of dependency, low self-esteem, and limited participation in social and economic life. Without targeted and inclusive interventions that address both the social and economic dimensions of disability, people with disabilities risk continued marginalization from Nepal's broader development progress.





In response to these challenges, with the support from the City of Vienna and ADRA Austria, ADRA Nepal, jointly with Samriddha Nepal, implemented disability focused initiatives. The project, named **“Promoting Economic and Social Conditions of People with Disabilities in Madhesh Province (SAHAS)”** with co-facilitation by BSWN, ran across selected municipalities in the Mahottari district.

The initiatives aimed to enhance the economic independence, dignity, and resilience of people with disabilities (PWDs) through capacity building and startup or upgradation support in enterprise development, financial literacy, and coaching and mentoring. They also supported people with disabilities with assistive devices, learning tools and publications, network strengthening, and awareness and advocacy programmes.

This learning document captures and shares our approach, processes, and key lessons from these initiatives to inform future programming and promote replication of effective inclusive livelihood models.

GUIDING PRINCIPLES

Rights-Based Approach: People with disabilities are recognized as rights-holders and active agents of change, ensuring all actions promote dignity, autonomy, and equality.

Equity and Inclusion: Priority is given to the most marginalized, especially women, Dalits, and minority groups. Gender and social inclusion are advocated in communities and with local governments.

Participation and Ownership: Meaningful participation of people with disabilities and their representative organizations in decision-making, implementation, and review processes.

Transparency and Accountability: Openness and accountability are upheld so that communities, partners, and donors can track progress and results.

Partnership and Collaboration: Collaboration with local governments and OPDs, to strengthen systems for disability inclusion.

Sustainability: Long-term change is prioritized through capacity, promoting self-reliance, and integration of inclusive practices within local development structures.

INCLUSIVE LIVELIHOOD APPROACH AND GOOD PRACTICES OF THE SAHAS PROJECT

The inclusive livelihood approach is rooted in practical experience and is built around the interconnected good practices below, each reinforcing the other to create an enabling environment for people with disabilities to participate in and benefit from local economic opportunities.

1. SELECTION OF PROJECT PARTICIPANTS

The selection is carried out in close coordination with local governments, DPOs, and relevant stakeholders, where high priority was given to people with disabilities from marginalized and economically disadvantaged households, while ensuring gender balance and social inclusion. To maintain fairness and transparency, clear selection criteria were developed and endorsed by municipalities, and based on this, an initial long list was prepared. The long lists were then shortlisted through door-to-door assessments, and confirmation and validation of the need.

2. CAPACITY BUILDING & ENTERPRISE SUPPORT

Sustainable livelihoods start with skills, confidence, and market relevance. The selected participants received tailored entrepreneurship and business planning training based on their skills, interests, and local market potential. This enhanced their capacity in business management and supported them in developing their own enterprise business plan, which was further reviewed by the project team. Approved business plans were then supported through the start-up/upgradation fund (based on the type of enterprise), followed by post-establishment mentoring, market linkage facilitation, and assistance with bank accounts or cooperative membership to strengthen financial inclusion and long-term enterprise sustainability. The project further capacitated them with exposure visits to similar businesses, financial literacy and bookkeeping sessions, marketing and customer relations training.

3. ADVOCACY & AWARENESS

Economic empowerment must go hand-in-hand with policy inclusion. The partners collaborated with municipalities and Organizations of Persons with Disabilities (OPDs) to institutionalize disability-inclusive livelihood planning and budgeting. ADRA and Samriddha Nepal facilitated policy discussions, joint monitoring and reviews, and learning exchanges to ensure that people with disabilities' voices influence local development processes. OPD leaders are trained in leadership and advocacy to engage in the local-level planning and budgeting process, track municipal commitments, and influence inclusive local policies and service delivery.

4. INCLUSION (WITH GBV PREVENTION)

The project applies a disability-first inclusion model, ensuring that interventions reach those most often left behind, especially women with disabilities and individuals from marginalized castes, ethnicities, and social groups. Activities are designed to be accessible and accommodating, with transport stipends, flexible schedules, and provision of reasonable accommodation measures. Safeguarding, anti-discrimination, and GBV risk mitigation are integrated across the project cycle.

5. PARTICIPATION, TRANSPARENCY & ACCOUNTABILITY

Clear project participant selection criteria are publicly disclosed (with informed consent). The project maintains open procurement, financial transparency, and a multi-channel Complaint and Feedback Mechanism (CFM) ensures accountability. Regular social audits, joint monitoring visits, and spot checks are conducted with local authorities and OPDs to ensure transparency.

6. COORDINATION AND LINKAGE

Strong partnerships are promoted among OPDs, local governments, cooperatives, and private sector actors. Project participants are encouraged to join OPDs or related networks for peer learning and advocacy, while linkages with financial institutions, suppliers, insurance service providers, and market actors support enterprise growth beyond project support.

IMPACT

With the interventions, the project successfully supported its participants to start/upgrade 70 micro-enterprises based on their interests and skills. These comprised of :



GOAT REARING 19
GROCERIES 17
BUFFALO HUSBANDRY 11
CART SNACK SHOPS 8
POULTRY/DUCK FARMING 3
COSMETIC/SLIPPERS SHOP 3
MOBILE REPAIR SHOP 2
CYCLE REPAIR SHOP 1
SALON 1
MEDICAL SUPPLIES SHOP 1
STATIONERY SHOP 1
VEGETABLE SHOP 1
TAILORING 1
CATTLE RAISING 1

IMPACT

The capacity-building workshops on inclusive budgeting and planning enhanced the ability of municipal representatives to integrate GEDSI considerations into their action planning.

Disability-friendly infrastructure was constructed/installed in three places to improve the mobility of people with disabilities.

Two municipality-level OPD networks were established, and one provincial-level OPD network was strengthened along with leadership and advocacy training, which has supported them to advocate for themselves.

These successes have proven that when given equal opportunities, accessible environments, and appropriate support, people with disabilities contribute meaningfully to their families, communities, and the economy.



CHALLENGES AND LESSONS LEARNED

While implementing inclusive livelihood initiatives for people with disabilities, the project encountered a range of operational, social, and systemic challenges. These can inform strategies for more inclusive, sustainable, and scalable livelihood programming in the future.

1. ACCESSIBILITY AND PARTICIPATION

Mobility barriers, inaccessible venues, and limited transport hindered participation. Infrastructure is mostly not people with disabilities-friendly and hence, all the stakeholders, particularly the government and non-government agencies, need to work further to ensure people with disabilities can access and travel to training and meeting locations.

2. MARKET AND FINANCIAL BARRIERS

With limited accessibility to the market, due to hurdles in reaching the market, the micro/small enterprises operated by people with disability is limited to the local market only. Further, their low financial literacy and limited access to finance make it comparatively difficult for them to run the enterprise. Coordination and collaboration with market actors and financial institutions can be supportive of greater accessibility.



3. SOCIAL PERCEPTION AND COORDINATION GAPS

Stigma and slow coordination with OPDs and municipal departments affected demand and approvals. Community sensitization, advocacy, and multi-stakeholder coordination strengthen participation and accountability.

4. DATA, EVIDENCE, AND RESILIENCE

Lack of proper disaggregated data on people with disabilities, caused the problem of targeting them. Maintaining updated databases, verification tools, and promoting business diversification enhances resilience.

5. LIMITED RANGE OF VIABLE ENTERPRISE OPTIONS SUITABLE FOR DIFFERENT TYPES OF DISABILITIES

Many people with disabilities lacked vocational experience, relying on family support. Long-term skill development and family-level coaching are crucial for sustainable livelihoods in trades like tailoring, mechanics, and electronics repair.

6. INCONSISTENT LOCAL GOVERNMENT COMMITMENT AND LIMITED BUDGET ALLOCATION FOR DISABILITY-INCLUSIVE LIVELIHOODS

Inconsistent municipal support and limited budgets challenged disability-inclusive initiatives. Sustained advocacy and embedding dedicated budget lines in local plans ensure ownership and long-term alignment with inclusive development goals.

Overall, these experiences reaffirmed that inclusive livelihood development requires a participatory, rights-based approach that combines empowerment, advocacy, and continuous mentoring. Integrating gender and disability inclusion across all stages strengthens outcomes and builds resilient communities capable of sustaining progress beyond project cycles.

WAYS FORWARD

Based on implementation experience and lessons learned, the following can be ways forward to strengthen and scale disability-inclusive livelihood initiatives across Nepal for local governments, OPDs/CSOs, private service actors, and development partners:

Local Governments

Institutionalize disability inclusion within annual and periodic plans by allocating dedicated budget lines for livelihood support and skills training; Integrate accessibility standards into all municipal infrastructure and training facilities to ensure full participation of people with disabilities; Promote partnership frameworks with OPDs to co-design and monitor inclusive programs.

Development Organizations

Support scaling and replication of successful inclusive livelihood models in other provinces through technical and financial assistance; Invest in research, data systems, and evidence generation on disability-inclusive economic development to inform national policy; Continue strengthening monitoring and learning systems to track long-term enterprise outcomes and measure empowerment beyond income.

Private Sector Actors

Facilitate inclusive value chain partnerships and offer apprenticeships, market linkages, and product promotion opportunities for people with disability-owned enterprises.

OPDs and Civil Society Organizations

Strengthen advocacy capacity to engage effectively in local planning, budgeting, and monitoring processes; Develop and strengthen peer mentoring networks and resource groups of successful entrepreneurs with disabilities to support others entering enterprise development.

Inclusive livelihood interventions must go beyond providing income, they should empower people with disabilities to claim their rights, access markets, and participate equally in society. We are committed to advancing this mission through continued collaboration, innovation, and advocacy for a just and prosperous Nepal where no one is left behind.



LALITA DEVI MAHATO

"He was two years old when he got a fever. After that, his life changed."

Lalita remembers clearly the illness that affected her eldest son, Amar. After a severe fever at the age of two, he recovered physically, but he never regained the ability to speak. Today, at 16, Amar is non-verbal, but Lalita describes him warmly as a good son who is well-liked by his friends.



Lalita lives in Bardibas with her parents-in-law and three sons, aged 16, 13, and 10. Her husband is abroad for work, sending his income home, but at the moment, it mostly goes toward repaying a loan taken to fund his travel, leaving the family with limited cash for daily needs.

Like many families in their community, they depend on small-scale agriculture. They grow crops for their own consumption and keep livestock. Their buffalo provides milk, and they sell the extra, earning around NPR 6,000 (\$40) per month from sales.

Lalita was invited to join ADRA's SAHAS project to help increase her family's income. She attended the three-day business planning training, where she learned the basics of running a business, planning, and record-keeping. After considering several options, she decided to start a small snack business from her home.

HER NEIGHBOUR, KALPANA DEVI MAHATO, ADDS, "THIS SHOP HAS IMPROVED LALITA'S INCOME AND STRENGTHENED HER FAMILY'S ECONOMIC SITUATION."

With the project support, she purchased cooking utensils, a stove, gas, chairs, and ingredients. Although she had never run a business before, and had never attended school or learned to read or write, she was determined. *"I never thought I could run a business," she said. "But the training gave me confidence. I even went to a hotel to learn how to make the snacks."*

Lalita cleaned out the buffalo shed and transformed it into a welcoming snack stall where neighbours now gather to enjoy tea and conversation. Amar helps in the shop, learning how the business operates. While he is still unsure of his future plans, Lalita says he works hard, and his younger brothers help him communicate when needed.

The snack shop is already providing a steady income, earning NPR 400–600 (\$3.50) per day from items such as samosas, litti, chana, chap, and tea. Lalita hopes to reinvest some of her earnings to expand the business further. *"The project support has been a great help," she says. "I will do my best to grow this shop, and I am very thankful to the project team."*





DHANA RAJAN MAGAR

Dhana was 12 years old when he ran away from home and travelled to Kathmandu. There, he found work as a helper on buses and trucks, but without proof of citizenship or a driver's license, his opportunities were limited.

He eventually returned to his hometown, obtained his citizenship and driving licence, and worked as a private vehicle driver for the next 20 years.

Seven years ago, Dhana suffered a stroke caused by a blood clot. His employer supported him financially for a few years, but this stopped during COVID-19. Today, his family of seven, his wife, sons, daughter-in-law, and grandchild, rely almost entirely on his government disability allowance, which provides NPR 6,450 (\$40) every three months.

In the past, Dhana had tried to run a small poultry farm, but because he had to manage everything alone, he was unable to continue. When he was invited to participate in the SAHAS project, he was eager to restart the business, this time with support from his wife and sons.



Dhana has already raised one successful batch of chickens and earned a good profit during the festival season, and is raising his next batch. He is very encouraged by the progress.

However, he recently faced a setback when his wife fell ill and required hospital care. The family had to use business funds to pay for her treatment, leaving him worried about affording the remaining feed for the chickens. The project team continued to work closely with him to help manage his finances to ensure he could continue feeding the birds.

Despite the challenges, Dhana is determined to continue expanding his poultry farm. His goal is to raise more chicks in the next cycle so he can increase his income and better support his family.





"I am happy—satisfied and independent. Thank you to the project team for helping me see the possibility of having my own business."

SHRAVAN KUMAR MANDAL

Shravan's small shop in Aurahi-3 is rarely quiet. Children run up to buy snacks, and motorbikes stop at the roadside for daily essentials. Just a short time ago, however, Shravan's life looked very different.

Before opening his shop, Shravan worked as a labourer, carrying bricks for NPR 500–700 (\$3.50–\$5.00) per day, when work was available. The income was irregular, and the work was physically demanding, especially given his disability. He also worked as a supplier for local grocery stores, but when goods brought across the Indian border were seized by police, he lost that source of income as well. Supporting his wife and three young children (ages 7, 5, and 3) became increasingly difficult.

After joining the SAHAS Project and completing the business training, Shravan felt a renewed sense of hope. With his experience in supplying goods and a clear understanding of potential profit margins, he decided to open a shop of his own. Using the project's investment to purchase stock and taking out a loan to construct his shop building, he launched the business he had long dreamed of.

Today, Shravan earns a reliable income. He is proud to be able to send his eldest son to a private school and manage his loan repayments. Looking ahead, he plans to expand his shop by purchasing a refrigerator so he can sell cold drinks, something he knows will be popular in his community.



KOSHILA DEVI SAH

Koshila smiles easily, moving with a new confidence as she works at her snack stall. Just a few months ago, she was managing only her household responsibilities, often relying on borrowed money from relatives and neighbours to get by. Today, her home in the small rural community where she grew up is a lively place, filled with the aroma of fresh snacks and the excitement of her growing business.

Life has always been challenging for the family. Koshila lives with a physical disability, and her husband, who is deaf and non-verbal, also faces daily barriers. But he has a talent, he is skilled at making sweets and snacks. The couple have two sons and a daughter. Their eldest son now works as a labourer to help support the family. They do not own land and have no fixed income, surviving for years through daily wage labour, earning around NPR 500 (\$3.50) on the days work was available. Kaushila has only basic literacy skills, and her husband never attended school.

When Koshila was invited to join the SAHAS project, she saw a second chance. Through the business training and continued guidance from the SAHAS team, she found the confidence to start a snack stall. There were no other snack stalls nearby, but there was a school and good footfall on the road. With training, mentorship, and good planning, she has now been running her business successfully for nearly six months.





With the NPR 20,000 (\$138) investment, she purchased a stove, utensils, and initial ingredients. Every afternoon, once school finishes, she sets up on the roadside outside her home, selling snacks until evening. Customers often wait for her to begin; many praise the taste and quality of the food. On an average day, she earns NPR 800–1000 (\$5.50–\$7), and twice a week she travels to the market, where she earns around NPR 2,500 (\$17.40) per day. For a family that once struggled to meet daily needs, this has been transformative.

Koshila is now planning to expand. She hopes to buy a cart so that her husband can also sell snacks in the community while she continues operating from home. *"There is always demand," she says. "I can sell as much as I can make."*



"Having a business has improved our income. We no longer have to borrow money, and we are hopeful for a better future for our children. Thank you for supporting us. It has made a big difference."



The Mahottari Association of the Blind supports blind people and advocates for their rights in the district. District President Birendra Mohato, General Secretary Rajeev Kumar Sah, and Provincial Advisor Ganesh Shrestha are all blind themselves, and work together in running the organization. There are 1800 blind individuals in the district, they engage with them, enabling them to join the association and raise awareness programs during various day celebrations. The group also works with guardians and schools to encourage and enable blind children to attend school, as most blind children do not attend school.

They share that throughout the district, there are many challenges for blind people and people with disabilities. A general lack of support and services in public places, disability friendly buildings, roads, and transport. They comment that there are policies and provisions in place on paper by the government, but in their area, they have yet to see the implementation and positive outcomes from the legislation.

Recognising their work and advocacy for blind people throughout the district, the SAHAS project worked with them to identify support that would help them in their support of blind people. The project provided them with support to strengthen their office and provided its members with leadership development training for better advocacy. The association also collaborated with the Project in awareness raising during the Day Celebration.

MAHOTTARI ASSOCIATION OF THE BLIND





LALBABHU MAHATO

Lalbabhu, whose name charmingly translates to “Red Baby”, is animated as he shares his story. Many years ago, while working in India, he severely injured his leg while operating a grass-cutting machine, leaving him with a long-term disability.

He lives with his wife, Asha, and their four children. Their eldest son, now 18, was injured in a tractor accident and remains at home unable to work. The family had to sell land to pay for his treatment and now owns only their residential plot. To sustain themselves and grow food, they lease seven kattha (0.2Hct) of farmland. Their elder daughter, 15, had to stop attending school due to financial pressures, while the younger daughter (12) and son (10) are still studying.

For some time, Lalbabhu worked as a local scrap collector, but this proved difficult for him physically, and he shared that his children would sometimes face bullying because of it. The work was unstable, and the income was not reliable enough.

After being selected as a participant in the SAHAS Project, Lalbabhu attended the business and record-keeping training.

With support from the project, he purchased a cart and opened a chatpate and panipuri stall. His stall now earns NPR 700–1,000 (\$5 - \$7) per day on average, providing a more reliable income for the family. During local mela (fair) events, he can earn between NPR 2,500–3,000 (\$17 - \$20) in a single day. This income now covers their household expenses and brings a new sense of stability.

Encouraged by his progress, he has recently expanded his menu to include chowmein, which he plans to sell at community events and fairs.

"Before this, I used to work as a cook in India and Nepal," Lalbabhu shared. "Now, I can earn within my own community and also take care of my children."

His wife, Asha adds, *"With the support of the project, we were able to start a business and support ourselves. Thank you."*





ASHA KUMARI SADA

Asha's new grocery shop sits along the narrow passages of her community, a place alive with children, families, and the elderly. She was born and raised here, and her relatives are proud to see her running her own business.

"Two and a half years ago, I was riding in an auto rickshaw," she recalls. "The driver took a corner too fast, and I was thrown out." Her arm was badly injured. The driver paid 30,000 rupees (\$200) for her initial treatment, but it wasn't enough. She travelled to Kathmandu for specialist care and had to take out a loan. Doctors told her the damage was permanent, she could either keep the arm as it is, paralysed with no feeling or movement, or have it amputated.

Before the accident, Asha worked as a daily wage labourer in agriculture whenever work was available. She never attended school. Her husband, the main earner, is abroad for foreign employment, and most of his income goes toward repaying the medical loan, leaving them with little for household needs.



Since her accident, Asha has remained at home, looking after her mother-in-law and two sons, aged 12 and 1.

When she learned about the opportunity to start a business, she felt hopeful for the first time in a long while. Her brother attended the training with her, and they explored options: textiles, vegetables, but a grocery shop seemed the best fit for the community. She used the project investment and added some money her husband sent to set up the shop.

The business is doing well, bringing in a steady profit each day. With her income, she bought a safe, covers household expenses, and can send her older child to private school. She recently purchased a freezer and plans to continue expanding her shop.

"After the accident, I was sitting idle at home. This business has been life-changing. I meet people every day, and the community treats me with respect. It has changed my lifestyle and my status. I am grateful for this opportunity and the boost to our income."



ANAND SINGH CHAUDHARY

Anand and his wife, Rashya, have warm smiles and gentle demeanors. They live in a rural community along a quiet stretch of road. Seven years ago, Anand was working as a daily wage labourer at a rice mill in Punjab, India. One day he fell three metres and hit his head against a wall resulting in a severe head injury and physical disabilities.

Neighbours and relatives pooled money to support his treatment. For three years, Anand was completely bedridden. He later spent two years in a wheelchair, and today, he can walk again with the help of a cane. His recovery has been slow, but finally, he is free from pain and has regained much of his independence. *"We could not have managed without the community around us. During those years, with no income and young children, meeting daily needs was extremely difficult, and our neighbours helped us so much."*

Anand and Rashya have five daughters, three married, two still at home, and they also care for Rashya's father.

Before the project, Rashya worked as a daily wage labourer in the fields when she could find work, earning NPR 500 (\$3.50) per day. When the project team visited their community, they were thrilled to be able to join. They decided to open a grocery shop and snack shop based on the demand in their community.





They used the project's investment to buy initial stock, and now they earn a steady income of more than NRP 500 per day. Their neighbours have been very supportive, and they adjust their products based on what the community needs. As the only shop nearby, it has quickly become useful to everyone. Anand hopes to expand their product range to attract more customers.

The house, now also their shop, was provided to them free of cost by their neighbours. *"They have been a blessing to us,"* Reshya shares. *"We moved here when we started the shop."*

"Thank you to the project for your support. We went through a very difficult time, but we have recovered a lot. Our lives have changed, and we feel relieved."





KRISHNA KUMAR MAHATO

Krishna, 20, lives with his mother and two siblings in Bhangaha. His father is currently working abroad to earn money for their family.

As a youngster, Krishna attended school until grade 4. Four years ago, at the age of 16, he was involved in a motorbike accident and seriously injured his leg, resulting in amputation at the knee.

After recovering, he managed to work in the fields to contribute to the household income.

Krishna was invited to participate in the SAHAS project and attended the business training with his mother. He was initially interested in a grocery store, but as there was already one nearby, he decided to settle on a snack cart to make and sell chatpate, a popular local snack.



He spent NPR 12,000 of the NPR 15,000 initial investment on the cart and NPR 5,000 on ingredients, adding some of his family's contribution to the investment.

Now, he works every day, finding the best locations around and earning from NPR 700 – 2000 (\$4.75 - \$13.50) per day, which he is very pleased with. If he can take his cart to fairs, he can earn NPR 5,000-NPR 6,000. (\$35 - \$40) He is excited and inspired to keep working hard.

"The business has had a good impact on my life. My friends are pleased for me, maybe a bit envious that I have my own business."

His mother shares, *"When he had his accident, it was very scary for me. I didn't know what his future would be like. I didn't imagine he could have his own business. Now he is independent. When he gets married, he can be a good husband and manage his lifestyle and family well. I'm proud of him."*

Both Krishna and his mother are incredibly thankful for the support they have received, which has been life-changing for Krishna.





REBIKA KHADKA

Rebika Khadka gently embraces her eldest child, Kalpana, who is 28 years old. Kalpana, who was born with special needs, lives mostly inside the family home where she feels secure. Rebika is her full-time caregiver, supporting her throughout the day while managing household responsibilities.

In her household, Rebika also has two teenage sons, her husband, and her parents-in-law. The family relies primarily on small-scale agriculture, growing rice and vegetables for their own consumption, though the harvest does not last the whole year. They also keep a cow and two goats, but the cow is currently not producing milk. Her husband works on the family farm and takes daily wage labour whenever it is available.

For their income, the family depends on the government disability allowance and the occasional daily wage work her husband can secure.



When Rebika joined the SAHAS project, she attended the three-day business training and chose goat rearing as her enterprise. Because Kalpana requires constant care, Rebika needed an activity that she could manage from home without being away from her daughter for long periods.

Through the project, she received two male goats and now plans to breed them with their existing goats and gradually expand her herd. This will allow her to generate income throughout the year while staying close to her daughter.

"Thank you for this support that fits our family's situation," she says. "These goats will help us grow our herd and increase our income in the long term."







GOVINDA SARDAR

Govinda recalls the past year as one of the hardest he has ever faced. A blood clot in his leg required urgent surgery, funded only after borrowing from relatives, neighbours, and taking a loan. The wound has still not fully healed, and he lives with constant pain. Every day, his wife carefully dresses the injury with fresh bandages.

With Govinda unable to work, the household had no reliable income, depending on the small amounts their sons could send from hotel jobs in India. Their two grandchildren also live with them, receiving school support from a local NGO. Govinda, an indigenous Dalit, never had the chance to attend school.

When the SAHAS project reached his community, he felt it was a turning point. Govinda and his wife attended the business training and decided that a small shop would be the most manageable and sustainable option for him. Using the project investment and a small contribution from their sons, they opened a stall at their home. Govinda serves customers, while his wife is in charge of purchasing stock.



Six months on, the shop now earns NPR 1,700–2,000 (\$11 - \$14) per day, giving the family a stable income for the first time in many years. Neighbours appreciate the convenience of his shop and praise Govinda for his fair prices and respectful manner. He hopes to gradually expand by adding cold drinks, petrol, and other essentials.

"I never imagined we would own a business," his wife said. "The training encouraged us, and now we feel hopeful." Govinda added, "This support came when we had nothing. It has given me purpose and a way to care for my family again. Thank you."



SUNIL KUMAR MANDAL

Sunil sits in his shop surrounded by young people laughing and chatting. At 22, he and his shop have become a focal point for the small rural community and his group of friends and youngsters. At 22, he has lived with his physical disability all his life. When he was young, friends made fun of him, and he dropped out of school early. He went to work in construction, carrying bricks, but it was hard work, difficult to manage, and the income was unreliable.

Sunil, his wife, and his young son and daughter live with his parents and three younger brothers. The family was struggling economically, without a regular income, so it was challenging to meet their household needs.

He was keen to join the SAHAS project and took his mother with him to the training. They decided on starting a shop and, with their new business knowledge, decided to invest more into it by taking out a loan. He shares that he is extremely happy with the business. He's averaging around NPR 800 profit per day and has just bought a fridge to sell cold drinks and increase his product range.





Sunil's mother shares, "He's a good boy. He doesn't play cards, drink alcohol or gamble or chew tobacco like many others his age. He's very happy to have a business and can support his family in the future. Thank you for helping him gain independence and a regular income. The knowledge and the training from the project was very helpful."

SAHAS TEAM



"We are very pleased with the outcome of the project. We can see how it has improved the lives of many people with disabilities. The community has been impressed with the fairness of the project, and we have a good reputation in these districts we work in."

Bhim Bahadur Ale
Chairperson of Samriddha Nepal



"It has been inspiring and rewarding to see how a small cash investment, training and empowerment can change lives. This project has helped people see what is possible and I hope we can replicate it in other places."

Kabir Ratna Sthapit
Livelihoods Team Lead, ADRA Nepal



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SAMRIDDHA NEPAL

Samriddha Nepal is a non-profit social organization focused on sustainable peace, participatory development, and building a prosperous society. It has been operating since 2016, advocating for social justice, gender and social inclusion, conservation of natural resources, and diversification of sources of livelihood, contributing to the economic prosperity of the vulnerable communities. They conduct social campaigns for the reduction of existing social discrimination, bad practices, witchcraft, veiling, untouchability, and child marriage in society by informing about civil rights at the local level.



BWSN

Bagmati Welfare Society Nepal (BWSN) is a non-governmental organization founded in Sarlahi, Nepal. With nearly 30 years of experience, BWSN is a leading force in development and humanitarian work, focused on uplifting marginalized communities. BWSN implements impactful programs across a variety of sectors, including Health, Education, WASH, Livelihood & Nutrition, and Inclusive Governance. BWSN works to improve the lives of poor and disadvantaged women, children, youth, and persons with disabilities.





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