

Women-led, Disability-Inclusive Livelihoods (WDIL)

Dhading District, Nepal



A project implemented by Nepal Disabled Human Rights Centre and Dhading Disabled Welfare Association, in partnership with Disability and Development Partners, and supported by UK Aid Direct



Success Stories, 2018-2021

Some of the 640 people supported through membership of self-help groups (SHGs), disability rights awareness and training, referral for assistive devices and counselling, legal support, savings, loans and livelihoods seed funding



[Disabled Human Rights Centre](#) (DHRC-Nepal) is DHRC is a national disabled people's organization (DPO) formed in 2000 to promote the political, social, legal and economic rights of all disabled people.



The [Disabled Welfare Association](#) (DWA) has been supporting disabled women and men in Nepal's Dhading district through vocational training since 1994.



[DDP](#) has been working on disability and development for almost 30 years. Our vision is one of inclusion, where disabled children and adults can access all the opportunities their societies have to offer. In our partnerships with DPOs, inclusion is at the heart of everything we do – so that people with disabilities are not left behind.



Funded by the UK Government's Foreign, Commonwealth & Development Office, [UK Aid Direct](#) supports small and medium-sized civil society organizations to deliver the UN Global Goals.

Ambika



Ambika Rizal, 50, is glad the WDIL project came along. Her husband is entirely dependent on her, and has needed support for his mental health and physical disabilities since becoming ill a decade ago. His condition is unpredictable, swinging: at times he is forgetful and silent, and at others he can be loud and aggressive, and doesn't know what he is saying. Ambika had sole responsibility for their five children, and they lived hand-to-mouth. No-one came to her help, and all she remembers is loneliness and discrimination.

When she heard of the WDIL project Ambika urged her husband to join the *Kalika Apangata Krishak Samuha* SHG in Siddhalekh Municipality, for which he qualified through his condition and disability. Ambika often attends the meetings, but when Ram Prasad feels good they go together as a rare outing.

Their SHG has 31 members, most of whom chose to keep goats as their livelihood activity. But Ambika put the WDIL seed funding into a small roadside stall, and began selling popular Nepalese snacks such as chatpate and panipuri. They set up each morning at a spot 30 minutes' walk away, on a road with good passing trade, as schoolchildren and office workers pass by.

The children have grown up and left home; Ambika is happy to be part of the SHG and to have a business to run. Turnover is around 1,000 rupees (about £7), of which half is profit, but on a very good day it can reach up to NR 3,000 NR.

After years of managing with 5 children and a sick husband, Ambika's life has never been happier, though she works very hard to make the business a success. She feels more respect from her community, and plans to expand, possibly buying a rickshaw to be more mobile and reach more customers.

Bageshwori Disabled Livestock Farmers' SHG



This active self-help group formed in Nilkantha Municipality in 2018. There are 26 members (19F | 7M) of whom 11 are disabled, and the others are carers or parents. Members have physical, psychosocial, sensory or learning disabilities.

Sharmila Adhikari Rijal's daughter has learning difficulties, which people in her community put down to sins committed in a previous life. Until the WDIL project, Sharmila had no-one to turn to, but she threw herself into the meetings and was elected SHG president, participating in disability rights and advocacy training, gaining insights about her daughter's care, and applying for a disability identity card that secured a monthly social security allowance of NR 3,000.

Dipana Wagle, 26, who cares for her deaf brother, was appointed SHG Secretary, and Gita Rijal, a physically disabled woman, was elected Treasurer. Gita suffered difficulties and discrimination, and struggled to attend school, making her all the more determined to complete her secondary education. She is a key member of the SHG, responsible for collecting and recording savings.

The three women leaders were instrumental in getting the SHG formally registered with Nilkantha Municipality's Agriculture Unit in May 7, 2019 and have since lobbied for mainstream financial support, laying the foundations for local government support for the group's sustainability when the project ends.

Of the first 15 members to start income generation activities, 12 opted for goat rearing, and others for poultry and buffalo... and a successful fish farm! At SHG meetings, members discuss savings, loan requests, any problems that may have arisen, and come to decisions together. Training in disability rights equipped them to tackle issues of conflict, discrimination or illegality they might face.

Disabled Welfare Association



DWA was chosen as WDIL downstream partner in Dhading for their focus on empowering disabled people, especially women, through livelihoods training. DWA was established in 1994 by friends Gunaraj Khatiwada and Govinda Khanal, who had both contracted polio in childhood.

DWA's first project was vocational training in cutting, sewing, bags, purses, knitwear, candlemaking, literacy and numeracy. Each year, 15-25 young disabled women and a few men were recruited from all over the country for the 12-month training with full board. On graduation, everyone received an entire kit to set up a tailoring shop. To date, 540 disabled women and men were trained, and 90% are still actively running their business.

With a view to future sustainability, DWA have sensitized and lobbied with district, municipal and ward authorities on disability issues, so that more resources are allocated for disability inclusion at every level, and to ensure that disabled people are not left out of mainstream development projects.

The WDIL project has given DWA a firm standing in the district: the project team, the social mobilizers and local managers have gained valuable skills and the respect of the communities and local authorities. The 36 self-help groups should be a sustainable legacy of the project, and DWA and DHRC are hoping to reach disabled people in parts of the district not yet reached by this project.

Dhana Kumari



Dhana Kumari Itani lives in Nilkantha Municipality. She is a charming, highly motivated woman who cares for a family of 8 including her husband, 2 sons, parents-in-law aged 92 and 78, her sister-in-law Kabita (28) and brother-in-law Bhojendra Bahadur (38), both of whom have been disabled since birth.

Her husband is retired from the army and is the only one in the family able to help run the household. The day begins with morning rituals of cooking and cleaning. Kabita has multiple physical and intellectual disabilities and is also deaf, and Dhana Kumari helps her to eat, wash and change. Bhojendra Bahadur is a constant worry to the family, as he often leaves the house without telling anyone and the family has to search for him, sometimes late into the night.

Dhana Kumari has a heavy workload but takes care of her family unconditionally and her husband is grateful for her vital role. She jumped at the opportunity to join a SHG in December 2018, and was elected as the group's Chairperson. The members (11F | 2M) decided to save NR 50 per month, which enables them to take out loans on a needs basis. Dhana Kumari is saving the same amount on behalf of both Kabita and Bhojendra, and managed to get them Disability Identity cards.

Dhana Kumari bought a *Jamunapari* goat and kid with her seed money, and plans to generate income from developing a herd. Looking after them is yet another job, but she is very happy to have them.

Juthe



Juthe Shrestha (25) was born deaf and blind in the village of Pokhari Bagbachhela. His wellbeing is testament to his mother and sole carer, Kanchi Maya. Juthe has no language as such, but does respond to his mother's touch. He sits in the warm winter sun in front of the house and although his mobility is limited, Kanchi Maya has taught him to move into the shade when it gets hot.

Juthe's father is a farmer; 3 of his 7 younger sisters are married and living with their husbands' families, and the others still at school. Their home is a traditional building perched on a hillside, with an animal shed to one side and every small patch of level ground cultivated for food.

Kanchi Maya was invited to join the *Bagbachhela Apangata Samuha* SHG. She was helped to apply for a Disability Identity Card for Juthe, qualifying him for a social security allowance of NR 3,000 per month. With seed money from the SHG, Kanchi Maya bought a buffalo to rear and sell on, and to provide fresh milk and yoghurt. She hopes to buy a calf and save the rest in Juthe's account.

Kanchi Maya is devoted to her son and is always there for him. She has no respite as there are no community-based social services in the area, and she feels she cannot depend on anyone else to care for Juthe.

MannMaya Gurung



MannMaya Gurung (47) lives in Nilkantha municipality. She married at 20 and was happy looking after a baby boy and the household while her husband was in the army. But MannMaya fell from a tree while picking fruit, resulting in a spinal injury. Her husband left and remarried, and rather than receiving support, she was blamed and neglected by family members.

MannMaya's son became her carer, and married early in the hope that his wife Niruta would help support her, while he found work in Kathmandu. Then there was a visit from a WDIL project worker who asked about MannMaya's disability and experiences, and told her about the local SHG. Niruta was happy to join on her behalf, and took on the role of Secretary.

MannMaya opened a small grocery shop with WDIL seed money, and was making a small profit until the COVID-19 lockdown, when it had to close for 5 months. She lived off the stock, while seeing off a legal claim for mortgage payments from her ex-husband and waiting for her son's earnings to build up again. It was a worrying time.

Through the WDIL project, MannMaya was referred to Nepal Rehabilitation Center to be prescribed a wheelchair, which means that she can get around much more easily and comfortably than before.

MannMaya is grateful for the small things which have made such a difference: learning about disabilities and rights via her daughter-in-law; support, motivation, news of the other SHG members – and a wheelchair that fits!

Nor Bahadur Magar



Nor Bahadur Magar (44) is a person of restricted growth. He is a popular figure in the community thanks to his charming nature and his 16 years as a postman. The hours of walking made it a hard job for Bahadur, but now he only works one day a week as 'snail mail' has declined, sharing the job with 4 colleagues.

Bahadur's life has been full of challenges. As one of 4 sons he was expected to pull his weight, but felt a lack of love and respect because he couldn't meet the heavy demands of rural life. He feared marriage could never be an option, as no family was open to having him as a son-in-law, but at the age of 36 he got to know Tanka Kumari. Their marriage was a turning point for both Bahadur and Tanka and with their son they have made a very loving family.

Bahadur is an active member of *Manakamana Apanga Samuha* SHG. Most members purchased goats, but Bahadur and Tanka thought it would be hard to combine collecting and carrying fodder with looking after their young son. Instead, Bahadur used WDIL seed money to buy 3 beehives in 2019, which proved a great investment. 1kg of honey fetches NR 800 at the local markets and he predicts that there will be no lack of customers.

When the DHRC team visited with the Municipality's Vice-President, they were impressed by Bahadur's confidence and the welcome they received. When the beehives are in full production and if the future plans for more hives come to fruition, Bahadur's small government salary will be handsomely supplemented to provide for his family.

Paribartanshil Pashupanchhi Samuha



Paribartanshil Pashupanchhi Samuha, one of the most active WDIL self-help groups, is coordinated by Social Mobilizer Raju Regmi, and has 18 members (11F | 7M). The group is led by women: Chairperson Kalpana Damai, Treasurer Sita Sapkota, and Secretary Seema Khatiwada. Kalpana has a 14-year-old son with multiple disabilities, and Seema Khatiwada's son has a learning disability. Sita Sapkota herself is hard-of-hearing. Seema has completed her basic education and is able to take meeting minutes.

Members' new livelihoods include livestock keeping (goats, pigs, buffalo and poultry), cloth businesses, a grocery shop, and vegetable cultivation. The members are grateful for the support they have received, and agree that SHG membership has been an amazing experience. Meetings have been a platform to share disability issues and own lived experience, among friends facing similar issues. They all attend on the fourth day of each month, pay in savings and decide on loans to members in need. Kalpana, who started a cloth business, took a loan to boost her stock; another member bought seeds and fertilizer.

None of the SHG members or their families had contracted COVID-19 at the time of the visit, but businesses had been affected and some were on hold. Everyone was worried about the future, but those rearing livestock reported having had more time to care for them. However, one woman shared her sorrow that both her goats had died, and the group was discussing how to support her with an emergency collection and loan.

Pooja



I am Pooja Duwadi from Nilkantha municipality. My father passed away soon after I was born, and my mother had to bring up three children on her own. I was born without a thumb on my smaller left hand, which made it difficult for me to lift and carry. I was mocked by other children, but kept going all the way through school to the 12th Grade.

I heard about the WDIL project from DWA, and – excited to be part it – I applied to become a social mobilizer. It was my first experience of community work, but I overcame my nerves with my colleagues’ support. Knowing many local people with disabilities made it easier for me to establish 4 SHGs with a total membership of 73.

I have learned to facilitate their monthly meetings, sharing information about the human rights of people with disabilities, legal help, government provision, disability identity cards, medical referrals and assistive devices. I support the members to save, make and manage loans, and start livelihoods with seed funding, having helped develop the procedures for assessing people’s plans and releasing funds through visits to all the members.

I would like to thank DHRC-Nepal and DWA for the opportunity to be part of WDIL. I have learned a lot about disability issues, and I am happy to be able to pass this knowledge on, to bring people with disabilities together, share justice issues and support their livelihoods.

Raju



26 year-old Raju and his siblings were born partially sighted, and his father became disabled about 10 years ago in an accident at work. The young Raju was spurred into joining the disability movement. He engages people with his easy-going manner, gaining trust – and a reputation for his work for disabled people’s rights. Raju is the sole earner, supporting his siblings, father, and his mother who cares for them all.

Raju’s philosophy is ‘Where there’s a will, there’s a way.’ He didn’t let disability or financial circumstances hamper his education, completing secondary school with the help of understanding teachers, and moving on through his own efforts to a distance-learning degree. Knowing how hard it is for blind, needy and disabled students, he began campaigning, and has helped over 100 young people to obtain higher education scholarships.

Raju was thrilled to become a Social Mobilizer, formalizing his own initiatives to help disabled people, and using his links with decision-makers as a member of Dhading district Disabled Coordination Committee. Raju is supporting 66 people in four SHGs in Galchhi.

In 2020, Raju ensured that 10 extra families received direct support from the municipality, showing the way for WDIL activities to be sustained and mainstreamed in future. And during the COVID19 lockdown, 27 families were able to get food relief thanks to Raju’s local knowledge and commitment.

Sharmila



Sharmila Khatiwada (20) is one of 10 WDIL social mobilizers. She helps care for four younger siblings; her mother looks after the home, while her father tries to farm, having recently returned from 5 years as a migrant worker.

Alongside her work, Sharmila is studying for a degree in Education in the early mornings and evenings. Her pay covers fees and other expenses, and a small remittance for her family. She has moved to be nearer to the college and work.

This is Sharmila's first job, and her personal growth has been phenomenal. She had been incredibly shy, unable to talk to anyone outside her family circle, but now she holds her own in government offices, organizes community meetings, and confidently puts across her views on disability and women's rights.

Sharmila has successfully formed 5 SHGs across 2 wards. She plans and convenes monthly meetings, makes home visits, and is accessible for all members at other times. Sharmila guides SHG members to talk about disability, causes, prevention, rights and government provisions, all the time raising their awareness and confidence. She has become a trusted and familiar face in her communities, and is happy to be making a difference to so many lives.

Siddhalekh is hilly and there are hardly any tarred roads, or buses that go all the way to its higher reaches. Sometimes Sharmila has to walk many kilometres to make one home visit, which can take a whole day. The WDIL team is very proud of Sharmila and how she has grown into the job, and in confidence.

Sukra Bahadur



Sukra Bahadur Rai (48) became disabled 7 years ago. It started with a pain in his leg which doctors could not diagnose or treat, and he was unable to walk. Previously he had supported his wife and two children as a day labourer, but now that he could not work, life for the family was terrible. They just about scraped by when his wife managed to earn daily wages.

Sukra Bahadur found it a devastating experience. He recalls being verbally assaulted when he attempted to take out a very small loan of NR 500, and he became very disheartened.

Sumitra, the local WDIL Social Mobilizer, heard about Sukra Bahadur and invited him to join the newly-formed *Pancha Kanya Apangata Krishak Samuha* SHG. He was happy to take part, meet people, learn about his rights, and to receive seed funding for a small workshop so he could use his carpentry skills.

Thanks to SHG membership and this new livelihood opportunity, Sukra Bahadur has regained hope and confidence, and considers it the biggest turning point of his life. The business is doing well, and brings in about NR 25,000 per month. He is taking orders for doors, windows, beds and cupboards, and his wife is a great help in the workshop. Now he finds himself in a position to make loans to those in need, which makes him very happy. As an active SHG member, he attends every meeting, meets the monthly savings target and is grateful to be part of WDIL.

Tej Bahadur Rana



Tej Bahadur Rana (45) is a multi-talented man. He has a physical disability, and has worked as a stonemason, a tailor and a carpenter. His leg condition made masonry and tailoring hard work: he used to be very tired in the evenings and unable to work the next day. When he took up carpentry, he lacked specialist equipment, so working with traditional hand tools was very time-consuming, and it was hard to find people who trusted in his skill enough to give him work.

When he heard about the WDIL project, Tej Bahadur took the initiative and visited DWA to ask about membership. He joined the *Samabeshi Apangata Samuha* (Disability Inclusion Group) in Nilkantha, gaining awareness and confidence. When he was abused by a home-owner for whom he was working, he took a discrimination case to the municipality, and won an apology.

With seed funding of NR 12,000, Tej Bahdur bought machine tools – a router, drill and plane – to make his work easier and faster. Demand for his work has grown: he takes orders to make doors, windows etc. for newly constructed houses, and is happy to be earning NR 20-25,000 in a month, providing for his proud mother, wife and 3 children.

He is very thankful for the support he received, and does not expect continued financial support. He has plans to develop his own furniture business making beds, cupboards, tables, chairs, dining tables and sofas.

Zenish Poudel



Zenish Poudel (9) lives in Siddhalekh rural municipality with her parents and younger brother. She was born with a club foot. She is a delightful girl and currently in Grade 3 at school.

A relative who was working at the Hospital and Rehabilitation Centre for Disabled Children (HRDC) in Banepa knew about her club foot and suggested the family take her there for treatment. Club feet are easy to treat non-surgically if tackled early in infancy, but Zenish may have had an operation to straighten the foot. Her feet are much improved and she wears corrective shoes to keep them straight. She continues to visit the HRDC for follow-up checkups and replacement shoes.

Zenish's mother Sita is a very active member of *Shanti Devi Krisak Samuha* SHG. She attends every meeting and saves NR 50 each month. She received seed funding of NR 12,000 for income-generation activities, and bought a pregnant goat, which produced two kids, a male and female. After a year, she sold the billygoat for NR 15,000 and put the proceeds together with a loan of NR 5,000 from the SHG to invest in a shop to sell snacks, salt, oil, tea, soap and other dry goods, since there was no grocery nearby.

Sita reports daily sales of between NR 300 and 1,000, and a decent profit. She continues to look after the goats and the shop, supported by her husband. She is grateful to the WDIL project for their helping hand which has brought a big change for her family, making their lives easier and happier.