

# Women Shaping Koshi's Agricultural Economy









## Foreword

It gives me great pleasure to present this **“Women Shaping Koshi’s Agricultural Economy”** book that shines a light on the women of Koshi Province who have become true champions in agriculture. Their dedication, resilience, and innovation are not only transforming their own lives but also inspiring communities around them.

Agriculture in Nepal has long relied on the hard work of women, yet their voices and contributions often remain unseen. Through Sahaj, we have had the privilege of working alongside many remarkable women who are leading change, whether as farmers, entrepreneurs, or leaders in their communities. Their stories reflect courage, resourcefulness, and the ability to turn challenges into opportunities.

This book is a celebration of these women heroes. It is also a reminder of the power of inclusive development, where women’s leadership strengthens not just families, but local economies, helping shape the future of agriculture in Koshi Province and beyond.

To the women featured in these pages, and to the many others leading quietly but powerfully across Koshi Province, we extend our deepest appreciation. May their journeys inspire a lasting commitment to empowering women, ensuring that the future of agriculture is built on inclusion, resilience, and shared prosperity.

Reema Shrestha,  
Team Leader,  
Nepal Agricultural Market Development Programme Phase II



## Sahaj Support for Women-Led Agriculture

Women are at the heart of agriculture in Koshi Province. They play vital roles in dairy, vegetables, large cardamom, and maize, yet their contributions often go unrecognised. Barriers such as limited access to resources, information, and markets make it harder for them to fully benefit from their work.

Through the Nepal Agricultural Market Development Programme (NAMDP) – Sahaj Phase II, funded by the Swiss Agency for Development and Cooperation (SDC), we set out to change this by creating opportunities for women and marginalised groups to thrive in agriculture. Working with private companies, cooperatives, service providers, and all three spheres of governments, Sahaj supported more inclusive market systems for women to not just participate but to become leaders and change-makers.

This meant strengthening women-led agri-SMEs and cooperatives, opening doors to finance and business development services, making agri-machinery more accessible, improving food safety and quality, and even piloting women's roles in areas traditionally dominated by men, such as maize aggregation. It also meant encouraging partners to recruit and retain female staff, and supporting policies that ensure women have a voice in decision-making bodies.

This booklet captures some of those stories of women entrepreneurs, leaders, and farmers who are reshaping their communities, creating jobs, and proving that when women have equal opportunities, everyone benefits.

# Sahaj's Impact:

## Growth and Inclusion in Numbers

### Growing Agribusiness

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**NPR 147 crore** Invested

- **NPR 96 crore** in loans
- 37% of loans went to **women-led businesses**

### Creating Jobs & Income

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- **1,600+** new jobs created, with **572 for women**
- 41,000+ farmers saw increased income, **including 13,811 women farmers**
- NPR 95.7 crore increase in farmer income overall - with **NPR 33.3 crore increase for women-led farmers**





Some of the **key lessons in mainstreaming gender equality and social inclusion (GESI) in the Sahaj programme implementation** are summarised below:

- Women are often confined to home-based roles in agriculture, making it harder for them to take up trading, aggregation, or other roles that require travel and flexibility.
- Inclusive business strategies, like discounts or free registration for women-led SMEs, helped bring more women into formal markets—and proved women are strong, motivated clients.
- Business Development Services (BDS) were crucial in strengthening women’s entrepreneurship, financial literacy, and confidence to run and grow their businesses.
- Integrating GESI into public policies is a good step, but real change requires close follow-up to ensure women and marginalised groups have a voice and decision-making power.
- Sustainable change takes time, but women’s increased access to opportunities is already boosting their agency, leadership, and influence in agriculture.

To learn more in detail about Sahaj’s GESI lessons, please read the [GESI learning paper](#).



# **Growing Beyond Limits**

Pushpa Bhattarai Khatiwada









Pushpa Bhattarai Khatiwada owns Pushpa Khadyanna Packaging Udyog, a family-run business that started small, working with just a few traders and 200–250 farmers. With support from Sahaj, she improved her warehouse standards, marketing, packaging, and HR systems, and installed a feed mill for animal feed.

Her maize aggregation grew from 1,700 metric tonnes in 2023 to 3,800 metric tonnes in 2024, sourcing directly from 1,300 farmers across a 25 km radius, up from 5 km. The network now includes 1,200–1,500 farmers and 21 traders. Pushpa has also created around 20 local jobs, showing how guidance, systems, and partnerships can turn a modest business into a driver of inclusive growth and shared prosperity in Koshi Province.



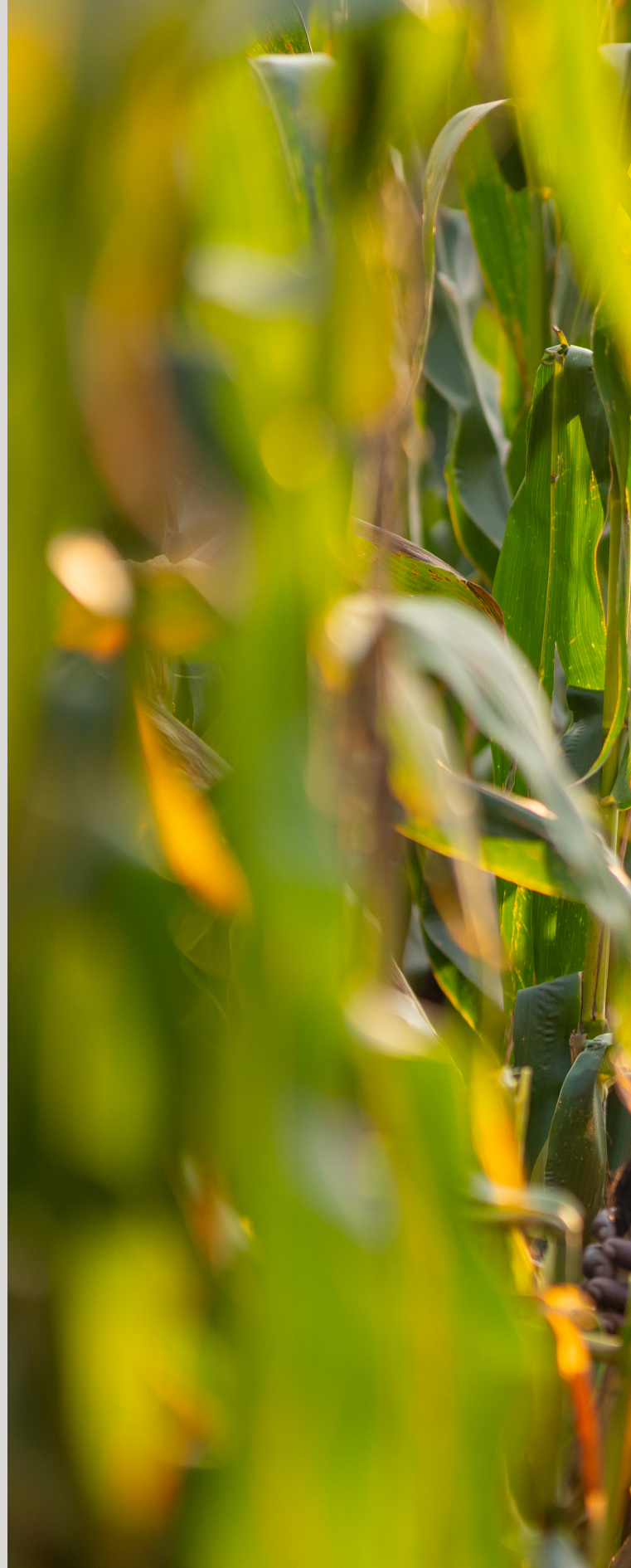
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*“When we started, we didn’t know how to grow. With Sahaj’s support, we doubled our aggregation, reached more farmers, and expanded into the feed industry.”*



**A maize farmer working  
with Pushpa**

Chanu Devi Mahato



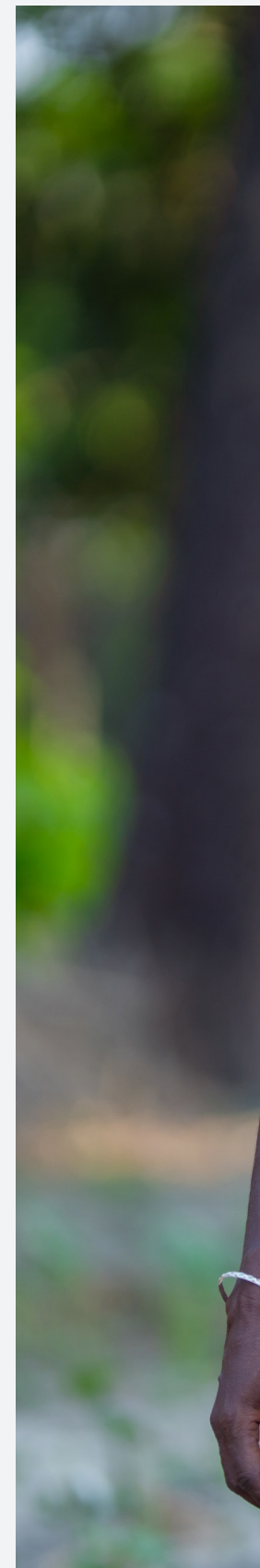




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*“I sold 24 metric tonnes of maize to Pushpa last year, which motivated me to grow more this year. I harvested 34 metric tonnes and trust Pushpa because they always pay on time and provide logistics support, making it easier and more efficient for us.”*

Together, small farmers like Chanu now sell 3,800 metric tonnes of maize to Pushpa Khadyanna, showing how partnerships and support from Sahaj have strengthened both farmers and businesses in Koshi Province.





Like Chanu, Draupadi Giri sells her maize to Pushpa and gets fair prices for her produce.



# **Mechanising Farms, Easing Burdens**

Niru Devi Raut









Niru Devi Raut of Belbari-6, Sombare, Itahari, runs Sakshi Krishi with her husband. Seeing the heavy workload on women due to outmigration, they introduced farm mechanisation to support local farmers. Their services include ploughing, harvesting, and loading, making farming faster and easier. Recently, they formally registered the business and expanded their equipment, adding three harvesters to their tractor. This was possible with bank support facilitated by Sahaj. Sanima Bank, with Sahaj's support, organised client orientations where staff guided entrepreneurs like Niru Devi to formalise their businesses and prepare plans to access loans.

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*“Farmers now save up to 50% on labour costs, and work gets done faster and more efficiently.”*



GAM





GOOSE

GOOSE B.K.T.

PLUS

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9862040473

GS1028



# Tracking Prices, Protecting Farmers

Maya Rajbanshi







Maya Rajbanshi is a local resource person who collects and updates daily vegetable prices from the Birtamode vegetable wholesale market for farmers. Before Sahaj, there was no role like this. Sahaj helped establish the Agriculture Price Information System (APIS) with the Ministry of Industry, Agriculture and Cooperatives and Birtamode Municipality.

Through this platform, farmers can check daily prices on the website or send a code via SMS to get the price for different vegetables in various markets. Maya visits markets every day, talks to traders, and updates the system, ensuring farmers know the real prices and aren't cheated.



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*“It feels like I’m doing the most important work. I’m the only one in this role, and with my help, farmers can see fair prices and sell their produce confidently.”*







**Extending Freshness,  
Expanding Markets**

Sophiya Bal Tamang





Mandala Agrifresh  
JUNAR  
Extra juicy, super  
TASTE IT & BELIEVE IT

Mandala Agrifresh  
KIWIFRUIT  
Deliciously Refreshing  
TASTE IT & BELIEVE IT

my journey



Sophiya Bal Tamang is the founder of Mandala Agri Fresh Private Limited, which helps farmers and traders reduce post-harvest losses using low-cost technologies like modified atmosphere packaging (MAP) bags and ethylene absorbers.

Through Sahaj's Challenge Fund, Mandala brought these solutions to Koshi Province, building networks,

connecting with traders and municipalities, and expanding distribution channels. Today, over 21,362 MAP bags reach farmers, collectors, and traders, extending vegetables' shelf life by 3–4 days and opening access to new markets. For example, Akabare, which used to lose 2 kg per 40 kg bag in transit, now loses only 500 g, keeping produce fresh and profitable.



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*“With Sahaj, we had the courage to bring our product to Koshi. Our bags are now being used where they are most needed, and their value is finally recognized by farmers and traders alike.”*



**Turning loss  
into leadership**

Tanka Maya Limbu





ds of Teaching Population Education

Session Method

Session 1

Session 2







Tanka Maya Limbu, 52, an Assistant Teacher at Myanglung College from Tehrathum, is now the chairperson of the Kiyachu Krishi Sahakari Sanstha Limited, which operates the Myanglung Krishi Cold Storage cooperative. Before Sahaj, the cooperative struggled to run the cold store. Without guidelines on temperature, timing, business plans, or standard operating procedures, they wasted 14 to 20 metric tonnes of vegetables and lost credibility with traders.



With Sahaj's support through exposure visits, technical assistance, training, market linkages, and networking, Tanka Maya took the lead. She worked with traders to promote the cold store and successfully managed the first batch of kiwis last summer and potatoes this fall. Traders were so confident in her leadership that she is now handling the second batch, showing how guidance, skills, and proper systems can turn losses into opportunity.

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*“When I started, I knew nothing about managing the cold storage. It was about to close, but Sahaj stepped in at the right time, providing technical and practical knowledge on how to manage it effectively. Now we're making a profit and securing its future.”*



# **Rong Gundruk: From Waste to Opportunity**

Bishnu Maya Khawas









Before Sahaj's support, mustard greens and other vegetables in Rong Municipality were often wasted or sold cheaply, while Gundruk was imported from India at high prices. Seeing this gap, Bishnu Maya Khawas, Rong Deputy Mayor, led efforts to establish a factory through a public-private partnership with Sahaj. The factory is now employing over 13 women from Rong, who produce Gundruk, with branding support helping to establish "Rong Gundruk" as a recognised product. Production has since expanded to nettle leaves and bitter gourd, creating jobs and increasing women's incomes.

Recently, the cooperative has produced over 960 kg of high-quality Gundruk, generating nearly NPR 1 million in revenue and growing its farmer base from 530 to 630.





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*“Financial empowerment for women is crucial. Through this initiative, over 13 women have gained jobs and independence, no longer relying on their husbands for money.”*



# Cardamom to Oil

Manisha Bhattarai Karki



अलैंची स्टीम तेल डिस्टिलेशन उद्योग

Cardamom Steam oil Distillation Industry

फुड्लिड, न. पा.-८, ताप्लेजुड

कार्यक्रम सञ्चालक

सहयोगी संस्था



मानाभरा कृषि फर्म

प्रधानमन्त्री कृषि आधुनिकीकरण परियोजना  
कार्यान्वयन इकाई, ताप्लेजुड

फक्ताडलुड-२, खेजीनिम  
ताप्लेजुड

नयोडहाड आर्टिस

आ.नं. २२७७/२५/२०१७/अधुनिकीकरण



Manisha Bhattarai Karki has a bachelor's in education and has been working in the large cardamom sector for over a decade. Ten years ago, she learned about extracting cardamom oil, but no entrepreneurs were willing to invest in the machinery. Already engaged in the sector, she decided to take the leap and set up an oil distillation business.

With support from Mechatronics, Sahaj's partner, she set up the machinery and received technical guidance in distillation and machine operation. Today, she produces oils from large cardamom, wintergreen, and mugwort for local markets and is working with her husband to scale the business and expand distribution.

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*“I'm very proud that last year I was able to provide jobs to 7–10 local women who helped pick mugwort leaves for the oil. My mugwort oil sells immediately in the market, and large cardamom oil is also doing well.”*







# Connecting Dairy Farmers to Fair Prices

Laxmi Bajgain











Laxmi Bajgain, from Kechankawal, Jhapa, is a dairy farmer selling milk to Ritika Dairy. In Dharapani, within her rural municipality, many marginalised farmers from the Gangai, Mazi, Rajbansi, and Muslim communities had few buyers for milk, and Indian traders across the border often paid very low prices. To help her community and herself, Laxmi coordinated with Ritika Dairy, leading to the creation of a local milk chilling centre. Today, the centre collects around 450 litres of milk daily, giving farmers a fair income, and Ritika takes pride in managing it.



Ritika Dairy, a Sahaj partner, worked with Sahaj on product diversification and the installation of chilling vat at Dharapani, Kechankawal targeting marginalised groups. It is now sourcing more milk, benefiting farmers across a larger area.





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*“After being associated with Ritika Dairy, farmers are getting the prices they deserve, and their milk is bought in bulk. Today 70-80 litres are collected from this community alone, and I take immense pride in having helped make this happen.”*



# **Growing Local Pickle Businesses**

Kamala Baskota Rizal





GUTESR



Kamala Baskota Rizal, from Namuna Collection Achar Udhyog, Ilam, has been in the pickle-making industry for nearly a decade. She trains local women entrepreneurs, provides raw materials, and sources vegetables from 70 farmers across Koshi Province. With Sahaj's support, her enterprise increased processing capacity, raised annual sales from NPR 2.5 million to NPR 4 million, expanded market coverage, and grew pickle varieties from 17 to 22.





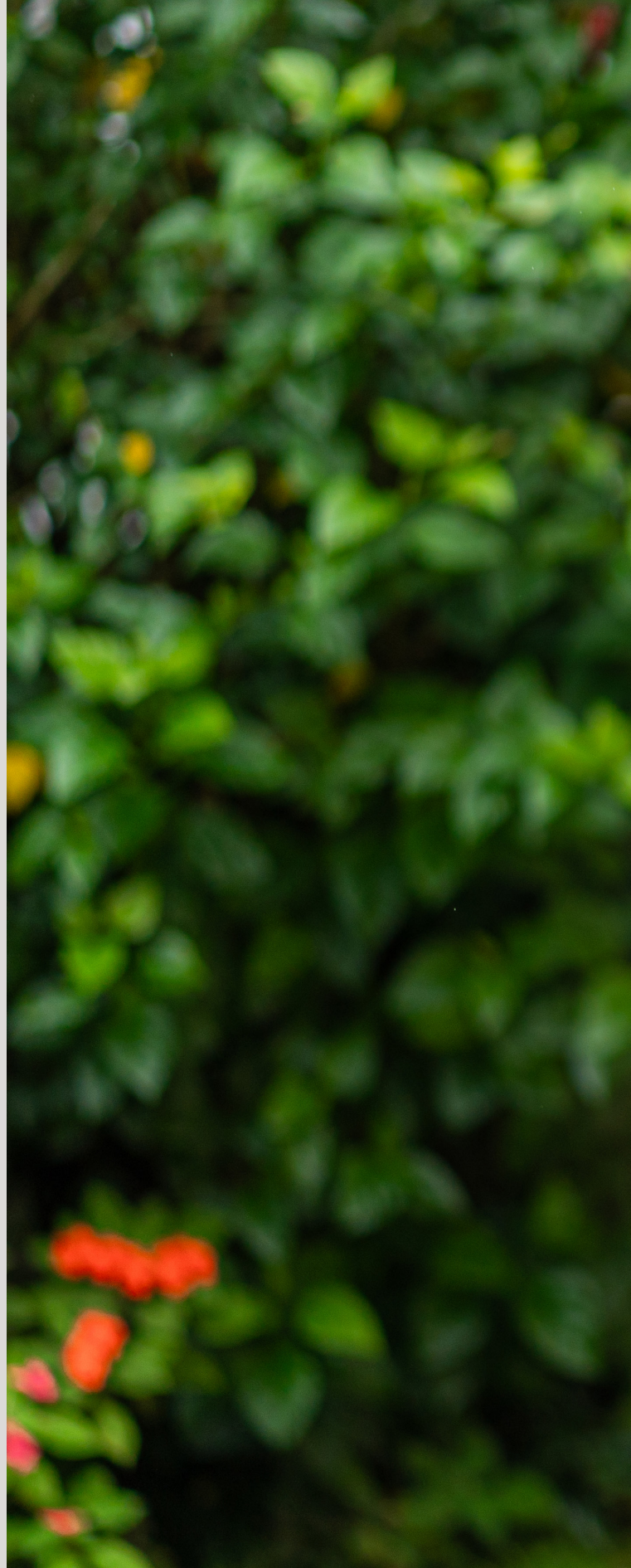
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*“Through Sahaj, I learned how to handle vegetables, control moisture, and prepare them for pickling. It helped me grow my business, create jobs, and support more women to produce and sell a variety of pickles. I have also started exporting my pickles internationally to Dubai and other countries.”*



# **Khetipati's Innovation in Dehydration**

Prakriti Gautam





Khetipati  
Organics  
STRAWBERRY  
LUST  
CONCENTRATED STRAWBERRY  
Net Wt. 30gms

Khetipati  
Organics  
BANANA  
CRAZE  
CONCENTRATED BANANA  
Net Wt. 30gms

Khetipati  
Organics  
KIWI  
CRAVE  
CONCENTRATED KIWI  
Net Wt. 30gms  
100% Natural  
No Added Sugar

Khetipati  
Organics  
WATERMELON  
THIRST  
CONCENTRATED WATERMELON  
Net Wt. 30gms  
100% Natural  
No Added Sugar

Khetipati  
Organics  
100% Natural  
No Added Sugar







Prakriti Gautam, co-founder of Khetipati Organics in Dhankuta, leads the company specialising in fruit and vegetable dehydration. Employing over 30 locals, Khetipati works to reduce food waste and create sustainable livelihoods.

With support from Sahaj and the Aadhyanta Acceleration Programme, the company received mentoring and non-financial support. She

overcame technical challenges like avocado dehydration through mentorship from a Swiss food processing expert through Swisscontact's Senior Expert Contact (SEC). This enabled Khetipati to launch creamy avocado powder and expand its product range. The program also strengthened business development, human resource, financial planning, and marketing skills, helping Khetipati scale and contribute to the local economy.



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*“Men are indispensable to our company, but if a woman is equally qualified for a role, I will hire her. Every single time.”*



## Taking Business Services to Koshi

Shova Shrestha



ā-ya:

SOLUTIONS

Solutions Pvt. Ltd.

bs.com.np 199 Shree Marg, Pulchowk, Lalitpur





Shova Shrestha, a former banker passionate about helping SMEs, now leads Upaya as CEO. Upaya is a one-stop platform for business services: from registration to compliance, accounting, taxation, consulting, loan documentation, and even liquidation.

With Sahaj's support, Upaya expanded from Kathmandu into Koshi Province, providing agribusinesses with formalising fundamentals, growth strategies, market linkages, and financial planning.



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*“With the new Business Growth Centre at FNCCI Biratnagar, we can continue guiding entrepreneurs long after Sahaj, bringing needed services to a place where they didn’t exist before.”*





## **Nepal Agricultural Market Development Programme**

The Nepal Agricultural Market Development Programme (NAMDP), also known as Sahaj, operated under a bilateral agreement between the Government of Switzerland and the Government of Nepal in Koshi Province. Sahaj is a Swiss Agency for Development and Cooperation (SDC) project, implemented by a consortium of Swisscontact (as the lead agency) and the Centre for Environmental and Agricultural Policy Research, Extension and Development (CEAPRED).