



Nepal Agricultural Market Development Programme Phase II



Stories that Inspire:
SMEs Making a
Difference



Foreword

Across Nepal, agricultural Small and Medium Enterprises (SMEs) play a vital role in connecting farmers to markets, creating jobs, and driving innovation. The enterprises featured in this book show what is possible when local entrepreneurs lead change.

Through the Nepal Agricultural Market Development Programme (NAMDP-II), also known as Sahaj, we worked closely with agri-SMEs because we believe strong markets grow from within. These entrepreneurs took risks, tested new ideas, and built businesses that serve farmers, workers, and consumers alike.

Each photograph in this booklet captures a story of effort and progress. Sahaj supported the journey, but the energy and commitment came from the enterprises themselves. Their work has strengthened value chains and created impact that will last beyond the programme.

I hope this book successfully recognises the people behind these businesses and inspires continued support for market-led solutions that build a more inclusive and resilient agricultural future for Nepal.



Reema Shrestha

Team Leader

Nepal Agricultural Market Development Programme (NAMDP II)



Introduction

The Nepal Agricultural Market Development Programme (NAMDP-II), also called Sahaj, was a flagship initiative to bring systemic changes in Nepal's agricultural markets. Funded by the Swiss Agency for Development and Cooperation (SDC) and implemented by Swisscontact and CEAPRED with local partners, NAMDP aimed to make smallholder farmers and agribusinesses more competitive by removing key market barriers. Using market systems development principles, NAMDP improved value chains, strengthened services, and promoted sustainable farming practices.



**Success stories
of Beneficiary SMEs
from the field**



Sarita Gurung: Modernising Large Cardamom

Taplejung — Sarita Gurung, a commercial large cardamom farmer, is among the first to adopt a modular dryer developed by Sahaj's partner Singhabhaini. The dryer improves Large cardamom quality, increasing her earnings by Rs. 12.50 per kg while reducing wood use and smoke during drying.



"The modular dryer has made the process more convenient and efficient, allowing us to use even small logs and produce higher-quality cardamom," says Sarita.



“Support from institutions like Nabil Bank allows us to focus on growth and exports while creating opportunities at home,” Kebal says.



Kankai Dairy Products: Local Dairy, Global Markets

Kankai, Jhapa – Kebal Raj Shrestha, a returnee migrant entrepreneur, established Kankai Dairy Products, a dairy enterprise specialising in churpi production. The business produces high-quality churpi for export while creating jobs and opportunities for local farmers. Inspired by the potential of local resources, Kebal started the enterprise eight months ago after returning from abroad with new knowledge and skills. With financing from Nabil Bank, he expanded production and maintained international quality standards.

Green Valley Agro: Growing with Tapasya

Suryodaya-11, Ilam — Umesh Paudel and Bandana Acharya run Green Valley Agro Centre and Panchakanya Vegetable & Seed Production, supplying organic vegetables to local markets and hotels while creating jobs for the community. Administrative tasks once consumed much of their time, but support from Tapasya streamlined compliance and record-keeping, reducing financial risks and allowing them to focus on production and planning. With this guidance, they now envision expanding into agro-tourism and research farming.



“Running a farm involves more than cultivation, Tapasya’s support helped us navigate registrations, taxes, and compliance so we can focus on growth,” say Umesh and Bandana.



Maharani Jhoda Cooperative: Farmers' Trusted Partner

Gauradaha, Nepal – Chiranji Bhandari, Executive Director of Maharani Jhoda Cooperative, leads an initiative that supports small farmers with loans, savings, livestock insurance, seed and silage production, and Custom Hiring Centres (CHCs) for machinery access. The cooperative began to meet the needs of local farmers who lacked access to finance and essential services. Today, it serves 500 farmers, employs 35 staff and over 50 labourers, and improves productivity through year-round fodder, risk reduction, and cost savings. With guidance and support from Sana Kisan Bikas Laghubitta Bittiyasanstha Ltd., it has strengthened programs and expanded funding opportunities.

“With these services, we help farmers protect their livestock, access tools and loans, and turn abandoned land into sustainable livelihoods,” says Chiranji.





Anish Rice Mill: Local Milling Made Easy

Arjundhara, Jhapa— Hari Prasad Baskota, 44, runs Anish Rice Mill, a family-managed business that mills rice and maize and offers collection services, helping nearby farmers save time and effort. With support from Sana Kisan Bikas Laghubitta Bittiyasanstha Ltd. (SKBBL), Hari accessed a low-interest loan that allowed him to purchase equipment and build the mill. The business now sustains his household expenses while providing a vital service to the community. Looking ahead, Hari plans to expand by adding machines, workers, and processing mustard and spices, creating more local jobs.



“I could not have started this mill without the low-interest loan that made it possible to serve my community and plan for future growth,” says Hari.



“Tapasya’s support gave us the confidence to manage this farm like a business, not just a tradition, benefiting both my family and the community,” says Chandra.



Aathghare Namuna: Seeds of Innovation

Suryodaya–12, Aathghare – Chandra Kalai Rai runs Aathghare Namuna Krishi Farm, cultivating cauliflower, cabbage, Akabare chili, cucumber, avocado, and seasonal crops across nearly 50 ropani, including the hybrid Ilame black cucumber. She transformed her husband’s traditional farm into a hub of innovation to support future generations of farmers. With guidance from Tapasya on financial planning, taxation, and enterprise management, Chandra professionalized operations, created seasonal jobs for local youth and women, and planned for growth.



Ghimire Agriculture: Reducing Asparagus Loss

Damak – Chiranjivi Ghimire, a returnee migrant and asparagus farmer, started with a small plot and has expanded to over 2.4 acres (4 bigha), now supplying fresh asparagus from Biratnagar to Kathmandu. Facing storage and transport challenges, he was looking for a viable solution for his business and found Mandala’s modified atmosphere packaging (MAP) bags, which could help preserve the freshness during transportation for his produce resulting in the maintenance of his steady market supply while reducing post-harvest losses



“Using MAP bags has been a game-changer; it keeps our asparagus fresh during transport and helps us reach more markets with post-harvest loss,” says Chiranjivi Ghimire.

Surya Agro: Expanding Maize Value

Sundarharaicha, Morang – Hira Prasad Neupane, Chairman of Surya Agro Group Pvt. Ltd., started the maize processing business three years ago after 16 years in poultry and agriculture. The company buys locally grown maize at fair prices, provides farmers with seeds and guidance, and processes it into rice, grits, semolina, and animal feed. With loan support from Nabil Bank, Surya Agro financed construction, equipment, and maize procurement. Today, the business employs 20–22 local workers, sources from over 250 farmers, and supplies products across Koshi Province, with plans to expand packaged maize rice and introduce organic flours.



“Loans from Nabil enabled us to process our own maize, ensure fair value for farmers, and benefit the community. It’s about honest work and sustainable growth,” says Hira.



Sunrise Milk: From Pharmacy to Dairy Pioneer

Suryodaya-1, Ilam – Amrit Pandey, a former pharmacist, runs Sunrise Milk Dairy Industry, producing ghee, chhurpi, and other dairy products for local and international markets. He started the dairy in 2017 to address gaps in milk collection and quality in his community. With training from Tapasya, a Sahaj partner, Amrit improved financial management, record-keeping, and auditing, enabling him to streamline operations and maintain high-quality standards. Today, the dairy produces 1,600–1,800 kilos of chhurpi and butter monthly, employs three staff, and supports farmers by collecting milk at no extra cost.

“Tapasya’s guidance has streamlined my operations and made running the dairy much easier, helping us support local farmers and maintain product quality,” says Amrit.





"I wanted to improve farmers' livelihoods by ensuring healthier, resilient crops. Aadhyanta helped us access the right resources making it possible to grow while supporting the community," says Robin.



Monkshood Krishi: Reviving Large Cardamom


Suryodaya-3, Ilam — Robin Rai runs Monkshood Krishi Farm, a social enterprise providing virus-free large cardamom saplings and supporting farmers with sustainable crops. Facing widespread losses from viral diseases, Robin established the farm in 2016 (registered in 2018) using modern tissue culture techniques to revive plantations. With support from the Aadhyanta acceleration program, he connected with investors and gained business management skills, securing NPR 1.8 crore in equity investment to hire technical staff and expand sapling production.



Nepal Agricultural Market Development Programme

The Nepal Agricultural Market Development Programme (NAMDP-II), also known as Sahaj, operated under a bilateral agreement between the Government of Switzerland and the Government of Nepal in Koshi Province. Sahaj was 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).

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