

## Jhooma Devi Bhandari

Ms Jhooma Devi Bhandari is delighted having her social & economic status upgraded all because of Rural Access Programme. Belonging to an ordinary family of five of Simle VDC, Terhathum Jhooma just owned a thatched hut, a teashop and 3 'ropani' of land for survival. The income from her teashop & yields were insufficient to run the family through out the year. Economically being so weak that she was not even trusted by the moneylenders to lend her loans. Accommodating her growing up children and her father in-law in a small house was getting difficult. So she had to sell her plot to build a bigger house but without proper roofing.



Renovated house

However, when RAP started building roads at Myanglung Sankranti section

Jhooma Devi was relieved to get opportunity to earn something. She joined the Road Building Groups where she was chosen a leader of the RBGs and then a chairperson of the Local Roads Users Committee (LRUC). In the meantime she took several income generating training and started growing vegetables & round chillies (*Akabare*) creating new means of alternative livelihood.

She earned NRs 73,000 through road building, NRs 27,000 through chilli (*Akabare*) farming and in addition to it NRs 24,000 as a store rent, which she had rented out to the LRUC. In this manner she earned a good sum of NRs 124,000 through RAP.

With this income she settled her loan of NRs 42,800 and also replaced her thatched roof with the CGI sheeted one. With an initial investment of only NRs 6,000 on her shop led her profit NRs 150,000; eventually she had to expand her shop as the business went up prompting her to invest more. Realising the importance of education she invested NRs 6,000 on her children's education and also was able to spent NRs 100,000 to celebrate her son's wedding. However, she had to borrow NRs 40,000 from the cooperative when she bought a plot of land for NRs 70,000.



Created better environment for education to her kids



Old thatched roof house



Jhooma at shop

She has been repaying her loan easily out of her regular income from on-and off-farm activities.

Now Jhooma enjoys a decent life of dignity and prosperity. Has earned name and fame in the society. Having undertaken several skill development training, she is more confident and economically independent. Being the chair of the women cooperative society she capably handles all the accounts related to saving & credit and conducts monthly meeting very well. Her aim now is to give continuity to chilli (*Akabare*) cultivation and grow her business, earn more money and lead a better life.

She confidently gives all the credit of her well being to Rural Access Programme due to which today she is a recognized person in her society. For her RAP is next to god!!