

16

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# dnh brief



Mr. Dhan Bahadur B.K.



DEUTSCH-NEPALISCHE  
HILFSGEMEINSCHAFT

**DNH**

GERMAN-NEPALESE  
HELP ASSOCIATION

# नमस्ते

## Namaste

Dear Members and dear Friends of the GNHA,

This DNH-Brief (GNHA Newsletter) includes activities that are not so much in the limelight, but were nevertheless of great concern to us, and we shall continue to focus on them.

First there is the Suryamukhi Cooperative founded and managed by women in Pokhara. What gave rise to this? We have repeatedly implored our partner organisation, Children Nepal, to do something for the mothers who are often single, so that they can earn an income that will enable their daughters to live a better life. Income-generating projects are booming, at least on paper, but unfortunately they are by no means simple. They need the right framework, the right dosage and opportunities that are recognised as feasible and then taken.

I was engaged as a development worker in Bangladesh for several years, and as a private individual I was confronted with the situation where my local staff borrowed money from me for the most differing reasons and for the most different purposes, promising to pay me back. Subsequently (and with the development credo in mind of "helping people to help themselves"), I made a decision and then announced: "Help each other in future to help yourselves! The amount I am giving you is to serve as your starting capital. It now belongs to you. Continue to increase it with regular savings; take some out when you need it and the others are in agreement. Manage your capital carefully and systematically." This resulted in an informal savings and credit cooperative between the participants, which flourished beyond my time in the project.

With this good experience we then provided the persons responsible at Children Nepal with a small amount and said, "Make something of it!" And in the article by our accountant, Kshitij Tamrakar, you can read what they made of it.


For many years now we have been providing a Poor Patient Fund for people who need more than just the usual medication from the Dispensary for the poor and needy. These patients and their history of suffering can bring tears to one's eyes. We, and the staff at our Dispensary, are grateful that we are able to give them some help. In the following we have included two such cases.

Our homepage has been completely revised and in many aspects it is completely new. Have you already taken a look at it? If not, we now invite you to do so under: [www.dnh-stuttgart.org](http://www.dnh-stuttgart.org). We were overjoyed at the fact that Birgit Kern and Thomas Hollitzer - two volunteer friends - were willing to contribute their relevant skills, and with a great deal of effort, especially on the part of our Office Manager, Claudia Kurz, and our Deputy Chairman, Richard Storkenmaier, we achieved a remarkable result.

Now I wish you a lot of enjoyment reading this DNH-Brief and visiting our homepage.

I thus extend my heartfelt greetings to you all.

Yours,



Andreas Falk  
President

## **Help to help yourself: Suryamukhi Savings & Credit Co-operative Ltd.**

By: Kshitij Tamarkar

Nepal being a country where female rarely participates in social and economic activities, Mrs. Kamala Thapa one of the mothers of a girl supported by GNHA started her entrepreneurial venture as she works as a contractor for residential buildings. It isn't common in Nepal to find female contractors but Mrs. Kamala broke this barrier through the support she received from Suryamukhi Co-operative from which she purchased a cement mixer which she uses for various construction purposes. In her words, "I wasn't able to generate enough income from my previous work to sustain my family as my husband is unemployed and I alone needed to bear the responsibility for my family of 5, I took the initiative of being my own boss". Initially it was difficult for her to earn and being in a male dominated profession, it was difficult to gain trust of her clients and there was also the pressure for repayment of loan. But gradually she was able to perform effectively through which she gained the trust required to have enough contracts to repay the loan, uplift her family and her employees financially. At present, her work is stable and has sound financial status.



*Mrs. Thapa with her cement mixer*

With a view of developing a habit of savings among the Dalit Community of Pokhara, Suryamukhi Co-operative was legally established in 2013. This initiation benefited the Dalit group in many ways as previously there were no savings, it was difficult for the family to spend on contingent expenses such as health, education & other expenses other than their basic needs i.e. food, clothes & shelter but now their future is more secure.

It started with a sum of NRs. 200,000 (approx. 2000 EUR) contributed by GNHA as seed money but now its capital amounted to NRs. 2,168,000 (approx. 21,000 EUR). Initially, savings sum by parents at a single time was NRs. 20 compared to now which is NRs. 300, NRs. There are 9 Board Members of the co-operative. Mrs. Shanta Pyasi Pariyar(President), Mr. Tek Bahadur Rasaily B.K.(Vice President), Ms. Bishu Pariyar(Joint Secretary) Mrs. Sita Nepali(Treasurer), Mrs. Sharada Sharma(Secretary), Mrs. Devi



Rijal(Member), Mrs. Dil Kumari Poudel Subedi(Member), Mr. Bhim Bahadur Nepali(Member) & Mr. Mahendra Paudel(Member) out of which Mrs. Sharada & Mr. Mahendra are on board as Guardian member as they are already involved in Children Nepal.

At present, there are 110 shareholders of the co-operative on an average a shareholder has invested NRs. 19,709 in the co-operative.

Suryamukhi Co-operative also provides various loan facilities for the members of the co-operative with an interest rate of 15% per annum & maximum period for loan repayment is 1 year. The criteria for loan are that one must have saved in the co-operative for 6 months and must be its member. The interesting thing on loan procedure is that no collateral is required but submission of an application for loan, details of loan taker and a group of 5 people is kept as guarantee for passing the loan. So far there hasn't been any case of non-repayment of loan. So, it has a record of 100% loan recovery but there are cases people fail to pay loan on time due to which 1.25 % per month fine system was introduced. The maximum loan one can request is NRs. 200,000 and minimum is NRs. 5,000.

The loan taken has been utilized in many ways from vegetable & fruit selling to shop keeping, tailoring, marriage ceremony, mourning expenses and sending their children for abroad study as well. There are rather more interesting cases out of which one is Mrs. Kamala Thapa (female contractor) also Mr. Dhan Bahadur B.K. who utilized the fund to purchase scrap utensils such as pressure cooker and metals like copper, aluminum, brass which he melts down to recreate various utensils and sell it in a reasonable price. Similarly, Mrs. Maiti Gurung utilized this fund to start a Trout Fish business.

Not everybody seeks big investment for their initiation. Mrs. Shanta Pyasi Pariyar one of the board members of the co-operative also took loan for her vegetable selling business. As she found that her earning was sufficient from her business, she began to take loan frequently to build her business brick by brick. Being a single woman, she had a hard time to settle things for her business and bear the responsibility of her children but now she feels proud of what she has achieved. Similarly, Ms. Bishu Pariyar utilized the fund for production of seat cover for donkey which is still the means of transportation in many remote parts of hilly region in Nepal.



*Mrs. Shanta Pyasi Pariyar with her veg stall*

Besides, the co-operative doesn't always have sufficient fund, there have been times when they had to reject their proposal. During these times, Mrs. Sharada Sharma one of the board member has helped those with her personal fund as well. At present, the co-operative has focused more than just deposit and loan, it funds for Capacity building training for parents of Dalit Girls so that they could earn on their own and fund

for children's study who are unable to pay for education as well as provide uniform & text books which has caused the co-operative to have goodwill for a social cause as well.

Being myself an accountant and having talked to the board members and visited some of the clever

entrepreneurs and agile businesswomen, I am full of admiration for this concept, its objectives and its implementation, which helps to uplift the standard of the Dalit Community, Pokhara.

### **Manisha is on a good track**

**It is a pleasure to see how the Dalit Girls are progressing. Here is a letter of Manisha Pariyar, who is being supported by Children Nepal (CN) in Pokhara.**



My name is Manisha Paiyar. I live with my father and old grandmother in slum area. My younger brother and sister live with mother and stepfather separately. Since 12 years ago I got support from CN to go to school. If I did not get support from CN I had to dropout from school in my early childhood. But with the help of CHILDREN-Nepal now I am studying in 11th grade and have good marks.

Before the contact with CN I had very difficult situation. Father did not take care of me. He earned money and spend himself. My mother left me and she lived separately with stepfather. I am a first child of this family so I have main responsibility to care of my grandmother and my younger siblings as

well. My grandmother sells roasted maize and vegetable at the road side. I helped her after the school. Due to lack of money I faced different kinds of problems. We fell asleep hungry for some days. My family couldn't afford the money for me and my younger sister's education. Because of that we had decide to drop out from school.

At that time I got in contact with CHILDREN-Nepal. They supported me and my sister for our education. Now I am very happy, I passed School level with good marks. Now I am studying in 11th grade. My younger sister is studying in 10th grade. Now I live with my mother, stepfather, younger sister and brother.

When my school organizes some extra activities I like to participate there. At CN I joined a lot of workshops like life skill, career counselling, AVP (Alternative to Violence Program) training courses etc. Now I have developed my self-confident and can speak in front of people.

Because of your help I can fulfill my dream and continue my study in school. I want to become a good social worker. I want to thank you very much that you give me this wonderful chance! Otherwise I had to work in other households as domestic child labor, but now I am studying hard to achieve my goal to become a social worker one day. Thank you!

### **Emergency Aid for Destitute Patients - The Dispensary's Poor Patient Fund**

Our Dispensary for the poor and needy (Christine's Dispensary) at the state hospital, Bir Hospital, in Kathmandu has meanwhile been providing poor patients with essential medicines and medical supplies for 25 years.

Our staff are also in constant contact with the medical staff at Bir Hospital and accompany them on their ward rounds.

Subsequently, they repeatedly come across patients who need a much more complex medical treatment. Quite a few of these critically ill or injured patients had previously been treated for cash in private clinics; as a result, they had spent all their savings and had even had to take out loans. Totally desperate, destitute and helpless, they were then stranded at Bir Hospital.

For such cases, our Dispensary staff has a so-called Poor Patient Fund available, with which the patients can be supported more fully.

Two recent impressive examples illustrate this.

### **Tara Thapa**



The 43-year-old, deaf-and-dumb Tara Thapa lives with her two similarly deaf-and-dumb sons and husband in midwestern Nepal. The husband provides for the family as a worker, but is currently unable to work due to a work-related injury with rib fractures.

Tara Thapa had pain in the upper abdomen, but could not tell anyone at first because she was deaf-and-dumb. Her suffering was prolonged. After it had become increasingly worse, she went to the local hospital where gallstones were diagnosed, and she subsequently had to undergo gallbladder surgery. During the process, complications occurred, the healing process was slow and a 20-day hospital stay became necessary.

In order to finance this, she had to sell land worth 100,000 rupees (approx. 800 EUR) and in addition, borrow 50,000 rupees. Three months later she had jaundice and felt increasingly worse.

In despair and now destitute, she went to Bir Hospital. Here, a bile duct injury was detected as a result of the previous surgery. This injury was able to heal after a successful operation. The Dispensary financed the necessary medicines, surgical materials and five necessary blood transfusions from the Poor Patient Fund.

After an in-patient stay of more than one month she was able to leave the hospital in good health and was overjoyed.

### **Nilam Rokaya**



At the age of 6 months, Nilam from Accham in the Terai was attacked by a jackal while sleeping and suffered severe bite marks on the face.

Following primary medical care at Nepalgunj Hospital, the infant had to be transferred to Kathmandu for further plastic surgery. Numerous, difficult operations followed during nearly 3 months of hospitalisation at Bir Hospital.

Throughout her entire stay, Nilam was dependent on artificial feeding through a gastric tube.

Nilam lives with a very poor family of seven members. With his meagre income as a labourer, her father was a single earner and not in a position to pay for the necessary medicines, surgical materials and tube feeding. Our staff became aware of Nilam's fate and have taken on the financing of the treatment with money from the Poor Patient Fund.

When Nilam was discharged from hospital she was able to laugh again and ingest her food in the normal way, to the joy of her mother and the Head of our Dispensary, Nar Bahadur. However, further surgical operations will have to be undergone until Nilam has reached adulthood.





### New faces on the board of the GNHA

After Michael Heinisch - whom we would like to thank at this opportunity for his many years of commitment on the board of the GNHA - had made his position as a board member available at the Annual General Meeting on 9th June 2018, two new board members were elected.

In order to spread the work incurred over more shoulders, two new board members were elected as stipulated in the statutes.



*Brigitte Menrad, GNHA Board Member*

On the one hand, Ms. Brigitte Menrad, an independent management consultant from Esslingen.

Ms. Menrad participated in the GNHA project trip in 2017 and subsequently decided to become actively involved in the GNHA. The emphasis of her work within the GNHA is mainly on the further development of effective and sustainable public relations.



In addition, Mr. Jürgen Drost was also elected as a further member of the board.

Mr. Drost is a qualified social worker at the Evangelische Gesellschaft Stuttgart where he is responsible for the outpatient care of mentally ill people, and thus he has good insights into the most varied, social problems. In addition, Mr. Drost knows Nepal well as a result of his numerous trips there since 1996.

*Jürgen Drost, GNHA Board Member*

## Nepal – GNHA Project Trip A Journey to Another World



*Gaurishankar Himal*

### **And now it's time again!**

With the 3-week project trip to Nepal, which will be taking place in the spring of 2019, we would again like to give you and all those who are interested, a direct insight into our projects and our work on site. Travel with us to the remote schools in the east of the country and feel the flair of the legendary Himalayas during a short camping trip. Enjoy a homemade 'dal bhat' meal with a Nepali family while visiting the school, the MGML Teachers' Training Center and their homestays in Badalgaon.

Walk in the footsteps of the Shah kings during a visit to the former Kingdom of Gorkha. Let yourself be enchanted by the relaxed atmosphere of Lake Phewa, and see for yourself how we promote the Dalit girls, during your visit to their homes and families in the slum area of Pokhara.



Let us surprise you with all that the jungle in Chitwan National Park has to offer, and take part in the 25th Anniversary celebration of the reforestation initiative and planting of a forest as a buffer zone in Dharampur.

Our staff and our local partners are looking forward to seeing you!

The trip will be organised and carried out by the local travel agency, Temba's Nepal Trek, in Kathmandu. Our President, Andreas Falk, will be accompanying part of the trip and will be passing on his extensive knowledge about Nepal and its people.

Travel period: 15th March to 4th April 2019 (from / to Kathmandu

Minimum number of participants: 10 persons

Estimated travel price: min. EUR 1,825.00

Binding reservation to be booked at the latest by 31.01.2019 with Temba's Nepal Trek (info@tembasnepaltrek.com).

Further information regarding the itinerary and booking is available on our website and under [www.tembasnepaltrek.com](http://www.tembasnepaltrek.com).

### **It's done! - Our new website is ready!**

The GNHA homepage has been completely revised and is completely different in many aspects. It invites you to discover something new. It provides a good overview of our work and is constantly being updated. Here you can find out everything about us, and especially about our numerous projects.

And the people who actually do the work are also shown here. Important dates and events can be found with just one click, and if you wish to make a donation you can also do this very easily and directly.



Take a look at our new website: [www.dnh-stuttgart.org](http://www.dnh-stuttgart.org)



*GNHA Team in Nepal*

### **We would like to express our thanks**

to you all, for your trust and faithful support, without which our work would not be possible.

to all those who celebrated their birthday and made donations to the GNHA instead of receiving presents. Our special thanks and belated congratulations go to Andreas Forster, Erich Griesinger, Barbara Reeg-Blech, Hubert Sailer and Dr. Hermann Sauter.

Anika and Martin Jahn requested donations for the GNHA for their wedding – we also express our heartfelt thanks and wish them all the best for their future together.

Another big thank you goes to Charly Kutasi for organising a jazz concert once again, as well as to the married couple, Breithaupt, and Hans Stöckle for their lectures in favour of the GNHA.

Eberhard Köhler has sent us a donation instead of company anniversary gifts; we are very happy and would like to express our heartfelt thanks.

### **In the GNHA's own interests:**

#### **Email communication**

We would like to save postage costs and invest them instead in our GNHA projects. We are therefore gradually converting our postage communication to the email alternative.

Please help us and send us your email address: [buero@dnh-stuttgart.org](mailto:buero@dnh-stuttgart.org). You will then receive the DNH-Brief (GNHA Newsletter) by email, as well as other recent GNHA information. You can unsubscribe from this mailing list at any time. Please refer to our Data Protection Directive on our website.

Many thanks for your kind cooperation.

## Data Protection

Data protection is a matter of trust and your trust is important to us.

Due to the current legal regulations, we have adapted our Data Protection Directive. This can be found on our homepage. We shall be pleased to send you this upon request.

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## Special dates and latest information

For the latest information on special dates and our projects, please see our Homepage or Facebook page:

[www.dnh-stuttgart.org](http://www.dnh-stuttgart.org)

[www.fb.com/Deutsch-Nepalische-Hilfsgemeinschaft-117494788313902/](https://www.facebook.com/Deutsch-Nepalische-Hilfsgemeinschaft-117494788313902/)

### **24./25.11.2018: GNHA Nepal Basar**

Attention!! New Place: Trelleborg Company, Schockenriedstr. 1, 70565 Stuttgart

Saturday, 24<sup>th</sup> November 2018, 10am – 6 p.m.

Sunday, 25<sup>th</sup> November 2018, 11 am – 5 p.m.

### **15.03 2019 – 04. April 2019 : Nepal Project Trip**

(for information see website: [www.dnh-stuttgart.org](http://www.dnh-stuttgart.org))

### **CONTACT to the GNHA:**

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### **DONATION ACCOUNT**

Commerzbank Stuttgart

IBAN: DE 03 6008 0000 0182 4971 00,

BIC: DRESDEFF600



**The GNHA is a recognised, non-profit organisation.**

**Donations are tax-deductible.** Donation receipts are issued at the end of the year, but also beforehand upon special request. Last Notice of Exemption 27.03.2018