



# HARVESTING SUCCESS:

## Agri-Entrepreneurship in Karnali





Mr. Rajib Bikram Shah, Minister for Economic Affairs and Planning of Karnali Province, engages with participants of the Agri-Entrepreneurship course.

## ABOUT THE PROJECT:

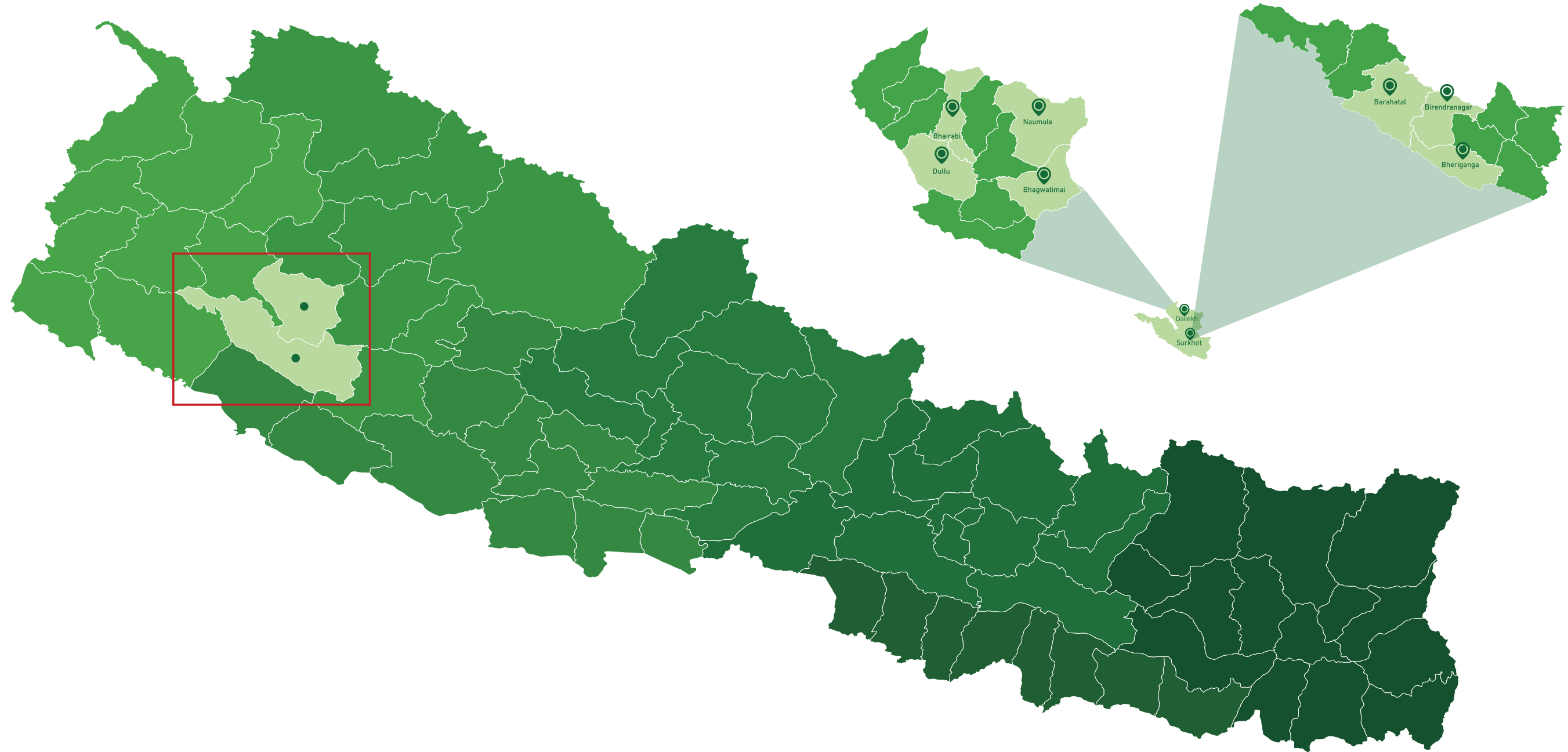
In partnership with Youth Innovation Lab (YI Lab), Welthungerhilfe Nepal (WHH) implemented the “Business Incubation for Strengthened Local Agri-Food Systems in Karnali” project in the Surkhet and Dailekh districts. The project is part of the GRAPE program, funded by the European Union, the Ministry for Foreign Affairs of Finland, and the German Federal Ministry for Economic Cooperation and Development (BMZ). The project was led by GIZ Nepal in overall implementation. This initiative supported local communities by building climate-resilient agri-food systems that enhanced livelihoods and food security. Through skills training and support for green entrepreneurship, the project strengthened local value chains to boost both production and consumption within Karnali Province.

The project empowered 300 agri-entrepreneurs, or “ecopreneurs,” and 40 business intermediaries, with a focus on sustainable businesses. It introduced user-friendly digital resources, including the platform Shikshya.org, to guide farmers on their entrepreneurial journeys. Bootcamps were organized to help participants develop individual business plans and grow as entrepreneurs.

Additionally, the project collaborated closely with local and provincial governments, as well as private sector partners, to foster a supportive environment for smallholder farmers and agri-business intermediaries, promoting resilience and growth in the agricultural sector.

The key goal of the project was for smallholder farmers and agri-intermediaries to benefit from agri-business skills to improve their livelihoods by developing entrepreneurial skills. This was achieved through various means, including online courses, boot camp training, mentorship, and exposure through exhibitions. Specifically, the project worked around three main outputs to accomplish this:

- Ecopreneurs and aspiring entrepreneurs benefited from an integrated, online business skill development course.
- Small holder ecopreneurs and business intermediaries gained enhanced entrepreneurial skills and capacities to improve their livelihoods.
- Ecopreneurs, business intermediaries, and other value chain actors benefited from networking and linkage opportunities to offer improved services and foster business growth.



# Sustainable Farming Leading to Independence

For the past five years, vegetable farming has been Purna Rawat Bhandari's primary and sustainable source of income. Growing and selling her farm's vegetables at the nearby Dullu market helps her earn at least NPR 40,000 monthly.

Purna had grown vegetables before, but without commercial skills and knowledge, she only produced enough for household consumption. "I didn't know how to farm commercially. We just grew a couple of tomato plants for our use," she explained.

Since she started commercial vegetable farming, Purna has remained busy. Every morning, she and her husband begin working on the farm. Later in the day, her husband goes to his office, while she continues spending time in the fields. In the evening, they both return to the farm, working together to produce a significant yield.

Rejecting chemical pesticides, Purna uses organic fertilizers such as homemade liquid fertilizer and vermicompost. She even collects garlic extract in bottles to get rid of pests naturally. Because her vegetables are entirely organic, municipal employees and locals have become her regular customers.

In the past, when her husband was working in India, Purna felt less financially secure than she does now with the income from vegetable farming. "Back then, I would wait, wondering when he would send money to cover our expenses. Even when he returned from India, he had little to bring home. But now, we are all together, earning well, and I don't have to rely on anyone else to buy even stationery like notebooks for our children.

After participating in a five-day agribusiness boot camp, she developed a solid business plan and actionable strategies, fully committing to vegetable farming with the expectation of achieving even greater milestones in the future. The support and guidance from agricultural technicians after the boot camp have greatly facilitated her entrepreneurial journey. "Even after the boot camp, the agricultural experts from the project regularly visited our vegetable farm, providing consistent advice and helping us address any issues or diseases that arose in the crops. This has made things much easier for us," Purna shared.

During the boot camp, Purna acquired extensive skills and knowledge focused on entrepreneurship, and she is now eager to expand her business further. She expressed that vegetable farming has made her financially independent, and she is determined to secure a bright future for her children through this enterprise.

“ Even after the boot camp, the agricultural experts from the project regularly visited our vegetable farm, providing consistent advice and helping us address any issues or diseases that arose in the crops. This has made things much easier for us. ”



Purna Rawat Bhandari engaged in commercial organic vegetable farming.

“ I used to farm, but I didn't know my earnings, expenses, or how to make a profit. Now, I keep track of everything. ”



## Expanding Markets Through Strategic Business Planning

Maya Thapa, a dedicated commercial farmer in Bhagwati Mai Rural Municipality, spends her days tending to her broiler chickens, local goats, and working on her vegetable farm, which is filled with cauliflower and cabbage. Year-round, she grows a variety of produce—including cucumbers, pumpkins, and tomatoes—which she sells at the Bestada market. If there is surplus, she takes it to the Dailekh market. Her dream is to expand her business and sell her produce in the bustling Surkhet market.

While farming is not new to Maya, professionalizing her approach was. During the business incubation bootcamp, she learned how to make business plans and manage financial records. “I used to farm, but I didn't know my earnings, expenses, or how to make a profit. Now, I keep track of everything,” Maya shares.

Transitioning from subsistence to commercial farming, Maya has big plans for the upcoming season. Last year, she planted just one packet of tomato seeds; this year, she has already sown five packets of various vegetable seeds.

Having raised chickens for over six years, Maya also plans to add 120 chicks to her farm, with plans to increase their numbers every 35 days. With a structured approach and clear goals, Maya is steadily growing her farming business.

**LEFT** : Maya Thapa at her vegetable farm.

“ I was able to correct many mistakes. We learned how to transition from subsistence to commercial farming, manage financial records, and create business plans. Now, I feel more motivated to put that knowledge into action. ”



## Inspiring Youth Through Local Farming

Nayaram Rawat of Dullu Municipality has been actively running the 'New Farma Culture Agriculture and Livestock Farm.' After spending much of his youth working in Mumbai, India, Nayaram returned to Nepal, realizing he could make a good living locally instead of relying on income from abroad. He saw farming as a stable and viable path, turning it into a successful business that now serves as an inspiration for local youth.

On his farm, Nayaram has set up a goat enclosure, a small pond, and a plot of garlic nearby. He also grows various crops, including potatoes, millet, and rice, with a primary goal of producing quality seeds. Currently, he is focusing on producing seeds for onions and four-season beans. Recently, he introduced Mankamana corn seeds to his village, distributing them to encourage local farming.

Nayaram finds that selling his seeds requires minimal effort; organizations and companies come directly to his farm to purchase them. In addition to selling goats and chickens, he

estimates that seed sales alone bring in around NPR 50,000 to NPR 60,000.

Reflecting on his journey, Nayaram shared, “When I first returned from India, I wasn’t sure how I’d make a living. It was daunting, and I felt uncertain about starting from scratch. But as I continued, things turned out really well. Now, I’m able to cover my household expenses, medical costs, and other needs too.”

Despite his success, pests and locusts remain a challenge, so Nayaram regularly consults with agricultural experts. He recalls that the business incubation boot camp taught him practical strategies to protect his crops from pests. “There should be more boot camps like that,” he says. “I was able to correct many mistakes. We learned how to transition from subsistence to commercial farming, manage financial records, and create business plans. Now, I feel more motivated to put that knowledge into action.

**LEFT :** Nayaram Rawat working in his garden. He is producing and selling garlic, onions, and various types of bean and maize seeds.

“ At first, I would just plant crops in my own way, sell them, and save a little money. Even if there were problems, I didn't know how to solve them. But the boot camp taught me a lot. Now, we have started commercial farming. ”



## Agricultural Technicians: Key to Farmers' Increased Productivity

Ratna Bahadur Thapa supports his family through farming. His shift from subsistence to commercial farming, combined with essential skills like profit and loss management, business planning, seed management, advanced farming techniques, accounting audits, and market strategies learned at the boot camp, has helped him increase his farm's profitability.

Following the boot camp, expert technicians continued to assist him for three months, providing hands-on guidance. They supported him with solutions for pest and crop issues, which had previously been a struggle. Reflecting on his earlier approach, he says, "At first, I would just plant crops in my own way, sell them, and save a little money. Even if there were problems, I didn't know how to solve them. But the boot camp taught me a lot. Now, we have started commercial farming."

Beyond farming, Ratna takes on other community roles as well. With a grant from the rural municipality, he has also become a teacher while pursuing postgraduate studies and managing his family's needs. He believes that staying in Nepal and running a business is far more rewarding than seeking work abroad.

Looking ahead, Ratna has ambitious plans to expand his banana production. He aims to test soil quality and introduce improved banana varieties to increase output. Currently, he produces bananas worth NPR 200,000 to NPR 300,000 annually and intends to grow this income even further.

**LEFT :** Ratna Bahadur at his banana farm in Dailekh.



# Business Incubation Training

## Helping Kiwi Farmers Boost Yield

“ I am currently selling kiwis at 200 rupees per kilogram. This year, I expect to earn around one lakh rupees from them. With a strong market, I believe I can earn even more. ”

Top Bahadur Gurung from Manma, Bhairabi Rural Municipality-7 of Dailekh, owns a successful kiwi enterprise. He began this venture in 2017 (2074 BS) with just two to four kiwi plants.

Initially, Top was uncertain about kiwi farming and took a chance on the first saplings, not knowing if they would bear fruit. Fortunately, they began to thrive, which encouraged a friend to bring him more saplings from Dolakha, further fueling his interest. Eventually, Top Bahadur traveled to Dolakha himself to bring back 12 additional saplings. However, not all went smoothly—some saplings died, and most turned out to be male, leaving him with only two female plants. He expanded his farm through grafting, and today he has over 200 kiwi plants, each yielding around one and a half quintals of fruit.

“I am currently selling them at 200 rupees per kilogram. This year, I expect to earn around one lakh rupees from kiwis. With a good market, I believe I can earn even more,” he shared.

Top Bahadur initially started kiwi farming with little knowledge, but after attending the week-long boot camp for business incubation, he learned essential business planning skills. He has already crafted an action plan for the year, anticipating a harvest of around 50 quintals from at least 100 plants. With continued support from technical experts from the training, he is optimistic about further increasing both his yield and profit.

**RIGHT :** Top Bahadur Gurung busy at his kiwi farm. His farm has around 200 kiwi plants.





“ If I had formal education, I would understand more, but I don't know everything. That's why I rely on advice from the technical experts at the local agrovet. If I'm unsure, I send photos or videos from my phone to ask for advice. ”

## Tracking Records: Essential for Commercializing Business

Starting in Falgun (February) of 2079 (2023), Shanti Gurung ventured into agriculture by planting dragon fruit. In a short time, she substantially expanded her farm to 1,400 plants on 350 poles. This year alone, she has sold around 8 quintals, with about 3 quintals still being prepared for sale, she says.

'I have started keeping track of everything now. I have earned approximately 3 lakhs so far. I'm excited to expand and grow further. It might not be enough on my own land, so I'm planning to rent additional land to increase production,' she shares about her future plans.

According to Shanti, while cultivating dragon fruit, she has managed everything herself, including farming tasks and other routine work. During the peak season, she hires workers as needed, but for the most part, she does everything alone.

However, Shanti has faced challenges in nurturing her plants and fruits. In such cases, she contacts technical experts for solutions and, if necessary, replaces the plants. 'If I had formal education, I would understand more, but I don't know everything. That's why I rely on advice from the technical experts at the local agrovet. If I'm unsure, I send photos or videos from my phone to ask for advice,' she explains.

She further mentions that the business incubation boot camp helped her make her farming business more professional. She learned how to create business plans, keep records, and commercialize her farming operations. The training taught her how to work in an organized and professional manner, which she says has made a significant difference in her approach to farming.

**LEFT :** Shanti Gurung irrigating dragon fruit plant.



# Boot Camp: Helping Farmers to Create Action Plans

Prem Bahadur Khatri runs Supriya Agriculture and Livestock Farm in Surkhet. He started his business in 2076 (2019) with 10 goats from a regular household and invested around 8 lakh rupees in building a shed. Currently, he has a total of 52 goats.

Before venturing into goat farming, Prem was employed with the Armed Police Force. After retiring, he invested the savings from his service into the goat farm. He now sees this business as a good source of income. "Currently, by selling both hay and goats, I can save around 4 lakh rupees annually. However, there are costs involved in hiring labor during the peak season. After factoring in all expenses, my total business turnover is around 7 lakh rupees," he said.

Prem has no trouble selling the goats, as bulk buyers come directly to his farm to make

purchases. He has not needed to take the goats to markets outside the local area. Recently, with an abundance of grass, the number of goats has been steadily increasing. Prem is optimistic that his business will expand further.

After attending the business incubation boot camp, he learned the proper way to rear goats, create action plans, and maintain accounts. He has also been self-learning more about the business through videos and books and making plans for expansion. Additionally, he finds it easier to handle potential outbreaks or diseases, thanks to the immediate availability of agricultural technical support.

**RIGHT :** Prem Bahadur Khatri with his goats on the farm.

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## Expanding Market with a Proper Business Plan

Pushkar Rawat is the founder of two companies: Srijansheel Agriculture and Livestock Farm and Rawat Vegetable Market and Food Retail Shop in Dullu Municipality. He grows agricultural products such as ginger, garlic, onions, off-season vegetables, wheat, and maize. His main responsibility is delivering these locally grown vegetables to the market. He also manages the market distribution for vegetables produced by other farmers in his village.

Most of the vegetables in Pushkar's vegetable market shop come from Naule. He also sources vegetables from Surkhet if they don't sell locally. According to him, vegetables from a place called Gurase are typically sent to Surkhet, and if they don't sell there, they are brought directly to Dullu. Pushkar shared that when the vegetables he produces reach around five quintals, they sell easily in the local market. If he produces more than that, he transports the surplus to other markets via Surkhet.

Because he handles both production and marketing, Pushkar's income is relatively good. "Since I produce and sell the vegetables myself, we maintain separate accounts for both. Just from selling vegetables, I earn around NPR 40,000 monthly. However, I have only recently started production, so I can't say for sure what the total income will be," he said.

In the future, Pushkar plans to take the vegetables he produces to Surkhet. Currently, his total production is consumed locally. He is hopeful his business will improve, especially after learning about business planning, managing accounts, and effective marketing in the business incubation boot camp.

**LEFT :** Pushkar Rawat selling vegetables produced by local farmers.

“ Since I produce and sell the vegetables myself, we maintain separate accounts for both. Just from selling vegetables, I earn around NPR 40,000 monthly. However, I have only recently started production, so I can't say for sure what the total income will be. ”

# Continuous Guidance Helping Entrepreneurs Build Their Brand

Known by the name Siya, Lakshmi Karki Pradhan is a member of FNCCI in Karnali Province. Affiliated with various organizations, she has recently ventured into the pickle business. She produces a variety of pickles, including meat pickles, Sichuan chutney, tamarind, Akbare chili, and season-specific pickles like hog plum and gooseberry.

Lakshmi has had a keen interest in cooking since childhood. The food she made at home was always special and delicious for everyone. She spent most of her time in the kitchen, and whenever there was nothing else to prepare, she would make pickles. She would invite friends to taste her creations. Over time, many people praised her food and suggested she expand it into a business.

Gradually, her friends started placing orders. Demand grew, and before long, she saw an advertisement on social media about a boot camp. Since it was being held in Surkhet, she thought it would be convenient and applied.

Two months later, she received the news that she had been selected and attended the boot camp.

Lakshmi shared about her experience: "At the boot camp, I learned how to run a business professionally, how to create a business plan, how to manage profit and loss, and how to manage markets. Everything I learned there was new for me. Even after the one-week boot camp, I continued to receive guidance, and the mentors were always available. This support has been immensely helpful."

Previously, Lakshmi had been running her pickle business without much planning. Now, she focuses on "quality over quantity." She is accelerating her marketing efforts and plans to build a brand with a focus on quality before expanding to larger quantities. She has started hiring a helper and plans to acquire more machines. She is confident that her pickle business will grow and become a sustainable source of income in the future.

**RIGHT :** Lakshmi Karki showing the pickle ready for sale.

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“ After witnessing the farmers’ struggles to bring their produce to market, I wanted to help by introducing modern technology to improve the quality of their produce. ”



## Building Networks through Boot Camps

Dambar Bahadur Khadka, an active figure in the education sector, was involved in teaching until the COVID-19 pandemic. However, during the pandemic, he had the opportunity to understand the challenges his community faced. He saw that while the village produced vegetables, farmers struggled to bring their produce to market and were still reliant on outdated farming methods.

“After witnessing the farmers’ struggles to bring their produce to market, I wanted to help by introducing modern technology to improve the quality of their produce.” Dambar shared.

Currently, he runs two companies. He is the proprietor of Malika Agriculture and Livestock Farm and serves as the manager of Janakalyan Agriculture and Livestock Cooperative Limited. His efforts are focused on transporting agricultural products from Dullu Municipality to vegetable markets. Additionally, he plans to open a cold storage

facility soon, which will allow unsold vegetables to be stored temporarily, boosting farmers’ confidence by minimizing wastage.

Dambar Bahadur Khadka says that the boot camp has been instrumental in helping him become a commercial farmer. He gained experience in creating marketing plans, financial planning, and other essential skills. Additionally, such boot camps have facilitated networking and made market access easier for him. He said, “Now, we are planning to organize an agricultural fair in the local market model. This will greatly benefit various groups of commercial farmers, and I believe farmers in Dullu will reap significant benefits from it.”

**LEFT :** Dammer Bahadur Khadka visiting local farmers’ vegetable farm.

# Expanding Agricultural Business with a Strategic Plan

Bhim Prasad Kandel from Bhairabi recently participated in a boot camp organized by WHH, where a one-week training was provided to those engaged in agriculture. After attending this training, his perspective on his farming business transformed, and he changed his working approach.

According to Bhim Prasad, he had been growing oranges traditionally on a subsistence basis. However, after the boot camp, he realized he should expand the number of orange trees. He has now increased his orchard from just 15 trees to over 150.

Though he can't estimate the exact profit yet, he has created a 4- to 5-year plan based on the business planning techniques learned in the boot camp. While some plants may die, he believes most of the remaining plants will bear fruit. He acknowledges that this is a business, and one can never be certain. It is also difficult to predict what kind of threats or diseases might appear and when. In anticipation of

such situations, he has already set aside funds in a cooperative for the treatment of plants if needed. Therefore, he says he is working in a planned way, trying to minimize risks as much as possible.

Bhim Prasad explained, "We have decided to not to consume imported vegetables from India anymore. To achieve self-sufficiency, we've expanded our investment in local vegetable production. We'll consume what we grow, and if there is a surplus and no local market, we'll supply it to the Surkhet market. This has provided significant economic relief."

Recently, he has sold more than NPR 50,000 worth of oranges and sent over NPR 150,000 worth of vegetables to the market. If things continue as planned, he intends to expand his business even further.

**RIGHT :** Bhim Prasad Kandel is engaged in both commercial orange farming and commercial vegetable farming.

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“ In the boot camp, we discussed not only growing vegetables but also how to manage and sell them. I learned how to make my current crops more business-oriented and how to track profits and losses. ”

## Expert Support Providing Confidence to Farmers



Saraswati Khadka from Bhagwati Mai is busy with her fruit farming, cultivating mango, lemon, and jackfruit, along with ginger and tomatoes, which serve as her family's primary income sources. She mentions that her vegetables are consumed locally, though she relies on the Surkhet market to sell ginger.

Recounting her business incubation boot camp experience, Saraswati says, "In the boot camp, we discussed not only growing vegetables but also how to manage and sell them. I learned how to make my current crops more business-oriented and how to track profits and losses." After the training, the organizing team continued follow-ups, sending a technical team that helped her treat the infected mangoes and ginger on her farm. This support has boosted her confidence to farm professionally, especially with the belief that having experts assist with treatments will allow her to continue in agriculture long-term.

LEFT : Saraswati Khadka has started commercial fruit and vegetable farming.

# Boot Camp Training Fuels Business Growth

Khima Sijapati, a farmer from Barahatal, has successfully transformed tomato farming into a commercial venture that now supports her household expenses. Despite the volatility in vegetable prices, she remains optimistic about the current season, having already sold 200 kg of produce and anticipating a supply of over 2,000 kg more. The support she received from her ward office, along with minimal input costs, has contributed to an increase in her profits.

The business incubation boot camp proved to be a pivotal experience for Khima. It provided her with critical skills in business planning, financial management, and market linkages, which have significantly enhanced her confidence in relying on her own earnings to cover family expenses and her children's education.

“These days, I even keep a record when I sell just one kilogram of tomatoes. Even if I spend a single rupee, I note it down. I record the labor I put into my vegetable farm, including my own work.”

Prior to attending the boot camp, Khima did not maintain systematic financial records. However, she now meticulously tracks every transaction, including labor and expenses, enabling her to plan more effectively, estimate investments, and develop strategies for future growth.

**RIGHT** : Khima Sijapati Magar busy in her vegetable garden.

“ These days, I even keep a record when I sell just one kilogram of tomatoes. Even if I spend a single rupee, I note it down. I record the labor I put into my vegetable farm, including my own work. ”





“ The boot camp taught us how to organize our business. This knowledge will help me expand my pig farming business. ”

## Organizing Business: A Key to Growth

Tara Thapa from Birendranagar raises pigs. Currently, she has a total of 18 pigs, including eight piglets. This business, which she has been running for more than eight years, has become the foundation of her financial stability.

Her pig farming generates an annual profit of over NPR 800,000 with an investment of around NPR 500,000. Recognizing that even successful enterprises face risks, Tara views the boot camp training as a valuable resource for ensuring business sustainability. She said, “The boot camp taught us how to organize our business. This knowledge will help me expand my pig farming business.”

Tara’s plan involves raising more pigs than she currently has. This ambition led her to the business incubation boot camp in Surkhet, where she learned how to organize her business, develop a business model, manage accounting records, and work systematically.

If a pig falls ill, Tara consults with experts before proceeding. She seeks advice on treatments and medications from specialists at a nearby agro-vet and follows their guidance. Her pig farming business covers household expenses and her children’s education. Inspired by her own journey, Tara is now committed to staying in this profession and expanding her business further.

Left : Tara Thapa tending to her piglet.

# Creating a Self-Sustaining Ecosystem for Agriculture and Livestock

“ Our main goal right now is to build an organized goat cage to increase the number of goats. We also plan to use the manure from the goats for vegetable and banana farming. Overall, the idea is to create a self-sustaining ecosystem for agriculture and livestock. ”

Khemraj has planted 13 ropanis (approximately 0.6 hectares) of land with bananas. He has recently ventured into goat farming with 20 goats. Not only this, but he also remains committed to growing indigenous crops like black gram (mas), vegetables, and more. Khemraj shares his business plan, saying, “Our main goal right now is to build an organized goat cage to increase the number of goats. We also plan to use the manure from the goats for vegetable and banana farming. Overall, the idea is to create a self-sustaining ecosystem for agriculture and livestock.”

Despite holding a good job at a health institution, Khemraj felt drawn back to agriculture. When asked why, he mentioned being fed up with pesticide-laden vegetables available in the market. His aim is to eat healthily himself and provide organic produce to the market. Additionally, he was concerned about the decline in native crops, which motivated him to find a solution through farming.

Khemraj had long been interested in contributing to agriculture, making some individual efforts. However, when he had the chance to participate in the boot camp, it energized him even more. He learned about business planning, record-keeping, and other skills, which boosted his confidence that he could run a successful business. Now, his dream is to expand his current business and bring healthy products to the market.

**RIGHT :** Thapa has started commercial goat farming.





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