



---

## Case Study

### Cosmetic Shop

2014

Ratan Bhul is 30 years old and lives with her husband, mother-in-law, brother-in-law, and three sons in the Jayagadh VDC of the Achham District. She was experiencing difficulties supporting her family because she owned only a small plot of land which did not have enough space for growing crops. Through involvement with her local community organization, Ratan received funding of 64,000 Rupees from the Poverty Alleviation Fund as facilitated by DWO. She invested 8,000 Rupees of her own and opened a cosmetic shop. Each day she and her husband are able to earn 300-500 Rupees. Ratan says the business is making enough to cover the daily expenses of running it and she now feels more secure about her family's house expenses and education costs. Doing business can be challenging, she says, because there is competition in the community but ultimately, the support from PAF and DWO has given her a great opportunity for economic growth