

**WOMEN EMPOWERMENT IN THE PERSPECTIVE OF
SOCIOECONOMIC DYNAMICS THROUGH MAHILA
SAMUHA**

**(A Case Study of Shreejanshil Mahila Bikash Samuha of Dhangadhimai-11 ,
Siraha District)**

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DECLARATION

I hereby declare that this dissertation entitled **Women's Empowerment through Mahila Samuha (A Sociological Study of Shreejanshil Mahila Bikash Samuha of Dhangadhimai-11, Siraha District** submitted to Central Department of Sociology, Tribhuvan University is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgments to all ideas and information borrowed from different sources in the course of preparing this thesis. The result of this thesis has not been presented or submitted anywhere else for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

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LETTER OF RECOMMENDATION

This Dissertation entitled **Women's Empowerment through Mahila Samuha (A Sociological Study of Shreejanshil Mahila Bikash Samuha of Dhangadhimai-11, Siraha District** has been prepared by **Minu Shrestha** under my supervision and guidance. I, therefore, recommended and forward this dissertation for final Evaluation, acceptance by the dissertations Committee for its final approval.

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LETTER OF APPROVAL

This Dissertation entitled **Women's Empowerment through Mahila Samuha (A Sociological Study of Shreejanshil Mahila Bikash Samuha of Dhangadhimai-11, Siraha District)** been prepared by **Minu Shrestha** has been accepted as the partial fulfillment of the requirement for the Degree of Masters of Arts in Sociology.

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LIST OF ABBREVIATIONS

CBS	=	Central Bureau of Statistics
Etc	=	Et cetera
Ft	=	Feet
INGOs	=	International government organizations
Kg	=	Kilogram
Km	=	kilometer
MI	=	Meter
NGO	=	National government organization
No.	=	Number
Rs.	=	Rupees
SDGs	=	Sustainable development goals
SHGs	=	Self-help groups
S.N	=	Serial number
Sq.	=	Square
UN	=	United Nation
UNDP	=	Untied Nation Development Programme
UNICEF	=	United Nation International Children Emergency Fund
VDCs	=	Village Development Committees
WID	=	Women in Development

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision-making power, control and to transformative action. In addition, empowerment is a process that is both individual and collective. Sometimes it involves people as groups that most often begin to develop their awareness and the ability to organize to take action and bring about change. Empowerment is viewed as a means of making a social environment in which one can make his or her decisions and make choices either individually or it strengthens the innate ability by way of acquiring knowledge, power and experience (Hashemi, Schuler and Riley, 1996).

Mahat (2003), states that the concept of empowerment as used by many development agencies refers to entrepreneurial self-reliance. It places an emphasis on individualistic values: ‘people empowering themselves by pulling themselves up by their bootstraps.’ Various indicators of women empowerment disclose that women have less time to do sufficient productive work and that the status of women is much lower than that of men in Nepal. To empower women, they need adequate social and economic facilities, employment opportunities and access to property and wealth. Nepalese women need social and economic support from the governmental and non-governmental sectors to achieve women’s empowerment.

Acharya (2023) states that empowerment means power sharing some freedom for underprivileged communities. It is the basic fundamental rights, power or authority of a human. Women’s empowerment means sharing equal power in the hands of women and men. Women empowerment refers to the creation of an environment for women where they can make of their own for their personal benefits as well as for the society. Empowering women is a tool to balance gender equality, it means, in general equipping and encouraging them with socioeconomic opportunities (Dhamala, 2019). Women empowerment has become an increasingly important issue in today's world. In order to achieve gender equality, it is important to empower women by promoting

their social, economic, and political status. One of the strategies to achieve woman empowerment is through the formation of women's groups or Mahila Samuha. Women's empowerment is a crucial aspect of development as it ensures women's full participation in socio-economic and political activities, leading to an overall improvement in society's wellbeing. Women's empowerment is when women and girls have the power to act freely to exercise their rights to be full and equal members of society.

The concept of Mahila Samuha in Nepal has its roots in the country's long history of women's activism and empowerment. It started with the Gurung of Western Nepal. As most of the Gurung men used to join in the British Army, and Indian Army. Gurung women formed mother's group to sing, dance and organize cultural activities in the evening. One of the most interesting activities they perform is to welcome returnee Lahures and guest visitors. The Lahures and guest visitors donate money to the Mother's Group. This collected money is used to build trails, temples, etc. Mother's group, as a program was first introduced as mother's club during International women's Year in 1975 with the initiation of social services, National Co-ordination Council (Pokharel, 1999). The objective of the program was to enhance mother's social and economic status.

One significant event that contributed to the development of Mahila samuha in Nepal was the international women's year conference in Mexico in 1975s, which drew attention to the need for women's participation in development activities. This conference led to the establishment of the United Nations Decade for women (1976-1985), which focused on women's rights and development. Mahila Samuha has become an integral part of Nepal's development landscape, with thousands of groups operating across the country. They have played a crucial role in advancing women's rights and promoting gender equality, particularly in rural areas where women have traditionally faced significant social and economic barriers.

Hogan (2000, as cited in Hopson and Scally 1981, p. 57) states, "Self-empowerment is a process by which one increasingly takes greater charge of oneself and one's life". Women empowerment is the act of giving women equal rights and opportunities to participate in society. In today's world, women are still not given enough power and respect. There are many reasons for this including poverty, illiteracy, lack of

education, and even religious beliefs. In Nepal, 51.13% is occupied by the population of women, where 69.4% female are literate in comparison to 83.6% of the male out of the total population of Nepal (CBS, 2021). Women's empowerment came to be articulated in the 1980s and 1990s as a radical approach concerned with transforming power relations of women's rights and greater equality between women men (Batliwala, 1994).

1.2 Statement of Problem

Women in many parts of the world face numerous challenges due to which they are unable to participate fully in economic, social, and political activities. In Nepal, like in many developing countries, women are particularly vulnerable to discrimination, poverty, and social exclusion. Despite the effort of the government and civil society organizations to promote gender equality and women's empowerment, the progress has been slow, and women continue to face numerous challenges.

Acharya (2023) states, "women are the most responsible, dignified, and sensitive part of the Nepalese community. We respect women as mothers. However, mothers are treated differently by the influence of male chauvinism". Despite progress towards gender equality, women in many parts of the world still face significant challenges, such as limited access to education and healthcare, discrimination, violence and unequal pay. In particular, women in rural areas often lack the resources and support needed to improve their economic and social status. The problem of women's empowerment is a complex and multifaceted issue that is prevalent in many parts of the world.

Women empowerment is an active multi-dimensional process to enable them to realize their identity and power in all sphere of life through greater self-reliance and internal strength (Narang, 2012). In many societies, women face discrimination, inequality and oppression, which prevent them from fully participating in social, economic and political life. The problem of women's empowerment is a complex and multifaceted issue that is prevalent in many parts of the world.

Women's empowerment is influenced by a variety of variables, including geography – in the case of Nepal, the Himal, Pahad, terai – education, society, and age (Shrestha,

2017). Empowerment refers to the process of enabling individuals or groups to gain power, control, and influence over their lives and their environment. Empowerment provides individuals or groups with the tools, resources and support they need to make decisions, take action, and achieve their goals. Empowerment can take many forms, including economic, social, political and psychological. It is important because it can help individuals and groups to overcome the barriers and challenges that limit their opportunities and potential.

One potential solution to address these challenges is through the formation of women's self-help groups, also known as "Mahila Samuha". These groups provide a platform for women to come together, share their experiences, and work collectively towards their empowerment.

1.3 Research Gap

Despite the growing body of empirical evidence on the effectiveness of Mahila Samuha in promoting women's empowerment, there are still significant research gaps that need to be addressed. For instance, detail and deep study need to be carried out on women's group works and activities related to financial transparency, effectiveness of conduction of different trainings and programme and so on. Despite the evidence suggesting the positive impact of Mahila Samuha on women's empowerment, there are still some research gaps that need to be addressed. There is a need to examine and analyze the outcomes of women group. There is a need of deep study of understanding the influences and impact of women's group on both male and female life. There is a need to examine the impact of women's groups on men's attitudes towards gender equality and women's empowerment.

1.4 Research Question

- What is the role of Mahila Samuha for economic and social empowerment of women?
- What are the changes experienced by women after joining in such group?
- What challenges do members of women group face in achieving socio-economic empowerment?

1.5 Objectives of the Study

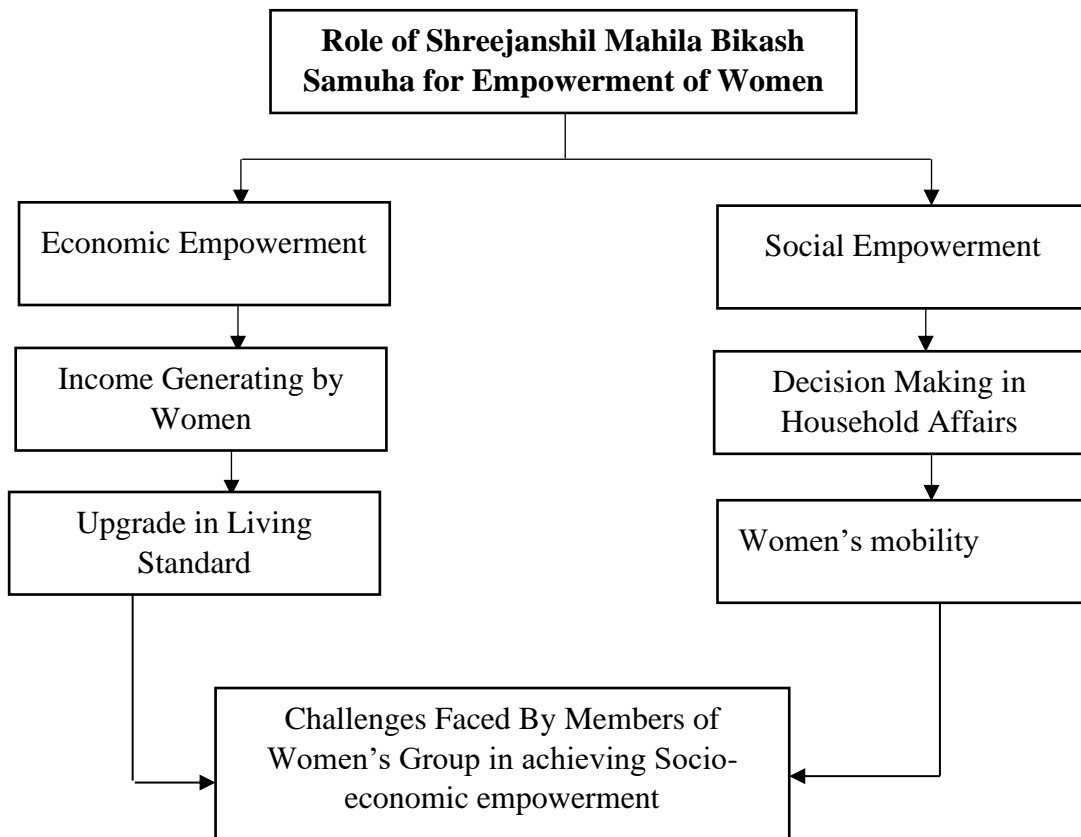
The specific objectives of this study were as follows:

- To identify the role of Mahila Samuha for economic and social empowerment of women.
- To know or identify the changes experienced by women after joining Mahila Samuha.
- To know the challenges faced by members of women group in achieving socio-economic empowerment.

1.6 Conceptual Framework

Shreejanshil Mahila Bikash Samuha was established on 16 Kartik, 2075. In the Executive committee, Tika maya Magar, Sangeeta Mahato, Shanta Thapa is the Chairperson, treasurer and secretary respectively. There are a total of 28 members in this Mahila group. Monthly Rs. 100 is collected from each member of this group. This Mahila group provides a loan to the members for their upliftment of social and economic life. Women take a loan to start and run their business or trade. Similarly, they also take a loan for their household's purpose. This Shreejanshil Mahila Bikash Samuha helps to enhance the quality lifestyle of the women of Dhangadhimai Municipali

Figure 1: Conceptual Framework



My research study has based on the study of impact of women group to empower women in the communities. I researched upon Shreejanshil Mahila Bikash Samuha which works for empowering women in the society. As the term 'Empowerment' is very vast and there are many forms of empowerment such as economical, social, political, legal, psychological etc., my research study focused on social empowerment and economic empowerment of women. Similarly, my research study explored the problems or challenges face by women of women group while working in Women Group. To measure economic empowerment, I include two parameters that are: i) income generating by women and ii) upgrade in living standard. Similarly, to measure social empowerment of women, I include two parameters or variables that are: i) decision making in household affairs and ii) women's mobility

1.7 Rationale of the Study

Many government, non-governmental organizations, and international development agencies in Nepal are increasing their efforts to improve the socio-economic status of

women at grassroots level. Mahila Samuha are also playing vital role towards women empowerment.

The present study is expected to disclose the actual situation of women, before and after joining in women's' group. Similarly, this research study illustrates the problem faced by women of Women Group while working in WG. This study has tried to explore how the women are being empowered by formation of the women's group programs. This study has been equally important for the prospective researcher in the areas of women's issues and their mobilization of society because it provides a valid picture and ground reality of women's participation in social activities. Thus, the findings of this study would be useful for national policy maker, women organizations, institutions, agencies, and other relevant field as it shows vividly the significance of such groups for active participation of women in social activities.

CHAPTER II

LITERATURE REVIEW

Literature review is an important element of thesis, it is necessary to review important books and research work conducted by different institutes and authors. Review of literature gives us a clear direction as to what is relevant for the researcher in order to get genuine findings. In this context, researcher has reviewed some relevant theories, research works, books, articles, etc. so that socio- economic aspects and women's empowerment situation can be explored.

2.1 Conceptual Review

My study is based on women's empowerment through Women Group. Saraswthy, et al. (2008, p186-187 as cited in Snijders, 2009) defined women empowerment ideally as “ a continuous process where the powerless people become conscious of their situation and organize themselves to improve it and access opportunities as an outcome of which women take control over their lives, set their own agenda, gain skills, solve problems and develop self-reliance.”

Under women empowerment, I studied or researched upon social and economic dimension of women's life. As the term 'Empowerment' is very vast and there are many forms of empowerment such as economical, social, political, legal, psychological etc., my research study focused on social empowerment of women and economic empowerment of women.

To measure social empowerment of women, I include two parameter or variables that are: i) decision making in household affairs and ii) women's mobility. Similarly, to measure economic empowerment, here I also include two parameters that are: i) income generating by women and ii) upgrade in living standard.

Likewise, I also studied or focused on the problems or challenges faced by women of Women Group in achieving socio-economic empowerment.

2.2 Theoretical Review

One of the bases of theory of my study is feminism. Under feminism perspective, I studied about the social and economic parameter of the women's life. I studied their involvement in economic activities, decision-making process, leadership quality, mobility and their awareness about different sphere.

2.2.1 Feminism and Feminist Theories

Feminism is an ideology that demands an equal right of men and women in terms of politics, decision making, career, and having children. It consists of a number of social, cultural and political movements that take attempt for equal rights of men and women (Asnani, 2020).

Simone de Beauvoir defines women as the “second sex” in her book “The Second Sex” which provides a detailed analysis of women’s oppression and a foundational tract of contemporary feminism. Simone de Beauvoir defines women as the “second sex” because women are defined in relation to men. Beauvoir (1949/ 2009, p.175) states, “Men have always held all the concrete powers; from patriarchy’s earliest times they have deemed it useful to keep woman in state of dependence; their codes were set up against her; she was thus concretely established as the other”. Thus, feminism resists male hierarchies which construct and control women’s life and advocates social, economical and political rights for women, equal to those of men.

Faludi (1991 as cited in Bressler 2011) states:

Feminism asks the world to recognize at long last that women aren’t decorative ornaments, worthy vessels of a special-interest group. They are half (in fact, now more than half) of the national population, and just as deserving of rights and opportunities, just as capable of participating in the world’s events, as the other half. Feminism’s agenda is basic: It asks that women not be forced to choose between public justice and private happiness. It asks that

women be free to define themselves instead of having their identity defined for them, time and again by their culture and their men (p.163).

From the above mentioned statement of feminism, it is the struggle to fight against male supremacist ideology which thought and treat women as inferior. It is a struggle to achieve equality and freedom of choice for women and to control own lives and bodies within and outside home. Women have a subordinate status in the society.

Hooks (1984, p. 67) defined feminism as “A movement to end sexist oppression, enables women and men, girls and boys to participate equally in revolutionary struggle”. This definition shows that women are suppressed, oppressed in the home and society.

There are many feminist theories propounded and discussed by different scholars such as Madsen(2000), Hook(1984), Seldon (2005), Habib (2005), Padia (2011), etc which are practiced for literary texts analysis. Madsen (2000) has presented American feminism, French feminism, radical feminism, socialist feminism and Marxist feminism which are briefly discussed below:

i. American Feminism

American feminism concerned with feminine history. Madsen (2000, p.18) states, “American feminist approaches tend to be grounded in cultural and historical analysis”. So, American feminism focuses on feminine history and cultural aspect of society for literary text analysis.

ii. French Feminism

French feminism refers to a branch of feminist thought from a group of feminist grounded in Freudian psychoanalysis. Madsen (2000, p.18) states, “French feminism is concerned with the ‘feminine’ as a category of discourse, language, philosophy, psychoanalysis and elsewhere”. So, French feminism focuses on language and discourse and used in the literary texts, conscious and unconscious state of writers’ and philosophy for literary text analysis.

iii. Radical Feminist Theory

Radical feminist theory is a feminist theory which views that women form a 'sex class'. In this regards, Madsen (2000) states:

Radical feminism analyses the relationship between social inequality and sexual differences; the domination of women by men is seen to provide the foundation of social inequality and sexual oppression of women is seen to underlie the economic, cultural and social subordination of women .

Radical feminist believes that women can free themselves only when they have done away with what they considered an inherently oppressive and dominating patriarchal system.

iv. Marxist Feminist Theory

Marxist feminism views that women are oppressed through system of capitalism and private property. Engels (as cited in Padia 2011, p. 15) states, "Acquisition of private property by man naturally tended to make them dominate woman in the family because she becomes economically dependent upon men as a result of which within the family he is bourgeoisie, and the wife represents the proletariat". Thus, Marxist feminism believes that the inferior position of women is due to the class structure of society and the exploitation of women come to an end only with the abolition of private property.

v. Socialist Feminism

Socialist feminism is another theory of feminism which focuses on understanding inequalities between women and men and analyzing male power over women. Its basic premise is that male dominance derives from the social, economical and political arrangements specific to particular societies. In this regards, Madsen (2000, p.186) states, "oppression of all women by men is the effect of cultural or the social relations which define our existence as gendered individuals". Socialist feminists see women's liberation as a necessary part of larger quest for social, economic and political justice.

Socialist feminism argues that liberation can only be achieved by working to end both the economic and cultural sources of women's oppression. Socialist feminism focuses on violence upon women, women's suppression and oppression, working conditions of women, reproduction and sexuality for literary texts analysis.

According to Jones & Budig, (2008), feminist theories are varied and diverse. All analyze women's experience of gender subordination, the roots of women's oppression, how gender inequality is perpetuated, and offer different remedies for gender inequality. Similarly, Jones & Budig, (2008), further state, "Radical feminism claims women's oppression originates in sexuality. They argue among bodies are controlled through violence, objectification, and social institutes such as medicine and religion. Radical feminist see sexism as the oldest and most pervasive form of oppression; they argue that eradication of patriarchy and compulsory heterosexuality are key to ending gender oppression. This could be accomplished by increasing women's control over their bodies, including transforming sexuality, child birth, and motherhood. Marxist and socialist feminist root gender inequality in capitalism. They argue capitalist and individuals men exploit women unpaid reproductive labor within the family.

2.2.2 Concept of Empowerment

Sama (2017) states, empowerment refers to policies and measures designed to increase the degree of autonomy and self-determination in the lives of people and in communities in order to enable them to represent their interests in a responsible and self-determined way, acting on their own authority.

According to Young (1993), empowerment enables women to take control of their own lives, set their own agenda, organize to help each other and make demands on the state for support and on the society itself for change.

Empowerment is a multi-dimensional concept. It has been used in many different contexts and by many different organizations in the fields of education, health, social work and psychology as well as in work of feminist and development organizations. As per Kabeer (1999), empowerment is "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them."

Empowerment can be described in other words as a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their won subordination (Keller and Mbwewe, 1991 as cited in Malhotra et al. 2002).

Hamelink (1981, as cited in Hogan, 2000) takes the empowerment theme more widely as a process in which people achieve the capacity to control decisions affecting their lives. Empowerment enables people to define themselves and to construct their own identities. Empowerment can be the outcome of an intentional strategy which is either initiated externally by empowering agents or solicited by disempowered people.

Empowerment is a “social action process that promotes participation of people, organizations, and communities in gaining control over their lives in their community and larger societies” (Stein, 1997). Empowerment is the process by which women gain power and control over their own lives and acquire the ability to make strategic choice. It can be defined at different levels as an individual, group, and societal or community. The empowerment processes in the different levels are interconnected and mutually reinforcing (Megharaja, 2014). Many NGO/ INGOs have formed and promoted Mahila samuha across the country among different castes and ethnic groups. The Mahila samuha of Bahun- Chettri caste have very aggressively raised anti-alcohol movement in the villages, (Gurung, 1999). Blumberg (2005) viewed that the economic empowerment of women is the key to gender equality and the well-being of the nation.

Moser (1993) states, empowerment approach developed out of dissatisfaction with the original WID as equality approach, because of its perceived co-option into the anti-poverty and efficacy approach.

Sama (2017, as cited in Indiresan, 1999) states, empowerment is process, which helps people to gain control of their lives through raising awareness, taking action and working in order to exercise greater control. Empowerment is the feeling that activates the psychological energy to accomplish one’s goals.

Dandikar (1986) described empowerment as a multidimensional process, which includes-

- Economic capacity
- Human capacity
- Social capacity
- Gender capacity
- Political capacity

Mahbub (2021) states following three forms of empowerment:-

- **Economic empowerment:** Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increase voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions. It is good for economic growth and business. Economically empowerment of women ensures participation in decision making within a household; drive to participate in politics.
- **Political empowerment:** It includes women's representation on elected bodies. Political empowerment is a road to women's equality, rights and fulfillment, involvement in political matters and process. It is a major path to women's political participation and in the decision-making process.
- **Social empowerment:** Social empowerment includes equal access to education and health care for women. It mitigates gender gaps in human development across nations.

Perezniето and Taylor's (2014, p.6) broad definition of empowerment within the economic sphere (which builds on Golla et al., 2011) covers four main dimensions.

- Power within: the knowledge, individual capabilities, sense of entitlement, self-esteem, and self-belief to make changes in their lives, including learning skills for jobs or to start an enterprise.
- Power to: economic decision-making power within their household, community, and local economy (including markets) not just in areas that are

traditionally regarded as women's realm but extending to areas that are traditionally regarded as men's realm.

- Power over: access to and control over financial, physical and knowledge-based assets, including access to employment and income-generation activities.
- Power with: the ability to organize with others to enhance economic activity and rights.

Empowerment is a construct that links individual strengths and competencies, natural helping systems, and proactive behaviors to social policy and social change (Rappaport, 1994). The theory of empowerment is often applied in social work, community development, and international development to promote social change and improve the lives of marginalized communities.

Kabeer(2001) states, this theory builds on the earlier theories of power and empowerment but extends their analysis to include the role of agency and structure in shaping empowerment outcomes. The main features of the Theory of Empowerment are as follows:

- **Multi-dimensional nature of empowerment**

According to this of empowerment, empowerment is a multidimensional concept that encompasses economic, social, political, and psychological dimensions. Economic empowerment refers to the ability of individuals to access and control economic resources. Empowerment refers to the sense of self-worth and self-efficacy that individuals experience when they feel empowered.

- **Contextual factors**

The theory of this empowerment recognizes the importance of contextual factors in shaping empowerment outcomes. Contextual factor refers to the social, economic, and political conditions that shape the opportunities and constraints faced by individuals. These include factors such as gender, class, and religious as well as broader political and economic context.

- **Agency and Structure**

The theory of empowerment emphasizes the role of agency and structure in shaping empowerment outcomes. Agency refers to the individual's capacity to act and make choices, while structure refers to the social, economic, and political condition that constrain or enable individual action.

According to Suharto (2010) empowerment not only includes strengthening individual's members of the community, but also the institutions. Instilling modern cultural values, such as hard work, self-reliance, efficiency, openness, responsible attitude, are the main parts of empowerment. In addition, the purpose of empowerment is to strengthen the power of community, especially the weak groups who have powerlessness, both because of internal conditions (such as their own perception), or because of external conditions (such as being oppressed by unfair social structures)

2.2.3 Concept of Women Empowerment

The concept of women empowerment seems to have been used in the 1980s by third world feminists to address the issue of gender differences that exists in the control and distribution of resources (Datta & Kornberg, 2002). Women's empowerment came to be articulated in the 1980s and 1990s as a radical approach concerned with transforming power relations in favor of women's rights and greater equality between women and men (Batiwala, 1993, 2007). According to Datta and Kornberg (2002), women empowerment refers to strategies that women use to increase their control of resources and generate decision making capacity.

Kulkarni, (2017) states, 'women empowerment means emancipation of women from the vicious grips of social, economical, political, caste and gender-based discrimination. It means granting women the freedom to make life choices. Women empowerment itself elaborates that Social Rights, Political Rights, Economic stability, Judicial Rights, Economic stability, Judicial strength and all other rights should be also equal to women.'

The concept of women empowerment has its roots in feminist theory, which seeks to challenge and change patriarchal power structures that perpetuate gender inequality. Feminist scholars argue that empowering women is not only a matter of social justice but also a necessary precondition for sustainable development. Women's groups or Mahila Samuha have been recognized as an effective means of promoting women's empowerment in the context of developing countries. The theory of collective action suggests that women's groups can provide a platform for collective mobilization, which can lead to increased bargaining power and social change. The concept of Mahila Samuha is deeply rooted in the Gandhian philosophy of self-help, co-operation, and collective action. In Kathmandu Post, 16 July, 2024, Gurung discussed about Heifer's Self-Help Group. Heifer's Self-Help Groups (SHGs) model is good platform to implement such programs. SHG is a collective place where these women come together on a regular basis and discuss issues and ways to tackle them. The SHGs also provide members with the training, mentoring and support that enable personal growth, group cohesion, new and strengthened skills and ambition.

There is no straightforward definition of women empowerment, because the concept of power cannot be streamlined internationally as it differs from societal context (Snijders, 2009). Defining women empowerment process covers many influencing factors, meaning that any definition almost always captures part of the complete process. When defining women empowerment, one of the similarities in the literature is the concept of women's decision-making power as an indicator of women empowerment (Snijders, 2009).

According to Kabeer (1999), women empowerment is a process through which women gain the capacity for exercising a strategic from of an agency concerning their own lives as well as concerning the larger structure of constraint that positioned as subordinate to me. Furthermore, Mahila Samuha also has been successful in promoting women's political participation. For instance, a study by Jahan et al. in Bangladesh found that women's participation in Mahila Samuha increased their awareness about their rights, increased their decision-making power and encouraged them to participate in local governance.

Fox and Romero (2017) state, “ women empowerment is now widely accepted as an objective having social, moral, political, and economic benefits. Enshrined in the

recently adopted Sustainable Development Goals, (SDGs), most nations of the world have committed publicly to taking steps to advance this agenda through changes in discriminatory laws and by supporting changes in behavior, including those which affect economic opportunities and outcomes. Most countries measure a lack of empowerment for women through either (i) inequality of market participation (e.g. occupational/sectoral segregation, or lack of access to credit); or (ii) inequality of market outcomes (e.g. lower women's wages relative to men's). Yet economic empowerment is much more. It is also about the economic capabilities and behaviors of women and girls within households, communities, and societies, and it is shaped by the institutions which govern these. It includes only what women do, but what women aspire to do''.

Women's empowerment is an effort to empower themselves by having abilities or skills in accordance with the interests and talents possessed by women. Women's issues are often associated with gender issues. In general, gender is used to identify differences and equality between women and men from socio-cultural aspects. Gender is a concept that refers to the roles and responsibilities of men and women that arise as a result of the social and cultural conditions of society. According to Hubeis (2010), women's empowerment is: efforts to improve the status and role of women in nation-building, as well as the quality of the role and independence of women's organization.

Punamawati and Utmata (2019) states "The components of women's empowerment include the power of household decision making, access to credit, participation, knowledge and awareness , raising voices, freedom, mobility, respect, economic participation and developing leadership qualities. The power of decision making in the household means the ability to make and influence the process of fulfilling decisions. Access and control of credit means accessing credit for their livelihoods so that their level of income will change. Participation means the role of women's economic activities and financial decision making. Respondents are participants in economic activities and financial decision making. Knowledge and awareness means the level of consciousness and measured in terms of knowledge, changes in mindset. Freedom of expressions means that the she feels comfortable expressing her views without hesitation in the family and in group meetings. Freedom and mobility means freedom of movement. Rural areas impose strict rules for women's physical mobility

by limiting space outside the home. Respect means their families feel their value and give them respect. Voice means she can raise her voice against social exploitation. Therefore an empowered woman is considered as a person who can access credit, participate in financial decision making, contribute to economic activities, possess knowledge and awareness, confidence, independence, can increase her voice and mobility.’’

Syed Hashemi (1996) developed eight women empowerment indicators where to be empowered-

- Mobility
- Economic security
- Ability to make small purchase
- Ability to make larger purchase
- Involvement in major decisions
- Relative freedom from domination by the family
- Political and legal awareness
- Participation in public protests and political campaigning

Relating to efforts to empower women, Adi (2015) states that to do empowerment needs three continuous steps, namely; (a) siding, means that women as empowered parties must be favored than men. (b) Preparation, meaning that empowerment requires the ability of women to be able to access, participates, control, and benefit. (c) Protection, meaning providing protection until it can be released. Through the implementation of strategy of women’s empowerment, there are four categories of policies held in an integrated manner, namely: (1) policy of promoting opportunity related to the creation of a conducive climate and environment in the context of poverty reduction; (2) community empowerment policies are related to efforts to strengthen the community and their organizations and institutions to be able to access and be involved in public policy making and planning; (3) capacity building policies are related to efforts to improve the basic capacity of the poor to increase income through measures in improve health, education, business skills, capital, infrastructure, technology and market information; and (4) social protection policies relating to efforts to provide protection and security for the poor, especially the poorest groups of

people caused by natural disasters, the negative effects of economic crises and social conflicts directed through the ability of community groups to set aside a portion from income through a group savings mechanism.

Researchers agreed that gender equality and development are crucial for long-oriented economies (Klasen, 1999). Women's empowerment is an important part of and primary method for progress in the development process. The World Bank concluded that improved gender equality and development go hand in hand (King and Mason, 2001). It's an essential in ensuring family and children's well-being. (Dutta, 2014). Women's rights are key to economic growth in the developing world. The feeling of empowerment and an individual gets is dictated by socioeconomic, cultural, and other conditions varies (Dutta, 2014). The means to make their own decisions, to strengthen their resolve, as well as their capacities to act on these decisions and change them into desired behavior (Alsop, et al. 2005).

Gunaselaram, (2018), states ‘‘ As women are an integral part of every economy, all round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. However, in most developing countries, women have a low social and economic status. In such countries, effective empowerment of women is essential to harness the women labor in the mainstream of economic development.’’ Any society which has achieved a high degree of social development has its women enjoying better status in terms of education, health, employment, participation in decision making in the family, community, state and civil society (Panda, 2000).

The empowerment of women generally focuses on dimensions and provides greater access to expertise, social and economic opportunities and more autonomy in the process of economic and political decisions (Kabeer, 2005). Additionally, the achievement of equality among women is dynamic, multifaceted, context-specific, and multi-dimensional (Dutta, 2014).

Golla, et al. (2011), stated, ‘‘ A women is economically empowered when she has both the ability to succeed and advance economically and the power to make and at own economic decisions. To succeed and advance economically, women need the skills and resources to compete in market, as well as fair and equal access to

economic institutions. To have the power and agency to benefit from economic activities, women need to have the ability to make and act on decision and control resources and profit.’’

In true sense, this term is discussed as feminist perspective, and Marilee Karl (1995) says, the word 'Empowerment' captures this sense of gaining control, of participation in decision-making. Kutty (2003) defines empowerment as individuals who are more aware, economically productive, politically active, self-dependent and financially independent. According to Kabeer (1999), women's empowerment is not just about providing them with education and economic opportunities, but also involves creating a supportive social environment in which they can express themselves freely and exercise their rights. Mahila samuha can play a vital role in creating such an environment.

2.2.4 Women Group

The Mahila Samuha model provides women with a platform for collective action, which has the potential to increase their decision-making power and contribute to their economic and social empowerment. The Mahila Samuha is based on the principles of voluntary membership, democratic decision making, and collective ownership. Members' of Mahila Samuha work together to address their common needs such as access to their credit, health, education and training. "Overall empowerment of women is crucially dependent on economic; the main purpose of women empowerment project was to organize women into effective self-help groups" (Batliwala, 2007).

There are many groups formed by the involvement of women or mother that work for the welfare of women. Such as “ Mahila Samuha’’, ‘’Aama Samuha’’ and so on. Sharma (1997) points out that there are two types of Mother Group: (a) induced and (b) self-initiated, on the basis of her study in Parbat district. Induced MG means a group of women who were motivated to form a group either by men folk or their communities or by some external organizations to fulfill the latter’s objectives. Self-initiated MG, on the other hand means those group where members were inspired to form the group either seeing the activities of other similar groups or hearing about them through other people or through radio, newspaper, etc. In this type of group,

mother themselves select the members after holding intensive discussions with the group.

Sharma (1997) says that Mothers' groups, historically, were exclusive to the Gurung Community. But in the recent years, they have evolved as an organization of all castes and ethnicity residing in particular area.

Significance of Women's' Group

Women Group plays crucial role to empower women and uplift their socio-economic status in the community. Women Group helps women to become independent. Similarly, women Group develop confidence and leadership skill in women which lead to the development of the society.

Activities of women Groups are implemented for community development. (Gurung 1994 as cited in Okanmura, 1999) has pointed out following contributions of MGs in Sayangja district.

- Construction and repairing of village trails and their surroundings.
- Construction of Buddhist monasteries and temples.
- Construction of toilets.
- Plantation of trees in public lands.
- Assisting in the construction of school building and furniture.
- Managing literary classes.

Gurung (1998) has mentioned the following functions of Mothers' Groups in the community.

- Construction and maintenance of road and trails
- Cleaning up the trails
- Tree plantation
- Collection of common utensils
- Construction of temple, resting places and monastery
- Stopping alcoholism and gambling
- Establishment of child care centre

2.2.5 Challenges Faced by Members of Women Group

In our current situations, women are actively involving in every field and leading successful life as men but even today in some parts of country or in rural areas women are restricted to household works only. Male-dominance is predominantly seen in maximum areas. The role of women is restricted to handle household task, giving birth to child and subordinate to men.

There are many factors or problems that affect empowerment of women. Such as, male-dominated society, lack of self-confidence of women, limited financial sources, cultural norms and so on.

2.3 Policy Review

Nepal has adopted gender-responsive legislation and policies which formally protect women's rights, explicitly prohibit discrimination and guarantee the rights of women to be protected from any act(s) of violence or exploitation on any grounds (Kowalewski, 2020).

The constitution of Nepal 2015 guarantees women's rights as a fundamental right; reaffirms the right to safe motherhood and reproductive health, education, employment, equal pay, social security and property right. The article 38 tells about right of women. It stated that women shall have the right to special opportunity in the spheres of education, health, employment and social security on the basis of positive discrimination. Similarly, there shall not be any physical, mental, sexual or psychological or any other kind of violence against women, or any kind of oppression based on religious, social and cultural tradition, and other practices.

2.4 Empirical Review

The empirical literature on women's empowerment through Mahila Samuha provides evidence of its effectiveness in improving women's socio-economic status. A study by World Neighbors in Nepal found that Mahila Samuha members had better access to credit, and their household incomes were higher than non-members. Another study by Shrestha and Adhikari in Nepal found that Mahila Samuha members had better access to healthcare, education, and employment opportunities than non-members.

Numerous studies have examined the impact of Mahila Samuha on women's empowerment. A study conducted in Nepal found that women's participation in decision-making processes, increase their income and asset ownership, and improve their access to healthcare and education. Another study in India found that participation in women's groups can lead to increased political participation and a greater sense of empowerment. The economic empowerment of women refers to the process of providing women the power to become "bread winners" to be self-reliant to generate income from projects and fight poverty (Elliot, 2008).

According to Sahay (1998), women empowerment is described as an active, multi-dimensional process that enables women to realize their full identity and powers in all spheres of life. Empowerment is treated as a destination reached through the development equivalent of motorways; programme rolled out over any terrain. But in the process, pathways women are travelling in their own individual or collective journeys of empowerment remain hidden (Cornwall, 2016).

Kabeer (2001) showed that empowerment in one dimension is not necessarily empowerment in other dimensions due to its multidimensional and contextual nature. The study's findings, supporting Malhotra et al. (2002) and Kabeer (2001), show that more women are empowered in socio-cultural domains and less empowered in the economic domain. They claim that most women are empowered in socio-cultural domain but still need economic and political empowerment to achieve a higher level of empowerment. Despite the gains, many challenges remain, yet many women are still left behind in terms of economic and political empowerment.

Empowerment is an important issue of public concern; it can have an immense and intense impact, especially on women's lives and, in general, on society as a whole. It would also be unjust to keep such a large section of the population away from decision-making and operational processes. It is not only the issue of being a large population but essentially of having a vital role in every walk of life, including being the key agent to transfer culture and tradition to the new generation (Pandey, 2018, p.2).

Nepalese women are one of the most socially and culturally vulnerable groups exposed to discriminations at home due to patriarchal structure to exclusions in the

working place due to deficiency in the literacy and skills and marginalization in the decision-making process due to the lack of executive and polity experience, non-affirmative action from government and constitutional flaws (Adhikari, 2000).

The main issue with inequality is the financial role of women. Women must earn equal to be equal to men in the modern world. Women can do good business make good deals, and be more responsible than men but society has not given them opportunities because they have to marry. Women must be able to prove it with genuine action. The current working status, asset ownership, education status, and decision-making autonomy in the household are the basic standard indicators of women's empowerment (Dhamala, 2019) and men should be improved. Women must be empowered by themselves. To empower women must first be involved in economic activities.

Women group is a community-based women's group that provides a platform for women to come together and address issues that affect their lives. Mahila samuha provide a supportive environment for women, where they can share their experience, offer each other emotional support and build a sense of community. Those women who involved in Mahila samuha become more involved in decision-making process at the household and community lives. This can help promote gender equality and increase women's representation in leadership positions. Mahila samuha often engage in income-generating activities such as handicrafts, agriculture, and small business ventures, by pooling their resources and skills, women are able to increase their household income and become financially independent. Women who joined Mahila groups become more aware of their rights, and they are empowered to speak up against injustice and discrimination. They also develop leadership skills and become more confident in their life. Overall Mahila samuha can bring about positive change in a women's life both personally and socially.

Mahat (2003) states that in the case of Nepal, the process of women's empowerment involves many dimensions, including: " increasing access to economic opportunities and resources ; strengthening political power through women's organizations, solidarity, and collective action; raising consciousness about the symptoms and causes of prevalent oppressive religious, economic, cultural, familial, and legal practices; and strengthening women's self-confidence".

Women empowerment involves many dimensions such as economic empowerment, political empowerment, social empowerment, psychological empowerment and so on. In this study research, I had studied and surveyed about economic empowerment and social empowerment of women achieved through mother group named "Shreejanshil Mahila Bikash Samuha".

Economic Empowerment

Economic empowerment involves gaining control over productive resources and enabling women to make independent financial decision. Millet (1969) states, ‘’ one of the efficient branches of patriarchal government lies in the agency of its economic hold over its female subjects. In traditional patriarchy, women, as non-personal without legal standing were permitted no actual economic existence as they could neither own nor earn in their own rights. Since women have always worked in patriarchal societies, often at the most routine or strenuous tasks. What is at issue here is not labor but economic rewards. In modern reformed patriarchal society, women have certain economic rights, yet the ‘’ woman’s work ‘’ in which some to thirds of the female population in most developed countries are engaged is work that is not paid for. In money economic where autonomy and prestige depends upon currency, this is a fact of great importance. In general, the position of women in patriarchy is a continuous function of their economic dependence. Just as their social position is vicarious and achieved (often on a temporary or marginal basis) though male, their relation to the economy is also typically vicarious or tangential. ’’Kabeer, (2009).

Women in Nepal have already realized the need to be involved in the economic sphere as a means to supplement the household income and gain a certain level of independence.

Shreejanshil Mahila Bikash Samuha was formed to foster women’s economic empowerment intended more specifically to increase income, and employment opportunities for women. This mother group provides loan and various income-generating skills and training to the women which raise their income.

Social Empowerment

Social development is the structure of norms, a general rules and a level of quality that govern human interactions, it is a comprehensive social improvement strategy that seeks to make the lives better for all citizens and there is particular emphasis on making the lives better of people who are poor or otherwise needy. This phenomenon is associated with qualitative changes in social structure. It changed the opportunities of individuals whose goal is to achieve higher social status (Fritz, 2004).

The women's group at the ward level, and federated into the VDC organizations, had a role and importance far beyond saving and credit. They become crucial institutions for the social empowerment of women in homes and villages, and also become platform for networking and collective actions. The women's group participated in VDC planning processes, received VDC grants for skills development, and benefited from reproductive health and literacy programs (ADB, 2016).

Mother group enhanced women's skills, and provided them with opportunities to influence decisions that affected the entire community as well as their own well-being and that of their families. Shreejanshil Mahila Bikash Samuha has contributed greatly for the social development of women.

This study explores the present day issues and obstacles that impede women's empowerment. This study examines the impact of cultural norms on women empowerment. Similarly, this study illustrates that male-dominance in a family, limited financial sources and lack of networking with other formal organization affect the empowerment process of women.

According to Paudel (2021), the problems faced by Mother Group members while working in MG are discussed below:

Lack of Sufficient Guidance from Social Leaders: According to some of the members of the MG of Hanshposha, it has been found that the social leaders have not given much attention to MG. They said that the social leaders regarded MG as exclusively women group; so they wanted mothers to handle their groups themselves. They do not organize any programs for promoting mothers. Thus, mothers have limited themselves with in the own groups.

Lack of Networking with other Formal Organization: The research has found that the mother group operating in Hanshposha, were running by themselves. There is no formal link among MGs operating in Hanshposha. There are many women related organization working in Hanshposha but most of the mothers group do not have formal organizational link.

Internal Conflict: According to the interviewed MG members internal conflict was the main problem faced by MG in Hashposha. It was found that due to internal conflict arises among MG members because of lack of transparency in financial accounting and unsystematic way of fund rotation system. The conflict is still going on between the chairperson and the secretary.

Limited Financial Sources: Researcher has found that the main source of fund of MG operating in Hanshposha was the monthly saving of the MG members. Now, they are feeling financial problem for conducting program.

Influence over the Group by few Dominant Mothers: The general members of MG of Hanshposha, were found dissatisfied from their group because of control over the group by a few dominant mothers.

Low Level of Educational Attainment: The educational background of the MG members has shown that the most of mothers were just literate, so they cannot actively participate in various social activities and income generating activities because of the lack of education.

CHAPTER III

RESEARCH METHODOLOGY

Research methodology describes methods and process that is applied in the study. This study based on the study of empowerment of women. Under empowerment it mainly focuses on the changes seen on the social and economical dimension in women life after joining Mahila Samuha. Research methodology is a systematic approach to solving research problems. It encompasses the methods and processes used in a study, including the research design, selection of the study area, nature and sources of data, methods of data collection, sample size, as well as data processing and analysis.

3.1 Research Design

A descriptive research design has been adopted to analyze and interpret the qualitative data collected by field survey and interview. It is descriptive because it describes economic and social development of women. It was used to gather data about the perception and experiences of women who have participated in the Mahila Samuha program. Similarly, descriptive design was adopted to describe the prevalent condition of women in the research area, and it was used to gather data on the number and characteristics of women who have participated in the program, the impact of the program on their economic and social well-being.

3.2 Nature and Sources of Data

This study is based primarily on primary data, which was gathered through field surveys, interview using questionnaires and observations. Additionally, secondary data was used to supplement the study, sourced from published and unpublished literature Journals, research report and other relevant literatures or documents.

3.3 Selection of Shreejanshil Mahila Samuha as Research Site

The study was conducted in Dhagadhimai municipality of Siraha district. The district, with Siraha as its district headquarters, covers an area of 1188km² (459 sq mi). It has a population of 739953 according to the census of 2021. The study area is an

appropriate place for the study of role of Mahila Samuha for empowerment of women and social development. The field had been chosen purposively because of researcher familiarity of formation of this Shreejanshil Mahila Samuha as it is located in the researcher's residence. Similarly, researcher has observed or seen the changes that have been occurred on social and economic aspects of women's life.

3.4 Population and Sample

This study was conducted in ward no. 11 of Dhangadhimai municipality of Siraha district. Women of Shreejanshil Mahila Bikash Sumuha are the universe of this study. It has 28 women members, who are directly involved in different activities conducted by Mahila Samuha. Therefore, total 28 women members are the universe of this study. 28 women members were selected adopting purposive sampling for this study. This study represented different status of respondents. This study also revealed the socio-economic status of women and the changes in their lifestyle after joining Women Group.

3.5 Data Collection Tools and Techniques

3.5.1 Interview

In this research study, an interview was conducted with the members of Shreejanshil Mahila Samuha. Open ended as well as closed ended questions were prepared for the interview. The interview was focused mainly on two aspects that are economic empowerment and social empowerment of women who were involved in this group. Similarly, the interview was focused on the story of women's life which was changed after joining the Women Group.

3.5.2 Case Study

In order to gather information about social and economic aspects of women's life and the changes occurred after joining Women Group, case studies have done with four respondents. It is believed that these case studies were proper representative of the whole Women Group. Case study technique of the data collection is appropriate for researcher because researcher gets a real and detail picture of the respondents' life.

3.5.3 Observation

During the field visit, the observation technique of data collection was used to collect qualitative information such as life standard of women, their involvement in the financial activities, and use of loan money taken from Shreejanshil Mahila Bikasha Samuha and so on.

In this research, the researcher personally visited the women in study area and observed their daily way of life, residence, food habit, mannerism and their inter-personal relationship.

3.6 Data Presentation and Analysis

After the collection of data, all the data had been edited to get fruitful results. The data were analyzed by using simple statistical tools and techniques. The data was broadly categorized according to the research objectives. The data were analyzed and interpreted in a systematic way, mainly characterizing in various headings and sub-headings to meet the objectives of the study. Quantitative data were shown by simple table and percentages. Qualitative data were used in descriptive way as meaningful presentation. Data analysis had been done by analyzing the respondent's views from different aspects. For the overall data presentation, simple tabulation had been shown on number and percentage for field results.

3.7 Limitation of the Study

This research is limited to the study of women members of only one women group named Shreejanshil Mahila Bikash Samuha. This research only includes the study of one women group activities of Dhangadhimai municipality of Siraha district. Study of women members of other women group is not possible due to limitation of time, place, budget and other resources. This study is required for the partial fulfillment of the master's degree in sociology which is its own limitation.

CHAPTER IV

INTRODUCTION OF SHREEJANSHIL MAHILA SAMUHA AND THE RESPONDENT

4.1 Shreejanshil Mahila Bikash Samuha of Dhangadhimai- 11

Shreejanshil Mahila Bikash Samuha was established on 16 Kartik 2075. Shreejanshil Mahila Bikash Samuha was registered in district administration office Siraha in 2075 B.S.

In the Executive committee, Tika maya Magar, Sangeeta Mahato, Shanta Thapa is the Chairperson, treasurer and secretary respectively. There are a total of 28 members in this Mahila group. Monthly Rs. 100 is collected from each member of this group. Generally, the Mother Group meeting takes place once a month. Their meeting generally focuses on fund collection and its mobilizations.

This Mahila group provides a loan to the members for their upliftment of social and economic life. Women take a loan to start and run their business or trade. Similarly, they also take a loan for their household's purpose. Many respondents or mother of this group had taken loan to conduct or start their own business. Women had taken loan to invest in different agricultural activities or sector, animal husbandry, retail shop and so on. Till to the date of 2023 AD, twelve respondents have taken out loans from this Shreejanshil Mahila Bikash Samuha. They invest loan money on different sector which open the gate of source of income. Now, they are earning money from their investment which has positive impacts on their life.

Shreejanshil Mahila Bikash Samuha has been conducting different training to upgrade the life of women. Such as, training on accounting and group management, on entrepreneurship skills, on vegetable farming, on tailoring and so on.

The resource of the fund generation is monthly saving of the executive and general members of the Mother Group and collect additional fund by playing Deusi, Bhailo on Tihar.

The main objective of this mother group is to uplift the social and economic life of the women in the society. Since establishment, this Women Group has been focusing on enhancement of women's social and economic development through savings and developing entrepreneurship skills in women.

4.1.1 Organizational Structure of Women Group

This group of women has their own strategy and process of work. Women group has seven members executive committee. The executive committee comprises of chairperson, vice-chairperson, secretary, treasurer, and member, which is elaborated in the following figure.

Figure 2: Organizational Structure

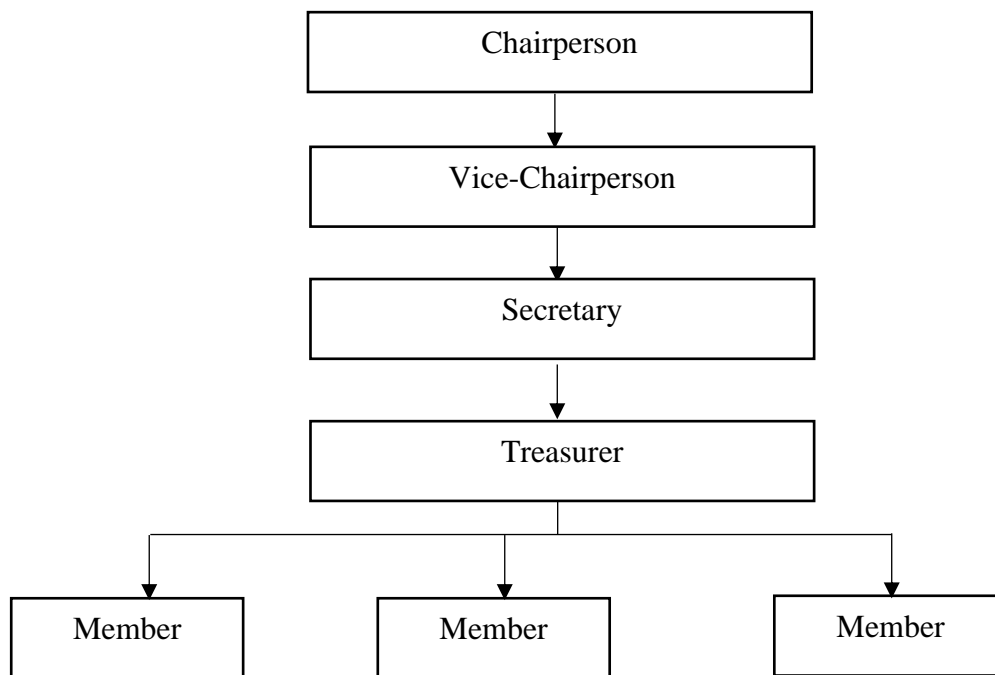


Figure no. 2 shows the organizational structure of the mother group. The structure is based on the seven members' executive committee. A chairperson and secretary bear all the power and guide member for the planning and development of the program while vice-chairperson, treasurer and 3 executive members bear their power of decision making in ascending order.

4.1.2 Resource Generation

The resource of the fund generation is monthly saving of the executive and general members of the Mother Group and collect additional fund by playing Deusi, Bhailo on Tihar.

4.1.3 Resource Mobilization

The Mother Group was found to have given high priority to the mobilization of the collected fund as a loan with relatively cheap interest rate within the group members.

4.1.4 Registration

Shreejanshil Mahila Bikash Samuha was registered in district administration office Siraha in 2075 B.S.

4.1.5 Frequency of Meeting

Generally, the Mother Group meeting takes place once a month. Their meeting generally focuses on fund collection and its mobilizations.

4.1.6 Activities of Shreejanshil Mahila Bikash Samuha

This women Group has conducted many programs. Basically, Shreejanshil Mahila Bikash Samuha was established to increase womens' access to economic strength and enables them to decide on their well-being, health, and children. They used their funds as a loan to enable mother to get financial success and they collected interest as their source of income.

Table 1: The Source of Fund, Programs and Result

Fund raising sources	Programs	Result
- Monthly income - Collected interest. - Festivals, cultural program	- Training and developmental program (agriculture, accounting, animal husbandry) - Social awareness	- Growth in income generating activities. - Increase confidence. - self-dependence - participation in social activities - Effectiveness in household decision making.

Source: WG office, 2023

The table no. 4 shows the source of fund and its utilization in different program. They utilize fund in various developmental program as training and public awareness program.

4.2 Socio-economic Characteristics of the Respondents

4.2.1 Age Composition

The respondents were selected purposively. 28 women members were a sample of this study. All the member of women groups were married. The following table shows the age factor of the respondents.

Table 2: Distribution of Respondents by Age

Age group	Total	Percent (%)
25-35	9	32.14
35-45	6	21.42
45-55	7	25
55-60	4	14.28
Above 60	2	7.14
Total	28	100

Source: Field Survey, 2023

The table no. 2 shows that majority of mother belong to the age group between (25-35) years, which covers 32.14 percent. 21.42 percent of mothers belong to the age group of (35-45) years following by 25 percent and 14.28 percent of mothers within the age group of (45-55) years, (55-60) years respectively. Only two women was found be above 60.

4.2.2 Educational Background

Education is the measurement of the socio-economic development of a community and the nation. Education is important for everyone as it provide stability, enriches lives, and helps people grow. Education is not only a means of knowledge but also a step towards self-dependence. It is one of the most effective means of empowerment of women.

Table 3: Educational Background of the Respondents

Educational Background	Total	Percentage (%)
High Level (Above 10 class)	3	10.71
Moderate Level (5-10 class)	11	39.28
Low Level (Below 5 class)	1	3.57
Literate (Attending literary program)	13	46.42
Total	28	100

Source: Field Survey, 2023

The table no. 3 shows the educational background of the respondent. It is found from the table that 10.71 percentage of respondents secured high level education. Similarly, 39.28 percentages of respondents acquired a moderate level of education. Likewise, 3.57 percentages of respondents acquired low level education. 46.42 percent mothers were literate by attending literary program (*Anaupacharik praud kaksha*).

This research reveals that there is a positive relationship between education and women's empowerment. There's a correlation between the level of education and empowerment status. It is obvious that educated women have an increased chance of being empowered rather than illiterate women. Education is not only a means of knowledge but also a step towards self-dependence. It is one of the most effective means of empowerment of women.

4.2.3 Caste and Ethnic Composition

Nepal is a multilingual, multi-ethnic and a multi-cultural country. The study area represents the people from different caste and ethnic groups. The following table shows the caste and ethnic composition of the respondents.

Table 4: Distribution of Respondents by Caste and Ethnicity

Caste / Ethnicity	No. of Respondents	Percent (%)
Chhetri	9	32.14
Mahato	7	25
Shrestha	4	14.28
Magar	3	10.71
Yadav	3	10.71
Mandal	2	7.14
Total	28	100

Source: Field Survey, 2023

The table no. 4 reveals the caste and ethnic composition of the respondents. It shows that respondents interviewed in this study belong to different caste and ethnic groups. Maximum number of mothers were Chhetri (32,14%) which shows the dominance of chhetri women groups while the lower is Mandal caste (7.14%). Likewise, 25% of mothers were Mahato which are seen to be in the second highest position and 14.28% of mothers were Shrestha. Similarly, 10.71% of mothers were Yadav and Magar.

4.2.4 Religious Status

Religion refers to a particular system of faith and worships. Nepal is a country with mosaic of multi-religious groups, where people live harmoniously together in a congenial environment.

Table 5: Religious Composition of the Respondents

Religion	Total	Percentage (%)
Hindu	28	100
Total	28	100

Source: Field Survey, 2023

Table 5 above reveals the religious composition of the respondents. It shows that all women or mothers of this Mother Group are Hindus, consisting 100 percent. They follow and practice Hindu culture and rituals. They worship Hindu god and goddess. There seems harmony in members to empower themselves and to enhance social development.

4.2.5 Family Background

As nuclear families have become the norm in almost every place in modern times, nuclear families remain more popular in Dhangadhimai municipality.

Table 6: Family Background of the Respondents

Family Background	Total	Percent (%)
Joint	7	25
Nuclear	21	75
Total	28	100

Source: Field Survey, 2023

The table no. 6 shows the data of family background of the respondents or mother where 75% of respondents live in nuclear family and 25 % respondents live in joint family. The result shows that the number of nuclear families is three times higher when compared to joint families. The spirit of individualism has increased the number of nuclear families.

Majority of the respondents of my study belongs to nuclear family. Some of them belonged to extended or joint families.

4.2.6 Occupation

In Nepal, majority of the mothers are engaged in household activities and agro-based activities.

The following table shows the occupation of the respondents of my study.

Table 7: Occupation Adopted by Respondents

Occupation	No. of respondents	Percent (%)
Agriculture	4	33.33
Small business	4	33.33
Animal husbandry	3	25
Tailoring	1	8.33
Total	12	100%

Source: Field Survey, 2023

The table no. 7 shows the occupation adopted by the respondent after taking loans from the Mother Group. It shows that 33.33 percent of mothers started their business in agriculture. Similarly, same 33.33 % of mothers are running small non-agro based business. Likewise, 25 percent of women are involved in animal husbandry while one mother is involved in tailoring.

The result shows that both agricultural and non-agricultural occupations have increased the level of women's empowerment. It reveals that occupation status has been undergoing transition. The dynamics of society have indicated that women's empowerment level has increased in non-agricultural occupations.

CHAPTER V

ROLE OF MAHILA SAMUHA FOR ECONOMIC AND SOCIAL EMPOWERMENT OF WOMEN

The empowerment of women is not a new concept. However, it is still a challenging issue in most developing countries like Nepal. Women empowerment is one of the key domains in achieving sustainable development goals (SDGs). Women groups are working effectively to empower the women in the community. The women who participate in Women Group are more empowered and the influence of participation is found more effective, especially in the socio-economic domain.

Mahila Samuha has become popular women organization all over the country for women development. It is recognized as a non-political group which has played a significant role for empowerment and mobilization of women at grassroots.

5.1 Economic Empowerment

Mayoux (2000, p8) applies the term economic empowerment as one of the defining dimensions of women empowerment. Female economic empowerment is usually about increased access of women to financial resources, income-generating assets or activities, savings, increased financial decision-making power and more economic independence.

Mahila Samuha provides different kind of training to uplift the economic condition of women in the community. It enhances women's social and economic development. Mahila Samuha increase women's access to economic strength and enables them to decide their well-being.

Training is important part of women empowerment. Training has made women empowered in various aspects. Mahila Samuha provides different kind of training related to the income generating aspects. Participation and involvement of women in such training bring positive change on the economic dimension of their life.

In this study area, most of the trainings are related to agriculture, animal husbandry and other economic related activities. These training provide by Women Group

enhance economic growth and bring change in the lifestyle of women. All these trainings help to increase knowledge awareness skill, self-esteem, and confidence among the members. The following table shows the training conducted by Shreejanshil Mahila Bikash Samuha.

Table 8: Training Conducted by Mahila Samuha

Types of Training	Years	Sources of Program and Fund
▪ 3 days training on accounting and group management	2076	Fund collection
▪ 7 days training on entrepreneurship skill	2076	Fund collection
▪ 5 days training on animal husbandry	2077	WOREC Nepal
▪ 6 days training on vegetable farming	2077	WOREC Nepal
▪ One day training on violence against women	2078	WOREC Nepal
▪ 1 month tailoring training	2079	Dhangadhimai municipality

Source: WG office, 2023

The table no. 9 shows the type of programs, conducted years and sources of program and fund. Many women had taken different types of training and got chance to learn and develop entrepreneurship skill. Their participation on such different training helps them to become economically independent and uplift their lifestyles.

In 2076 B.S. Shreejanshil Mahila Bikash Samuha conducted three days training on “accounting and group management”. This women group provides this “accounting and group management” training to all the members so that they develop good skills on accounting and group management. Similarly, in the same year, this Women Group provides seven days training on “entrepreneurship skill” so that women become financially self-dependent.

In 2077 B.S. Shreejanshil Mahila Bikash Samuha conducted five days training on “animal husbandry” with the help of WOREC Nepal. This women group provides this “animal husbandry” training to the members of group so that they involve on animal husbandry and increase income level. Similarly, in the same year, this Women Group provides six days training on “vegetables farming” with the help and co-ordinaiton of WOREC Nepal.

In 2078 B.S. Shreejanshil Mahila Bikash Samuha conducted one day training on “violence against women” with the help of WOREC Nepal. This women group provides this “violence against women” training to all the members of group so that in the family or in the society, women can’t become the victim of violence. This training is conducted to make women aware of their right and raise their voice against violence. This training encourages women to speak up against violence and fight back to it.

In 2079 B.S. Shreejanshil Mahila Bikash Samuha conducted one month tailoring training with the help of Dhangadhimai municipality. This women group provides this tailoring training to the members of group with the help of Dhangadhimai municipality so that women become independent and earn money by her selves. This one month tailoring training help women to gain entrepreneurship skill and make them self-reliant.

5.1.1 Loans Provided by Mahila Samuha

This Mahila Samuha provide loan to many mothers for their economic activities or purpose. Many respondents or mother of this group had taken loan to conduct or start their own business. Women had taken loan to invest in different agricultural activities or sector, animal husbandry, retail shop and so on. Proper and right investments of loan taken by women are living upgraded lifestyles right now and have positive impact on their life.

Table 9: List of Respondent Taken Loan from Mahila Samuha

S.N	Name	Amount	Year
1	Pabina Mahato	Rs. 10,000	2076
2	Tika maya Magar	Rs. 25,000	2077
3	Sangita Mahato	Rs. 15,000	2077
4	Dulari Mahato	Rs. 10,000	2078
5	Sonabati Mandal	Rs. 20,000	2078
6	Sita Thapa	Rs. 20,000	2078
7	Divya Laxmi Shrestha	Rs. 15,000	2078
8	Sukuni Yadav	Rs. 15,000	2079
9	Hira Shrestha	Rs. 50,000	2079
10	Parbati Yadav	Rs.40,000	2079
11	Sunita Mahato	Rs. 15,000	2080
12	Hira Thapa	Rs. 10,000	2080

Source: WG Office, 2023

The table no. 10 shows the name of the respondents who have taken loan in different year. Till to the date of 2023 AD, twelve respondents have taken out loans from this Shreejanshil Mahila Bikash Samuha .

In 2076, Rs. 10,000 loans had been taken from Mahila Samuha by one of the respondents named Pabina Mahato. Similarly, in 2077, two respondents or mothers had taken out Rs. 40,000 loans from Mahila Samuha. Likewise, in 2078, four respondents or mothers had taken out Rs. 65,000 loans from it. In the same way, in 2079, three respondents had taken out Rs. 1, 05000 loans from Mahila Samuha. Till the date of Bhadra 2080, two women had taken out Rs. 25,000 from it.

5.1.2 Investment of Loan and Its Impact on Women's Life

Till the date of Bhadra 2080, twelve women or mother had taken out loan from the Mahila Samuha in different years. They invest loan money on different sector which open the gate of source of income. Now, they are earning money from their investment which has positive impacts on their life.

Table 10: Investment Sectors and Change in a Life

S.N.	Name	Investment Sector and Change in a Life
1	Pabina Mahato	She invested her loan money on chatpate stall in 2076 B.S. Since then, she has been selling it from a pushcart. Now, she is economically independent and self-reliant.
2	Tika maya Magar	She had taken out Rs. 25,000 loans from Women Group in 2077 B.S. and invested it on a retail shop. Her business is running nicely and generating profit. Today, she become financially strong and sends her children to go to good school.
3	Sangita Mahato	In 2077, Sangita Mahato had taken 15,000 loans and bought 6 goats. She reared the goats and sells on different occasion or festival like Holi, Dashain, tTihar etc which help her to get more profit. Now she had 9 goats, and she is very happy and grateful to Women Group.
4	Dulari Mahato	Dulari Mahato had taken Rs. 10,000 loans from Women Group in 2078. She invested loan money on potato farming. Potato is one of the most important commercial crops that are cultivated all years due to its demands. Potato farmer all smiles because of steady prices and strong demand. Thus, Dulari Mahato cultivated potatoes in one katha(3645 sq.ft.) land and sold her harvested potato at Dhangahimai market and Golbazaar market. She is happy because the income from potato is good.
5	Sonabati Mandal	She bought a cow from the loan money that she had taken in 2078. By rearing cow, she is able to cover her household expenses and also allow her to enlarge her savings. She said that the demand of milk and clarified butter are high in her locality. She is unable to fulfill the demand of it. She is selling milk at the price of 90 per liter and clarified butter at the price of Rs. 900 per kg.
6	Sita Thapa	She invested her loan money on Elephant Foot Yam farming. She cultivated it in her one katha land. Elephant foot yam is a very healthful vegetable which can be cooked in various form including curries, fried, mashed and even as a pickle. The crop is harvested by digging the tuber out. The harvested tubers are cleaned by washing in water to remove attached mud. Elephant foot yam is become the source of earning to her. She is happy to see traders visiting farmers to buy their elephant foot yam.
7	Divya Laxmi Shrestha	She bought a sewing machine from her loan money. And now she is earning handsome money from tailoring. She

		expressed her happiness that she doesn't have to ask money from her husband. She is now self-reliant and able to bear all her expenses. She is now a proud wife and a mother.
8	Sukuni Yadav	Sukuni Yadav had bought 5 goats from her loan money and engaged in goat rearing. Goats are an integral part of rural farm households from the early days of civilization. Goats are the most popular ruminant animals, which provide employment to women and young children. Now, she has eight goats and kids in her shed. It helps her to increase her household income.
9	Hira Shrestha	She had taken out Rs. 40,000 loans in 2079 and invested it in clothes shop. She has a clothes shop in Dhangadhimai Bazaar and her business is running efficiently. She is generating profit in her business. So, she is planning to open a little big shop than previous one.
10	Parbati Yadav	She had bought a buffalo from the loan money in 2079 B.S. Now, she had two buffalo and calf. She is earning money from milk, clarified butter and even from buffalo dung. Buffalo dung is an excellent fertilizer. So, people come to buy buffalo dung. She has two sons, and she is happy that she can afford stationaries to her children. Today she earns well and become independent.
11	Sunita Mahato	She invested money on onion farming. The onion farming is profitable and easy to follow. Growing onion is very easy and profitable. Thus, she invested her loan money on the plantation of onion. Onion is one ingredient that is used in every household globally. Onion is found in every household and is a multipurpose vegetable worldwide.
12	Hira Thapa	She invested her loan money on her small chatpate stall. Chatpate is a savory street food which is famous among all the age group of people. She had taken out Rs. 10,000 from mother group and invested on her chatpate stall. Now, she is paying to some extent contribution to cover the household expenses.

Source: Field Survey, 2023

5.2 Social Empowerment

Shreejanshil Mahila Bikash Samuha has contributed as much in social development sectors. It has been launching program against violence and public awareness.

Training provided by Mahila Samuha on violence against women made women becomes more aware of issues of untouchability and violence.

Mahila Samuha has carried out social activities like cleaning trails, providing financial support to local temple for constructing new building, etc. increased their connectivity and network. These activities fostered the confidence and personal capacities of women beneficiaries. Because of the access to loan and various income generation skills, different trainings, women were able to establish and manage business and thus raise their incomes. Respondents of Mahila Samuha were reported as saying "we can do things ourselves; we are not dependent on man".

Women were able to make better decisions about household spending, asset ownership, the health and education of their children as well as about their standard of life, ability to save money and social standing. They have better decision-making skills in domestic and professional settings, as well as improved social and familial ties.

5.3 The Problems Faced by Mother Group Members While Working

According to some of the members of the Mahila Samuha, it has been found that the social leaders have not given much attention to Mahila Samuha. Similarly, there are many women related organization working in Dhangdhimai but the women group doesn't have formal organizational link. Likewise, the main source of fund of this Mahila Samuha is only the monthly saving of the Women Group members.

5.4 External Support

When women are involved in a group functioning, they are to be encouraged and supported by their family members and by their neighbors of the village too. This type of moral and inspirational support rendered to them would encourage or drive them ahead in their journey. Women reported that their family support and encouragement boost their instinct of becoming self-dependent and work confidently.

CHAPTER VI

CHANGES EXPERIENCED BY WOMEN AFTER JOINING MAHILA SAMUHA

6.1 Social Dimension

The level of awareness, social status, women's mobility, decision-making capacity and change in attitude of family members and neighbors has been included under the social institution.

6.1.1 The Level of Awareness

Women agreed and realized that such groups have helped them to raise their level of knowledge and awareness. They learn different new things which supplement their level of awareness. More women are coming out of fear and shame and speak out against discrimination and violence. Involving in Mahila Samuha boost their confidence and make them aware of their appropriate role and importance within and outside of home.

6.1.2 Status of women

The status of Nepalese women and rural women in particular lags far behind that of men. Establishment or formation of Mahila Samuha in different part of Nepal has focused their efforts on empowering women.

Women responded that they were found to be aware of their position and role in the family and in society after joining Mahila Samuha. According to the women or mother, they have been successful, to some extent, to change the traditional concept prevailing in the society that women can't do anything. But the concept has been changed when mothers started performing social activities.

Before involving in the Women Group, their social relationship and contacts were limited within household. But after getting involved in Women Group, their social relationship, level of contact has expanded or extended. Mothers have increased social status and power.

6.1.3 Women's Mobility

Freedom of movement is an integral component of women's empowerment. Mehta & Sai, (2021) state that we define mobility as the degree of freedom that a woman has to leave the house in order to visit the market, go outside the neighborhood, and visit relatives without the permission of a member of the household.

Women are trapped in their homes. Women are usually dependent on other members of the household for approval to leave the house. Women can't enjoy complete mobility. Rigid social norms constrain women's mobility in the public sphere. Apart from cultural practices and social identifiers, economic factors also affect mobility. Economic status, ownership of assets, access to economic opportunity, etc. also affect women's mobility.

Women of this Shreejanshil Mahila Samuha reported that after joining women group they are being able to move without any restrictions.

Case 1: Freedom of Movement

Parbati Yadav was born in Dhangadhimai-11, Siraha, in 1993 AD. She got married with Ramchandra Yadav at the age of sixteen. She had never gone to school. She learned letter through adult education programme (*Praud Sikshya*). Her marriage was fixed by her parents. She lives in joint family. Now she has two sons. She says though my family has not any financial difficulties, my work is limited to household chores and I am financially dependent to my husband. She reported that she was not normally permitted to leave home, unless going to market or work.

She says, she enters in women Group with the help of her friend, and she took forty-thousand loans from Women Group in 2079 B.S. Now, she has two buffaloes and a calf. She is earning money from milk, clarified butter and even from buffalo dung. Buffalo dung is an excellent fertilizer. So, people come to buy buffalo dung. Now, she is happy because she earns well and her status in a family is higher than before. Now, she doesn't need her husband and mother-in-law permission to go outside where she likes. She reported that previously visiting a relative's or friend's house, even within

the neighborhood, necessitates her to take explicit permission from family members.

This case study concludes that if women are empowered than her role and status in a family will get changed and there will be no restrictions on women's mobility. In the same way, Women Groups are helping women to raise their value and status in a family and help women enjoy complete mobility.

6.1.4 Decision-making Capabilities

During the interview women reported that there is change in decision-making capacity after participation in women group. Women have reported positive impact on their decision-making capacities. Women have expressed that their decision-making capacities have been changed due to involvement in Mahila Samuha. They said that before joining the group, they used to limit their decision only in the kitchen maintenance but, after getting involved in Mahila Samuha, they analyzed the issues logically and gave their own decisions. Mother reported that by getting the training and link with different people, mother got more knowledge and increased the power of leadership. They also said that there is change in their self-confidence, behavior, knowledge and communicating skills. Similarly, they reported that their husband and other family members also begin to recognize her role in household decision making.

Case 2: Decision Making Ability

Hira Shrestha is a 39 year's old married woman who has two sons. She has been studied to class nine. Her husband is a farmer and her family used to totally base on agricultural works. Apart from agricultural and household works, she has not participates in different social work.

About main decision maker in her household, she says mostly my husband used to decide on all kind of minor daily household activities and financial issue of house. She says, my life was confine to my household chores and I have to follow all the decision taken by my husband because I am financially dependent to my husband. But at some point of time I feel suffocation living such life so, I decided to do something different and took a bold decision to sale clothes against my husband wish. Due to lack of money and support, I started to sale clothes on the side of road during the day

of market time at Dhangadhimai Bazaar. Seeing my effort and courage, my husband managed loan to open a small clothes shop in Dhangadhimai Bazaar. I had taken out fifty-thousand loans from Shreenshil Mahila Bikasha Samuha and invested it in clothes shop. Now, my business is running efficiently and my son is helping me in my business. I am generating profit in my business. So, I am planning to open a little big shop than previous one.

This case study concludes that women can play active and decisive role in the family and society. With the help of the loan provided by Women Group help and boost women to become courageous and help to develop their decision making ability.

6.1.5 Change in Attitude of Family Members and Neighbors

The attitude of family members and neighbors has been changed towards women after being involved in Mahila Samuha and being involved in income generating activities. Their occupation, confidence, income, and saving had changed the attitudes and concepts toward them.

Women have felt change in attitude of family members and other toward them. They said that due to the organizational practice in Women Group, training, access to new knowledge and skill, they have become more confident to talk on any issues.

6.2 Economic Dimension

There are various parameters which reflect economic empowerment. In this research study of economic dimension, I had includes two parameters: income level and living standards.

6.2.1 Income Level

Women have positive response towards the change in their income level. They said that their income level got higher after joining Mahila Samuha. They said that the proper utilization of loan provided by Mahila Samuha lead to the expansion of their income sources. Women start a new business and start to increase their income. Similarly, their exposure to diverse skills training has led to increase in household incomes. It supplements their household income and helps them to gain a certain level

of independence. Women become economically active and productive; members of their households enjoy higher incomes.

Case 3: Economically Independent

Hira Thapa, who is 33 years, got married with Kailash Karki of Dhangadhimai municipality-11 at the age of 21. She was born in 1990 AD at Katari, Udaypur. Her husband died four years ago because of health issue and now she is a single women and a mother. She had one eight years old daughter who is studying in grade one. She is the breadwinner of the family.

In 2080 B.S., she had taken out ten thousand loans from the Shreejanshil Mahila Bikasha Samuha and she invested her loan money on her small chatpate stall. Chatpate is a savoury street food which is famous among all the age group of people. Now, she is earning five to six thousands money monthly and able to run her family smoothly.

This case study concludes that if women are provided economic opportunities then women become financially independent and women groups are helping women to become economically independent.

6.2.2 Living Standard

Women expressed joyfulness during the interview and observation because they are pleased to live economically upgraded life. They are able to cut their dependency on for financial issues. After joining Mahila Samuha, the life of women got upgraded socially and economically as they are contributing on family socio-economic sector or factors. They expressed their happiness and show gratefulness towards the establishment of Women Group as they got chance to involved in different activities conducted by it.

After joining Mahila Samuha, mother or women become financially strong and able to cover her household expenses. They are now self-reliant and living upgraded lifestyles.

Case 4: Upgrade in Living Standard

Tika Maya Magar is 27 year old married women. She got arranged married with Bimal Magar of Dhangadhimai municipality-11, who is a farmer. She was born at Bharleni village of Golbazaar municipality in 1997 AD. She has two sons and lives in joint family. She had been studied to class ten.

In 2077 BS, Tika Maya Magar had taken out twenty-five thousand loans from the Shreejanshil Mahila Bikasha Samuha and she invested her loan money on retail shop. Her business is running nicely. Now, her husband has joined with her on business and they both work together on shop. They are generating profit from it. Today, she become financially strong and sends her children to go to good school. Whole family members are very happy with her work. Her mother-in-law and father-in-law are proud to have such daughter-in-law. They are living a healthy and happy life.

This case study concludes that empowerment of women leads to improved standard of living of the families and the women.

Empowering women is essential to health and social development of families, communities and countries. Empowerment of women promotes women's sense of self-worth, their ability to determine their own choices and their right to influence social change for themselves and others.

CHAPTER VII

CHALLENGES FACED BY MEMBERS OF WOMEN GROUP IN ACHIEVING SOCIO-ECONOMIC EMPOWERMENT

Nepalese women are disadvantaged and underprivileged in terms of their socio-economic standing compared to male. Socio-economic status of women is taken as the most important indicators for the overall development of nation.

Women empowerment is a critical aspect of societal progress, yet women continue to face numerous challenges hindering their advancement.

Ramesh (2023) states that women empowerment is a crucial aspect of societal progress and sustainable development. Over the years, significant strides have been made towards gender equality and women's right. However, despite these advancements, women still face numerous issues and challenges in various spheres of life.

In this section of research study, the problems or challenges faced by women of Shreejanshil Mahila Bikash Samuha are discussed.

7.1 Social Norms: Idealizing Women's Role as Homemakers

Social norms play a central role for women's economic empowerment. It restricts women's access to many occupations and their physical mobility. Cultural norms that enforce gender roles and restrict women's freedom hamper socio-economic empowerment of women. These norms influence family and community attitudes towards women's education, work and decision-making power.

Case 5: Women's Role as Homemaker

Pabina Mahato is 39 year old married women. She got arranged marriage with Satya Narayan Mahato of Dhagadhimai municipality-11 who is a famer. She has two children (a son and a daughter) and lives in nuclear family. She had been studied to class ten.

Pabina Mahato used to be a house maker when she lives with her father-in-law and mother-in-law. When she wanted to take loan from Women Group to run a business, she was discouraged by her in-laws. They express disapproval of women's entrepreneurial participation, citing traditional practices and the irresponsibility of neglecting their family duties. She has reported that community elders and other senior citizens felt that it was their duty to protect the societal norms.

Pabina Mahato is a daring woman and had taken out Rs. 10,000 loan in 2076 BS from Women Group. She invested her loan money on chatpate stall. Since then, she has been selling it from a pushcart. Now, she is economically independent and self-reliant.

This case study concludes that such normative barriers discourage women entrepreneurship, and women groups are helping to break such social barriers.

7.2 Male –dominated Society

In patriarchal developing country context, men dominate the society and control household finance (Akhter and Chang, 2020). Women have less financial freedom and have limited power to spend money.

The members of Women Group showed their dissatisfaction toward male dominance on their life.

7.3 Lack of Networking with other Formal Organization

Shreejanshil Mahila Bikash Samuha of Dhangadhimai municipality has found running by themselves. There is no formal link among Women Groups that are operating in Dhangadhimai. There are many women related organizations working in Siraha district but most of the women Group do not have formal organizational link. This condition constrains the horizon of women development or empowerment.

7.4 Limited Financial Sources

It has been found that the main source of fund of Shreejanshil Mahila Bikash Samuha operating in Dhangadhimai municipality-11 was the monthly saving of the Women

Group members. Thus, they are feeling or facing financial problems for conducting program. Women are not able to participate or join in different awareness programs and entrepreneurial skills program which constrain women empowerment.

CHAPTER VIII

SUMMARY AND CONCLUSION

8.1 Summary

Mahila Samuha is one of the basic groups for women empowerment. It has been functioning for women's empowerment and social development. Womens' Group has become a popular women's organization all over the country for women development. Women Group played a significant role on women's empowerment and mobilization at grassroots level.

Womens' Group plays a vital role for developing awareness of income generating activities, leadership, social awareness, and confidence. It has been found that the Womens' Group has been successful in making women's life easier to some extent. Women Group has managed many skill development programs, literacy programs which helped them to make independent. Women Group mainly concern with the upliftment of the women in the society. It uplifts women and create equitable society.

In this study, Mahila Samuha members are interviewed about their group activities and changes in the living standards of the members. The various factors like income generating activity, family size, saving and repayment of the loans are taken into consideration to find out the changes in the living standards of the Mahila Samuha members. These factors are treated for the purpose of the study as indicators of economic empowerment. The social dimension of the group activities was also taken into account for the study. The social dimension or aspects of the group, functioning social activities and financial support, etc. are also studied for the purpose of the study as indicators of social empowerment.

Shreejanshil Mahila Bikash Samuha conducted different programs such as vocational training, tailoring, group management skills, social awareness programs, etc. women Group help to change the various aspects like decision making skill development, economic independent, increases in mobility, change in social, political, and psychological situations. Mahila Samuha has provided platform to mothers or women

for exercising organizational norms, values and skill which has enhanced their level of confidence to deal with other people.

The main objective of the study is to examine and analyze the function and importance of Shreejanshil Mahila Bikash Samuha in the sector of women empowerment. The respondents of this Women Group expressed their happiness and show gratefulness to the Women Group. They said “it is because of the Mahila Samuha that we no longer have relied on our husband for money all the time.”

Shreejanshil Mahila Bikash Samuha has been making efforts to make women more independent, aware and make equitable society.

8.2 Conclusion

Women of rural areas are getting organized and making effort to empower themselves by the name of Mahila Samuha. It provides a safe platform for women to exercise power relationship within organization and share personal feelings experience freely which help to enhance their communication skills. Similarly, it helps them to change the traditional concepts prevailing in the society on their role and responsibilities that women are better fit on doing household chores or activities and men are the breadwinner of the family. After joining Mahila Samuha, women become self-dependent and they do not have to depend on her husband economically. Likewise, the confidence of women has increased immensely and they fearlessly involves on different social and economic activities. In the same way, women are now participating on decision-making process. They put forward their opinion and give their own decision.

Earning and independence of women along with social security or empowerment are the primary goal of Women Group. Empowerment is an important issue of public concern as it can have an immense and intense impact, especially on women's lives and in general on the society as a whole. Swami Vivekananda, quoted that “ There is no chance for the welfare of the world unless the condition of women is improved”. Women's empowerment promotes women's sense of self-worth, their ability to determine their own choices and their right to influence social change for themselves and other. Women's Group played a big role in the field of women's empowerment.

The involvement of mother in Mahila Samuha brings positive change on their perspective, attitude, authority, prestige, knowledge, status, ability, and social relationship. One of the important conclusions of the study is that the activities conducted by the Mahila Samuha have been helping the poor women in economic and social dimension of development. The role of Women Group towards empowerment is very crucial in the Nepalese scenario.

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APPENDICES

APPENDIX- I QUESTIONNAIRE

Interview Questions for Mother's Group Member

A. Personal information of the respondent

1. Name:
2. Address:
3. Age:
4. Religion:
5. Caste/ Ethnicity:
6. Education:
7. Occupation:
8. Types of family:

B. Mother Group

1. When did you get involved in MG?
2. Why did you get involved in MG?
 - a) Self-dependent
 - b) Family suggestion
 - c) External suggestion
3. Has the MG have provided you any training?
 - a) Yes
 - b) No

C. Self-perception

1. Is MG necessary for the community?
 - a) Yes
 - b) No
2. Do you attend meetings with MG regularly?
 - a) Yes
 - b) No
3. Have you ever faced the problem of being involved in MG?

a) Yes

b) No

If yes, what types of problem have you faced?

4. Is your status in your family and community strengthened after joining MG?

a) Yes

b) No

5. What are the changes you have found in you before and after being involved with MG?

a) More confident

b) Less confident

c) No changes

5. Do you feel that women can do far better if they are given opportunities like training, skill development program?

D.FAMILY MEMBER'S PERCEPTION

1. Have you ever felt any changes in your husband's and others family member's behaviors towards you after getting involved in MG?

a) Yes

b) No

If yes, what changes did you get?

2. Are the men happy with mothers who are doing social works by getting united?

a) Yes

b) No

E. EMPOWERMENT

1. Have you taken loans from MG?

a) Yes

b) No

2. Where did you utilize the amount of loan?

3. What business have you started after taking a loan?

4. Did you contribute to buy assets with your raised income?

a) Yes

b) No

6. Has MG contributed to uplift the status of women at the village?

a) Yes

b) No

APPENDIX-II

LIST OF RESPONDENTS NAME IN THIS STUDY AREA

(Ward no. 11 Dhangadhimai municipality, Siraha district)

Serial No.	Name of Respondents	Age of Respondents
1	Tika Maya Magar	27
2	Shanta Thapa	26
3	Hira Thapa	32
4	Sangita Mahato	26
5	Pabina Mahato	39
6	Shabitri Mahato	52
7	Sunita Mahato	40
8	Divya Laxmi Shrestha	26
9	Usha Shrestha	56
10	Hira Shrestha	39
11	Nirmala Shrestha	49
12	Sukni Yadav	57
13	Parbati Yadav	30
14	Sangita Yadav	40
15	Dulari Mahato	55
16	Maiya Karki	55
17	Thaphani Aale	59
18	Bishnu Maya Aale	50
19	Sonabati Mahato	45
20	Pabitra Mahato	29
21	Sonabati Mandal	50
22	Aasha Mandal	28
23	Shanta Bhujel	70
24	Sita Thapa	60
25	Tej kumari Basnet	55
26	Nisha kc	27
27	Chhali Maya Pandey	70
28	Laxmi Karki	50

APPENDIX III
PHOTOGRAPHS TAKEN DURING THE STUDY



Group of Women of Shreejanshil Mahila Bikas Samuha



Group Discussion of Shreejanshil Mahila Bikas Samuha



Photo of a Local Respondent of Shreejanshil Mahila Bikas Samuha



A Member of Shreejanshil Mahila Bikas Samuha Feeding Buffalo