

CHAPTER ONE

INTRODUCTION

1.1 Background

In most of the developing countries today, more and more emphasis is laid on the need for development of women and their active participation in the mainstream development process. It is also widely recognized that apart from managing household, bearing children, rural women bring income with productive activities ranging from traditional work in the fields to working' in factories or running small and petty businesses. They have also proven that they can be better entrepreneurs or development managers in any kind of human development activities.

However, due to the patriarchal system of the society women have to take on all the burden of the household chores along with the biological role of reproduction without getting much support or recognition. Gender discrimination remains deeply entrenched in our society, evident in people's attitude towards women, gender based division of labour, violence against women and issues of ownership and property inheritance. Though women have also been making substantial contribution in the agricultural sector, it has not been well accounted in terms of monetary value. In a country where agriculture is the mainstay of the economy, providing livelihood for three-fourth of the population and accounting for about one-third of GDP, women form the backbone of the economy. But a large majority of women neither have ownership of the land in which they are working nor get enough payment in return for their labor. As a result of this imbalance, rural women are often more vulnerable to poverty than men.

Empirical data reveals low status of women compared to men in various factors such as health, literacy, education, employment, and ownership of property. Women's representation in political or administrative decision-making bodies is still low and women continue to face legal discrimination regarding the most

fundamental rights, such as citizenship and inheritance. On top of that the decade long Maoist insurgency and its aftermath has further exacerbated the plight of women.

In this context, women need special attention to ensure their development and participation in the decision making process at home, in the community and governance. Over the decades, various strategies have been adopted by both government and non-governmental organizations to empower women. In Nepal, one of the widely adopted approaches to women empowerment by government, donors, non-governmental and financial agencies is the group approach which has had varying level of impact on the lives of women. Since poor women often lack basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them, the women by getting organized into groups can draw strength from one another and mobilise for their social and economic empowerment. Though inputs and process followed for women empowerment are different, the overall goal of all development interventions targeted for women is their social and economic empowerment. The strength of groups or collective force has been recognized and used as a 'foundation stone' for effective and efficient delivery of services. Group approach has been widely used as a platform for various development interventions such as micro-credit, delivery of skills and capacity development trainings, securing access to resources like forest and water, infrastructural development like road etc.

SHGs represent an opportunity for social action and empowerment through women's involvement in considering, addressing and participating in issues that affect their members and their communities, including issues that affect women in particular. SHGs can be community platforms through which women can become active in community-level affairs or take action to address social or community issues (e.g. abuse of women, alcohol, gambling, water supply).

A self help group (SHG) generally consists of 10-20 members drawn from a relatively homogeneous economic class (i.e. poor), self selected on the basis of

existing affinities and mutual trust; members meet regularly at a fixed time and place and pool their savings into a common fund from which they take need based loans. The objectives of the SHGs go beyond thrift and credit –and include the overall development of members in the social, political, cultural and economic arena (Fernandez, 1998).

The study is situated in Belsi *Tol* of Ratnanagar Municipality, Chitwan district, where in 2000, two self-help groups, Prabhat and Prakash were formed and supported through Women Coordination Goat Raising Project of Heifer International Nepal. The study focuses on the process of women empowerment through SHG intervention and changes in the socio-economic status of women before and after the intervention. Heifer International Nepal (HI) has been working in Nepal since 1993 with the vision of ending hunger and poverty while caring for the earth. Though characteristically known as a livestock organisation, Heifer's program goes beyond distributing livestock, agricultural inputs and technical trainings. In fact these are considered only the entry point to reach a community after which Heifer aims to act as a catalyst for achieving holistic transformation. Heifer's process of empowering women by forming women into self-help groups and enabling them to take charge of their own development is unique. The process and impact of the program unfolds in the following chapters.

1.2 Statement of the Problem

Women make up over half the population of Nepal, but due to the patriarchal values that dominate Nepali society, they remain marginalized in the social, economic and political sphere. Despite their crucial role in the household, economy and society, they are deprived of their basic rights and lack the capacity for improving their lives. It has become increasingly clear that women's issues are inextricably linked to the social and economic progress of the nation and that Nepal's development cannot move forward without addressing women's problems.

Until 1980, policies for integrating women into the development process were confined largely to education and training. Over the years the emphasis on welfare has gradually shifted towards equity approach; efforts for empowering women have taken precedence over isolated poverty alleviation efforts. Although the gender strategy of the Ninth Plan (1997-2002) outlined mainstreaming, elimination of gender inequality in all laws and empowerment through affirmative action and other programs, the Tenth Plan (2002-2007)\ Poverty Reduction Strategic Plan (PRSP) reverted to a more instrumental approach, identifying gender equality and social inclusion as cross-cutting strategies for reducing poverty rather than as ends in themselves. The Interim Constitution of Nepal (2007) and the Three Year Plan (TYIP 2007-2010) recognizes the need to address the issues of inclusion and gender both separately and in unison. The Interim Constitution, in its provisions for proportional representation, has ensured representation of all women and of Dalit, Janajati, Madhesi and Muslim communities by treating women both as a separate group and also as a part of other social groups.

One of the widely used approaches by government, non-governmental, donors and financial agencies for social and economic empowerment of women is group approach. Women's groups have been used as a platform for bringing together women as savings and credit group, user group, mother's group, literacy group etc. Though the overall goal of all development interventions for women is their empowerment, the inputs and process adopted varies. Though study on impacts of such group approach have been extensive, studies on detailed process and stages, factors resulting in group's success or failure, and comparative analysis remains low. Having in-depth understanding of the process and important elements of group approach are crucial for conceptualizing and implementing programmes and policies targeted for the development of women.

The study is focused on the process of empowering women through SHG approach adopted by Heifer International Nepal, a non-governmental

organisation, and the impact it has had on women's social and economic condition.

1.3 Objectives of the Study

The general objective of this study is to find out the role of self-help group (SHG) in women empowerment. However, the specific objectives of this research were as follows:

- ▶ To identify the social and economic status of the women prior to the SHG intervention.
- ▶ To explore the processes and key factors involved in the women empowerment through SHG intervention.
- ▶ To assess the social and economic empowerment of women in the community after the SHG intervention.

1.4 Limitation of the Study

) Since the study looks only at the mature SHGs (those who are no longer receiving direct support from Heifer International, it was not possible to evaluate difference between newly established SHGs and older SHGs.)

) It was difficult to collect solid statistical data on subjective topics such as empowerment, which are hard to define and measure precisely to understand the level of empowerment of the women involved in the SHGs.

) A further challenge, in terms of both quantitative and qualitative data interpretation, is that of how to evaluate group and individual action. Both were important and overlapping but it is necessary to separate and balance them. How this is done will limit the scope of the study.

) The study mainly focuses on SHG process and its effect in Belsi and the findings might not be fully applicable to other SHGs. Likewise, there are many variants of SHGs applied in Nepal and generalizations made here might not be equally valid for rest of SHGs. The study is solely based on

the programme area of one of the several Heifer International (HI) projects and focuses on Heifer's approach of SHG intervention.

1.5 Importance of the Study

Self Help Group approach is a widely used intervention for empowering women by government, non-governmental, donor and financial agencies. SHGs in general have built solidarity by unifying members in communities; created opportunity for savings and credit; developed capacity and awareness, and built coordination and linkage to tap resources for their individual and community development. Reports indicate that self-help group programmes have been effective in changing lives of poor women, enhancing incomes and increasing self-esteem. Therefore, in the light of the importance being given to the SHG approach for empowerment of women, this study becomes both beneficial and relevant for donors, government, non-governmental, financial agencies, and individuals who are conceptualizing and implementing programme for women empowerment through SHG intervention.

1.6 Organisation of the Study

The study has been organized and presented in six different chapters. Chapter one gives basic introduction about the study, statement of the problem, objectives of the study, limitation of the study, importance of the study and organisation of the study. Chapter two presents review of literature organized into various topic: status of women, concept of women empowerment, programme and policies for women empowerment, SHG-meaning and concept and experience of group-approach in Nepal. Chapter three presents research methodology and methods of data collection and analysis. The fourth chapter gives general overview of the study area and general information of the sampled household. Chapter five is concentrated on interpretation and analysis of data to reflect the role of SHG in women empowerment. Last but not the least, chapter six presents the entire study in a nutshell through summary, conclusion and recommendation.

CHAPTER TWO

LITERATURE REVIEW

2.1 Status of Women

Issues of poverty among women are quite distinct and complicated. Their general poverty conditions, morbidity, lack of food, drinking water, and sanitation facilities are some of the major issues that need attention. Female members of a poor household are often worse off than its male members because of gender discrimination in the distribution of food and other entitlements within the household. The Human Development Reports of UNDP from 1990 onwards attest to the fact of growing feminisation of poverty.

The low status of women in Nepal can be traced to a number of interrelated economic, legal, cultural, political, and institutional factors. Discrimination based on patriarchal structures has resulted in stripping the dignity, self-respect and confidence of the majority of Nepali women. The Constitution of 1990 stipulates non-discrimination and equality as fundamental rights. However, other state laws and institutions still relegate women to inferior status. Women's participation in development has been initiated since two decades; but the outcomes have been low. Women have very limited access to and control over resources, and their representation in the government and political parties is low. Women have unequal access to food, education, and health care, limited opportunities to earn incomes, restricted access to and control over productive resources, and few effective legal rights. Because of the low status of women, they often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. The consequence is that the status of women continues to be low. (HRD, 2004)

Nepal is one of the three countries in the world where life expectancy of female (59.4 years) is lower than that of male (59.9 years). Women suffer from inadequate nutrition in both quantity and quality of food, perform excessive labour, and have limited access to health and family planning services. The maternal mortality rate of Nepali women (539 per 100,000 live births) ranks among the highest in the world. The literacy rate of women is 43% percent and

men is 65% (HDR 2004). As per the 2001 census, about 11 per cent of households reported some land under female legal ownership and only 5.5 per cent of households had some house in a women's name (Acharya, 2003c).

Gender dimension becomes particularly salient and decisive at the intra-household or individual level. Men and women acquire different levels of economic and human security even if they are born into the same family. Unlike her male counterpart, the female child faces a whole set of gender-related threats from the outset. Given the rising trend of female feticide, she risks being aborted even before she is born. Women's access to literacy, education and decision-making roles as administrators, legislators or politicians and also in professional and technical positions is far below that of men (World Bank/DFID, 2005).

The post Jana Andolan II movement for equality and "inclusive democracy" has been shaped by the historical experiences of these various excluded groups and by women across the population. Thus, while gender discrimination can conceptually be defined as an integral part of the comprehensive discourse on social exclusion in Nepal, there is also a need to consider women as a separate category. This is because patriarchy is a distinct factor behind discrimination against women in all caste, ethnic and spatial groups.

2.2 Concept of Women Empowerment

During the last two decades empowerment has become a keyword of development discussion worldwide, accruing as many definitions and connotations as the word development itself. The term "empowerment" gained its popularity in the field of development especially in reference to women since the mid 1980s (HRD 2004).

Mayoux's (2000) definition of empowerment relates more directly with power, as "a multidimensional and interlinked process of change in power relations". It consists of:

(1) 'Power within', enabling women to articulate their own aspirations and strategies for change; (2) 'Power to', enabling women to develop the necessary skills and access the necessary resources to achieve their aspirations; (3) 'Power with', enabling women to examine and articulate their collective interests, to organize, to achieve them and to link with other women and men's organizations for change; and (4) 'Power over', changing the underlying inequalities in power and resources that constrain women's aspirations and their ability to achieve them. These power relations operate in different spheres of life (e.g., economic, social, political) and at different levels (e.g., individual, household, community, market, institutional).

Kabeer's (1998, 1999) view of empowerment refers to the processes by which those who have been denied the ability to make choices acquire such ability. The fundamentals of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer, 2001). Kabeer points out that a distinction has to be made about the type of choice, and the focus necessarily has to be on strategic life choices, that is choices that shape livelihoods or are 'critical for people to live the lives they want'. The expansion in the range of potential choices available to women includes three inter-related dimensions that are inseparable in determining the meaning of an indicator and hence its validity as a measure of empowerment. These dimensions are (1) Resources: The pre-condition necessary for women to be able to exercise choice; women must have access and future claims to material, human and social resources; (2) Agency: The process of decision-making, including negotiation, deception and manipulation that permit women to define their goals and act upon them; (3) Achievements: The well-being outcomes that women experience as a result of access to resources and agency.

Sahay states that empowerment is a process and is not, therefore, something that can be given to people. The process of empowerment is both individual and collective, since it is through involvement in groups that people most often

begin to develop awareness and the ability to organize to take action and bring about change. It is a process of awareness and capacity building, leading to greater participation, to greater decision making, power and control, and to transformative action (Sahay, 1998).

Sara Hlupekile Longwe defined women empowerment in a framework where development is defined as being concerned with enabling people to take charge of their own lives, and escape from poverty which arises not from lack of productivity but from oppression and exploitation. Longwe argues that much of development literature is concerned with defining equality according to the conventional sectors of the economy and society: equality in education, employment etc. The difficulty with this system of analytical division is that it provides a focus on area of social life rather than on the role of increased equality in the development process. She introduces five different levels of equality as the basis for criteria to assess the level of women's empowerment in any area of social or economic life.

It is suggested that levels of equality are in hierarchical relationship, so that equality of control is more important for women's development than equality of welfare. It is also suggested that the higher levels of equality are automatically higher levels of development and empowerment. i.e, equal participation in the decision-making process about certain resources, is more important in terms of women's empowerment than equal access to resources, and neither is as important as equal control.

Although women empowerment is extensively acknowledged as a vital aim in development, the concepts related with it differ and standards and yardsticks for logically measuring changes in empowerment are not uniformly accepted. In particular, it is the ability to make and carry out significant decisions affecting one's own life and the lives of others. According to Kabeer (1999), empowerment cannot be reduced to a single aspect of process or outcome. How women exercise choice and the actual outcomes will depend on the individual. Choices will vary across class, time and space. In other words, there

are measurement problems in capturing social change because of the unpredictability of human nature. Moreover, impacts on empowerment perceived by outsiders might not necessarily be those most valued by women themselves.

2.3 Programme and Policies for Women Empowerment

In the early decades of planning problems of women were looked upon as problems of social welfare, rather than of development. Since the 1950's, many different intervention strategies have been formulated to address women's needs which reflect changes in macro-level economic and social policy approaches to Third World Development, as well as in state policy towards women. The welfare approach introduced in the 1950's and followed through the 1960's may be considered the earliest policy approach concerned with women in developing countries (Moser, 1993)

The drawback of the welfare approach was that it did nothing to eliminate the social discrimination against and subordination of women. In almost all plans for poverty alleviation and social change, disadvantaged women became a 'target' in developmental activities rather than a group to be co-opted as active participants (Beijing Conference, 1996). However by 1970, the limitations and critique of the welfare approach became obvious and resulted in the development of a number of alternative approaches based on equity, poverty alleviation, efficiency, and empowerment. These approaches are not entirely mutually exclusive and have been categorised, in general as the women in development (WID) approach. Since 1970, policy makers and academicians started thinking as to how development programmes could be linked to poor women. Women issues are development issues and by-passing them in development programmes means leaving almost half of human resources outside development intervention (CIRDAP Development Digest, 1998).

The Platform of Action resulting from the 1995 Beijing World Conference on Women expanded the concept of "gender mainstreaming"—i.e. the application of gender perspectives to all legal and social norms and standards, to all policy

development, research, planning, advocacy, development, implementation and monitoring—as a mandate for all member states. In this way, the gender factor became not only a supplement to development but central to the practice of development. As a result of the Beijing conference— and the many years of work leading up to it—more than 100 countries announced new initiatives to improve the status of women. In 2000, the follow-up Beijing +5 conference further strengthened the application of the mainstreaming concept, and used it to highlight the need for more progress in reaching equality worldwide. Achieving gender equality, however, is a grindingly slow process, since it challenges one of the most deeply entrenched of all human attitudes. Despite the intense efforts of many agencies and organizations, and numerous inspiring successes, the picture is still disheartening, as it takes far more than changes in law or stated policy to change practices in the home, community and in the decision-making environment. (World Economic Forum, 2005)

In the context of Nepal, until 1980, policies for the integration of women into development processes overall were confined largely to education and training. Since that time, a gradual shift has taken place from emphasis on welfare towards equity to anti-poverty efforts to empowerment approach. The Sixth Five-Year Plan (1980-85) contained Nepal's first specific provisions to enhance women's participation in the development process. Successive plans have focused increasingly on improving the status of women through programmes geared to mainstreaming and empowerment. Although the gender strategy of the Ninth Plan (1997-2002) outlined mainstreaming, elimination of gender inequality in all laws and empowerment through affirmative action and other programs, the Tenth Plan (2002-2007)\ Poverty Reduction Strategic Plan (PRSP) reverted to a more instrumental approach, identifying gender equality and social inclusion as cross-cutting strategies for reducing poverty rather than as ends in themselves.

The Tenth Plan offers a variety of strategies for drawing the excluded into the mainstream of Nepal's development. These include new alliances between

major economic stakeholders and local governments to generate employment opportunities and increase income at the grassroots level; special monitoring of deprived areas, marginalized groups and women; and special projects and programmes, based on nation-wide need and assessments, to improve regional balance and make visible progress towards the MDGs. However, the Plan cannot reduce poverty significantly without systematic efforts to augment and harmonize the three fundamental components of empowerment: the economic, the political and the socio-cultural. (HDR, 2004)

The Interim Constitution of Nepal (2007) and the Three Year Plan (TYIP 2007-2010) recognize the need to address the issues of inclusion and gender both separately and in unison. The Interim Constitution, in its provisions for proportional representation, has ensured representation of all women and of Dalit, Janajati, Madhesi and Muslim communities by treating women both as a separate group and also as a part of other social groups. TYIP addresses gender issues separately, but also states that Dalits, Adibasis/Janajatis, Madhesis, Muslims and other disadvantaged groups will be accorded priority.

In addition to the gender mainstreaming efforts across its sectoral policies and programs, the TYIP developed a separate chapter on Gender Mainstreaming and Inclusion. The long-term vision of this effort is to build a new Nepal that is just, gender inclusive and equitable, ensuring the fundamental rights of women. In addition to education and health related gender disaggregated targets and the monitoring system put in place earlier, for the first time the TYIP has specifically incorporated gender empowerment indicators in its major targets as follows:

-) GDI: from 0.534 in 2007/2008 to 0.570 at the end of TYIP (2010/2011)
- GEM: from 0.520 to 0.556 in 2007/2008 at the end of TYIP (2010/2011)
- Women in state decision-making structures: 33 percent at the end of TYIP

Agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer 2001) are fundamentals of empowerment which should be meaningfully addressed in all the programmes that are working towards women empowerment. The World Bank has suggested that empowerment of women should be a key aspect of social development programs (World Bank, 2001, 2002a). UNDP has identified two crucial routes as imperative for empowerment. The first is social mobilization and collective agency, as poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyze social mobilization consciously. Second, the process of social mobilization needs to be accompanied and complemented by economic security. As long as the disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position to mobilize (UNDP, 2001).

The empowerment approach aims at empowering women through greater self-reliance and internal strength. It seeks to raise women's consciousness to challenge their subordination through bottom-up women's organisations. A diverse range of women's organisation including Self-Help Groups (SHGs) have developed in this context conveying a multitude of issues and purposes. Women's groups have emerged as a dynamic, articulate constituency enabling women to work together in collective agency.

2.4 Self-help Group - Meaning and Concept

A self help group (SHG) generally consists of 10-20 members drawn from a relatively homogeneous economic class (i.e. poor), self selected on the basis of existing affinities and mutual trust; members meet regularly at a fixed time and place and pool their savings into a common fund from which they take need based loans. The group develops its own rules and regulations and sanctions for violations; the meeting procedures and processes, leadership change norms, intensive training and handholding, are designed to enable SHGs to function in a participatory and democratic manner. The objectives of the SHGs go beyond

thrift and credit –and include the overall development of members in the social, political, cultural and economic arena; thus the SHGs are ‘credit plus’ institutions.

Besides, some of the basic characteristics of SHGs like small size of membership and homogeneity of composition bring about cohesiveness and effective participation of members in the functioning of the group. Studies reveal that certain elements become crucial or critical for the successful formation and functioning of the groups. These include voluntary nature of the group, small size and homogeneity of membership, transparent and participative decision-making, and brisk use of funds for micro-enterprise creation (Fernandez, 1998).

SHGs can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues (the abuse of women, alcohol, the dowry system, schools, water supply). SHGs’ involvement in village affairs and their capacity to make positive changes has led to wide acceptance and support, including support among the men, which has, in turn, enabled greater participation in SHGs (Tesoriero, 2005).

Through a SHG, women can find ways utilize their strengths, both individually and collectively, to challenge oppression, to access resources and, for their own benefit, and those of their families and their communities. While poverty is concerned with a lack of money, others take a more encompassing view (Sen, 1999), distinguishing between income poverty and capability poverty. The former refers to income level and deprivation; the latter concerns inadequacies in capabilities and a paucity of opportunities to expand one’s ability. Sen introduces the concepts of human capital (skills) and social capital (community networks and strength of supports) as important factors in increasing capability poverty. The two types of poverty are inextricably linked, however; relieving income poverty without addressing capability poverty will not lead to effective female poverty alleviation. It is evident from Sen’s description of capability

poverty and the nature of SHG approach that place importance on participation, SHG can be instrumental in contributing to both income and capability poverty alleviation for women empowerment.

2.5 Experience of Group-approach in Nepal

Outside the formal structures of statecraft, Nepal has always had a distinguished tradition of community networks and partnerships. Guthis, Dhikurs and Parma – the equivalents of today’s trust, cooperatives, and reciprocal allocation of inter-household labour-have long existed and thrived. Social mobilization is a time-tested Nepali activity that acts as a catalyst for organizing the members of a community to take group action by sharing their problems and seeking their own solutions by pooling their own resources, obtaining external help and participating actively in the decision-making processes that shape their lives as individuals and as members of households and the local polity. The strategy of social mobilization has helped the poor and the disadvantaged in forming self-help groups, in working together common goals, in psychological empowerment through these processes, and in bringing subtle improvements in the livelihood of those mobilized (HRD, 2004).

Greater and greater number of women has participated in programme implemented through groups such as literacy groups, mother’s groups, user groups, self-help groups, savings and credit groups. Group formation and the use of group power has often succeeded in Nepal, as amply revealed since the implementation of formal interventions such as Production Credit for Rural Women (PCRW) and Women Development Programme of Small Farmers Development Project (WDP/SFDP) that began in the early 1980s, aiming at the mobilization of poor farmers, and some non-governmental programmes followed suit during the 1980s. But the social mobilization in Nepal gained true momentum after the changes of 1990, which unambiguously opened space for all forms of organizations, as well as the individual exercise of civic and political freedoms. (HDR, 2004) The emphasis on women’s empowerment

inherent in PCRW introduced in early 1980s has been lost (UNFPA, 2007). Review of credit programmes shows that most are purely credit oriented. They bring women out of the household and provide them with avenues of some income, however, larger gender issues of division of labour, discriminatory social and family practices, or caste issues have yet to be addressed properly.

UNICEF linked the delivery of social services to credit and other support provided under the Small Farmer Development Program (SFDP) in 1982-1983. In areas where credit has been combined with support for basic social services, infant mortality is lower, school attendance for girls is higher and children's health, nutrition and education have shown greater improvement, than areas where credit alone is given or no credit is given. (UNICEF, 1997)

Almost half of the MWCSW's budget (around 48 percent in FY 2009/10) is allocated to Women Development Programme. So far, 385,758 members have been directly participating in 59,592 groups formed under the programme. Some of these groups (5,295) have been formalized by registering as CBOs while others (1,288) have organized themselves under the cooperative law as cooperatives. According to WDP staff, groups are formed by organizing women from a close neighborhood cluster so generally groups are comprised of members from the same caste or ethnic group. All the groups of a particular ward are organized into CBOs, which eventually federate at VDC level into a cooperative registered under the Cooperative Act, 2048 (1991).

The agricultural sector has been one of the early advocates of women's involvement in its programmes. By 1997, women's participation in farmer groups and government training programmes had reached 20 percent (Acharya, 1997). Participation in farmer groups had reached 30 percent by 2006 (UNFPA, 2007) and 30-40 percent in its training programs.

MoAC was also one of the first ministries to establish a women's section for gender mainstreaming. It implemented several programs targeted for women along with gender mainstreaming in other programs. Its current gender strategy emphasizes capacity enhancement of women farmers and its own staff. It

envisages 33 percent women as agriculture technicians, 60 percent women in mixed farmer groups and 50 percent women's representation in the decision-making positions of farmer groups (Bajracharya, 2009)

MOAC has been providing technical agricultural training to women since the early 1980s. Currently it is planning to organise trainings on women's empowerment as well (Agriculture Training Directorate/Department of Ayurveda 2061/62 B.S.) As of Mid-June 2006, 780 women-only community forestry groups had been formed, with nearly 23,000 hectares of land under their management and nearly 64,000 members. Equity and Environment Division (GEED) operates several women-specific programmes including promoting women farmers in different parts of the country. It is in the process of organising model women's groups in all 75 districts and providing them with support. As of July 2001, the ministry had organised 22,550 members, of which 34 per cent were women formed into groups.

Community Forestry Program (CFP), which began in early 80s and now covers all 75 districts, focuses on community participation in planning, management and harvesting of forest products, with special emphasis on women's participation in user groups and executive committees. As per the Economic Survey (FY 2008/09), there are now 14,559 Community Forestry Users Groups (CFUGs). Of these 795 are women-managed. Community forestry groups have extensive women's participation, but except in rare cases, women's control over community resources has not been enhanced. While women's groups constitute 5 per cent of the total number of community forestry groups, the area occupied by them is less than 2 per cent. Although involving women in project-mandated resource transfers is now an integral part of most programme/ project documents, in practice such efforts have not gone beyond tokenism, as evident from various field studies, particularly in bigger stakes such as land or irrigation channels and community/lease forestry (UNFPA, 2007).

Its other programs include the National and Leasehold Forests Development Program. Currently there are 4194 Leasehold Forests User Groups with 36,478

household members (MoF, 2009). In recent years, LFP has focused on increasing the representation and influence of poor and excluded groups in user groups. Its monitoring system is disaggregated by gender, caste/ethnicity and poverty levels, and also included empowerment indicators, among others (Acharya, 2008).

As per the Local Self-Governance Act 1999, efforts are being made to ensure gender equity in programme planning and budgeting. Community resource management projects like land, forest, water, and rural infrastructure—particularly road projects—require 30 per cent participation of women in user groups. However, such stipulations are taken as mere formalities and lost in the implementation process.

The Ministry of Agriculture and Cooperatives, along with the Ministry of Forest, started integrating women into their training programmes even before the concept of mainstreaming was widely accepted. The Agricultural Perspective Plan (APP) (1995-2015) emphasized participation of women to enhance agricultural productivity, especially in livestock and horticultural sector. The National Agricultural Policy 2004 has emphasized cooperative programs to benefit the poor, women and the disadvantaged. All the government policies and strategies relating to agricultural sector have emphasized participation and promotion of women, poor and the disadvantaged for efficiency and social equity (Bajracharya, 2009).

Since the early 1980s, many programs run by GON agencies, INGOs and NGOs have been organizing groups with women's participation. In 2005 the estimated number of CBOs in the country was 400,000 (DFID/WB, 2005). Some of them had federated into FECOFUN, Small Farmers Cooperatives, Milk Producer's Cooperatives, etc. These have been found to be effective in service delivery and in empowering local communities to some extent. A recent report presents an analysis of the social mobilization for the empowerment of women and excluded groups (Jha et al, 2009).

The project commissioned a study (Jha et al, 2009) to find the most effective strategy for social mobilization and empowerment of the excluded groups. After review of 24 programs implemented in the country, the study found that there is a continuum of approaches to social mobilization ranging from those that concentrate on organizing people to receive inputs from donors or the state (transactional approaches) to those which are actually able to empower people by making them aware of the power structures within which they function and organizing them for collective action to change these structures. The study identifies the three dimensions required for transformative social mobilization as i) changes in access to services and assets, ii) capacity to influence the outcome (voice) and iii) changes in the rules of the game. Only a few of the social mobilization programs have incorporated all three components. The paper also identifies specific components of this transformational approach, some of which include:

-) Selecting social mobilizers with empathy for the poor and excluded, and providing them resources support for interactions aimed at raising awareness and confidence
-) Setting clear criteria for identification of ultra poor households
-) Putting a graduation mechanism in place
-) Working with elites to transform them into “champions of the poor”
-) Linking social mobilization with local body planning
-) Ensuring that social mobilizers are independent from local bodies
-) Short planning process to minimise the time investment of the ultra poor
-) Transparent engagement with political parties from the outset
-) A coordinated and rolling process of planning that includes local bodies, donors and line agencies, and timely release of budget
-) Building citizens’ capacity for a meaningful social transformation

Bongartz and Dahal (1996) stated that a poverty oriented self-help promotion programme should try to achieve the following general objectives:

1. Assist the rural poor in organizing and operating self-help groups at the village level “owned and managed” by the poor themselves.
2. Increase awareness knowledge and skill of the rural poor
3. Assist the rural poor in strengthening their socio-economic position so that they are enabled to participate more actively in the village life activities
4. Assist the rural poor in the field of income generating activities that contribute to higher families’ income.

According to Bongartz (1996) the characteristics and desirable activities of self-help group are as follows.

1. Voluntary membership
2. Participatory planning
3. Education and training
4. Resource mobilization
5. Self-help promotion institution
6. Self-management
7. Linkage building
8. Self-evaluation

CHAPTER THREE

RESEARCH METHODOLOGY

Appropriate research methodology is the prerequisite of a meaningful and fruitful research. This chapter discusses the research design, sampling procedures, nature of data, methods and techniques of the data collection, analysis and presentation.

3.1 Rationale of the Site Selection

Belsi *Tol* of Ratna Nagar Municipality in Chitwan district was selected as the study area. Heifer International has been working in Belsi since 2000 using SHGs as its platform for development intervention. It implemented its project through WGCC, implementing NGO, in Belsi from 2000 to 2002 by forming women into SHGs and providing them trainings and livestock input with the objective of social and economic empowerment. Heifer's project phased out in 2002 and it was interesting to study the status of the SHGs and the socio-economic impact on the individuals and SHGs without the support of the NGO. Sampling was guided by the criteria that SHGs should:

- (i) Have completed the project cycle
- (ii) Have not received support from other organizations apart from Heifer

Two SHGs were purposively selected in Belsi to reflect the above. Following the sampling criteria, SHGs were selected which that had already finished the project cycle. This time criterion was important since we were looking for mature groups whose experience would provide lessons and show impact of the SHG intervention.

3.2 Research Design

A descriptive research design was carried out for the study. The study uses both qualitative and quantitative data. Primary data were collected from the field study through personal contacts, interview, group discussion and observation of the group. Secondary data were gathered from various sources like Heifer

International, Women Group Coordination Committee, District Profile and other related publications.

3.3 Sample Size

Belsi *Tol* lies in ward no 3 of Ratnanagar Municipality of Chitwan district. There are altogether 79 households in Belsi according to sources in Ratnanagar Municipality Office. The data shows only households residing in unregistered or personal land and excludes migrants and slum dwellers. However, since the project comprises such households the total households in Belsi considered for this study are 79 households. Out of the total, 30 respondents, 15 each from Prabhat Women's Group and Prakash Women's Group supported through this project were taken as sample for the study.

3.4 Nature of Data

The study is based on both primary and secondary data.

Primary data- Primary data was collected from the field study through personal contact, interview, group discussion, case study, key informants and observation of the group. Data was collected by the researcher personally and interviews were carried out at the household level using structured and unstructured questionnaire.

Secondary data- Secondary data was gathered from published and unpublished documents from various sources like VDC, DDC, CBS, HPI Nepal, WGCC and various other development organizations.

3.5 Techniques/Tools of Data Collection

Data collection method and accuracy are critical for any research work. In order to obtain necessary and reliable data, the methods used for this study were direct observation of the participants during the research, interview, group discussions, questionnaire and case study.

3.5.1 Interview

Interview was carried out with the members of the SHGs. Structured and unstructured questionnaires were designed for the interview to meet the

objective of this study. The questionnaire was pre-tested to make necessary adjustment. Due attention were paid to linguistic features, social expression, gestures of the respondent and their behavioural expression. The questionnaire was used to get information of respondents before and after the SHG intervention and the process involved for their empowerment through the SHG approach. The questionnaire used for the data collection is given in appendix 1 and 2.

3.5.2 Key Informant Interview

Key informant's interview was used as a technique to get more relevant and realistic information for the study. The method was used for getting information on the process of women empowerment through SHG intervention and also to understand the status before and after the SHG intervention in the women's groups.

The respondents of such interviews were the implementer of the SHG such as program staff at the local level and country level. Family members and government officials at local level were also the key informants. Qualitative analyses were made on the basis of interview data and information. The checklist used for the key informant interview is given in appendix 3.

3.5.3 Participatory Observation

The researcher visited the study area to gather information for this study. The researcher personally participated in the group discussions, trainings and interaction programme of these respondents to make direct observation in the study area.

3.5.4 Focus Group Discussion

Group discussions were organized to assess the functioning of the groups and their activities to understand the social and economic changes experienced at individual and group level. The discussions were largely focused on the process of women empowerment through SHG intervention and the economic and social status of respondents before and after the SHG intervention.

3.5.5 Case Study

Case study of Prabhat and Prakash Women's Groups was carried out to map their growth after joining the self-help group.

Case Study of Prabhat and Prakash Women's Groups

Belsi village is in the eastern part of Chitwan district. Majority of the population in the village are Chaudhary Tharus, a disadvantaged ethnic group of Nepal. Until a few years ago the community was plagued by the problems of superstition, child marriage, polygamy, alcoholism, gambling, discrimination and illiteracy. The village lacked road, infrastructure and access to health services. Most Chaudhary families were trapped in debts with exorbitant interest rates. Unable to pay them off, the families served as bonded labourers for landlords generation after generation, facing multiple forms of exploitation.

Things began to change after the local women of Belsi formed two women's groups in 1999 with the assistance of Women Group Coordination Committee (WGCC), an NGO partner of Heifer Nepal. Despite their initial reluctance, Chaudhary women formed Prabhat Women's Group and Prakash Women's Group representing 25 and 26 families respectively. They established a group fund for which each member contributed ten rupees each month. In July 2000 the groups received 73 goats from Heifer, along with training on group management, cornerstones, improved animal management, gender and kitchen gardening. Group members made their own action plans and executed them successfully. They also participated in different exposure visits and exchanged technical knowledge, skills and experiences with other women. The process enabled them to recognize their own potential and increased their self-esteem tremendously.

Within a year of receiving the goats, Prabhat and Prakash Women's Groups formed three other women groups – Ekta, Milijuli and Deep Jyoti – engaging 54 families. Again, forming groups was not easy but they remembered their own context and moved ahead with confidence and perseverance. They mentored these new groups and passed on their knowledge, skills and a gift of 77 goats, four more than what they had received.

Members of these groups say that their participation in group activities has

changed their lives. Their monthly savings, which started with ten rupees each, has now gone up to sixty rupees. They have also started various fund raising activities like hourly group work (for example the group works collectively in someone's land for wages to save time and energy), deusi bhailo program, community shop and communal farming (making collective investment of farming in a rented land). Today their total group fund is around seven lakh rupees. They invest this amount in various community activities as well loan it out for education, medicines, house construction and other household needs. Today the group members do not have to depend on landlords for loans.

The groups have taken remarkable community initiatives such as building roads, improving school, building small dams, etc. Prabhat and Prakash groups have already expanded to two VDCs and one municipality of Chitwan district by forming eight women groups, seven youth groups and child clubs. Two of the youth groups are leading various activities such as providing free tuition/coaching during exams, reforestation and controlling the use of plastic, cultural programs, and providing Nepali language tutorials so that Chaudhary youth can perform better in public service examination. (The mother tongue of the Chaudhary people is Tharu.) Further, the training on farming and animal management has improved their annual yield and raised their household income. The livestock-gifting initiative is directly benefiting 251 families that are raising 316 goats.

In September 2009 Prakash and Prabhat Women's groups established their own savings and credit cooperative. The cooperative has 156 members and their monthly savings is Rs 100 each. Their total fund is Rs 17,35,950 and group members have been investing it in various income generation activities. The group was also able to receive a grant of one lakh from the district cooperative for strengthening their cooperative. Amid these developments, however, the group members have retained their initial practice of saving Rs 60 every month in the SHG fund. They say that they are attached to their group and want to keep its spirit alive.

Thanks to the group savings, 23 group members are now raising livestock, 24 members have purchased land (0.05 to 0.25 hectare), 25 women have leased land for cultivation, 40 members have built concrete houses, ten have

renovated their house and all the members have a toilet and a kitchen garden in their house. The women's achievements and their increased awareness have also helped transform men's attitudes and behaviour. Many of the group members' husbands have become active supporters of their wives' efforts.

Other key achievements of the groups include:

Contributed 57000 rupees and labour for constructing a dam in Khayer River to protect their village from yearly flood. Also contributed labor for about 15-18 days every year for its maintenance.

Constructed a 5 km gravel road across the village and took charge of its maintenance.

Raised funds through hourly group work and installed the first community telephone in the village.

Led cleaning and forestation campaigns.

Raised funds (approximately 30,000 rupees) and built a community center.

The group members have been invited by the FM radio station, municipality and other government agencies to share their lessons and experiences.

Led a delegation to lobby the government for a school. Now there is an elementary school in the village

Established a fodder nursery.

Donated cash and labour to build a health post in the village.

Coordinated with the district agriculture office to launch an integrated pest management program.

Conduct rallies to raise awareness about women trafficking, sexually transmitted diseases, family planning and education, alcoholism and gambling.

Serving as an informal authority for managing various kinds of conflict in the community.

Coordinated with district authorities for adult literacy class for women.

CHAPTER FOUR

OVERVIEW OF THE STUDY AREA

4.1 General Description of the Study Area

Chitwan covers an area of 2218 sq KMs. Makwanpur and Parsa Districts lie in the east, Nawalparasi and Tanahu districts in the west, Dhading and Tanahu districts in the north and the neighbouring country India in the South. Belsi *Tol* lies in ward no 3 of Ratna Nagar Municipality, in the eastern side of Chitwan. The total number household in the Ratna Nagar Municipality is 7456 out of which 18,931 are male and 18,860 are female population. Literacy rate is 70.76, of which male is 78.82, female is 62.84. Average household size is 5.07 (District Demographic Profile of Nepal, Edition 2002, Census 2001 data Published by Informal Sector Research and Study Center, Kamaladi, Kathmandu). All together there are 76 households in Belsi according to the information given by Ratna Nagar Municipality Office. This data shows only households who are residing in *Ailani* (unregistered) and personal land. People like migrant, slum or landless are not included in the data. Therefore, total households in Belsi, considered in this study are 79 households. Out of 79 household, 30 households have been taken as sample.

Shanti Chowk is the market center for Belsi which is 10 meters from the East-West Highway. The land in Belis is very fertile land and the main three crops grown are rice, maize and wheat. Until some years back, every monsoon Belsi used to be devastated due to flood from Khayer River that flows by Belsi. However, the problem has been solved due to the initiation led by Prabhat and Prakash Women's Groups to build a dam. The dam construction was completed as a result of the funding and material support raised from the community and District Development Committee, and labor contributed by the community people.

4.1.1 Distribution of Age-sex Wise Population

Age and sex composition are important demographic variables. They are the primary basis of demographic classification of vital statistics. Age group of the people indicates economically active and inactive size of the population and

population dependency ratio. Sex composition of people also reflects the male and female population size in different age groups.

Table 4.1 Distribution of Age-sex Wise population

Age (in years)	Female	Percent	Male	Percent	Total	Percent
7-16	65	24.53	73	26.07	138	25.32
17-50	150	56.60	160	57.14	310	56.88
Above 50	20	7.55	14	5.00	34	6.24
Total	265	100	280	100	545	100

Source: Field survey 2009

Table above shows that size of the economically active population that are in the age group of 17-50 is 56.88% followed by the age group of 7-16 as 25.32%, below 6 as 11.56% and above 50 as 6.24%. Similarly the table shows that out of the 545 population in Belsi, the male population (51.37%) is higher than female population (48.62%).

4.1.2 Educational Status

Education is a key factor for making social and economic progress and is a strong social indicator of development. The development a society strongly depends on the education index i.e. literacy rate.

Table 4.2 Educational Status

Educational Status	Female	Percent	Male	Percent	Total	Percent
Literate	65	27.66	88	35.63	153	31.74
Primary level	23	9.79	28	11.34	51	10.58
Lower Secondary level	32	13.62	26	10.53	58	12.03
Secondary level	21	8.94	18	7.29	39	8.09
Higher Education	17	7.23	25	10.12	42	8.71
Total	235	100	247	100	482	100

Source: Field survey 2009

The table above shows that out of the total population 28.84% is illiterate, 31.74% is literate (ability to read and write) , 10.58% are in primary level, 12.03% in lower secondary level, 8.09% in secondary level, and 8.71% is pursuing higher education. Educational status of male (74.90) is higher than that of female (67.23).

4.1.3 Occupational Status

Occupational status of the people represents their economic and social status in the society.

Table 4.3 Occupational Status

Major household occupation	Number of HHs	Percent
Agriculture work	60	66.67
Labour work	10	11.11
Foreign employment	5	5.56
Micro-enterprise	5	5.56
Small scale business	10	11.11
Total	90	- *

Source: Field Survey 2009

*since multiple answers were given, the figure cannot be represented in percentage.

The main occupation of Belsi is agriculture which included both farm production and livestock raising activity. This table shows that out of the total population 66.67 % of the household are engaged in agriculture work, followed by 11.11% in labour work, 5.56 in foreign employment, 5.56 in micro-enterprise and 11.11% in small scale business. The figures reflect that a large majority of the population is engaged in agriculture, followed by labour work, small scale business, foreign employment and micro-enterprise.

4.1.4 Ethnic Composition

Belsi is a homogenous community belonging to Tharu group. The Tharu are an indigenous ethnic group of Nepal with their own language, culture and heritage. They are spread across the Tarai from east to west Nepal. Due to their

immunity to malaria, Tharus were the only people to inhabit the malaria-prone regions of Tarai for a long time. After the government launched the malaria eradication program in the 1950s, settlers from the hills started pouring into the Tarai. In the process, many Tharus were displaced from their homesteads, and many lost their lands to hill elites. In the face of poverty and crushing debt, Tharus were forced to serve as *kamaiyas*, or bonded labourers, mainly for upper caste households. For generations they were deprived of their rights and suffered different forms of exploitation. As a result Tharus remain one of the most deprived groups of Nepal to this day. Poverty, illiteracy, alcoholism, gender discrimination and lack of awareness are rife in Tharu communities.

4.2 General Information of the Sample Households

30 respondents, 15 each from Prabhat Women's Group and Prakash Women's Group were sampled for the research out of the total households of Belsi. General information on age of the respondents, educational status and occupational status were gathered to get general knowledge about the social and economic status of the people. The information provided a basis to measure the levels of impact before and after the Self-help Group intervention by Heifer International Nepal.

4.2.1 Age of the Respondents

Age of people is an important factor to determine the economically active or inactive population.

Table 4.4 Age of the Respondents

Age of the Respondents	Number	Percent
26-35 years	17	56.67
36-45 years	6	20
46-55 years	5	16.67
Above 45 years	2	6.67
Total	30	100

Source: Filed Survey 2009

The table above shows that 56.67% of the respondents are in the age group of 26-3, 20% in the age group of 36-45 years and 16.67% in the age group of 46-55 years. Therefore all the respondents belong to the economically active age group

4.2.2 Educational Status

Educational status is a critical factor for social and economic empowerment. Even basic reading and writing skills can make a big difference in life.

In the past most of the respondents were illiterate due to widespread discrimination against women prevalent in the highly patriarchal society of Belsi. Sending girls to school was considered a waste and something that would bring shame to the family. However, after the SHG intervention, women enrolled in the country wide adult literacy program implemented by Government of Nepal.

Table 4.5 Educational Status

Literacy Level	Number	Percent
Just literate	15	50
Fully Literate*	12	40
Illiterate	3	10
Total	30	100

Source: Filed Survey 2009

*Fully literate are those who have attended government adult literacy class and are able to read and write.

Out of the total respondents, 40% were fully literate, followed by 50% who were just literate and 10% who were illiterate. This indicates that the literacy level is moderate in Belsi.

4.2.3 Occupational Status of the HHs

Occupational status determines the socio-economic standard of the people. Level of income and living standard largely depends on the kind of occupation.

Table 4.6 Occupational Status of the HHs

Type of occupation	Before		After	
	Number	Percent	Number	Percent
Agriculture	22	73.33	26	86.67
Labour work	8	26.67	3	10
Retail shop	0	0	3	10
Micro-enterprise	0	0	4	13.33
Foreign labour	0	0	2	6.67
Total	30	100	38*	-

Source: Field Survey 2009

*Since multiple answers were given, the number couldn't be reflected in percent.

The above table shows that before the SHG intervention majority (73.33%) of the households had agriculture as their main occupation and 26.67% had labour work as their occupation. After the SHG intervention, a large majority (86.67) were engaged in agriculture, 10% did labour work followed by retail shop (10%), micro-enterprise (13.33%) and foreign labour (6.67%).

CHAPTER FIVE

DATA PRESENTATION AND ANALYSIS

This chapter being the core part of the study has focused on finding out the role of self-help group in women empowerment. Data and information presented below reflect women's socio-economic status before and after their participation in the self-help group, their level of empowerment and the process of women empowerment through SHG intervention.

The following parameters of socio-economic status were studied:

- ▶ Household Landholding
- ▶ Level of Agro-production of the HHs
- ▶ Level of Household Income
- ▶ Type of Housing
- ▶ Availability of Toilet
- ▶ Source of Drinking Water
- ▶ Access to Health Services

The following parameters were studied for the analysis of women empowerment:

- ▶ Participation in HH Decision
- ▶ Control Over Household Income
- ▶ Freedom of Mobility
- ▶ Social Mobilization
- ▶ Increased Self-esteem
- ▶ Support to Another Family

The process of women empowerment through SHG intervention has been presented in narrative form.

5.1 Socio-economic Status

Chapter four discussed the general socio-economic condition of the study areas. An in-depth study was carried out to measure the socio-economic status before and after SHG intervention. Landholding, agricultural production, income, housing, toilet, drinking water and access to health services are some of the preconditions for overall development and empowerment. The socio-economic status of Belsi before and after gives us a clear picture of the change in the lives of the respondents.

5.1.1 Household Landholding

Landholding is a primary indicator of people's economic status, especially in an agricultural country like Nepal. In Nepal's rural areas, land not only determines a family's ability to produce food but also their social standing and their access to basic services. The existing landholding pattern in the study area can be presented in the following table:

Table 5.1 : Household Land Holding

Land Size	Number	Percent
below 1 <i>kattha</i>	6	20.00
1-4 <i>kattha</i>	7	23.33
5-10 <i>kattha</i>	7	23.33
11-15 <i>kattha</i>	2	6.67
16-20 <i>kattha</i>	1	3.33
1-3 <i>bigha</i>	5	16.67
Total	30	100

Source: Filed Survey 2009

The table shows that 6.67% of the households live in *ailani land* (unregistered land), 20% have below 1 *kattha*, 23.33% have 1-4 *kattha*, 23.33% have 5-10 *kattha*, 6.67% have 11-15 *kattha*, 3.33% have 16-20 *kattha* and 16.67% have 1-

3 bigha land. It was also found that after the SHG intervention 23.33% of the households had increased land holding, 6.66% had decreased land holding and 70% has the same size of land.

5.1.2 Level of Agro-production of the HHs

Agro-production indicates the amount of yield made by the households. The table shows the time period for which their yield lasted for household consumption before and after SHG intervention. The existing level of agro-production pattern in the study area can be presented in the following table:

Table 5.2 : Level of Agro-production of the HHs

Level of agro-production from personal or leased agricultural land	Before		After	
	Number	Percent	Number	Percent
None	4	13.33	0	0
Less than three months	7	23.33	0	0
3-6 months	11	36.67	0	0
6-9 months	5	16.67	18	60
9-12 months	2	6.67	9	30
Over 12 months	1	3.33	3	10
Total	30	100	30	100

Source: Field survey 2009

Before the SHG intervention 13.33% of the households had no agro-production, 23.33% produced food that lasted for less than three months, 36.67% produced food that lasted for 3-6 months, 16.67% for 6-9 months, 6.67% for 9-12 months and 3.33% for over 12 months. After the SHG intervention, 60% of the households have agro-production that lasts for 6-9 months, 30% for 9-12 months and 10% have surplus production. The figure reflects a positive indication for a large majority of the households in terms of food sufficiency.

5.1.3 Level of Household Income

The level of household income reflects the family's living standard and their social and economic status. The level of household income in the study area can be presented in the following table:

Table 5.3 : Level of Income of HHs

Annual income in rupees	Before		After	
	Number	Percent	Number	Percent
Below 5000	12	40	0	0
Up to 15000	10	33.33	0	0
Up to 25,000	7	23.33	0	0
Up to 50,000	1	3.33	7	23.33
Up to 1,000,00	0	0	15	50
Up to 2,000,00	0	0	4	13.33
Up to 3,000,00	0	0	3	10
Up to 5,000,00	0	0	1	3.33
Total	30	100	30	100

Source: Field Survey 2009

The above table shows the difference in the household income levels before and after SHG intervention. Before SHG intervention, 40% of the households had an annual income below Rs. 5000; 33.3% had an income of up to Rs. 15000; 23.3 % had an income of up to Rs. 25000; and only 3.3% had an income of up to Rs. 50000. After SHG intervention, however, the income level began at Rs. 25000 per year, with 23.3% of households earning up to Rs. 50000, 50% earning up to Rs. 100000, 13.3% earning up to Rs. 200000, 10% earning up to Rs. 300000 and 3.3% earning up to Rs. 500000 annually.

5.1.4 Type of Housing

House was considered an important asset for the respondents and the type of house they lived in reflected their economic condition. The type of housing in the study area can be presented in the following table:

Table 5.4 : Type of Housing

Type of housing	Before		After	
	Number	Percent	Number	Percent
Does not own one	3	10	0	0
Mud house with thatched roof	25	83.33	5	16.67
Mud house with metal roof	2	6.67	10	33.33
Concrete brick house	0	0	15	50
Total	30	100	30	100

Source: Field Survey 2009

The table shows the type of housing that the respondents lived in before and after SHG intervention. The survey indicated that the respondents have made considerable improvements in their living facilities. Whereas 10% of households did not own a house before SHG intervention, now each family owns a house. The number of families owning concrete homes has increased from none to 50% (15 families) after the SHG intervention. This has reduced the percentage of families owning a mud-and-thatch house from 83.3 to 16.6%. Similarly, the percentage of families owning a mud house with metal roof has increased from 6.67 to 33.3%.

5.1.5 Availability of Toilet

Availability and use of toilet facility has direct impact on people's health and sanitation. The type of toilet in the house reflects the family's economic status and level of awareness. The availability of toilet in the study area can be presented in the following table:

Table 5.5 : Type of toilet facility

Type of toilet facility	Before		After	
	Number	Percent	Number	Percent
No toilet (open defecation)	27	90	0	0
Pit toilets	3	10	1	3.33
Concrete toilets	0	0	29	96.67
Total	30	100	30	100

Source: Field Survey 2009

The above table shows the type of toilets available in the households before and after SHG interventions. Before SHG intervention, 90% of households did not own toilets. The remaining 10% owned pit toilets. After the SHG intervention, every single household owned a toilet. 96.6% of the households owned concrete toilets, which reduced the percentage of households with pit toilets to 3.3%.

5.1.6 Source of Drinking Water

Collecting water for the household consumes a lot of time and energy for women in the villages. Therefore, having a clean drinking water source nearby makes a lot of difference in their standard of living. They can use the time spent fetching water in other productive activities. The source of drinking water in the study area can be presented in the following table:

Table 5.6 : Source of Drinking Water

Source of Drinking Water	Before		After	
	Number	Percent	Number	Percent
River Water	30	100	0	0
Wells	0	0	10	33.33
Taps	0	0	20	66.67
Total	30	100	30	100

Source: Field Survey 2009

The table above shows the types of access the respondents had to a drinking water source before and after the SHG intervention. Before the SHG intervention, Khayer River that flows by Belsi was the primary source of water for all the households. The river water was polluted and unfit for drinking, and caused many diseases. However, after the SHG intervention, 33.3% of the households have easy access to a well and 66.7% have access to a tap. None of them drink the river water anymore.

5.1.7 Access to Health Services

Health is a precondition of a fulfilling life. However, due to geographical barriers, lack of public awareness and the poor health service system, the majority of population in Nepal, particularly women in rural areas, are deprived of their right to health. In this context, access to health services remains a key indicator of women empowerment. The existing access to health services in the study area can be presented in the following table:

Table 5.7 : Access to health

Access to health service	Before		After	
	Number	Percent	Number	Percent
Never	27	90	0	0
During life threatening condition	3	10	3	10
During common diseases	0	0	17	56.67
Regularly	0	0	10	33.33
Total	30	100	30	100

Source: Field Survey 2009

The above table reflects the change in the respondents' access to health services after SHG intervention. Before the intervention, 90% of respondents had no access to health services. After the SHG intervention, however, all the respondents have varying levels of access to health services. The percentage of respondents with regular access to health services has increased from zero to 10% and those who can access health services for common diseases has

increased from zero to 56.67%. The percentage of respondents with access to health services during life threatening conditions remains constant at 10%.

5.2 Women Empowerment

Although women comprise half of Nepal's population, they remain marginalised in every sphere of society. Within family and community as well as in the economic, social and political sphere, women face multiple forms of discrimination and are prevented from realising their full potential. Due to poverty, lack of education and discriminatory social norms, rural women have to bear the brunt of the patriarchal structure.

In this context it is evident that women empowerment is a prerequisite for Nepal's development. Empowerment is a cross-cutting process that addresses the multiple factors behind women's low status in society. This study has tried to incorporate these various interconnected factors while assessing women empowerment.

5.2.1 Participation in HH Decision

The respondents were asked to comment on the decision-making process in their households based on their power to influence household affairs and the buying and selling of household property. The participation of women in household decision-making can be presented in the following table:

Table 5.8 : Participation in HH Decision

Household Decision-makers	Before		After	
	Number	Percent	Number	Percent
Spouse	15	50	3	10
Respondent	0	0	6	20
Jointly (spouse and respondent)	2	6.67	8	26.67
Other male member	4	13.33	6	20
Other female member	4	13.33	0	0
All family members	5	16.67	7	23.33
Total	30	100	30	100

Source: Field Survey 2009

The roles of different family members in the household decision-making process are illustrated in the above table. Earlier, none of the respondents had any role in the household decision-making process. After the SHG intervention, at least 20% of respondents have become the decision-makers of their households. The percentage of respondents who share decision-making power with their spouses has increased from 6.67 to 26.67%. The percentage of respondents who identified another male family member (other than their spouse) as the decision-maker has gone up from 13.33 to 20%. Before the SHG intervention, 13.33% of respondents identified another female member as the decision-maker; this figure has decreased to zero following the intervention. Similarly, the percentage of households where all family members participate in the decision-making has increased from 16.67 to 23.33%.

5.2.2 Control over Household Income

Respondents were asked whether their opinions were sought in the household before selling and buying household goods. Before the SHG intervention, only 10% of respondents replied to this question in the affirmative. But after the intervention 70% of them said that their family members ask for their permission before selling or buying household property. Likewise, before the intervention, only 12% said that they had control over their household income. This percentage has increased to 80% after the intervention. Some respondents said that in the past they had no authority to spend the money as they liked even though they were responsible for safekeeping it.

5.2.3 Freedom of Mobility

Freedom of mobility is an important variable for measuring empowerment of women. Mobility implies women's exposure to the outside world and their independence in accessing opportunities and basic services. The study included information on women's freedom to visit their maternal home and the local market.

5.2.3.1 Freedom to Visit Maternal Home

For married women, the freedom to visit their maternal home means the freedom to reconnect with their place of origin and retain their social safety networks outside of her husband's circle. It provides them emotional security and allows them to define themselves in relation to a world that precedes their marriage. Therefore, this freedom is an important indicator of their level of empowerment. Freedom of women to visit maternal home can be presented in the following table:

Table 5.9 : Freedom to Visit Maternal Home

Freedom to visit maternal home	Before		After	
	Number	Percent	Number	Percent
Very difficult to get permission	18	60	0	0.00
Need consent from spouse/or in laws	12	40	7	23.33
Can decide on own	3	10	23	76.67
Total	30	100	30	100

Source: Field Survey 2009

The above table shows the amount of freedom respondents had for visiting their maternal homes before and after the SHG intervention. Before the intervention, 60% of respondents said that it was very difficult for them to obtain their family's permission to visit their maternal home and 40% said they could make the visit with consent from their spouses and in-laws. Only 10% could themselves decide when they would visit their maternal homes. After the SHG intervention, 76.67% of respondents said they are able to decide when they want to visit their maternal homes. The percentage of respondents requiring consent from spouse/in-laws has decreased to 23.33% and none of the respondents now face a lot of difficulty in this matter.

5.2.3.2 Freedom to Visit Local Market

Freedom to visit local market reflects women's independence to expand economic opportunities, buy and sell goods, and also the opportunity for recreation. In the process women can build networks, gain new knowledge and information and enhance their communication and interpersonal skills. All these factors can significantly contribute to their empowerment. Freedom of women to visit local market can be presented in the following table:

Table 5.10 : Freedom to Visit Local Market

Freedom to visit to local market	Before		After	
	Number	Percent	Number	Percent
With Permission	1	3	0	0
Without permission	29	97	30	100
Total	30	100	30	100

Source: Field Survey 2009

The above table shows the percentage of respondents who could visit the local market with and without permission before and after the SHG intervention. Before the intervention, 3% of respondents said they needed permission from family members to visit the local market and 97% said they could do so without permission. After the intervention, all respondents, i.e. 100% said they can visit the local market without permission.

5.2.4 Social Mobilization

Social mobilization entails organizing the community members to take group action by identifying and sharing their problems, seeking resources, creating their own pool of resources, obtaining external help and participating actively in the decision-making process. In many rural communities, social mobilization efforts initiated by SHGs have been able to redefine women's role as individuals and members of society. Through collective action, women can become agents of change in their communities. Participating in social and

economic activities, leading and influencing others, and getting recognized by the community can empower women in ways that often change the course of their lives.

5.2.4.1 Participation of Community in SHG-led Activities

The level of women’s participation in SHG-led activities reflects the degree of their social mobilization. Participation in SHG-led activities necessitates a degree of freedom, initiative and awareness. It is therefore a good indicator of empowerment. Participation of community in SHG-led activities can be presented in the following table:

Table 5.11 : Participation of Community in SHG-led activities

Degree of participation	Before		After	
	Number	Percent	Number	Percent
Weak	14	47	0	0
Moderate	16	53	0	0
Strong	0	0	0	0
Very Strong	0	0	30	100
Total	30	100	30	100

Source: Field Survey 2009

The table above shows the respondents’ level of participation in SHG-led activities. Before the SHG intervention 47% of respondents suggested that their participation in SHG-led activities was weak and 53% suggested that their participation was moderate. But after the intervention, all the respondents (100%) said that their participation in SHG-led activities is very strong.

5.2.4.2 Resource Tapping

Despite the availability of resources and funding for women’s development, these are either misused or unused due to lack of awareness. Tapping resources

for socially productive activities and proper utilization of funds requires a degree of knowledge and awareness among SHG members.

None of the respondents had access to district, village or community resources before the SHG intervention. Following the SHG intervention, both the SHGs have access to funding and support of DDC and community-based organizations and also raised fund in the community.

5.2.5 Increased Self-esteem

Participation in SHG-led activities has psychologically empowered women and changed their self-perception. Engaging in collective action, sharing knowledge and assuming leadership roles in family and community changes women's social outlook. SHGs serve as forums for women to voice their concerns, articulate their aspirations and critically assess themselves and their family and community. The process dramatically raises their self-esteem. As a result several groups have taken social action against issues like caste discrimination, alcoholism and gambling, illiteracy etc. Change in the level of confidence can be presented in the following table:

Table 5.12 : Increased Self-esteem

Level of self-confidence	Before		After	
	Number	Percent	Number	Percent
Weak	25	83	0	0
Moderate	5	17	0	0
Strong	0	0	0	0
Very Strong	0	0	30	100
Total	30	100	30	100

Source: Field Survey 2009

The above table shows the level of confidence among respondents before and after the SHG intervention. Before the intervention, 83% of respondents

demonstrated very little self-confidence and 17% had a moderate level of confidence. The SHG intervention has led to a dramatic increase in their self-esteem; all respondents (100%) now demonstrate a high level of confidence.

5.2.6 Support to Another Family

Empowerment comes full circle when those empowered have the ability and will to empower others. Passing one's knowledge and sharing one's resources with others is the surest way to achieve social change. Those who have gained some social and economic stability as a result of empowerment often tend to believe that the process ends there. However, once they realize that real change only comes after empowerment spreads across the community and society, families are willing to make efforts to achieve that goal. Support to another needy family can be presented in the following table:

Table 5.13 : Support to Another Family

Having you supported another needy family to come out of poverty?	Before		After	
	Number	Percent	Number	Percent
No	28	93	0	0
Yes	2	7	30	0
Total	30	100	100	0

Source: Field Survey 2009

As the above table shows, before the SHG intervention 93% of respondents said they had not supported any other family in need. Only 3% responded to this question in the affirmative. Following the intervention, 30% of respondents have supported another needy family and only 7% are yet to do so.

5.3 Process of Women Empowerment through SHG Intervention

The above sections have reflected changes in the socio-economic status and the level of women empowerment in the lives of the SHG members. This section shows the process of women empowerment through SHG intervention and how it contributes to bring about those changes.

5.3.1 Selection of Local NGO

The integrity, competence, and commitment of the NGO implementing the project were considered critical factors by HI in empowering women through SHG intervention. The selection of the implementing NGO at the local level was done through a rigorous process of identifying prospective NGOs, scrutinizing their proposals and ensuring reliability, credibility, financial transparency and staff capacity through various levels of verification by the development agency. Before committing the project, prospective NGOs, as a part of selection process, had to form SHGs in their target area and start savings and credit activities. After six months, the NGO was evaluated through the SHGs they formed before making a final agreement between HI and the NGO to implement the project. The staff of the NGO involved in the project shared that the group formation was not an easy task and that it took a lot of time to explain the members of the real objectives of the SHG to voluntarily join the SHG.

5.3.2 Clustering of SHGs

The NGO had to follow certain criteria of SHG selection. The community with prevalence of families with following criteria were selected:

-) Needy, interested and committed families
-) Priority given to economically poor, socially deprived, ethnic groups that are traditionally discriminated
-) Families having limited productive assets
-) Families who agree to Passing-on-the-Gifts¹ to other families

¹ *POG could be explained as the responsibility expected from the SHG to form and mentor new groups and pass on the animals, knowledge, skills and they receive. The SHGs receiving the inputs of goats pass on its female offspring in 1:1 ratio to members of new groups. The pass on is stipulated to take place within 18 months (for each generation) of the receipt of animal. Within the project period, minimum two generations of pass on are stipulated. The idea behind is to start with few groups and spread the impact throughout the community as more SHGs benefit from the POG. The increased self-esteem experienced by givers who are one time receivers is the underlying idea of the POG. Generating the true spirit of giving is dependent on the entire process of SHG formation that lays strong emphasis on attitudinal along with economic changes.*

The NGO facilitated the formation of the SHGs by selecting members in a cluster (women living in geographic proximity to each other) without leaving any households. The aim was to include all socioeconomic levels present in the selected community to promote community solidarity and to avoid divisiveness that can grow when a family is singled out for assistance. The two SHGs Prabhat Women's Group and Prakash Women's Groups were formed under this project, comprising 53 members. The group size ensured that each member of the group could fully participate in meetings, trainings and participatory decision-making, and also ensure efficient delivery of services.

5.3.3 Capacity Building and Skill Development

After the SHGs were properly organized, they began to receive series of training. The first training called Cornerstones training is related to personal leadership development and positive attitude development. Cornerstones training plays a crucial role in making SHG members reflect on their capacity and potential and developing awareness of the potential resources in their own community. It is a four-day long training tailor-made according to the local context and uses situation analysis, appreciative inquiry, songs, games, energizers, sharing experiences, and action plan development (for the coming three months) towards the end of the training. The important message of the training is reinforced throughout the project period during other trainings, meetings, participatory review and evaluation. 100% of the SHG members expressed that Cornerstones training was the most important training to them in terms of guiding them to take charge of their own development. Due to attitudinal change brought about by the training, their self-perception which used to be low became high. Skill development trainings on improved animal management and self-help group management were delivered to all the SHG members before providing physical inputs of livestock (one goat each) and agricultural inputs so that families were fully capable of maximizing the benefits. Training on kitchen gardening, health and gender were provided to all the SHG members in the following months of the delivery of physical inputs.

5.3.4 Gender Equity and Family Relations

The attitude of men and women towards a patriarchal society is one of the decisive factors for women empowerment. Though women-only groups were formed with the goal of providing a space in which women could become empowered, it was considered important to include men in project activities from the start. Gender training was provided to women members and also their spouse. The objectives of gender sensitivity training were to raise awareness among men and women. Engaging men in the gender training was important to develop a sense of ownership for the initiatives carried out by SHGs. Securing support and understanding of spouse and also other family members were considered inevitable for the success of SHGs. With family support group members were able to fully participate in SHG activities, receive support with monthly savings (especially in the beginning), support with household work and also SHG-led activities etc. SHGs have experienced the following impacts of gender sensitivity training:

- A decrease in domestic violence
- A more equal distribution of household chores
- Husbands, rather than preventing wives from attending group meetings, began encouraging them to participate
- An increase in the number of both boys and girls attending school
- Improved family relationship and harmony (with in-laws, children, spouse)

5.3.5 Savings and Credit

The group-based approach enables the poor to accumulate capital by way of small savings and get access to credit facilities and thus become free from the clutches of moneylenders. The chances of misutilisation are minimal and there are assured repayment because of peer monitoring by the group. The group concept has enabled the rural poor to develop savings habit and minimise extravagance.

In the beginning the SHG set a monthly contribution amount, which was generally the maximum amount that all members could afford. For people who had always lived hand-to-mouth, the practice of savings was new. Before the SHG intervention 70% of the members of Prakash and Prabhat Women's Groups never saved any money and after the intervention 100% have developed the habit of saving. At the beginning, this amount was NRS 10 per meeting. Each woman brought her contribution to the monthly group meeting. Bookkeeper training was provided to two people in each group, the treasurer and secretary of the SHG. The group treasurer kept track of the savings, loans and interest in a passbook. Due to the group fund the members no longer had to depend on loans of money lenders who charged 35%-60% of interest compared to 24% of interest of the loan from SHG fund.

The amount of the fund increased as the interest was added back to the principal. In addition, the amount that each member contributed monthly increased as the income of women increased due to the physical inputs and practice of skills. Women also found other creative ways to grow their fund. For example: collective agricultural work, performing during cultural events or festival, wholesale purchase of consumers good for SHG members, etc were carried out to raise the group fund.

Prakash and Prabhat Women's Group established their own savings and credit cooperative in September 2009. The monthly savings is Rs 100. The group members have continued the practice at their SHG level and save Rs 60 every month in the group fund. The fund of the cooperative is NRS 17,35950 and has 156 members.

5.3.6 Participatory Self Review and Planning (PSRP)

Participatory Review and Planning (PSRP) is a simple and effective tool for periodic monitoring and planning for and by the SHG themselves. As a part of the project, the PSRP meetings were held once in three months. However, such meetings took place as and when needed apart from the designated times. The major objectives of the PSRP were to facilitate SHGs to enter a continuous

cycle of planning, implementation, monitoring and re-planning. Every three months the SHGs held PSRP session, facilitated by the social mobilizer of the NGO in the beginning. The SHG members developed action plan for three months and would review and evaluate their progress toward their objectives. SHGs members identified individual strengths and limitations, issues in the community, and identified solutions. Following thoughtful analysis, they made action plans to guide them in accomplishing their plans. After three months, SHGs evaluated their past action plan, challenges and opportunities during its implementation, and made new action plans.

The regular application of PSRP by the SHGs helped them to keep their work on course to reach their goals. Through the PSRP process, members realized that they were capable of implementing their own plan by mobilizing resources with and around them, and assessing their own progress. SHG members expressed that they gained life-long skills in self-reflection, critical thinking, analysis and planning.

5.3.7 Delivery of Physical Inputs

Once the group members explored their individual and collective goals during meetings and PSRP, and formed plans, it was considered an appropriate time to provide physical inputs. The groups had also acquired necessary skills and knowledge by then. The SHG members received high-quality livestock (one goat each), vegetable seeds, and forage seeds after about six months of group formation. The physical inputs were delivered to enable them to increase their income and also improve their nutritional intake.

The species and breed of livestock appropriate for the area were carefully planned after assessing the need of the SHG members. Goats were selected because it could be managed by the families without causing extra burden on family members or the farm resources in general. One community member was trained as a Village Animal Health Worker (VAHW) to provide livestock health service in the community. Availability of technical service on livestock

management is crucial for increasing productivity leading to a better economic condition.

5.3.8 POG Group Formation

The concept of “Passing on the Gift” (POG) is the integral part of empowerment through the SHG intervention. Each SHG member who received livestock and other support have passed on offspring of livestock, equivalent of what they received, as well as skills they received to other need community member by forming another pass-on groups. Both Prabhat and Prakash Groups took lead in forming the POG groups with some facilitation by the NGO staff. In supporting another needy family, the ones who are giving attained a great sense of dignity and the receiving families in turn felt a deep sense of gratitude leading to social harmony. Since the POG groups were formed in the same neighbourhood, the giving groups could follow the changes in the lives of the POG members. The POG process benefited an increasing number of families making it possible for resources, knowledge and skills to be spread within and among communities, even when the project was already over. POG was considered the strength of the entire process of SHG intervention by the SHGs and also the NGO. The members shared their experience of joy, happiness, greater self-confidence and self-esteem for being able to support someone in need. Something they said could never imagine before the SHG intervention.

The POG groups formed by Prabhat and Prakash Women’s Groups are presented in the following figure.

The figure shows the pass-on groups formed by Prabhat and Prakash Women's Groups

S.N	Prabhat Women's Group	Prakash Women's Group
	⇓	⇓
	Pragati Women's Group (2001/11/12 Formation Date)	Deepjyoti Women's Group (2002/11/06)
	⇓	⇓
	Swastika Women's Group (2002/11/16)	Chaudhary Ekta Women's Group (2003/09/06)
	⇓	⇓
	Milijuli Women's Group (2008/09/05)	Ratna Milijuli Women's Group (2003/09/21)
	⇓	⇓
	Buddibikas Women's Group (2006/08/29)	Liligurans Women' Group (2005/05/26)

Plus seven youth groups have also been formed.

CHAPTER SIX

SUMMARY AND CONCLUSION

The study was carried out with the overall objective of finding out the role of SHG in women empowerment in Belsi, Ratna Nagar Municipality of Chitwan District. The study specifically focused on the process of empowering women through the intervention of Self-help Group and its socio-economic impact on SHG members. The study reveals that the overall social and economic status of the SHG members has had substantial change in the lives of the SHG members.

The role of the implementing NGO was found to be critical for the empowerment of the SHG members. The selection process and criteria set for the implementing NGO have played a very important role in achieving the expected outcome of women empowerment. One of the criteria of SHG member selection -- commitment of members to Passing on the Gift (POG) -- was one of the unique innovations of selection criteria of SHG members along with other criteria that were related to poverty indicators. The POG concept when brought into action had a powerful impact on the SHG members in terms of self-esteem, dignity and creating social harmony that are important factors of empowerment. The depth of the POG process and impact is hard to quantify or measure. Nevertheless, it was found that it has benefitted an increasing number of families and made it possible for resources, knowledge and skills to be spread within and among communities even when the supporting/donor organisation no longer has a presence there. The study also found that the process of empowerment was a slow, rigorous and time-consuming process which required huge commitment of the implementers (in terms of facilitating the SHG members) and the SHG members themselves. Prakash and Prabhat Women's Groups had formed eight POG groups and passed on the support of goats and knowledge in their neighbourhood and also formed seven youth groups.

The emphasis on capacity building and skill development were found to be crucial to the process of women empowerment through the SHG. It was found

that all the members had received various kinds of skill development trainings that were directly related to the physical support provided. The first training called Cornerstones training was related to personal leadership development and positive attitude development. The training inspired and prepared the SHG members to receive the support in the form of trainings and physical inputs and utilize for their benefit. Similarly, the use of participatory self-review and planning (PSRP) meetings was highly effective in putting SHG members in a continuous cycle of identifying individual and collective strengths and challenges, becoming aware of existing issues, developing action plan, identifying external resources like DDC fund, other organizations, and individuals to carry out their plans, and assessing their own progress. SHG members expressed that they gained life-long skills in self-reflection, critical thinking, analysis and planning.

The activity of savings and credit was found to have enabled the poor to accumulate capital by way of small savings and getting access to credit facilities and thus getting free from the clutches of moneylenders. Especially in the beginning, pooling savings was imperative for developing cohesion in the SHG. The success of the group could be reflected by the formation of their own savings and credit cooperative in September 2009 with 156 members (including the POG groups that expanded beyond Belsi) and a fund of NRS 17,35950. Despite membership in the cooperative, it was found that the SHGs had given continuity to their SHG level activities and kept intact the identity of a SHG.

The delivery of physical inputs only after providing related training was extremely strategic in the process of empowering women. The provision of training and support to a community member as a village animal health worker also reflected detailed planning in terms of catering to the need of SHG members. Similarly, the issue of gender equity was also carefully addressed by providing gender sensitivity training to the spouse of the SHG members.

Including men in the activities of the SHGs and developing a sense of ownership was found to be crucial for the entire process of empowerment.

Out of the total 30 respondents, 15 each from Prabhat Women's Group and Prakash Women's Groups, 56.67% of the respondents were in the age group of 26-35, 20% in the age group of 36-45 years and 16.67% in the age group of 46-55 years. Therefore all the respondents belonged to an economically active age group.

In terms of literacy 40% were fully literate, followed by 50% who were just literate and 10% who were illiterate. This indicated moderate level of literacy in Belsi.

In terms of landholding size 6.67% of the households lived in *ailani* land (unregistered land), 20% had below 1 kattha, 23.33% had 1-4 kattha, 23.33% had 5-10 kattha, 6.67% had 11-15 kattha, 3.33% had 16-20 kattha and 16.67% had 1-3 bigha land. It was also found that after the SHG intervention 23.33% of the households had increased their land holding size, 6.66% had decreased land holding size and 70% had the same size of land.

Before the SHG intervention majority (73.33%) of the households had agriculture as their main occupation and 26.67% had labour work as their occupation. After the SHG intervention, a large majority (86.67%) were engaged in agriculture, 10% did labour work followed by retail shop (10%), micro-enterprise (13.33%) and foreign labour (6.67%).

Before the SHG intervention 13.33% of the households had no agro-production, 23.33% produced food that lasted for less than three months, 36.67% produced food that lasted for 3-6 months, 16.67% for 6-9 months, 6.67% for 9-12 months and 3.33% for over 12 months. After the SHG intervention, 60% of the households have agro-production that lasts for 6-9 months, 30% for 9-12 months and 10% have surplus production. The figure reflects a positive indication for a large majority of the households in terms of food sufficiency.

Before the SHG intervention, 40% of the households had an annual income below Rs. 5000; 33.3% had an income of up to Rs. 15000; 23.3 % had an income of up to Rs. 25000; and only 3.3% had an income of up to Rs. 50000. After SHG intervention, however, the income level began at Rs. 25000 per year, with 23.3% of households earning up to Rs. 50000, 50% earning up to Rs. 100000, 13.3% earning up to Rs. 200000, 10% earning up to Rs. 300000 and 3.3% earning up to Rs. 500000 annually. The income of the household has seen significant improvement.

The respondents were found to have made considerable improvements in their living facilities. Whereas 10% of households did not own a house before SHG intervention, now each family owns a house. The number of families owning concrete homes has increased from none to 50% (15 families) after the SHG intervention. This has reduced the percentage of families owning a mud-and-thatch house from 83.3 to 16.6%. Similarly, the percentage of families owning a mud house with metal roof has increased from 6.67 to 33.3%.

In terms availability of toilets in the households before and after SHG interventions, 90% of households did not own toilets and remaining 10% owned pit toilets. After the SHG intervention, every single household owned a toilet. 96.6% of the households owned hygienic toilets, which reduced the percentage of households with pit toilets to 3.3%.

Before the SHG intervention, Khayer River that flows by Belsi was the primary source of water for all the households. The river water was polluted and unfit for drinking, and caused many diseases. However, after the SHG intervention, 33.3% of the households have easy access to a well and 66.7% have access to a tap. None of them drink the river water anymore. SHG members reported decline in incidence of common illness and time being saved for more productive activities.

Before the intervention, 90% of respondents had no access to health services. After the SHG intervention, however, all the respondents have varying levels of access to health services. The percentage of respondents with regular access

to health services had increased from zero to 10% and those who could access health services for common diseases had increased from zero to 56.67%. The percentage of respondents with access to health services during life threatening conditions remained constant at 10%. The figures reflect awareness on health and also improved economic condition leading to better access of health services.

Earlier, none of the respondents had any role in the household decision-making process. After the SHG intervention, at least 20% of respondents had become the decision-makers of their households. The percentage of respondents who shared decision-making power with their spouses had increased from 6.67 to 26.67%. The percentage of respondents who identified another male family member (other than their spouse) as the decision-maker had gone up from 13.33 to 20%. Before the SHG intervention, 13.33% of respondents identified another female member as the decision-maker; this figure had decreased to zero following the intervention. Similarly, the percentage of households where all family members participated in the decision-making has increased from 16.67 to 23.33%. Women's increased role in decision making process at the household level shows significant change in terms of their empowerment.

Before the SHG intervention, only 10% of respondents replied in affirmative when asked whether their family members asked for their permission before selling or buying household property. But after the intervention 70% of them responded in affirmative. Likewise, before the intervention, only 12% said that they had control over their household income. This percentage had increased to 80% after the intervention. Some respondents said that in the past they had no authority to spend the money as they liked even though they were responsible for safekeeping it. The figure reflects drastic change in women's control over household property and income.

Before the intervention, 60% of respondents said that it was very difficult for them to obtain their family's permission to visit their maternal home and 40% said they could make the visit with consent from their spouses and in-laws.

Only 10% could themselves decide when they would visit their maternal homes. After the SHG intervention, 76.67% of respondents said they are able to decide when they want to visit their maternal homes. The percentage of respondents requiring consent from spouse/in-laws has decreased to 23.33% and none of the respondents now face a lot of difficulty in this matter. Before the intervention, 3% of respondents said they needed permission from family members to visit the local market and 97% said they could do so without permission. After the intervention, all respondents, i.e. 100% said they can visit the local market without permission. The figure reflects that the women have become more independent in terms of making decision concerning their own happiness.

Before the SHG intervention 47% of respondents suggested that their participation in SHG-led activities was weak and 53% suggested that their participation was moderate. But after the intervention, all the respondents (100%) said that their participation in SHG-led activities is very strong. The figure reflects that women have got recognition in the community and are being able build social capital for brining social changes.

Recommendation

- J Donor priorities play a decisive role in the success of development programs in Nepal. However, donor requirements place more emphasis on successful 'impact' than on the process. Therefore, project implementers are often preoccupied with demonstrating successful impact than in dealing with the complex challenges of the process. This prevents the real problems from coming to light and reduces the effectiveness of the project even though it may appear successful on paper. It is important to focus on the process and deal with the challenges instead of glossing over them. Implementers should be encouraged to highlight the problems on the ground and be allowed to understand that truthful representation of the challenges can strengthen rather than weaken the program in the long run.

-) Empowerment programs should simultaneously address poverty of resources and attitudinal changes. Providing material/financial inputs alone cannot bring about the mental transformation necessary for change. Therefore, attitudinal and behavioural transformation must be one of the key objectives of women empowerment programmes. In practice achieving such transformation is a slow, rigorous and extremely tedious process. In many ways it is far more challenging than providing material inputs, which are tangible and quantifiable. But the impact of programmes cannot last without bringing change in people's outlook and capacity for taking charge of their lives. It is therefore important to develop concrete strategies and project activities geared at imparting knowledge, information and values for mental transformation. The POG is a highly innovative concept which could be replicated or adopted after modification by more organizations/individuals conceptualizing and implementing women empowerment program through group approach.
-) Finding ways of involving men and other family member in the programme designed for women empowerment is extremely crucial for providing women the space and support required for increasing the effectiveness of the program. Women empowerment cannot take place in isolation. Unless their family members, in particular their spouse, are also involved in the process, it will be difficult for women to fully benefit from programs geared towards them. A strategy for involving men and other family members should hence be an essential component of all women empowerment programs.

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Appendix 1

Questionnaire designed for general household information of the study area

1. Name of the respondent:
2. What is the distribution of age-sex wise population in your family?

Age	Below six		7-16		17-50		Above 50 years	
name	Male	female	Male	female	Male	female	Male	female

3. What is the educational status in your household?

Educational Status	Female	Male	Total
Literate			
Primary level			
Lower Secondary level			
Secondary level			
Higher Education			

4. What is your household occupation?

Major household occupation	Number of HHs
Labour work	
Foreign employment	
Micro-enterprise	
Small scale business	

5. What is your caste?

Thank you

Appendix 2

Questionnaire designed for sampled household

1. Name of respondent:
2. Age:
3. Marital status: i) single ii) married iii) divorced iv) widow
4. What is the number of family in your house? _____
5. What is your major household occupation?
 - a. Agriculture
 - b. Labour Work
 - c. Foreign employment
 - d. Business enterprise
 - e. Other (please specify)
6. What was the level of agro-production of your household before and after the intervention?

Level of agro-production from personal or leased agricultural land	Before	After
None		
Less than three months		
3-6 months		
6-9 months		
9-12 months		
Over 12 months		

7. How much land does your family occupy? (please give in *kattha/bigha*)

8. What was your educational status before and after the intervention?
Before: _____
After: _____
9. What is the amount of your household annual income before and after the intervention?
Before: _____
After: _____

10. What type of house did you have before and after the intervention?

Type of housing	Before	After
Does not own one		
Mud house with thatched roof		
Mud house with metal roof		
Concrete brick house		

11. What type of toilet facility do you have before and after the intervention?

Type of toilet facility	Before	After
No toilet (open defecation)		
Pit toilets		
Concrete toilets		

12. What is the source of drinking water before and after the intervention?

Source of Drinking Water	Before	After
River Water		
Wells		
Taps		

13. What is your access to health service before and after the intervention?

Access to health service	Before	After
Never		
During life threatening condition		
During common diseases		
Regularly		

14. Who is the household decision-maker before and after the intervention?

Before: _____

After: _____

15. Were you asked before buying and selling household properties before and after the intervention?

Before: yes/no

After: yes/no

16. Did you have control over household income before and after the intervention?

Before: yes/no

After: yes/no

17. Do you have freedom to visit maternal home before and after the intervention?

Freedom to visit maternal home	Before	After
Very difficult to get permission		
Need consent from spouse/or in laws		
Can decide on own		

18. Do you have freedom to visit local market before and after the intervention?

Freedom to visit local market	Before	After
With permission		
Without permission		

19. What is the degree of participation of the community in SHG-led activities before and after the SHG intervention?

Degree of participation	Before	After
Weak		
Moderate		
Strong		
Very Strong		

20. Has the SHG been able to access fund for community development activities?

Yes/ no

21. If yes, from where did you get the fund?

22. What is your level of self-confidence before and after the SHG-intervention?

Level of self-confidence	Before	After
Weak		
Moderate		
Strong		
Very Strong		

23. Did you have any idea about a SHG before you joined the SHG?

Yes/no

24. Did you have savings before?

Yes/no

25. If yes, where did you save?

26. Did you take loan before?

Yes/no

27. What were the sources loan before you joined the SHG?

- a) money lender
- b) relatives
- c) bank
- d) other (please specify)

28. How was it to get loans from other sources before you joined the SHG?

- a) Easy
- b) Very easy
- c) difficult
- d) very difficult

29. Where did you invest the loan before you joined the SHG?

- a) Productive sector
- b) Unproductive sector

Thank you

Appendix 3

Checklist for FGD and key informant interview

1. When was the SHG formed?
2. How was the community identified?
3. What were the reasons of the group members for participating in the SHG?
4. What was the process of SHG formation in the community?
5. What were the challenges faced during SHG formation (NGO/group member)
6. Does the SHG have designated members? What are their responsibilities? How do they get selected?
7. Do the members of the SHG have monthly savings? If yes, how much? How does the amount of monthly savings and interest rate get decided?
8. What is the total group savings now?
9. Total loan disbursement/ areas of disbursement in the SHG and what is the process?
10. What are the other types of savings apart from monthly savings?
11. What all kinds of capacity building trainings did the group members receive?
12. How did the trainings help the group members and SHG?
13. Which training has been most important and why?
14. What the selection process of physical input and delivery of physical input
15. How many times does the group organize SHG meetings?
16. What were/are the major activities during the group meeting?
17. If there is a way to ensure follow up and monitoring of the decision made at the meetings? What is it and how is it done?
18. What is a pass-on?
19. What is the process of pass on?
20. Has the SHG formed another pass on group?
21. How many pass on groups have been formed till now?

Thank you