

**ROLE OF SELF-HELP GROUPS (SHGs) IN WOMEN
EMPOWERMENT: A CASE STUDY OF SHGS IN BELSI, RATNA
NAGAR MUNICIPALITY OF CHITWAN DISTRICT**

**A Thesis Submitted to the Central Department of Rural Development in
Partial Fulfillment of the Requirement for the
Degree of Master of Arts**

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RECOMMENDATION

This is to certify that Ms Subha Ghale has prepared the thesis entitled “Role of Self-Help Groups (SHGs) in Women Empowerment: A Case Study of SHGs in Belsi, Ratna Nagar Municipality of Chitwan District” under my supervision and guidance. She has been innovative and highly committed in presenting her concept on women empowerment.

The thesis has been prepared in partial fulfillment of the requirement of Master of Arts in Rural Development. I would like to forward and recommend this thesis to the Department.

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APPROVAL LETTER

This is to certify that the thesis submitted by Ms Subha Ghale entitled “Role of Self-Help Groups (SHGs) in Women Empowerment: A Case Study of SHGs in Belsi, Ratna Nagar Municipality of Chitwan District” has been approved by this department in the prescribed format of the Faculty of Rural Development.

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Subha Ghale

ABSTRACT

The study entitled “Role of Self-Help Groups (SHGs) in Women Empowerment: A Case Study of SHGs in Belsi, Ratna Nagar Municipality of Chitwan District” seeks to explore the process of women empowerment through SHG intervention in the context of great importance being given to the collective strength of self-help group approach. The study is situated in Belsi Tol of Ratna Nagar Municipality in Chitwan District. Heifer International worked in Belsi from 2000 -2002 using SHGs as its platform for development intervention. The study was carried out with the objectives of understanding the process of empowering women through the intervention of self-help group and its socio-economic impact on SHG members.

A descriptive research design was carried out for the study. The study uses both qualitative and quantitative data. The 30 households (37%) were taken as the sample out of the 79 households of the study area. Questionnaire, interviews, participatory observation, focus group discussion, checklist and case study were the tools used for data collection.

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 development. Delivery of physical inputs like goats, vegetable and forage seeds were used as an entry point to reach a community. As SHGs began to recognize their potential within group and outside sources, SHG members could carry out their action plan made during the group meetings. With income generated through physical inputs and trainings resulting in better economic condition, the focus of the SHG gradually expanded beyond individual growth to community development. SHG began to mobilize as a group to address larger issues in the communities and tap other local resources such as DDC fund for community level development activities like constructing road, building dam, community center, etc. Since the idea and resources originated from the community, the undertaking became more sustainable.

The practice of POG, also considered the ‘heart’ of the process of empowerment, was a powerful concept. Conceptually, POG is a process through which SHG member who received support were made responsible and inspired to pass on an offspring, or equivalent of the livestock received, to another needy family in the neighbourhood. The SHG forms women in the neighbourhood into another SHG (called POG group) before passing on the support. POG is built on the idea of empowerment coming full circle when those empowered have the ability and will to empower others. Developing capacity and willingness to pass on 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.

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ACRONYMS

CBOs	Community Based Organizations
CBS	Central Bureau of Statistics
CFP	Community Forestry Program
CFUGs	Community Forest Users Groups
DDC	District Development Committee
DFID	Depart for International Development
FECOFUN	Federation of Community Forest Users, Nepal
FY	Fiscal Year
GDI	Gender Development Index
GDP	Gross Domestic Product
GEED	Gender and Environment Division
GEM	Gender Empowerment Measures
GoN	Government of Nepal
HDR	Human Development Report
HH	Household
HI	Heifer International
INGO	International Non-Governmental Ogranisation
MDGs	Millennium Development Goals
MoAC	Ministry of Agriculture and Cooperative
MoF	Ministry of Finance
MWCSW	Ministry of Women Children and Social Welfare
NGO	Non-Governmental Organisation
NRS	Nepali Rupees
PCRW	Production Credit for Rural Women
POG	Passing on the Gifts
PRSP	Poverty Reduction Strategic Plan
PSRP	Participatory Self-Review and Planning
SFDP	Small Farmer Development Program
SHG	Self-help Group
TYIP	Three Year Interim Plan
UN	United Nations
UNDP	United Nations Development Program
UNFPA	United Nations Children's Fund
UNICEF	United Nations Children's Fund
UNIFEM	United Nations Development Fund for Women
VAHW	Village Animal Health Worker
VDCs	Village Development Committees
WGCC	Women Group Coordination Committee