CHAPTER - ONE

INTRODUCTION

1.1 Background

Women are major foundation of a family and they are main part of development mainstream of nation. In Nepal, the share of women in total national population is 51.50 percent which is dominance over the total national population (CBS, 2011). However, the participation of women in social activities cannot be assumed until the attitude of our male dominated society towards participation in their social activities. The cultural setting and patriarchal legal legacy of Nepal almost discourage women hold property and assets permanently and only few women (1 in 10) have house and land in their ownerships in Nepal (Acharya, 2016).

In Nepal the status of women in different sectors is miserable in comparison to that of man. Women are still victimized by the discrimination, violence, prejudice and inferiority complex because of male domination in different sector and levels (Budhathoki, 2017). It is clear that women empowerment in society is still nominal. They are not given opportunity in decision making, political and women's participation in different sectors less important. In Nepal, women hold the triple responsibility of reproduction, production and community work. However, women's struggle in Nepal has also brought a remarkable change in establishing women rights in social, economic, and political spheres (Baral, 2017).

According to census 2011, the total population of Nepal is26,494,504 of which only 57.4 percent female are literate in comparisons to 75.1 percent of male (CBS,2011). Most of the women are self employed but their experience and expertise are not valued. Empowerment is the process of generating of women to exercise and control over one's own life.

Gender discrimination has proved as one of the major stumbling block in providing equal opportunity to women. Thus, along with the intellectual development of women, serious attention should be given to their autonomy in decision making, freedom of expression and control over resources. Gender discrimination is a universal phenomenon. Both inside and outside of house, women are excluded in

decision making process. In order to bring gender equality, it is important to empower women. The pre-requisites for empowerment of women are literacy and education, awareness, skill development, good health, access to economic resources, capacity and opportunity for participation in decision making within family, community and institutes of governance (Rao, 2014).

According to the USAID Nepal, women's empowerment as defined by the rural Nepali women is a complex of condition, knowledge, skilled and confident having the ability and willingness to share time, skill and able to speak in public, earn money and able to stand in own feet in the development sectors of empowerment.

Mother groups a programmed was first initiated as mother club during international women's year 1995. The overall objective of the programmed was to enhance mother's social and economic status. The mother group's concept was introduced in 1975 by Prof. Mohammed Yunnus of Chittagong, Bangladesh with the main objective of aiding the poor. The concept of mother groups serves the principle, "by the women, of the women and for the women. "Mother group, generally in the rural area (however there are mother groups operating in urban and sub-urban areas too) in which the members of the group weekly or monthly deposit a certain amount of money and then uses the collection thus made for lending purpose within the group at low interest or no interest at all. Usually, such groups take the affiliation of some governmental and non-governmental organization and provide them with funds at very low interest or no interest at all. Non financial support includes capacity building like training, suggestion, advices and supervision (Wangwe, 2004). Mother groups are small voluntary associations of rural people, preferably women folk from the same socioeconomic background. They come together for the purpose of solving the common problems through self- help mutual help in the mother group.

In case of mother group mobilization factors, there are various factors included in mother group mobilization. Mother group in a voluntary group that is rated high in empowering their members over time are incorporated in to large organizations as developmental partners or project monitoring groups (Wheelan,2005). Furthermore, the Davis(2004) linear model of technology transfer describes how working with groups and role the groups play in facilitating adoption of technology, he points that as the group progress in accepting new ideas, the members also gain more power and become more confident to use the idea on the basis of they are satisfied with the

action. This is clearly pointed out that the mother group formation is directly linked to the member empowerment of the mother group.

In Nepalese context, mothers group mobilized by women empowerment, there are various factors are involved for effectiveness, success and attainment of objective such as group culture, development phase, characteristic, group stand and norm, group composition, group structure and size. According to Samah et al. (2013), he reported a consistency with in studies toward identifying core factors of group practice, these includes group purpose, group composition, group cohesiveness, group development and communication, participation, membership, attraction, leadership and volunteerism.

Lamachaur is one of the beautiful wards in Kaski district. Here were many mothers groups, among them, this "Mahila Bikash Bahu Uddesya Aama Samuha was chosen." At before there were 25 members who started the collection of money and invested that money for the income generating activities. Then after they involved in development activities like awareness programme, construction, training, and working together in various religions and cultural programme.

1.2 Statement of the Problem

Nepal is the under developing country. Therefore, there are more poverty hidden. In Nepal, there are more factors of lack of awareness and quality education. In our society people have traditional belief. Here, women are dominated by male. In our concept male are the head of our family and we are controlled by our family and men. In Nepalese context, our society is bounded by patriarchal. Here, most of women was not knew their rights. Here, marriage has a great important in women life. After marriage, her life was standing in the society was depended on their husband and parents in social and economically. The work of women can't be determined. It is valueless. In our society, most of women was attained only for household activities like cooking washing, cattle rearing and looking after the children. In Nepal most of the rural areas are poverty hidden. Women status is low in comparison of male; it is women and girls who bear the brunt of the hunger which will certainly have an impact of their health and well being. The patriarchal culture will be restricted women and bounded them inside the four walls of the house. The man is the head of the family but the women is the procreator and housekeeper. Women's participation in income

generating tasks from house is very low in Nepal. Many women cannot carry out a decision on their own. Women are performing household activities like cooking, washing, cattle rearing and looking after the children. Their work is not valued. They perform food production tasks, household and child carrying tasks, carry fuel and water for the family. Women's participation in income generating from house is very low in Nepal. The work done by women in household care and their contribution in agriculture is not considering in economic activities and thus unreported. Educated women cannot do their work without assistance and guidance of their male guardians. It is the perception that most be changed in Nepal to empower in the work force.

In our society, there are various barriers, so that women are not participated in outer social activities. By this reason, womens are not active in social activities. Traditional value norms and concepts are most important in our society. So that there are based in our nation. In our society, limited womens are participated in politics, bureaucracy and judiciary does not stop women from making a remarkable contribution in the decision making process in the household level. Women's participation in income generating t ask in very low in Nepal. Women's are not economically and socially empowered and the male dominated society always prohibits women from getting out of four corners of the house and be active in society. However, women are now struggling to uplift themselves to the mainstream. After changing 2046/047 B.S. women's are participated in outer activities like development, activities, society development, involved in NGOs, local government etc. By this way, that this change bring awareness of women and made women groups.

According to human development report 2017, Nepal's Human Development Index [HDI] is 118 out of 160 countries. Women empowerment in society remains unseen in community who will started to empowering themselves through the formation of their own groups i.e. mothers group. These groups seem to play importance role for the women empowerment. Establishment of mother group at local level to unite women is effective way for increasing their participation in community development. Mother groups are active agent of social and economic change through empowering women. Women participatory in development by promoting self-dependent of the people, mobilizing active participation of common in community the people, mobilizing active participation of women in community developed.

Mother group in Lamachaur area, various cast and ethnic are settle down. In this area Brahmin, Chhetri, Magar, Nepali, Gurung was settle down. In this area, most of people are hindus. In this area, most of men was out of country to work but few mens was settle in home to work agriculture in this area most of womens was don not work in outer area but only limited in household activities. Lack of time, they were not involved in social activities. So that, mother group was stablished. In this area mother group mainly focus on community development social activities and women empowerment. In this area, mothers groups plays vital roles on women empowerment and participate in various social activities. Mother group provide loan for member. It gives various type of training for women empowerment like, tailoring, boutique agriculture etc.

Therefore, this study was carried out to answer the following research questions.

- What is the role of mothers group to women empowerment?
- What is the process of mother group formation?
- What are the group mobilization factors?

1.3 Objectives of the Study

The general objective of the study was to find out the role of mothers group for empowerment of women. The specific objectives of the study were:

- To find out the mother group formation process and mother group mobilization factors.
- To find out the relation between mother group and empowerment.

1.4 Significance of the Study

Women participation in development activities is one of the burning issues in the world. In our countries women are culturally and practically bound to the household activities. The role of women in our society cannot be determined. The present study is expected to the actual situation of women before and after joining the mother group. This study was tried to explore how the women are being empowered by formation of mother group and the mother group mobilization. Therefore, this study will be equally importance for the prospective researchers in that area of women's issue and their mobilization of society and provide a valid picture and ground reality of women's participation in social activities. This study will be useful for National

policy maker, women organization, NGOs, INGOs and other relevant field and it will be reflected how it is important to promote the legacy of forming such group for active participation of women in social activities.

1.5 Conceptual Framework

Mothers groups play a vital role in the field of women empowerment, social activities, and social awareness rising of mothers in term of primary health care, child care, nutrition, sanitation around home, child education, women education and increase in self-motivate women participation in various social institution like road construction committee, drinking water committee, *tole sudhar* committee etc. Mother groups manage the economic development and provide loan for income generation activities.

In the study area, mothers group has been functioning for women's empowerment and social development. Mother group has conducted many skill development programme, literacy programme, handicraft and boutique which help them to make independent. In case of economic development, mother group was managed and provided loan for the various income generation activities that helped them to make economically independent. Result of their training and economic growth has made them empowerment.

From the above figure shows that education is the most important for all in that group, most of women are educated. Education is the important component of women empowerment. Since improvement in this area then lead to great employment possibilities, social interaction, understanding environmental issues etc. Another component that ensures in social empowerment. Social opportunities refer to arrangement that society makes for facilities such as education, health care, social development which influence individual's freedom to live better (Sem, 1999). In social bases of self-respect and non-humiliation being able to be treated whose worth is equal to that of other.

Participation is the another component of women empowerment when women are participated in various activities to gain new idea, knowledge and attitude. Participation refers to the involvement by local population in the creation, content and conduct of a programme to change their lives. It requires the recognition and usage of local capacities thus empowerment. Economic is the another component women and participated in social activities. They gain idea, knowledge concept. In economic factors, enterprise development is the turning point for economic empowerment. This enterprise promotion had led to link to the bank and other microfinance institution. Limited access to and control over productive resources, insufficient accers to training and education how to manage economic resources, lack of skill, cultural impediments such as patriarchy that limits women from owning property, participation in decision making at the community as well as household. In the absence of such constants women are able to decision making to also the component women empowerment out. When womens is involved in various social activities, various types of activities, they learned various skill, concept, confidence. They are talked freely to the other person even family also. They know about the decision making process. They were able to speak, share knowledge and make decisions per needat community as well as at household decision. By the above describedshow that the variable like education, awareness, participation, economic, social activities, decision making are interrelated to each other for women empowerment.

1.6 Limitation of the Study

This study is an academic research conducted as a partial fulfillment of a degree in M.A sociology. This study explored the role of mothers group to women empowerment and social development in the research area. This study only limited to

'Mahila Bikash Bahu Uddesya Aama Samuha'. This study did not cover the whole mother groups in Lamachaur -19.

1.7 Organization of the Study

This study is organized in six chapters. In first chapter introduction is described which includes background, statement of the problem, objective of the study, significance of the study, conceptual framework, limitation of the study. In second chapter, literature review and main theme of the reviewed books are described. In the third chapter, research methodology is described. In this chapter, rational of the selection of the study area, research design, nature and source of data, the universe and sample, primary data collection techniques, observation, interview schedule, key informant interview, data analysis and presentation are mentioned.

In chapter four, the group formation and mobility factors are described. In this chapter, the origin of mother group, the name of the mother group, objective of the mother group, group formation, rules and regulation of the mother group, registration process, background of the respondent (age wise composition, cast and ethnicity wise composition, education wise composition, religion wise composition, occupation wise composition, source of income, frequency of meeting, income and investment over 15 years, involvement in social activities, strength and weakness of mother group) are described.

In chapter five, relation between mother group and empowerment is mentioned. It includes freedom of mobility, involvement of decision making, independent in purchasing and expenses capacity, participation, economic security, political and legal awareness, and increased level of social status. In chapter six, summary, finding, and conclusion are discussed.

CHAPTER - TWO

LITERATURE REVIEW

2.1 Theoretical Review

This chapter gives an overview of literature published and unpublished in the sector of women empowerment, group formation, and mobilization factors. It provides theoretical concept and major focus of women and women empowerment. In this chapter, literature review on theoretical review (feminism, WID, GAD), literature review (mother group, stage of group formation, overall status of women, and overall status of Nepalese women), empowerment, concept of gender, and empirical studies were carried out.

2.1.1 Radical Feminism

Radical feminism stresses at the need to end the devaluation of women worldwide in the social, cultural and economic context. According to this concept women are exploited in every level of the society. Radical feminism become more influential after late 1960s as it stresses at the complexities of gender discrimination prevailing etc. The major reason for such discrimination is considered as patriarchal society. According to the radical feminists, family is the origin of female discrimination as labour division is based on biological characteristic, socialization, and hand over the role radical feminist think there is a need for extreme changes. Radical feminism consider socialism, capitalism and the other existing ideologies, to be male-dominated hence they advocate for local work to empower women working with institutions managed by women, avoiding in this way sexist behavior (Lindsey, 2010, P.16).

2.1.2 Marxist Feminism

The development of Marxist feminism has been emerged from the "origin of family, private property and state" of (Karl Marx &Fredrik Engel's, 1884) which has pointed at the causes of genderinequality. According to Marxist feminism the gender discrimination can be ended if the explanation of society can be done on the basis of class that would put to an end exploitation and inequality towards women. This kind of exploitation has been created due to patriarchal and capitalist structure. According to the Marxist feminism, major cause of gender discrimination is production system,

class, and capitalist structure. The nature of Marxist feminism and their ability to mobilize to promote social change has enabled them to engage in important activities (Britain, Marixt Students Federation, 2019).

2.1.3 Women in Development (WID)

WID approach has been put forward by American liberal feminism during 1960s. This approach emphasized at maximal participation emphasized at maximal participation of women in development works and focused at their problem. The WID approach focuses at legal and administrative improvement to improve the women's situation and uplift women's role in economic development. Ester Boserup in 1970 conceptualized the concept of WID and concluded in two points.

The contribution of women in agricultural and community productivity works were ignored by country.

The modernization process adversely affected women as it reduce traditional productivity activities. This is turn reduced their social respect and income. The WID concept has been focused at women's and not to gender relation. It stressesthat the participation and production is important to improve their existing situation. But this WID concept has not been improved the women's situation and in this context, Women and Development(WAD) approach is developed. WAD approach focused on the interaction between women and development, rather than purely on strategies to integrate women into development WAD focused strongly on class (including men) in practice project design and implementation it tends like WID to group women in respective of other considerations such as clam decisions. In WAD approach, concentration is given to resources and resources mobilization but not in development. In this concept, the role of male in development process has not cleared (UNDP,1975).

2.1.4 Gender and Development (GAD)

In WID and WAD approaches in society, the condition of women has not been equality. So that in development process, male and female are equally participated and inter relationship is necessary. So that gender and development (GAD) approach was developed. The concept of GAD was developed in 1980. It focuses at operating program for both male and female to end gender discrimination. The GAD is not against male but rather is based on development regarding gender equality. It stresses

at changing GADapproach at downward to upward of development. GAD approach focuses at community level i.e.-access towards education, health, politics, employment, opportunity, mobilization, economic production, and social role between male and female.(UNDP, 2018).

2.2 Review of Related Literature

2.2.1 Mother Group

The mother group concept was introduced in 1975 by Prof. Mohammed Yunus of Chittagong, Bangladesh with the main objective of aiding the poor. The concept of the mother group is based on the principle "by the women, of the women and for the women" (Chandra 2015). R. Nagaraj Naik defines mother group as a group of growers, people possessing a common experience problems and condition or situation that come together to share their experience, knowledge, ideas and to give and receive support from others with the same experience (Singh, 2007). According to R.S. Krishna Moorthy and Makarand Ratnaparkhi, it as a small voluntary association of poor people preferably from the same economic background. However, in Nepal, MGs were in existence prior to 1975 differentiating with Prof. Yunnus model while MGs defined by Prof. Yunnus were purely based on microfinance model. The mothers groups in Nepal were involved in several social activities in addition to saving and credit (Sharma, 1997; Bhattachan, 2002; Gurung, 2004).

The history of mother group in Nepal is debated among researchers. Gurung (2004) argues that mothers group are the changed from of a cultural organization called "Rodhi" (a place where people can get together in the Gurung community of Nepal, where women gather for wearing and knitting in the day and where young boys and girls sing and dance at night). While Sharma (1997) argues that in the early 1900s women formed mother group when Nepalese male population left to India and Malaysia to serve as "Gorkhas" resulting in substantially low male population. Above two reasons two different perspectives of the phenomena i.e. mother group were formed when male figures left for the India and British army from Gurung community and the female then established Rodhi as a social organization to get together and discuss common interests (Bhattachan, 2002).

Family planning is a human right. Family planning is central to gender equality and women's empowerment. Safe family planning is a key in reducing poverty. Ensuring a

steady, yet in developing regions, an estimated 217 million women who want to avoid pregnancy are not using safe and effective family planning methods. For reason rouging from lack of access to information or services to lack of support from their partners or communities. Their threatens their ability to build a better future for themselves. Their families and their communities (UNFPA, 2020).

The study of Jerinabi (2006), suggests that the prime motive women in creating and joining a mother group is to improve their social and economic conditions. The results show that they achieving this goal through an increase in their income from small investment like in livestock, farming, cash-crops etc.

Mother groups play an important role in empowering women. We say that mother groups providing women with all three dimensions i.e. resources, agency and achievement that Kabeer (1999) understands as indicative of empowerment first, as member of mother groups women are able to have access to economic and social resources. They are able to generate income and step outside their households and make social connection. Mother group have provide women a space to expand their physical mobility by going to group meetings and sometimes getting together with other women and engaging in community development activities (Mahato and Bajracharya 2009).

Mother group is a voluntary association consisting 10-20 members and are mainly composed by people who are economically homogeneous and having mutual affinities. Mother group engrain saving and the quality of using money and other resources carefully and not wastefully among the member and the identification formation and encourage the development of groups in carried out by Nongovernment organization (NGOs). The member of mother group for the purpose of solving common problems through self-help and mutual help. It also promotes groups solidarity. Self-groups awareness, social and economic empowerment in the way of democratic functioning (Chandra, 2015).

2.2.2 Stages of Group Formation

Group requires sequential process of development for its sustainability. The formation of group takes place through collection and assessment of valuable information regarding the income, borrowings, reasonability and use of natural resources, saving habits, skills and markets and people's perception (Mukhiya, 2016). The process of

the group formation in the community is well explained by Tuckman (1965) who developed the five stages of group development i.e. forming, storming, norming, performing, and adjourning at the beginning. However, on later Tuckman and Jenson (2010) summarized it into four stages; forming, storing, norming, and performing.

Forming (Testing and Dependence)

This is the first step where team building begins and trust starts to develop within the members. The forming stage happens as the group comes together (Tuckman, 1965) where there is a period of awkwardness and social testing as they begin to learn the habits and idiosyncrasies of their new neighbors' (Tuckman, 1965). At this stage some members leave and some new members come in (Mukhiya, 2016). At the same time, the group members establish relationships with other members who emerge as group leaders (Austin, 2013). The process of orientation, testing and relationship development can be considered the group process of forming (Tuckman, 1965, P.384-399).

Storming(Intra-group Hostility)

At this stage, interpersonal conflicts arise and differences of opinion about the group will surface. The contradictions between individuals and group interest start to surface and arguments with organizers are a common occurrence (Mukhiya, 2016). The storming stage will often happen quickly as the individuals quickly get comfortable and resort to old habits, some of which are not acceptable to others in near proximity (roommates) or in the community at large (Tuckman, 1965). As the group moves beyond the forming stage, it will enter this stage which is dominated by intra-group conflict (Austin, 2013). Interaction is uneven and `infighting' is common (Tuckman, 1965, P. 384-399).

Norming(Development of Group Cohesion)

This is the stage where members are resolved their issues and matter of conflicts and become positive to work collectively. The norming stage occurs as the group comes to a common understanding of what is expected of group members (Tuckman, 1965). The members build rapport with each other and problem sharing and resolving activity will takes place (Mukhiya, 2016). Cooperation and collaboration are of primary importance, and task conflicts are avoided if possible, but discussed, if not, to insure harmony (Tuckman, 1965). This is typically seen in the living learning

community during study groups where there is disagreement over course content (Austin, 2013).

Performing (Functional Role-relatedness)

In this stage, members are concentrated on the development works in the sustainable basis. They identify the familiar problems those faced by villages and take remedial action (Mukhiya, 2016). The performing stage occurs as the group begins to process the tasks that have been assigned, both as individuals and as a community (Tuckman, 1965). This stage concerns in collective efforts to make more reliable and sustainable activities. It is in this state that the group makes practical attempts at successful assignment completion (Austin, 2013).

2.2.3 Overall Status of Nepalese Women

According to the United Nations (1975) 'status of women may be defined as to what the women compared with men have access to knowledge, to economic resources and political power. 'Nepalese women are discriminated in look and comers at individual family, society and to productive assets i.e. the land, property and credit. They have been discriminated of modern education, health training, household resources, and technology.

The binary opposition between men and construct two antithetical sets of character that position men as superior and women as inferior. This scheme includes dichotomies between rational/emotional, assertive/passive, strong/weak, or public/private. These are strategic oppositions which place men in the superior position of a hierarchy and women in the inferior position, as the second sex (Best and Kellner, 1991). Wherever women are subordinate and they have been subordinated almost always and always and everywhere they seem to have recognized and protested that situation in some form (Learner, 1993).

Nepalese women are discriminated in every look and corners at individual family, society and national level. Women are subordinated and oppressed. They have less access to productive assets; land, property and credit. They have been deprived of modern education, health, training, household resources and technology. Women have unequal position with men at work. They are mainly employed in low grade, low paid jobs.

According to census 2011, the total population of Nepal is 26,494,504 of which 57.4 percent female are literate in comparisons to 75.1 percent of male (CBS, 2011). Educated women have higher status in the society and family size become smaller as the education level of mother rises. Indeed, women's education is low in Nepal and the lowest in SAARC (World Bank, 2004).

Nepal ratified (CEDAW in 1991) and the interim constitution of Nepal 2007 ensures equal rights to all citizens and recognizes women rights as fundamental rights. It is also mentioned in the constitution that a minimum participation of 33 percent women in mandatory at the parliament. Here are a lot of NGOs and INGOs working for uplifting women. Some of the organizations are UN Agencies, *Maiti Nepal*, CARE Nepal and planet Infants Nepal. In Nepal, women hold the triple responsibility of reproduction, production and community work (Moser, 1993).

The HDI rank of Nepal on 2017 was 149 with the index value of 0.574. The ranking of the country in gender equality index in 2017 was 118 with index value of 0.480. Nepal has a GII value of 0.480 ranking in 118 out of 160 countries in the 2017 Index. In Nepal 29.6 percent parliamentary seats are held by women and 27.3 percent of adult women have reached at least a secondary level of education compared to 43 percent of their male counter parts. For every 100,000 live birth 258 women die from pregnancy related causes and the adolescent birth rate is 60.5 percent births per 1,000women of ages 15-19. Female participation in the labour market is 82.7 percent compared to 85.9 for men.

Nepal is a country of great geographic, cultural, ethnic, religious diversity. Across the diversity, the majority and communities in Nepal are patriarchal. A women's life is strongly influenced by her father, husband and son. Such patriarchal practices are further reinforced by the legal system. Marriage has a great important in women's life. The event of marriage determines the way of her life. The early marriage generally depreciates the women's life. A women's power to accept or reject marriage partner is evidently an Index of the degree of freedom she exercise in the management of her own life and thus also of her status.

According to Acharya (2008), even the social and political leaders have not yet free themselves from male dominant thought. Although Local Self-Governance Act (SLGA), 1999 has provision of 20 percent and 30 percent women representation in

local self-governance and all types of users groups, district and local level politicians and community leaders. She further says that the provision for committees and representations in committees under VDC/DDC do not ensure women's equal representation as an integral part of the system although it is ensured in the political representation VDCs/DDCs. The representation of women in various LSG institution is to low-less than 30 percent in district councils and less than 20 percent generally in LSG executive bodies which is not efficient because they dominated by man. The Constitution of Nepal, 2015 has provisioned that a daughter can get equal parental property as son if she asks, a woman can divorce her husband and get 50% of his property, a child can acquire citizenship in the name of his/her mother, in every governmental office a 20% quota for female must be preserved, and 33% of seats are preserved in parliament for women.WID approach has addressed the miseries of women to enhance their access to economic resourcesand to increase their participation in decision making. Several WID related institutions like ministry of women and Social Welfare a division in National planning commission and women Development Division in Ministry of Local Development were established during that period to make special provisions for women.

2.3 Empowerment

The term 'Empowerment' was first introduced at Nairobi, Kenya during the international women's conference in 1985 (Chandra, 2015). It has several conditions and is highly context driven. Batliwala defined empowerment as "a process through which women in general and poor women in particular tend to gain control over resources and ideologies" (Datta and Mukherjee, 2009). The World Bank defined empowerment as "the process of increasing the capacity of individuals or groups to make choice and to transform those choice in to desired actions and outcomes (Nagayya and Begum, 2012).

In the context of women and development, women empowerment should include the expansion of choice for women and increase in ability to exercise choice (Mehra, 1997). Empowerment is a process of gaining understanding of and control over one's social-political allocation/situation, skill acquisition that enables changes and working jointly in effecting change (Misra, 2005). Empowerment entails greater access to knowledge and resources, greater autonomy in decision making to enable

them to have greater ability to plan their lives or have greater control over the circumstances that influence their lives (Narayana and Lakshmi, 2011).

In the report of United Nations Population Information Network, women empowerment is defined as having five components, "women's sense of self-worth, their right to have and to determine choice, their right to have the power to control their own lives, both in and outside the home, and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally (UNFPA,1996).

For Nepalese women life is complex web of an strains obligation and sacrifices, many of which are determined from day other birth, the caste or ethnic groups in which she is born determines her position, status and freedom but group identity is just one element of status, patriarchal family structure continue to decide much of the course of a women's life, women have few options for survival other than getting named and producing male children (Dhakal and Sheikh, 1997). Women empowerment means the idea that giving womenpower over their economic, social and reproductive choice which will raise their status, development and reduced population growth. Women empowerment can be viewed as following components.

- Participation and greater control and decision making power in the home, community and society.
- Awareness building about women's situation discrimination right and opportunities as a set towards gender equality. Collective awareness building provides a sense of group identity and power of working as a group.
- Capacity building and skill development especially the ability to plan make decision organize manage and activities to deal with people and institutions in the world around them.

In economic empowerment, economic power is considered the basic source of all kind of power in society. A women is said to be economically empowered when she gain power as a result of increased access to economic resources. The means of achieving economic empowerment are increase income access to finance ability to make decision regarding the utilization money-credit. Batliwala (1994) views women's economic powerlessness deriving from a combination of following factors.

- Gender discrimination, which prevents women from acquiring the education and more remuneration skill, which could make them economically independent.
- The traditionally socially sanctioned restriction of women to low-skilled and low-paid in work.
- Women lack of access of credit.

2.4 Concept of Gender

Gender refers to the roles and responsibilities of men and women that are created in our families, our societies and our cultures. Gender is not something we are born with, and not something we have, but something we do (West and Zimmerman 1987)something we perform (Butler 1990). The concept of gender is important for social analysis, which reveals how women's subordination (or men's domination) is socially constructed. Gender analysis is the collection and analysis of sex-disaggregated information. It also comprises the division of labour (productive, reproductive, and community activities), access to and control over resources and benefits, and level of participation in decision making and power relation. Gender Equality means that women and men have equal conditions for realizing their full human rights and for contributing to, and benefiting from, economic, social, cultural and political development. Gender Equity is the process of allocating resources, programs and decision-making fairly to both males and females. The field has undergone major theoretical shifts, beginning with Women in Development (WID), shifting to Women and Development (WAD), and finally becoming the contemporary Gender and Development (GAD). The term 'women in development' was originally coined by a Washington-based network of female development professionals in the early 1970s. After the first convention on women held in Mexico in 1975, coined the term women and development (WAD), and now it is familiar with term Gender and Development (GAD).

The Global Gender Gap Index was first introduced by the World Economic Forum in 2006 as a framework for capturing the magnitude of gender-based disparities and tracking their progress over time. Global Gender Gap is determined by gender parity based on a scale from 0 (disparity) to 1 (parity) across four thematic dimensions: Economic Participation and Opportunity, Educational Attainment, Health and

Survival, and Political Empowerment (WEF, 2018). United Development Program (UNDP) has put the gender equality as 5th goal in sustainable development goal.

According to the world Economic Forum, the 2018 Global Gender Index reveals that Nepal ranks 105th with overall score of 0.671out of 149 countries. As of 2018, Nepal ranks 110th position with score of 0.608 in economic participation and opportunity; 123th with 0.926 score in educational attainment; 128th with 0.966 in health and survival; and 66th with 0.185 in political empowerment (WEF, 2018).

Nepal has patriarchal type of society having gender discrimination and has just realized the needs of women's involvement in the overall development programs and strategies (Baral, 2017). The work load of the women is much more in comparison to men and it is more pronounced in rural part of Nepal. It is reported that almost 50% time is devoted by women, 44% by men and 6% by children in household income generation (Joshi, 1988). Nepal's laws, Constitution, and Civil Code contain a number of provisions that discriminate on the basis of gender, caste, ethnicity, and religion, including the provisions that formalize the caste system.

2.5 Empirical Study

The term 'empowerment' was took its birth during 1980s, the feminist activities developed this word to address the interior status of women due to traditional and superstitious value of the society. Empowerment is the process of increasing the capacity of individual or groups to make choice and to transform those choices into desire actions and outcomes. According to Agrawal (1994) empowerment is a process of redistribution of power and defines as a process to enhance the ability of powerless (disadvantaged) individuals or groups to challenge and change in their favor existing power relationships that place them in subordinate economic, social and political position.

The mother group concept was introduced in 1975s by Prof. Mohammed Yunus of Chittagong, Bangladesh with the main objective of aiding the poor. The concept of the mother group is based on the principle "by the women, of the women and for the women'. The study of Jerinabi (2006) suggests that the prime motive of women in creating and joining a mother group is to improve their social and economic conditions. The result shows that they achieving this goal through an increase in their income from small investment like livestock rearing, farming, and cash-crops etc.

The formation of group take place through collection and assessment of valuable information regarding the income, reasonability and use of natural resources, saving, habit, skill and markets and people perception (Mikhiya, 2016). Tuckman and Jenson (2010) explained that the group formation is the process of community development in the four levels i.e forming, storming, norming, and performing. A number of researchers and studies have been made by the students and scholars of different disciplines. Most of the studies that explain about women's participation are concerned with community forest and participation of women studies (Gautam (1996), Kunwar (1998), and Shrestha(2003). These studies were not able to describe about the role of mother group to women empowerment. So, some of these literatures on women and their participation on community forestry have been reviewed and concerned with mobility factors and relations. Dhakal studied on mother group to contribute community development or empowerment in Satau village and found that more participation in he community development. When male and female were equally participated in the community development then that development was longlasting and sustainable (Dhakal, 2010).

Shrestha (2003) conducted a study on contribution by the mothers group in conservation and development programs in Ghandruk village, Kaski. According to him, a high level of participation of mother group was very effective and instrumental in making a conservation and development programs success.

Silawal-Giri (2003) in her article 'Literacy, Education and women's Empowerment' describes about women's empowerment their literacy and gender equally. In her article, she focused in providing universal primary education to participate women in all various activities

In the case study of Salle village in the eastern hill of Nepal Bajracharya (1993) highlights, among others the substantial role of gender with particular reference to women in agro- forestry system. The study showed that women made important decisions and contribute various social activities. Nepal has patriarchal type of society having gender discrimination and has just realized the needs of women's involvement in the development programs and strategies(Baral, 2017).

Budhathoki (2017) conducted a study on role of mother group to women's empowerment in *Gelu* VDC, Ramechhap district. The study showed that the MG

activities have been found helpful to the poor women in economic and social development. The capacity of women leaders to communicate with other women was seen as an important factor in helping the development of women. The different activities performed by mother group increased in level of confidence and had led them to the path of empowerment.

CHAPTER - THREE

METHODOLOGY

3.1 Rational of the Selection of the Study Area

Mahila Bikash Bahu Uddesyamother group is one of the leading and active mother groups in community development and women empowerment in Lamachaur. Several activities performed by this mother group are valued for the overall development of that location. From the establishment, this group is involved in many socio-economic activities by reducing the domestic violence as well as social discrimination. Different kinds of model works and events are completed itself and in coordination with ward and municipality which are effective and model work for the community development by empowering women in mother and shelf help groups. Therefore, this research work was carried out in this group as a representative mother group in Lamachaur of Kaski district.

This mother group is located at Lamachaur of Pokhara Metropolitan City-19 in Kaski district of Nepal. There are 35 mother groups in this ward. The total population of this ward is 11,472 (CBS, 2011). Out of this men are 5,783 and women are 5,689. The male literacy rate is 54.30% and female literacy rate is 45.69%.

3.2 Research Design

This study was carried out on the basis of descriptive and exploratory research design because the main purpose of the research was to find out the process of mother group formation, roles and relation of the group and community development works in the mother group. This research work explored changes brought by mother group in the socio-economic activities in the community development. It explored in the aspect of mobility factors, problem faced by group and relation of group to the development works. Additionally, it is focused to explore the impact of the group in the community development. The research was investigated on the women's empowerment analysis in the group.

3.3 Nature and Source of Data

During the investigation, both quantitative and qualitative data were used from the primary and secondary source of information. Quantitative data such as socioeconomic status and ethnographical and qualitative data such as changes in socioeconomic status, and women empowerment was collected through the primary information i.e. interview method. Some of the information regarding the data on group composition is collected from statute of the mother group. Secondary data and information was collected from Google and other books, empirical study documents, articles, and official websites either published or unpublished.

3.4 The Universe and Sample

The Universe of the study was all the members of the Mahila Bikash Bahu Uddesiya mother group at Lamachaur, Pokhara Metropolitan city ward number 19. Researcher selected the Mahila Bikash Bahu Uddesiya mother group. All the members of the Mahila Bikash Bahu Uddesiya mother group were studied by census method. This study consists of 84 members in the mother's group. All members were selected as to join the mother's group.

3.5 Primary Data Collection Technique

A systematic procedures and methods were used for data collection to make more precise and accuracy.

3.5.1 Observation

Observation technique was adopted in various steps in order to study various aspects of the related subject in the research area. Frequent observations of the development works, monthly meeting, and decision making process were also observed. These observations were structured and thoroughly made with help of mother group to obtain the precise and accurate facts and figures.

3.5.2 Interview Schedule

Interview schedule is another procedure under self-reporting technique of individual data collection. Being a similar background and experience, interview method technique was selected and used. In the interview the individual made to answer several question put to her related to a specific aspect in a face to face situation.

For this, I choosed the Mahila Bikas Bahu Udaeiya mother group, a structured schedule were developed and interviewed to the members. Both open and close ended questions were asked to the individualand data were collected. I prepared the questions were structured in such a way that they can provide with both quantitative and qualitative data. This interview will focus mainly role of mother groups to women empowerment, group formation and mobilities factor and relation between group and empowerment.

3.5.3 Case Study

In my study, in mother group 84 members was involved. All members are not selected for the case study. All members was not actively involved and was not taken training. After then, who involved in training and do work to income generation. So that in my study, only three members of mother group was taken during the study period and illustrated in the box. It helps to gain more information about last and present situation of women group.

3.6 Data Analysis and Presentation

All the data information were collected, tabulated and analyzed in Microsoft excel sheet to meet the research objective. The computer based analytical tools were used. Data were presented appropriately by table, pie-chart and graphs using computer software. Qualitative data were described systematically presented in the form of text.

CHAPTER – FOUR

GROUP FORMATION AND MOBILITY FACTORS

4.1 Social History of the Mother Group

According to the interview method, Mahila Bikash Bahuuddesya Aama Samuha was the self-initiated mothers group. This group was established with the help and active participation of 15 women in 2057 BS. There successful operation around the area made them interested to established group to contribute their social development. In the beginning of the group formation, there were 15 members who contributed the time and efforts for the social work. Later, the success of the operation dragged the attention of the other women made them loyal to the group and reached above 84 members in the group.

Since establishment, this mothers group has been focusing the program especially for the women right, women empowerment and social activities. It has also been launching various skillful and technical training time to time for women empowerment. Women development center brings different kinds of training and literacy classes not only for members but also for whole family. Research found that many positive changes have been occurred in lives of the women and society. Mother group has helped the women to minimize their dependency. After joining this mother group, they knew many things about women right, women empowerment, and social activities. They became aware of their situation and gained knowledge to improve their situation.

4.1.1 Objective of the Mother Group (Aama Samuha)

The objective of this Mabila Bikash Bahu Uddesya Aama Samuha was to take action against those women who trouble due to excessive drinking and gambling, to establish good society, to eradicate women violence, to protectwomen rights, to spread out awareness of their rights, and to conduct the different kinds of trainings to empower the women and to make self dependent.

4.1.2 Group Formation Process

This group was emerged with the inspiration of some people in the village. In 2057 BS, some women were gone to the place of Bhagawat Puran and Priest asked to the women for the name of mother group and registration number. But they did not answer because the mother group had not name and registration number. Immediately after they come back to their village and discussed with their social leaders in village. After the discussion with social leaders, they call assembly of people in next day. That assemblygave the name of mother group as 'Mahila Bikash Buhuudhesiya'. After few weeks by-laws (bidhan) of mother group was approved.

This mother group has their own strategy and process of work. MG-has 11 members in executive committee, the members aren't selected by election but their ability to work or literacy and popularity. The executive committee comprises of president, vice-president, secretary, treasurer and members.

Organizational Structure

Fig 4.1: Organization structure of Mahila Bikash Bahuuddhesiye Aama Samuha

Figure 1 shows that the organization of group formation of mothers group confirming themselves in the rule and regulation. It consists of various legal processes. The structure is based in the 11 members in executive committee, selected through the consensus among the members for two consecutive years. A president and secretary bear all power and guide member for the planning and development of the program. It is compulsory for member to spend time for activity of mother group such as meeting,

cultural program and sometime free labour. Members have much responsibility for the mother's group activities.

4.1.3 Rules and Regulation of the Mother Group

- All the members should participation in meeting and other activities.
- All members should be punctual.
- The members should be more than 16 years old who can help in social work for the community development.

4.1.4 Registration and Its Process

First of all members of mother group were assembled and signed by all members in their minutes and executive committee in prepared by-laws (bidhan). They also collected the recommendation letter of the then VDC chair-person of Lamachaur. Chair-person with executive members went to District Administration Office, Pokhara with the signed minutes, by-laws and recommendation letter of the then VDC of Lamachaur for legally registration. In the same year (2057 BS), Mahila Bikash Bahuuddesya Aama Samuha was registered in District Administration Office, Pokhara. The registration number is 857.

4.2 Background of the Respondents

4.2.1 Age wise Composition

In the mother group, members were divided into five age groups in a demographic study. Most of the female members were found to be belonging of 41-50 age groups. Table 4.1 shows that the distribution of respondent by age group.

Table 4.1: Age-Wise Composition of Respondents

S.N.	Age group	No. of respondent	Percent
1	21-30 years	3	3.57
2	31-40 years	20	23.81
3	41-50 years	31	36.90
4	51-60 years	20	23.81
5	Above 61 years	10	11.90
	Total	84	100

Source: Field Survey, 2019

Table 4.1 shows that the 3.57 percent of the respondent belongs to age group 21-30 years, 23.81 percent belong to the age group 31-40, 36.90 percent belongs to the age group 41-50, 23.81 percent belongs to the age group 51-60 and 11.90 percent belongs to the age group above 61. From the above table it can be found that the majority of the respondents belong to the age group of 41-50 which showed that the middle aged women's involvement was dominant than other aged members in the mother group.

4.2.2 Marital-wise Composition

Marriage Can be defined as university social institution and it makes and important turning point in one's life. In this study area marital status of responds was divided into four groups i.e. divorce, married, separated and widowed.

Table 4.2: Marital-wise Composition

S. N.	Marital Status	No. of respondent	Percent
1	Divorce	0	0
2	Married	13	86.90
3	Separated	1	1.19
4	Widowed	10	11.91
	Total	84	100

Source: Field Survey, 2019

Form the above table, the study found that the 86.90 percent of the respondents were married. It was also found that 1.19 percent respondents were separated and 11.91 percent respondents was widowed. The above table shows that most of respondents were married who involved in the mother group.

4.2.3 Caste and Ethnicity wise Composition

The population of the study area was composed of different caste and ethnic groups. According to the study, the major portion of the population of the mother group was formed by Chhetri and Bramin followed by Newar, Magar, and other caste groups.

Table 4.3: Caste and Ethnicity-wise Composition of Respondents

S. N.	Caste and ethnicity	No. of respondent	Percent
1	Bramin	21	25.00
2	Chhetri	44	52.38
3	Dalit	10	11.90
4	Newar	9	10.71
	Total	84	100

Source: Field Survey, 2019

Table shows that the 25 percent was Bramin, 52.38 percent was Chhetri, 11.90 percent was Dalit, and 10.71 percent was Newar. From the above table it can be found that the majority of respondent were Chhetri.

4.2.4 Education wise Composition

Education is the most important thing which allows each person to gain an understanding of self as well as of society and its resources. Education is significant for the empowerment of women as it affects all the dimensions of empowerment. It helps women to lead better lives as it enhances their ability to rationalize and take correct decisions and also makes them aware of their political and legal rights. Mahatma Gandi said, "Educated a man and you will have educated one person but educated a women you will have educated a whole family." Education is a not only a means of knowledge but also a step toward of self dependence.

Table 4.4: Education wise Composition of Respondents

SN.	Education level	No. of respondents	Percent
1	Illiterate	0	0.00
2	Basic literate	15	17.86
3	Primary education	30	35.71
4	Secondary	35	41.67
5	Bachelor	4	4.76
	Total	84	100.00

Source: Field Survey, 2019

From the above table, the study found that the educational status of Aama samuha wasas 0 percent members were illiterate, 17.85 percent members were basic literate,

35.71 percent members were of primary education, 41.67 percent members were of secondary, and 4.76 percent members were of bachelor level. The table shows that most of the respondents were literate which has supported in women empowerment.

4.2.5 Religion wise Composition

In the study area, various religions were found. In the mother group, Hinduism wasdominated and the major portion of the population of mother group wasfrom Hindu religion followed by Buddhist and Christian.

Table 4.5: Religion wise Composition

SN	Religion	No. of respondent	percent
1	Hindu	75	89.29
2	Buddhist	4	4.76
3	Christian	5	5.95
	Total	84	100

Source: Field Survey, 2019

From the above table, it was found that the majority of women are from Hindu consisting 89.29 percent and remaining members were Buddhist (4.76%) and Christian (5.95%).

4.2.6 Occupation wise Composition

Majority of the members were engaged in household activities and agro-based activities. Some of them were engaged in business. A few of them were involved in public and private services.

Table 4.6: Occupation wise composition

SN	Occupation	No of respondent	Percent
1	Agriculture	55	65.48
2	Business	15	17.86
3	Services	10	11.90
4	Foreign employment	0	0.00
5	Tailoring	4	4.76
	Total	84	100.00

Source: Field Survey, 2019

The table shows that the occupation of the respondent. It shows that the 65.47 percent members were involved in Agriculture, 17.85 percent were in Business, 11.90 percent involved in services, none of the percent involved in foreign employment and 4.76 percent involved in Tailoring.

4.2.7 Source of Income

From the interviewduring the study, a fund was raised from the various sources in the mother group to manage and mobilize its different activities within the group. Different NGOs, wards and women development center (WDC) was donated to conduct a mother group. According to the interview, it was found that the major sources of income were membership fee, marriage, grants, donation, etc.

The fund of the group was collected from the different regular sources like membership, *deusi-bhailo*, marriage and other ritual functions, utensil rent, interest, and other sources. The major source of income of this mother group was marriage ceremony which accounts 62.65% followed by interest on bank deposit (13.49%), *Deusi-bhailo* (11.34%), membership (5.9%), *Teej* program (3.07%), Utensil rent (3.5%), and other sources (1.04%).

Fig 4.2: Different Source of income of Aama Samuha (2074/75)

4.2.8 Frequency of Meeting

Generally, meeting of mother group takes once a month and sometimes also takes twice a month, if they required. Their meeting generally focused on the fund collection, its mobilization, and development activities. They take the meeting in their own office.

Table 4.7: Participation in Meeting

S. N.	Participation	No. of respondents	Percentage
1	Regular attendance	25	29.76
2	50% attendance	35	41.67
3	10% attendance	14	16.67
4	Non attendance	10	11.90
	Total	84	100.00

Source: Field Survey, 2019

Table 4.7 shows that 29.76 percentages of members were found in regular attendance whereas 41.67 percentage members were found in 50 percent attendance and 16.67 percent members were found in only 10 percent attendance. In the group, 11.90 percent members were not attended any days.

4.2.9 Income and investment over 15 Year

The income of the mother group over the 15 years period is increased. The increasing level of income was gradual at initial however from the 2070 BS; it was increased rapidly around doubling of its five years of period. The income of the year 2060 BS was Rs. 1, 08,513, now in 2075 BS, this income was reached to Rs. 4, 61,637.

Fig 4.3: Trend of income generation over the 15 years

Likewise, the investment of the mother group was increased simultaneously over the period of 15 years (2060-2075 BS). The starting investment of the group was Rs. 1, 04,954 and in 2075 BS, this investment was reached to Rs. 1, 91,211.

Fig 4.4: Investment trend of mother group over the period of 15 years

4.2.10 Involvement in Social Activities

After joining the mother group, all the members were involved in various social institutions and development activities. They were involved in road construction committee, drinking water supply and maintenance committee, temple management committee, school management committee, *Tole sudhar* committee, local government body, and health related institutions.

Fig 4.5: Involvement of M.B.B. mother group in social activities

4.2.11 Strength and Weakness of Mother Group

Strength and weakness was evaluated during the study through interview process. Some of the strengths and weaknesses of mother group were pointed out.

First and foremost strength of mother group was unity, they were unite and committed towards mission, vision, and goal of mother group. The working environment within the group was seen very sound. They were always positive among the members. They had belief and faith while working in the group. Proper communication, transparency, and accountability were their main strengths. All the members share their own problems and seek the solution from meeting. Adaptation in changing situation and rising awareness in the group were also strengths of mother group.

Similarly, the weaknesses were pointed out as follows:

Lack of money, lack of expertise, and lack of time were some of the constraints in the mother group. Mother group had small fund and managed accordingly. Mother group cannot starta bigger project in the community. Mother group faces with social challenges like gender inequality and cultural barrier. Other weaknesses were lack of skill and lack of education.

4.3 Mobilization Factors

Mother group was mobilized by facilitation, adoption of technology, and accepting new ideas. The members of mother group were more powerful and more confident by using new idea for action. The mother group formation was directly linked with an empowerment of members. The following factors were found as a mobilization factors in the group.

4.3.1 Leadership

Leadership is one of the important factors for the mother group mobilization for women empowerment. Leadership is the power to convince, control, commands the behavior of the person assigned with the responsibility of leading. In MG, empowerment leadership plays the vital role as a good leadership promotes unity, increase group cohesion, facilitate social change, enhance the communication among the member and expand the opportunities available for making informed decision. From the interview, members of mother group were learned about the leadership and assigned the person any particular assignment by selecting from meeting or

assembly. Chairperson, vice-chairperson, treasurer, secretary, and member were key leading positions for execution in the group. Additionally, they speak confidently with new person and keep the ideas in the meeting. They also share the ideas through the effective communication to achieve the goals and objectives of the group.

Table 4.8: Leadership after Joining Mother Group

S. N.	Leadership	No. of respondents	Percentage
	Talk of office, can address meeting		
1	and lead the group	69	82.14
2	Can do so sometimes	15	17.86
	Total	84	100.00

Source: Field Survey, 2019

Table 4.8 shows that 82.14% respondents that they were developed leadership, 17.86% respondent were somewhat unsure. The table shows that majority of the respondents had developed leadership after joining the mother group and the create awareness on issues.

4.3.2 Participation

Participation is the mobilization factor of mother group. It was directly influencedin the empowerment of members. It refers to level of involvement in mother group activities by the individual member. Participation in mother group activities bring about positive change through interaction with other members, knowledge, skill and attitudes was transmitted both consciously and unconsciously from one member to another which is the long run increases the capacity and ability of the member to perform certain task. From the interview, mother group was participated in various social activities. They were participated in infrastructural development in construction of drainage, own office, the construction of Ganesh temple. Similarly, mother group was actively participated in cultural and religion activities such as wedding, bartabandha, deusi-bhailo, etc. Women's participation in mother group had helped them to develop the ability to voice their opinion before a large group of people. Mother group members were participated to many social issues.

Table 4.9: Participation in Social Activities

S. N.	Participation	No. of respondents	Percentage
1	Actively participate in all programmes	59	70.23
2	Irregularly participated	15	17.86
3	Hardly participated	10	11.90
	Total	84	100.00

Source: Field Survey, 2019

Table 4.9 shows that 70.24 percentrespondents are actively participate in all programmes. 17.86% respondents were irregularly participate. The respondents who was actively participated in all programme were observed to have more knowledge and gained more confidence about social activities and social issues. Such as infrastructural development domestic violence health, sanitation, nutrition, alcoholism etc.

4.3.3 Communication

Communication was the mobilization factor of mother group for the empowerment because it was one of the major factors of sharing, discussing, analyzing, evaluating actions and inactions. Communication was a process of passing information, ideas from one person to another person through a medium. It was found that the mother group members communicate each other to share an idea, knowledge, women's right, child right, nutrition, education, etc. After joining the mother group, they were able to share their problems to each other through means of communication. Mother group members said that effective communication is the power for the group empowerment to enhance the capacity and to increase the ability of group members confidently in speaking and writing, to encourage in decision making, and to link other mother groups. Interpersonal relationships were found to be improved through communicative interaction.

Table 4.10: Use Communication of Respondent

S. N.	Communication	No. of respondents	Percentage
1	Internet	40	47.62
2	Watching Television	20	23.81
3	Listening Radio	11	13.10
4	Reading Newspaper	13	15.47
	Total	84	100.00

Source: Field Survey, 2019

Table 4.10 shows that 47.62 percent respondent were use internet. Similarly, 23.81 percent respondents were watching television, 13.10 percent respondents were listening radio and 15.47 percent respondents were reading newspaper. This clearly shows that respondents are mostly use in internet and watching television. Thus the effective communication is the paper of women empowerment to enhance the capacity and increase the ability of group member confidently.

CHAPTER-FIVE

RELATIONSHIP BETWEEN MOTHER GROUP AND EMPOWERMENT

5.1 Relationship between Mother Group and Empowerment

Relationship between mother group and empowerment wasan important to solve their problems in the mother group. It was found that members of the mother group enjoy with freedom to choose how they want to attain their empowerment. At an individual level contacts that was obtained from these groups interactions was important in pursuing economic resources. At a groups level the collective bargaining obtained enables women to form beneficial relationships with other organizations such as banks, NGO's and government. This study was tried to explore the perceptions of women regarding their empowerment in various indicators. There were marked positive improvementswere observed in all the indicators after joining the mother group than they were before. During the study, the discussion was carried out in the following points.

5.1.1 Freedom of Mobility

Regarding the freedom of mobility, women were depended on their family members for outdoor activities before the joining of group but when they involved in mothers group, they had more freedom of mobility and were able to manage outdoor activities like daily household purchasing, talking children to school, and involvement in social activities, etc. Group members were able to go to bank, hospital, other desired places, etc. As mentioned by the mother group members, previously, when I go to my relative's house, my family members drop me but now a day I can travel lonely. The movement of the members in the mother group was found easy, effective, and relatively more advantageous than in before.

5.1.2 Involvement in Decision Making

During the study, mother group members shared about the involvement in decision making process. Before joining mother group, mothers were not able to participate in any decision making process like buying and expenses in any items of household and children's education. After joining the mother group, they were able to talk with their

families for family works, household activities, buying, and educating to children. They were involved in various social activities and had knowledge about decision making process. They were able to speak, share knowledge, and make decision as per need at community as well as at household level. The mother group made independent in decision making and had the courage to take it against their family members.

5.1.3 Independent in Purchasing and Expenses Capacity

The purchasing and expense capacity of the members in mother group was increased and they perceived independent in purchasing and expense capacity after joining the mother group. Women had better decision making in the families. Increased earning, economic security, and better decision making after joining mother group had improved the ability of the women to make purchase of personal uses and households activities like stationary, dresses, kitchen things. etc.

One of the member of the mother group said that previously "I had no job, no money when my children asked me to buy some things like chocolate, biscuits, etc. but when joined this mother group, I took a small loan and started small business (selling vegetable) to save small amount of money". According to her, the things were completely different and she was able to spend the money for child education, kitchen materials, food and beverage items, and other household items, etc.

5.1.4 Participation

All the members of mother group were involved in different activities and managed their outdoor activities independently. After joining the mother group, some members were able to open their account innearest banks and cooperatives for the loan application and saving with cleverly. Members of mother group participated in social activities like construction, child education, sanitation, nutrition of child etc. and also participated in social functions like wedding, *Bartabandha*, etc.

5.1.5 Economic Security

All the members of group were organized after the group formation. They saved fifty rupees money every month and purchased to own needs. The saving and lending process were become easy within the group for any function. Many members have opened own account at nearest bank. Therefore, they were able to loan against their saving in the group and used for own enterprises at local level. Such loan utilized for operation of retail shop, dairy shop, transport business, some members invested their

money in land purchasing and house building. Some members purchased ornaments for their own use. They started some business which are profitable and economically sound at local level.

This saving and earning process gave the women a life of respect and dignity among their family members which was lacking before joining group. Enterprise development was turning point for economic empowerment and increased the household economic status. This enterprise promotion had led to link to the banks and other microfinance institutions as well. Members of the group were able to purchase on their needs as per need at home. At overall, this practice had reduced the domestic violence and rural poverty.

5.1.6 Political and Legal Awareness

After joining the mother group, the level of awareness in political and legal aspect was increased. Many members of the group were involved in different political parties and none of the members were in leading role of any political party. All members have ideas of political system and most of them were participated in local election. Likewise, they have awareness on the legal system. If any domestic violence occurred at community, they raised the issues and informed to the police station and local administration. Likewise, they were well informed about their local leaders and some knowledge about the political affairs. They had aware of age of marriage, date of election; nominate candidates, and election processes. They also had able to decide to whom to vote about the voting right without any pressure.

5.1.7 Increased Level of Social Status

After joining the mother group, members of the group had increased their social status. They felt safe, dignified, and respected life among the group. Some leaders of the members were informedofficially for any occasion in the community and invited them to celebrate the auspicious events locally organized by local Government and other offices.

Caste Study 1

Sita Shrestha (Name Change) is 46 years old woman is a member of Mahila Bikas Bahuddesya Aama Samuha. She joined mother group in 2059 B.S. and is still actively involved in it. She said that after joining the mother group (MG) she has noticed a change in her social status. Earlier, no one in the village knew her but after joined the mother group (MG) everyone recognizes her. She got the training on account keeping through own mother group. She said that she could not know how to account keeping in the record book i.e. credit, debit, etc before training, but now a days, she was confident on record keeping and kept the record transparently to show the members of mothers group regarding income and expenditure. She has increased the skill and techniques on systematic record keeping. The efficiency of account keeping is improved. She said after four years of joining with mother group, she was elected and worked as a treasure in the mother group. All the members of mother group believe and love to her. Now, she is happy and self-confident in her work. She coordinates to the mother group members and supports to the members in difficult situation. In this way, mother group is empowered and established with social respect in the community.

Case Study 2

Rekha Gyawali (Name Change) a 45 years old woman is a member of Mahila Bikas Bahuuddesya Aama Samuha. She joined mother group in 2059 B.S. and is still actively involved in the group. She said that after joining the mother group (MG), she has noticed a change in her social status. Before joining the mother group, no one knew her but after joining in mother group everyone recognizes her. She said that this was possible only through mother group because she was got the training on agriculture farming and started vegetable production. In addition to this, the mother group helped to her by providing social capital which became as a platform. She produces vegetables and sells to the nearest market herself or to the retailer or whole-seller. She generates money and saves that money in nearest bank for future needs. From her earning by vegetable production and selling, she invests the money to her children, purchase the needy things, and travels if required. Today, entire village knows well and respects to her. Her lining condition is improved, income level is raised, and networking in marketing is expanded. She supports to the mother group as

volunteer if necessary. This is the model work of mother group to empower individual women by making self-reliant and independent.

Case Study 3

Sunita Gautam (Name Change) is 55 years old. Her permanent address is Pokhara Metropolitancity-19, Lamachaur. She lives in nuclear family. She is a member of Mahila Bikas Bahuuddesya Aama Samuha. She joined a mother group in 2057 B.S. and is still actively involved in this mother groups. She said that we have been able to establish the mother group with the joint effort of 15 women including myself to control the violence and domination to women. She said that she was illiterate in the past but now she is literate with the help of adult education provided by the mother group. The education she got really helped her to establish the shop. She got the support and advice from her husband to build understanding about the mother group formation. Then encouragement has been developed after she started to involve in the group activities. Now, she can raise any issues easily in front of group and family. Now, she has started a small business in the community. She can take the loan from the group whenever she felt necessary in her business. Now, she can read and write any matter due to the help of adult literacy class organized by mother group. Before joining the group, she was a finger stamp but now she makes the signature if needed that felt her very proud. At all, mother group empowered her by giving education for social respect and dignified life.

CHAPTER-SIX

SUMMARY, FINDINGS AND CONCLUSION

6.1 Summary

Mother groups are the main changing agent in the development as well as women empowerment and working actively in the rural areas of Nepal. Thus, this research work entitled "Role of Mother Group to Women's Empowerment: A Case Study of Mahila Bikash Bahuuddhesya Aama Samuha, Lamachaur-19, Kaski District"was carried out to find out the process of mother group formation, mobilization factors and the relation of mother group to the women empowerment during the fiscal year 2074/75.

For this, a study was undertaken in exploratory, descriptive and analytical away. Both primary and secondary data were utilized for this study through focus group discussion and interview.

Mother group is a single organization which is composed of 100 percent women members. Mother group is a plate form, where the mothers make the decision themselves. Mother group plays vital role for the women empowerment. Women empowerment program especially focus on the women issue, opportunities, responsibilities, value, rights in social formation.

The general objective of this study was to find out the role of mother group for women empowerment. This study was focused on the mother group formation, its mobility factors, and the relation between mother group and empowerment in Khatri dahar Lamachour-19. Mahila Bikash Bahu Uddesya Mother Group launched several programs like literacy, organization skill enhancement training, boutique training, tailoring, leadership training, etc. focusing on mothers as well as their organizational capability enhancement, productivity, efficiency, social awareness and economic upliftment which plays the vital role in their empowerment. The researcher has found various changes on mother's status and attitude after involvement in MG. MG programs changed various parameters of mothers like decision making process, skill development, economic independency, freedom of mobility, social status, political awareness, and psychological situation. MG has provided platform to all mothers for

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

Mahila Bikash Bahuuddesya Mother Group had contributed in various social development activities like construction of temple, construction of drainage, financial support for various school, help to poor people, etc. Members of mother group were involved in various social institutions like road construction committee, water supply and maintenance committee, school management committee, health related institutions, and local government bodies.

Mahila Bikash Bahuuddesya mother group is an old mother group in Kaski district composed by 84 members with different age groups, and among them 36.90 percent members were under the age of 41-50 years. Likewise, the group is made up of 25% Bramin, 52.38% Chhetri, 11.90% Dalit, and 10.71% Newar. The group was 100% literate with 41.67% members were found of secondary education. Regarding the religion, 89.29% members were from Hindu and remaining portion of population was from Buddhist and Christian. The major occupation of the group was agriculture (65.48%) followed by business, public services, foreign employment, and tailoring.

The group had its regular fund to fulfill its objectives and goals. The fund of the group was collected from the different regular sources like membership, deusi-bhailo, marriage and other ritual functions, utensil rent, interest, and other sources. The major source of income of this mother group was marriage ceremony which accounts 62.65% followed by interest on bank deposit (13.49%), *Deusi-bhailo* (11.34%), membership fee (5.9%), *Teej program* (3.07%), Utensil rent (3.5%), and other sources (1.04%).

Generally, meeting of mother group takes once a month and sometimes also takes twice a month, if they required. Their meeting generally focused on the fund collection, its mobilization and other activities. This fund was saved in bank and invested in the different activities in the community.

This mother group was involved in road construction, drinking water and maintenance, temple management, school management, tole sudhar activities, local government and other health related activities. Raising awareness, changing environment in many social activities, and involvement in the other social activities

were the main strength of this mother group. However, group had lacks the expertise in different sectors, and lack of sufficient money to invest any innovative projects.

Mother group had played in facilitation, adoption of technology, group progress, and in accepting new ideas. This mother group was clearly seen as a vital organization on leadership, participation, and communication. In the groups, the collective bargaining enabledthe women to form beneficial relationships with other organizations such as banks, NGO's and government. Lots of changes were found while group was formed. After the group formation, the members of group were able to decide independent decision making, empowered in purchasing and expensing items, increased in participation in social activities, raised legal and political awareness, and ultimately enhancedthe social status in the community.

6.2 Major Findings of the Study

- Mahila Bikash Bahuuddesya Mother Group had contributed in various social development like construction of temple, construction of drainage, financial support for various school, help in poor people etc. Members of mother group was involvement in various social institutions like road construction committee, water supply and maintenance committee, school management committee, health related institution and local government.
- J In this research Mahila Bikash Bahu Uddesya Aama Samuha was stablished in 8-11-2054 B.S.
- J It was legally registered and registration number was 85.7
- The member of that mother groups was 84.
- The strength of mother groups was unity, always positive among the members share their own problems and seek the solution from meeting found.
- The weakness of the mother groups was lack of money, lack of experience, faces with social challenge like gender inequality and cultural barrier, lack of skill of education.
- In this research, among the respondents the highest number of age group is 36.90 percent (41-50) whereas, age group (21-30) is 3.57 percent. It indicate that age group 41-50 was found major portion in the group.
- Among various cast and ethnic group 52..38 percent are Chhetri and 10.71 percent are Newar in the comparison of other cast.

- On the basis of education, among them 41.67 percent are secondary level and 4.76 percent are bachelor level.
- On the basis of religion, 89.29 percent are Hindu, 4.76 percent are Buddhist and Christians are 5.95 percent.
- In the research 65.48 percent are involved in agriculture, 17.86 percent are business, 11.90 percent are service and 4.76 percent are tailoring. This study shows that in mother groups, most of them are involved in agriculture.
- On the baris of participation status of member regular attendance are 29.76 percent are 10% attendance and 11.90 percent are non-attendance was found.
- In the meeting generally discussed on the fund collection, its mobilization, social activities. They take the meeting in their own office.
- The amounts of their found from 2074/075 was bank account 62.65 percent, interest on bank deposit 11.49 percent, Deusi-bhailo 11.34 percent, membership 5.9 percent, teej programe 3.07 percent, utensil rent 3.5 percent and other sources 1.04 percent.
- The income of mother group over 15 years in increased. The income of the year 2060 B.S. was Rs. 1,08,513, and the year 2075 B.S. was Rs. 461,637 found.
- Rs. 191, 211 was invested in business.
- The investment of the mother group was increased simultaneously over the period of 15 year (2060 B.S.-2075 B.S.). The starting investment of the group is Rs. 1,04,954 and now in 2075 B.S. 1,91,211 was reached.
- All the members were involved in various social activities like, construction, drinking water supply, tole sudhar committee, school management committee, temple management, health related institution and local government.
- Mother group was mobilized by facilitation, adoption of technology and accepting new idea. In the study, mobilization factors of the mother group was leadership. Participation and communication from the study 82.14 percent respondents had developed leadership after joining the mother group and to create awareness on issues. Similarly, respondents were actively participated in all programme and 11.90 respondents were hardly participated and 47.62 respondents were used internet and 15.47 percent respondents were used reading newspaper.

6.3 Conclusion

The group was established in 2057 B.S. legally registered and had formed as a changing agent i.e. mother group which was composed of 84 members of mother in Pokhara metropolitancity-19, Lamachaur Kaski. The group was executed by 11 members of executive committee and had practices of taking general assembly to declare the right decision in the group.

Mother group was run with different mobilization factors i.e. leadership, participation, communication which supported in facilitation, adoption of new technologies, and accepting of new ideas. In the mobilization, the factors of leadership, 82.14 percent respondents felt that they were leadership 17.86 percent respondents were somewhat unsure. The majority of the respondents had developed leadership after joining the mother groups. Amounth factors of mobilization in participation, 70.24 percent respondent were actively participated in all programmes and 11.90 respondents were hardly participate in all programme. The respondents who was actively participate in all programme were was actively participate in all programme were observed more knowledge, gained more confidence about social activities and social issues. Communication is also another factors of mobilization, communication is the another factors of mobilization in communication, most of respondents 47.62 percent was used internet and 23.81 percent. Respondents were watching television effective communication is the power of women empowerment to enhance the capacity and to increase the ability of group members confidently.

Mother group is the key instruments in women's empowerment. In the present study mother groups had played very important role in empowering women by strengthening their earning ability, self-confidence and promoting regular saving. Thus the participants had economic security easy credit accessibility better decision making in family improved family environment (relative freedom from domination) improved political and legal knowledge, increase social status in society. Thus the mother group had provided women a common platform to discuss and solve their individual and community problems.

REFERENCES

- Acharya, B. (2016). House and Land Ownership of Women in Nepal: Observations based on Census 2001 and 2011. *Journal of Population and Development Issues*, Ministry of Population and Environment, Kathmandu, Nepal, Vol. 6: 48-55.
- Acharya, M. (1978). Statistical profile of Nepalese women: A critical review of the status of women in Nepal. Centre of Economic development and Administration, Kathmandu, Nepal.
- Acharya, M. (2008). Efforts at promotion of women in Nepal: Committed to social democracy. Friedrich-Ebert Stiftung (FES) Nepal.
- Austin, G.A. (2013). Nursing students and Tuckman's theory: building community using cohort development. *PhD dissertation*. University of Central Florida.
- Baral, B. (2017). Gender development perspective: A contemporary review in global and Nepalese context. *The Geographical Journal of Nepal*, Central Department of Geography, Tribhuvan University, Kathmandu, Nepal, Vol. 10: 141-152.
- Batliwala, S. (1991/1994). Women's Empowerment in south "Asia concept" and practices. Delhi FAO/FFHC.
- Best, S. and Kellner, D. (1991). Postmodern Theory: Critical Interrogations. New York: Guilford Press.
- Bhattachan, K.B (2002). Traditional Voluntary Organizations in Nepal. In Vinod K. Shrestha et al. (eds.), *Volunteerism in Nepal.* NPC/NDVS, Kathmandu, Pp. 27-34.
- Britain, Marxist Student Federation (2019). *Marxism and feminism in the student movement in defence of maxism*.
- Budhathoki, S. (2017). Role of mother group to women empowerment: A Case Study of Gelu VDC, Ramechhap District.MA, Rural and Development Department. Tribhuvan Universit.
- Butler, J. (1990). Gender Trouble: Feminism and the Subversion of Identity. New York and London: Routledge.

- CBS, (2011). National population and housing census. Central Bureau of Statistic, Government Nepal, Thapathali, Kathmandu.
- Chandra, R. R. (2015). Women Empowerment and Self-Help Groups: An Analytical View: Voice of Intellectual Man 5(1): 65-75.
- Datta, S.R. and Mukherjee, S. R. (2009). Women in the Changing World: Global Experiences and Challenges, Kolkatta: Levant Books.
- Devis, K.E. (2004). Technology dissemination among small scale farmers in Meru Central District of Kenya: Impact of group participation. Unpublished PhD Thesis. University of Florida.
- Dhakal, M. (2010). *Mother group to contribute community development or empowerment in Satau village*, MA. thesis, Sociology/Anthropology Department, Prithvi Narayan Campus, Pokhara.
- Gurung, M. (2004). *Women and development in the third world*. Kathmandu: WWF Nepal Programme Office.
- Jerinabi, U. (2006). Micro credit management by women's self-help groups. New Delhi: Discovery Publishing House.
- Joshi, C. (1988). *Planning for women's Programs*. New Delhi: Orient Longman.
- Kabeer, N. (1999). Resources, agency and achievement: Reflections on the measurement of women's empowerment. *Development and Change30*: 435-464.
- Lerner, G. (1993). *The creation of feminist consciousness*. New York: Oxford University Press.
- Lindsey, L.L (2010). Gender roles: A sociological perspective person, Education. Inc.
- Mahato, S. N., Bajracharya, S. L. (2009). Can Goat be a Vehicle in a Pathway out of Proverty? *Tropical and Subtropical Agro-Ecosystems*, 11: 13-16.
- Mehra, R. (1997). Women Empowerment and Economic Development, American Academy of Political and Social Science, 554:136-149.
- Moser, C.O. (1993). Gender planning and development: Theory, practice, and training. London: Routledge.

- Mukhiya, R. (2016). Womens' empowerment through shelf help groups in Sikkim: A sociological study. *M. Phil. dissertation*. Sikkim University. 87p.
- Nagayya, D. & Begum, S.S. (2012). Women entrepreneurship and small enterprises in *India*. New Delhi: New Century Publications.
- Narayan, E.A and E.V. Lakshmi (2011). *Women development in India*. New Delhi: Regal Publications.
- Rao, M.A. (2014). An overview of Indian higher education: strategies for women empowerment', in Nagaraju Battu (eds.), *Empowerment of Women in India New Strategies*. New Delhi: Legal Publication.
- Samah, A. A., Hamsan, H. H.&Ndaeji, M. N.(2013). Measuring rural women empowerment through participation in women shelf-help group in Nigeria-An empirical analysis. *Journal of American Science*, 9(8): 1-9.
- Sen, A. (1999). Development as freedom. New York: First Anchor Books Edition.
- Sharma, J. (1997). Evolution of traditional/indigenous institutions and their relevance in development co-operation. Kathmandu: Institute for integrated Development Studies.
- Shrestha, L. (2003). Contribution by the mother group in conservation and development programs in Ghandruk Village, Kaski. (Unpublished master's diss.). Department of Sociology/Anthropology, Prithivi Narayan Campus, Tribhuvan University.
- Silwal, Giri (2003). Literacy, Education and Women's Empowerment. Vol. XVIII.
- Singh, A. K. (2007). Final Report 'Functioning and performance of Swashakti and Swayamsidha Projects in India', Uttar Pradesh:Solidarity of Nation Society.
- Tuckman, B.W. (1965). Developmental sequence in small groups. *Psychological Bulletin*, 63, 384-399.
- Tuckman, B.W. and Jensen, A.C. (2010). Stages of small group development revisited. *A Research and Application Journal*, 10, 43-48.
- UNDP (1975). Human Development Report. United Nations Development Program, New York, Oxford University Press.

- UNDP (2017). Human Development Index (HDI). *United Nations Development Program*, New York: Oxford University Press.
- UNDP (2018). Human development report. United Nepal Development Program.
- UNFPA (1996). *Guidelines on women's empowerment*. New York: United Nations Population Information Network (POPIN).
- W.E.F. (2018). The global gender gap report, *World Economic Forum*, Geneva, Switzerland.
- Wangwe. S. (2004). *Innovation in rural finance in Tanzania*. Third Annual Conference on Microfinance 15th to 17th March 2004 (PP.1-18). Arusha.
- West, C. and Zimmerman, D. (1987). Doing Gender. Gender and Society, 1:125-151.
- Wheelan, S. A. (2005). *Group process-A development perspective*. (2nd ed.). Boston: Pearson Education. Inc.
- World Bank, (2004). *World Development Indicators*. Washington, D.C. [http://devdata.worldbank.org/dataonline/].
- Yunus, M. (1998). Banker to the poor. *Public Affairs*, Dhaka; The University Press Limited.

APPENDIX 1

Questionnaire

Interview Schedule

General information
Name of the group:
Name of Respondent:
Address:
3. When did your group was formed (Establishment date)?
4. How did your group was formed (group formation process)?
5. Is it legally registered? If so what is the registration number?
6. How many members are in your group?
7. When did you become a member of this group?
8. Why you become a member? Can you tell the reasons?
9. Can you give a brief introduction about your mother group?
10. Did you involved in the group formation process? If so, how it formed and what types of difficulties were faced while forming a group?
11. What types of support are you getting from your group?
12. Can you say what kinds of factors are involved in the group mobilization?
13.Can you describe the strengths and weakness of the group?
14. What is the composition of your group?
a. Age wise composition:

SN	Age group	No. of respondents	Percentage
1	Below 30 years		
2	31-40 years		
3	41-50 years		
4	51-60 years		
5	above 61 years		

1	$\boldsymbol{\alpha}$	1	.1	• • ,	•	• , •
h	('acte	and	ethi	n101fW	WILCH	composition
υ.	Casic	and	Cun	IIICIL Y	WISC	composition:

SN	Caste and	No. of respondents	Percentage
	ethnicity		
1	Bramin		
2	Chhetri		
3	Newar		
4	Magar		
5	Thakali		
6	Dalit		
7	Others		

c. Education wise composition:

SN	Education level	No. of respondents	Percentage
1	Illiterate		
2	Basic literate		
3	Primary education		
4	Secondary		
5	Bachelor		
6	Master		

d. Religion wise composition:

SN	Religion	No. of respondents	Percentage
1	Hindu		
2	Buddhist		
3	Christian		
4	Muslim		
5	Other		

e. Occupation wise composition:

SN	Religion	No. of respondents	Percentage
1	Agriculture		
2	Business		
3	Services		
4	foreign employment		
5	other		

15. Dou you have monthly meeting? What is the participation status of members?

SN	Participation	No. of respondents	Percentage
1	Regular attendee		
2	50% attendee		
3	10% attendee		
4	Non attendee		
5			

- 16. What types of agendas are discussed in your meeting?
- 17. Do you save money every month? If yes what is your current amount?

SN	Fund saving	No. of respondents	Percentage
1	amount in bank		
2	amount in loan		
3	Amount in withheld		

- 18. What is your saving process?
- 19. What is the source so income in your group?

SN	Source of income	No. of respondents	Percentage
1	membership		
2	monthly saving		
3	Punishment		
4	Social function (marriage,		
	welcome)		
5	grants (Anudan)		
6	donation (Chanda)		
7	others		

20. What the income level in 20 years

SN	Year	Amount (NRs.)	Remarks
1	2060		
2	2065		
3	2070		
4	2075		

- 21. How much amount is invested in what types of headings?
- a. business b. building c. foreign employment d. land purchasing e. other
- 22. Investment in the 20 years

SN	Year	Amount (NRs.)	Remarks
1	2060		
2	2065		
3	2070		
4	2075		

23.	What are	the	social	activities	vour	group	performed?
	i i liat al c		Social	activities	, , ,	51000	periorinea.

SN	Name of the social functions	
1		
2		
3		
4		

24. What are the mobilization factors?

SN	Name of the mobilization factors	
1		
2		
3		
4		

25. What changes you have seen before and after group formation?

SN	Indicators of changes	Before group formation	After group formation
1	Freedom of mobility		
2	Involvement in decision		
	making		
3	Independent in purchasing		
	capacity		
4	Independent in expense		
	capacity		
5	Participation in outdoor		
	activities		
6	Economic security		
7	Political and legal		
	awareness		
8	Leadership quality		
9	Increased level of social		
	status		
10	Work load (gender		
	perspective)		

26. What are the problems faced by your groups?

SN	Types of problems	
1		
2		
3		
4		
5		
6		

'Thank You for Your Co-operation'