

## UNIT ONE

### INTRODUCTION

#### 1.1 Background:

Social development history reflects that human society spent a long period in hunting and gathering stage as foragers and also in unsystematic and fragile lifestyle where they solely depended on natural resources. In the process of social development, after stepping into the agrarian society family, kinship institutions were gradually introduced and began practicing Production and consumption went through the system of exchanging gift and reciprocal gift.

In the context of Nepal too after the establishment of democracy in 2007 B.S and particularly since the planned development in 2013 B.S. the development planners and programmers were directly or indirectly directed towards the socioeconomic betterment of people.

Pragmatic development is the progressive transformation of the society and it should be inclusive (means both men and women, Dalit, people from marginalized group should be taken together and due attention must be paid) equitable and sustainable .Development couldn't embrace the deteriorating status of women in the globe especially the developing countries like Nepal. So during the end of 60s and early 70s, women researchers in different parts of the world started pointing to the disregard of women in development planning .In 1970s decade, the theoretical concept of basic needs fulfillment and poverty alleviation were forwarded in the global development context. In those theoretical concept women's involvement in decision making was felt essential. In the process of making issues visible, 1975 was announced as "women year 1975" and also 1975-85 UN women decade. In Nepal women service

coordination committee was formed. To address gender issues, in different development plans and sectors, Ministries, women division and unit were established. Like wise women Development Department was formed in 1987 AD. Various women related organizations and pressure groups were set up. The constitution of Nepal 1990 was more or less in favor of women but there, too, exist some inequality and discrimination. Women compose 50.03% of total population and contribute 60.5% of agriculture work but they have only 10.83% and 5.51% of land and house ownership respectively (CBS, 2001). Women are responsible for the care of domestic animals and other household works. However, the tasks of women are not recognized as full jobs and therefore are under valued.

The status of women is an important factor affecting the socio-economic development of a country. Socio-economic development can not sustain and has positive impact for the concerned country if women who constitute more than 50% of the total population have a subordinate position in various aspects closely related to human development. The status of women is inferior to men and their skill and capacity; expertise is remaining unutilized or underutilized.

The United Nations has advocated the status of women in the context of their access to knowledge, economic resources and political power as well as their personal autonomy in the process of decision making. When Nepalese women's status is analyzed in this light the picture is obviously not hopeful and encouraging. In Nepal, Women can play important and crucial role in economic development and social activities in every walk of her life but her living status is very poor and miserable in most of the families. They are in deprived section in the rural population. Their situation is characterized by being overloaded with work, but still not dully recognized for their labor contribution. They lack access to resources and services and have virtually no control over there own earning

and access due to which women have poor status, which is only secondary to that of men.

Women's empowerment is the process of generating and building capabilities of women to exercise control over one's own life. It is understood to mean the ability of women to make choices to improve their well being and that of their families and communities. According to a survey undertaken by the USAID-Nepal in 1996, women's empowerment as defined by rural Nepali women is a complex set of conditions; being knowledgeable, skilled and confident; having the ability and willingness to share time and skills; and able to speak in public, earn money and generally be able to stand on one's own feet. In the development sectors empowerment of women is more pronounced as it is the key that opens the door of the development of women's social, cultural, economic and political development leading to the development and sustainable growth of the nation.

Women have not become empowered to participate in this social and economic development in a full-fledged manner as they are excluded from the development process. The deep-rooted gender/ stereotyping in the socialization pattern and role models has consistently inhibited women from coming out of their traditional taboos.

Recognition of the need to improve the status of women and to promote their potential roles in development is no longer seen only as an issue of human rights and social justice. While the pursuit of gender equity remains strongly embedded within the framework of fundamental human rights and gender justice, investments in women now also are recognized as crucial to achieving sustainable development. Economic analysis recognizes that low level of education and literacy, poor health and nutritional status, and limited access to resources not only depress women's quality of life, but also limit productivity and hinder economic efficiency and growth. Hence, promoting and improving the status of women need to be pursued, for reasons of equity and social justice and

also it makes economic sense and is good development practice. Policy on Gender and development (WB, 1999/2000)

Empowered women take more active roles in the house and community. When women take active role in the household and community decision making, their families will be better equipped to confront the challenges of poverty, improve family health and wellbeing and increase household income.

Self-help promotion at the local level is now widely recognized as a key strategy for poverty alleviation, empower rural poor, and overall rural development. The organization of women and its institutional development is one of the important aspects for empowerment process. When women are organized into the group they can put their collective strength to undertake development activities and they are able to work as a presser group to protect their interest. Keeping in this line Support Activities for Poor Producers of Nepal (SAPPROS) has been implementing institutional development at the grassroots level in Bajura district through funding support of DANIDA 2000. Empowerment of women is one of the guiding principles of the organization. Therefore, the organization has encouraged the women to organize into groups and initiate saving and credit program for income generating activities and community development activities. Lots of activities have been carried out to create and increase the awareness level of women.

## 1.2 Statement of the problem:

Women's empowerment itself is a challenges job in male dominant social structure. In the past, the development effort could not integrate the women into development process. It was because of the design of the Program and was not suitable to women's interest. Therefore, they are generally excluded from the main stream of the development process. If the women are neglected, then how human development is possible? How the development will sustain without

involving women in different development activities? Though the Government and non-government sectors have realized that without women, development is not possible still the output is diminutive. Now the time has come for GOs, NGOs & private organization to create sound environment for equal participation of men and women and provide them equal opportunities to contribute for the betterment.

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The institution/organization or group effort is effective means to achieve the state of empowerment of deprived section of the society particularly the women. The institution should be developed and people (who are the beneficiaries of the Program) should be empowered otherwise, development will not sustain. There are many examples that the development efforts have been failed in the past due to no consideration on this aspect. Once women are organized into groups they can exploit lot of economic opportunities and put collective strength for social development. Institutional development and women's empowerment is one of the guiding principles of SAPPROS-Nepal. SAPPROS has introduced saving and credit activities through organizing groups. The group members have to save a certain amount regularly as per their decision. As the passes of the time the

funds was also grew more. The members fulfilled their immediate needs for credit from their self generated fund. The group credit facilities have been significantly improved. Still that was not enough to fulfill their credit needs. Prior to the SAPPROS intervention, they have to depend upon the private moneylenders or merchant with charging high interest rate. The fund has been investing in various income generating activities.

Nepal is a male dominate kingdom heavy influenced by religion. A large number of women do not have access to basic needs and fundamental human rights. Moreover the socio-economic status of women who cover more than half of the sky is appalling. The fruits of development are not distributed equitably and justly. The social, economic educational, political and socio-cultural condition of women is declining especially in the rural areas which occupy more than 80% of the geography (NPC, various five year plans). Women's empowerment is the process of generating and building capabilities of women to exercise to control over one's own life. It is generating understood to mean the ability of women to make choices to improve their well being and that of their families and communities. According to a survey undertaken by the USAID-Nepal, women's empowerment as defined by rural Nepali women is a complex set of conditions; being knowledge, skilled and confident; having the ability and willingness to share time and skills; and able to speak in public, earn money and generally be able to stand your own feet. In the development sectors empowerment of the women are more pronounce as it is the key that opens the door of the development of women's social, cultural, economic and political development leading to the development and sustainable growth of the nation.

Even in the so called urban and semi-urban area some limited and clever women hold the power and are benefited in the name of poor, back-warded and powerlessness. The government, NGO/INGOs and other developmental agencies have poured huge amount of money to uplift the status of women who have

been suffering from disease, hunger, poverty and inspiring picture has been seen. In every walk of life women have to experience discrimination on the ground of gender roles and responsibilities.

In Asia, women provide 50 to 90 % of the labor force for cultivation and other household works. However, the tasks of women are often not recognized as full job and therefore under valued. Women often denied access to land and other important resources as well as services such as agricultural extension and credit (FAO, 1999).

In Nepal, women constitute nearby 50 percent of the total population and they are in deprived section in the rural population. The situation is characterized by being overloaded with work but their wages is not recognized for their labor contribution (U.N. Publication, 1987)

In Bajura district, women have double load as they are involving in inside and outside work. They have lack access to resources and services and have virtually no control over their own earning and assets (U.N. Publication, 1987). The total population of the district is 1, 14,250 out of them 57,525 are females (CBS, 2001).

Pandusain VDC as the study area, the population of women is more than men. About 51% of the total population is covered by women. In that area female have to involve all household works and cure their children. Similarly, they have to go regularly in the jungle to manage firewood and other cattle fodder and also they have to participate in field work. It was also find that they have more work at field than male. But their work is not considered as labor and they have no access with resources and have no opportunity in decision making from small to big decision. Their all work is undervalued (U.N. Publication, 1987)

Therefore, the present studies focus on the following activities:

1. What are the social changes, and economic benefit to the women due to members in the group?
2. What are the social reforms? How is the institutional development process, whether the groups are coming up with institutionalize or not?
3. How the saving and credit function is going on?
4. How effectively the resources are utilized by the women group?
5. How effectively their participation in the community development activities?

Thus statements of the problems were recognized as follows:

1. The social status of women in the region is very miserable
2. There is no prime role of female in income generating activities
3. Access of women in other occupations apart from income generation is minimum
4. Education of female is miserable
5. Decision making opportunity goes mainly to male
6. No access of female on all types household facility
7. No gender balance in each and every aspect

### 1.3 Objectives of the study:

- ④ To find out the change in socio-economic status of women in saving and credit groups.
- ④ To assess the empowerment of women and their institutional development
- ④ To examine the interrelationship, interaction and impact among and within groups and participation in resources mobilization.
- ④ To access institutional development by using institutional development indicators.

### 1.4 Development indicators:



- ④ Participation: Success or failure of any organization depends also on active or passive participation by all members. The concept of participation is very broad indeed but for the purpose of study two indicators, namely- Attendance in the meeting and Decision making approach in the meeting.
- ④ Attendance in the meeting: The quality of decisions and its acceptability largely depend on attendance of eligible members in the meetings.
- ④ Decision making approach in the meeting: It is believed that if group members make decision by collective agreement or by an overwhelming majority or by simple majority or by few members or by a single member it tells volume about the level of participation, leadership, and the nature of group meeting.
- ④ Leadership: Leadership by the group leader: Leadership is another important indicator of institutional development. Capable leadership by the group leaders contributes in achieving the set goals of the self-help organizations.
- ④ Resource mobilization: Resource mobilization is an essential element of institutional development of self-help groups. Without this it would be difficult to imagine promotion of self-help/ self-reliance and sustainability of such group/ organization. The following indicators were thought to be significant to reflect the level of resource mobilization by self-help groups.
- ④ Regular group saving: The compulsory group saving is important for the institutional development of self-help groups. The regular saving helps to united members into the groups. Percentage of members actually depositing their monthly group saving is an important aspects to look at. If all members do so, it indicates the well being of the group as well as of the institution. If some members have problems in doing so, it obviously indicates that the group members are facing one or another kind of

- problems that may have negative effect in the well functioning of the group.
- ④ Saving mobilization: The level of savings mobilization indicates the maturity of the group and the institution. This is one of the very good indicators to understand whether the groups are really heading towards self-reliance.
  - ④ Loan default: There is no doubt that productive use of loans as reflected by timely repayment is very crucial in all related self-help groups. Even a single loan defaulter may damage the functioning of the group and ultimately the very institution itself. Loan default, however, is taken as one of the key indicators of institutional development of self-help groups
  - ④ Profit from the loan taken: Whether group members are making any profit from income generating activities in which they have invested their loan money is another good indicator to understand the institutional development of self-help groups. If they are not making profits, it can be assumed that it might affect their participation in the group activities.
  - ④ Communication: Communication among members about important matters of common concern is important for the success of the collective activities. If all members do not get necessary information from various sources in time or if some members control or monopolies certain information, the group can not function well. In such a situation either some members get exploited or some conflict may generate in future making a group dysfunctional.
  - ④ Execution of decision making: The group takes several decisions during their regular monthly meetings. Such decisions are made on investment, overdue, collection, saving, economic and community development activities etc. If all decisions are executed on time it indicates that all decisions are very good and it never, then it indicates bad decisions.

- ④ Management: Management is one of the key dimensions of institutional development.
- ④ Day to day office management: It is one of the important indicators of management of any organization for smooth functioning and keeps the group healthy.
- ④ Accounts and record keeping: It is indeed one of the important daily activities of all credit and saving related organization. Up to date accounts and records help the group not only to build trust on the group but also to make good decisions about loans, repayment, saving collection and mobilization and other activities more efficiently. Practices related to accounts and record keeping is one of the important indicators of the performance of management in such organizations.
- ④ Dependency on motivator: The management capability is reflected from their level of dependency with their motivators/community. If the groups are functioning very well; this is a very good indication for institutional development.
- ④ Linkage establishment: This is one of the indicators to assess the institutional development. If they have linkage with more service delivery organizations like agriculture office, livestock office etc. they can satisfy their developmental needs more easily. A single institution may not satisfy the needs of the rural people. Similarly, the claim making capacity of local people will also be enhanced.
- ④ Human Development: Human development is an important dimension of institutional development of self-help groups. This is the best reflected from the following two indicators:
- ④ Training received by the members: Self- reliance, sustainability, participation, leadership and innovate cannot be expected if the members are not given required training.

- ④ Social reforms: The restriction on alcoholism, gambling and unnecessary expenses will create a sound environment to prosper the economic and social development, which leads to empowerment.
- ④ Group cohesion: Group cohesion is one of key indicators to assess the organization development. Group cohesion shows the group unity, which is extremely important for collective strength to performance, the group activities.

### 1.5 Importance of the study:

The world has already entered into the 21<sup>st</sup> century and many miracles of science and technology have achieved and people are still stretching their arms beyond it on the one hand. On the contrary of this vast majority of people of Africa, Latin America and South Asia are suffering from diseases, hunger, malnutrition and poverty. They are not able to cope with the pace of development and change. In our country and particularly in the rural and urban slum areas, women are living a very difficult and miserable life due to the traditional roles and responsibilities assigned by the society and culture, lack of education and civic awareness and also the absence of helping hands. In the absence of adjustment of traditional skills with modern technology, they are gradually losing their profession as a result they are being deprived of bread. They just follow what their parents, grandparents did and have no other options apart from cursing their fate; Oh this is my luck.

Lacking expected reforms in traditional social views, reform in gender discrimination legal structure, inability of government in investing in some social sectors that are directly related to women, unfair competition brought by the globalization and of women access in their utilization, low access to economic resources and opportunity we have been experienced gender discrimination in

our country. Every country has made progress in developing women's capabilities, but women and men still live in an unequal world 91.22% of women live in rural area economically active 92.73% of women depend on agriculture to tackle this problem.

The rural development Program is not completed and not sustainable with out sufficient participation of women in the community. Women should be empowered in term of social, economic and various fields. Effective participation, decision-making capability and increase access to resources is the important aspect to ensure empowerment. Institutional development is an effective means to achieve empowerment. SAPPROS/Nepal has been implementing institutional development at the grassroots level for poverty alleviation.

This study has the following importance

1. To fulfill the partial need to pursue M.A degree in sociology
2. To access the effectiveness of the Program to empower the rural women. An efficient institution is means for achieving empowerment.
3. To assess the effectiveness of the groups whether the groups are running efficiently or not? To assess the effectiveness of SAPPROS Program in term of social and economic development. The findings and suggestions will be helpful for all the community workers and concerning authorities working with the local community based organizations to alleviate the devastating poverty situation in Nepal.
4. The findings and suggestions will the valuable feedback to SAPPROS for further improvement.
5. It is equally helpful to the national planner and policy makers in the field of poverty alleviation.
6. It will be useful to create awareness and raise voice of the people reside this area and also to attract the attention of the concerned authorities to uplift the socio-economic status of the target women.

## 1.6 Limitation of the study:

This study is an academic research conducted in the partial fulfillment of the requirement of the master degree of arts in sociology. So a student having not experience in research work, may itself is a constraint for a wider understanding of the problem. Time and money were the other variables to cause constraints and limitation to the researcher to carry out his research in depth. The study was concentrated in Pandusain VDC of Bajura district. This study was limited only on five groups and most of the respondents represent women. While conducting the research, some of the respondents were hesitated to express their actual views and opinions. On the other hand, some of them were quite optimistic that they directly or indirectly will be benefited because of their extreme poverty and vulnerability after the completion of this study even though they were clearly informed that it was purely academic study. Moreover, the research was dealing with few aspects of gender roles and responsibilities.

Finally, the finding of the study might not be expected equally applicable forever because of the changeable norms, values and practices of our social and cultural life which has great influence and it may not be able to represent the Nepalese collector women all over the country.

## 1.7 Selection of the study area and its justification:

Pandusain VDC is selected for the study. The VDC lies at the mid part of the district. The socio-economic situation of the VDC is very poor though it is very close to Kolti Bazaar, the airport facility of the district. It has no access with the motorable road. SAPPROS has formed sixteen groups, Most of them are mixed groups and only one is female group. The groups are as follows: Shrijanshil saving and credit, Akata saving and credit, Kalika saving and credit, Dhaulapuri

saving and credit, Saraswati saving and credit, Janchetana saving and credit, Janjoti saving and credit, Krishidev saving and credit, Mastadev saving and credit, Youba Jagarana saving and credit and Pragatishil saving and credit group, Khapar saving and credit, Mimang Thimpu saving and credit, Ghatal saving and credit, Paropkar saving and credit groups and Setipaneri S and C group Out of 16 groups, at least three years matured groups have been selected for the study. Similarly five groups were selected out of fifteen groups, which are as follows: Shrijanshil saving and credit, Kalika saving and credit group, Krishidev saving and credit group, Pragatishil saving and credit group, and Mimang Thimpu saving and credit group.

The justification behind the selection of the study area is given below:

- ④ SAPPROS-Nepal Program is conducting at the VDC so the comparison of female before and after lurching of the project can be seen.
- ④ The socioeconomic situation of the VDC is very poor
- ④ The VDC is in priority of Nepal government as model VDC of the district

## 1.8 Hypothesis of the study:

The study area is Pandusain VDC of Bajura district. Total sixteen groups have formed. The groups were formed in the technical and financial support of SAPPROS-Nepal, a national NGO. The groups are well functional with perfect participation of members. The self generated fund mobilized in different income generating activities. Such as vegetable production, livestock development, trade shop etc. It is believed that group members make decision by collective agreement. Capable leadership by the group leaders contributes in achieving the goal of the organization. Communication among members about important matters of common concern is important and all members do get necessary information from various sources.

It is believed that, by organizing within the group, the social and economic status of the participants improves in some extent and the level is gradually increasing.

## 1.9 Organization of the study:

This study is presented into the following six units and the report has been prepared as follows:

### Unit- 1 Introduction

In this section, background, research problem, objectives, importance, limitation and selection of the study area with justifications are included.

### Unit -2 Literature Review

The review of literature and SAPPROS Program is presented in chapter second

### Unit -3 Research Methodology

In this unit, research pattern, selection of study area, selection of the respondent, universality and sample selection, method of data collection analysis and interpretation of data are included.

### Unit-4 General Introduction of the study area

Bajura district lies in Far western region of Nepal, a small and beautiful mountainous country having diversity in geography and also in bio-diversity. Pandusain research area is one of the 27 VDCs. The total population of the VDC according to CBS, 2001 is 4,074. Out of them women constitute 2,041. Male primarily depend on daily wages and Female on household works. Few of them in governmental and other jobs and this study tries to picturizes the study area on then basis of geographical area, natural resources, ethnological description,



developmental infrastructure, climate, occupation, religion/culture, possibilities on economic development and demographic composition.

## Unit -5 Data analysis and presentation

In this chapter, the socio-economic characteristics of the respondents like; caste/ethnic composition, marital status ,education religion, family structure, size of family, involvement in decision making, spend earning, and ownership, housing facilities, family income and expenditure, types of houses, family headship, intra and/or intercommunity relationship and self perception on the occupation are presented in table, bar diagram, pie chart, etc in order to expect them easily and more comprehensibly.

## Unit- 6 Summary, Conclusion and Recommendation

This unit comprises the overall summary, conclusion and the recommendation after this study.

### 1.10 Conceptual framework:

Organization of “poor” people into small groups and conducting various activities through group is one of the fundamental approaches of the rural development process. In such development process, development agencies have a role of backstopping these organizations at the grassroots level. In the social mobilization process, the development agencies should focus on empowerment of the people for self-reliant development rather than welfare approach (development of dependence syndrome). By this the development can be sustainable.

As a strategy, the process of empowerment may start with any of the multiple approaches such as income generation, awareness raising, adult education family planning, health clinic etc, provide the ultimate goal of freedom from all kinds of oppression, is clear and a path to reach this goal is charted out. The end product of empowerment is the development of a personality, which is self confident, which understands the processes of social interaction, economic resources allocation and has the power of decide, and also have enough options for choosing where to work and how one wants to live. (Acharya & Bennett, 1982)

Institutional development of women is one of the essential conditions for empowering women. Once they organized into the groups, they can build their confidence, increase the collective strength to protest their interest, increase the access to economic and social facilities. Therefore, institutional development is extremely important for sustainable development of economic and social. In other words it means to achieve the stage of empowerment of the deprived section of the society particularly the women. Keeping in this line SAPPROSS has been implementing institutional building programs at the grass root level through financial support of DANIDA. SAPPROSS has adopted a social mobilization strategy to organize and empower the poor so that they maintain a dignified status in the society, and develop to the fullest extent by developing their own self-governing organization.

Therefore, the study focused mainly on two aspects: one was to assess impact on economic and social after intervention of SAPPROSS Program and another was to assess institutional development aspects. Under economic and social aspects, the impact was assessed in terms of household income and production, whereas the institutional development of the groups has been assessed in terms of nine major traits. They are participation, leadership, resources mobilization,

communication, decision making, management, linkage establishment, human development and group cohesion.

### 1.11 Experience of the study:

As it is said "research is a systematic effort to gain new knowledge." Because of my first research, I was naturally quite excited to get started this study. Along with this it was both a challenging and demanding task to impart the theoretical knowledge to practical one. I have been observed the existing social economic, educational, cultural, and political and the. In an attempt to uncover the miseries and hardships of those women and to make public so that their suffering could be reduced, they can be empowered, educated and the overall betterment can be commenced I have chosen it. While over viewing the experience of the study, it was not quite easy and neither was it very stressful. Because of working in SAPPROS-Nepal at Bajura, it was easy to go to the site and establish relation with the respondents. The respondent's co- operated with me and they had helped men in answering the queries, taking part in an interview and attending in focus group discussion. So far I have understood the respondents tried to respond without hesitation and reservation. I also have acquainted with some experience like these women are tried of providing information to the various persons and intuitions related to different sectors. Some of them really didn't want to expose their miseries and sufferings as they very often just asked lots of questions and they only given false assurances of help. Indeed, the overall experience of the study was pleasing and full of excitement. I also got the opportunity to apply some of the sociological knowledge and while conducting my research. I am thankful to the respondents and other directly or indirectly involved individuals for their kind co-operation in relation to the study.

## UNIT TWO

### REVIEW OF LITERATURE

Since the long history women individually as well as collectively have been fighting against the patriarchal values, norms and traditions for the causes of unequal social relations in the society. During the 18<sup>th</sup> and 19<sup>th</sup> century, women in Europe and America had raised their voices against the social injustices they were subjected because of their position as women. However, prevailing historiography totally suppressed it (Miles, 1993). Until the last half of the 20<sup>th</sup> century, most of the society in the world was dominated by patriarchal ideology. The mainstreaming theories under sociology and Anthropology like; evolutionism, functionalism, conflict and other till the early 1970s were gender blind. Women uncounted gender based discrimination problems in family, community, state and everywhere. The unequal relation prevailed between male and female in economy, politics, religion and other marginalized and made invisible in the mainstream practices of sociology and anthropology. Therefore, these problems particularly male biased in sociology and anthropology began to questioned and challenged after 1960s and 1970s (Rai- 2000).

In the decade of 1960s, women's participation in formal education, employment, politics and other fields of social concern have increased significantly. Women had begun to organize and also institutionalize to fight against male dominated social system and in order to make a just and equality for women movements for their rights, equality, justice and liberation from all kinds of suppression became very powerful. So the feminist perspective in sociology and Anthropology was evolved as a feminist movement.

Status is not static rather changes with time, place and the like, women occupy different positions in the social structure as they move in life cycle phases.

Contemporary society's norms, values and also the traditions affect the mobility of people. While defining status, "The conjunction of position of a woman occupies as a worker, students, wife and mother of power and prestige attached to these positions and of the rights and duties she is expected to exercise." The term status will refer not only the conjunctions of right and duties as reflected in women's several role as mother ,wife anted daughter in-law but ales the degree of her sub-ordination at home , her education, the number of sons she has , the economical status of her family as measured by the number of utility items found in her house, her degree of participation in public life, her role in decision making in family affairs and self –perceived status at home and the community (CBS,2001).

Women have to play different roles throughout of her life and maintain her status too. According to pradhan "women have been traditionally regarded primarily as consumers, as not producers. It is not only with the advent of the ' 1970s that they have been regarded as a global resources for development and social change " .Women's limited role in the society reflects the secondary role given to them in the household nexus which forms the deep core of almost all social relationship in the societies like Nepal ( Pradhan,1979).

According to (chary, 2000) in her article," role of women in economic development", opines that women play an important role in the economic development of society. In the modern age of equity, social justice and economic equitably, it is not possible for half of the society to keep the half in slavery. Society should also view the task of rearing future generation as social responsibilities. A social concept that only women are responsible for reproduction of human being ,conception, delivery and upbringing of the child, has made it extremely difficult for women to participate in social development process as equal member of the society .

The movement of improving women's status all over the world has emphasized the role of education. It is believed that education will bring about reeducation in the inequalities between sexes and uplift women's subjected position in the society. In general, educated women have a higher status in the society and the family size becomes smaller as the education level of the mother rises. Indeed, women's education is low in Nepal and the lowest in SAARC (World Bank 2004).

Nepal one of the poorest country of the world where approximately 60% of its population live below the poverty line, half of the population is women. If the women are neglected, then how can this country develop? The Government and non-government sectors have realized in their speeches that without women development is not possible still the output is diminutive. Now the time has come for the GO, NGO& private organizations to create sound environment for equal participation of men and women and provide them equal opportunities to contribute for the betterment of the nation. (A magazine on Business management for managers, April 1999)

Women have status, which is only secondary to that of men. This perspective has been so internalized that the identity of a women is derived either from that of her father, her husband and her male children. The high ritual and other values attached to sons as against daughters, pronounced emphasis on gender-specific socialization and highly gender-segregated access to household productive resources, income and to a certain extent, household decision-making structures and public facilities, among others, are the manifestations of this disparity.(NESAC: 1998, Nepal)

A Nepalese women, after marriage, loses her identity, without the consent of her husband even a single and be absent from the house for several days, month or years or even come back with another wife. This is acceptable to society and culture. But a woman is strictly prohibited from doing all these things. She is

expected to look after children, herd the cattle, take care of cultivation, cook food and collect fuel and fodder. (Gurung, 1994)

SAARC poverty commission recommended that social mobilization is the key of poverty reduction programs. Several writers both economist and political scientists have indicated that enlightened self interest of the community is important for development of self governing institutional through mass mobilization. Amartya Sen, in his books ethics and economics, being the well being aspect while addressing the issue of distributive justice. He says that the Agency Aspect takes a wider view of the person including valuing various things he or she would want to see happen and the ability to form such objectives and to have them realized. He further states the "mixture of selfless behavior is one of the important characteristics of group loyalty and this mixture can be seen in a wide variety of group associations varying from kinship relations and communities to trade unions and economic presser groups" (Upadhy, 1998).

Promotion of self-help actions at grassroots through the self-help groups is main stream of activities supported by Rural Development Program. Often it is observed that there is domination of men in organizations both in terms of number and voice. Hence, in order to achieve a gender-balanced process of empowerment, it is imperative that there are equitable participation in such self-help groups of both men and women. (Dhakhwa, 1997)

Institutional development is a mutual and collaborative process to develop organizational skills, capacities and sustainability through the strengthening of internal abilities and the relationship with the external environment. It is also about building effective, accountable and sustainable (organizationally, economically and socially) organizations. The institution building philosophy has a meaningful dimension to rural development and poverty alleviation through self-help promotion. As organizations gain experience, their involvement in development activities multiplies and thus growth multiplies. Social building

created by the institutions reduces the social evils and brings the improvement in quality of life. (GTZ, 1997)

Many efforts have been made to conceptualize poverty and inequality and explain the reasons for the phenomena. A single factor cannot address poverty. Poverty is very much linked with social inequality too. However, they are conceptually different. Poverty is concerned with insufficient earning to obtain minimum necessities for maintaining merely physical efficiency while social inequality focus on unequal distribution of income and wealth as well as status and power. The institutional factor like family background, sex, ethnicity, and geographical variation also affect inequality. (GTZ, 1998)

The philosophy of the rural development Program is that the poor men and women need to be organized into self-help groups. This grassroots is multiprogned. Households are organized into self-help groups to address the urgent institutional needs to carry out development at the household level. Involving local people in this institutional framework implies a new approach to participation of local people in the community development. When these two aspects of the grassroots philosophy, namely institution and participation (or institutional participation) are combined, a pressure group comes into effect, which is able to channels, its effective demands (for development) upwards. Similarly, they can decide on the type of development they need. (RDP Concept paper, 1998)

“Empowerment is the focal point of human development. It can be defined as ‘providing an individual with the means to escape the constraints that prevent the full exercise of one’s natural talents and abilities in order to live a life more consonant with human dignity.

Empowerment is a process, which challenges the existing structure of oppression and overcomes gender inequalities. It is directed towards developing a



conscious, analytical and confident personality which is cognizant with the process of independent choice making, self determination, accessing and controlling of economic, political and social resources.

From the perspective of social integration, education as a powerful tool for ending description, achievement of social equality, freedom from gender bias and access to productive resources and assets are vital issues. Women vis-à-vis men are deprived of these fundamental rights to survival and integration. All these factors reinforce our claim that the gender addressing the core issues selected to bring about solidarity based on the principles of human rights and social justice. (Tuladhar, 1997/98)

Empowerment is a necessary part of the development process at each of the following give “levels of equality” which leads to advancement of women: welfare, access, concretization, participation, controls. These levels of equality are dynamic, synergistic relationship, mutually reinforcing at all levels as part of an inter-connected cycle.

These things are important to consider to empower the beneficiaries: access to and control of economic resources and opportunities such as right to property and employment, non-economic resources such as education, knowledge and technology, increase decision making power both inside and outside the domestic domain, strengthening women’s political power and access to positions of power. (Tuladhar, 1997/98)

The path to empowerment is multiple and winding older, younger, richer, and poorest troubled with children or without, different women need and are able to actualize different things and forms of empowerment vary accordingly. Empowerment is and can only be a process that each way, accordingly to the unique conditions of her own place, in her own way, accordingly to the unique conditions of her own.

According to Acharya and Bennett, in Nepal present rural women's total work burden is extremely high at an average of 10.81 hours per day compared to 7.5 hours per day for men. Their survey revealed that women had worked in non market subsistence production. Rural Nepalese not only contribute more income than men to the total household economy (50%VS 44% with 6% contributed by children ) .The outside world of government agencies, politics, the market economy etc is predominantly understood and controlled by men who spend more time and make more decisions in these spheres. Because of women's socialization, lack of control over productive resources and drastically lower levels of literacy, they are related to this world and the entire development processing mainly through the mediation of men. Female entrepreneurship, culture and economical conditions which foster it appear to among the most important factors affecting inter community variation in women's status.

The importance of women's contribution to life is not simply family life but also community and national life. According to Germaine, throughout the ages women have been performing task in their homes and taking part in various economic activities whether remunerated or not. Women's working days are longer than their husbands. And yet statistics in working population are still silent on the subject of their unpaid women's work. More and more women are becoming wage earners for a variety of reasons (personal, vocational, the desire for self-fulfillment or economic independents, the need to improve the family income or to support the household etc.) However, owing lack of sufficient information, sound guidance and adequate vocational training, they are frequently channeled into unskilled employment or work not commensurate with their skills for which they are poorly paid"(Germaine, 1995)

According to (Upreti, 1988), women have always been given a secondary position to that of man our traditional society She is seen as a good house-maker, a good wife and a good mother This shows that women had very limited

role to perform in the traditional society However, in the urban areas, women have to perform dual role i.e. to take care of the whole household activities and to work outside the house for extra income to support the family.

It has revealed that women work 10.9 hours per day as compared to men's input of 7.8 hours difference of 3.1 hours. The study also depicts that is an increase in male control over decision making (61.7%) and a corresponding lessening influence of women (29%) over these decisions (Stri-shakti, 1996). Therefore, we may conclude on the basis of Acharya and Bennett and Stri-shakti's report that actually the work burden of Nepalese women is very high but the productivity is not hopeful. Nepalese women do not have access to contemporary technology, knowledge, skill and other opportunities which may consider the consequence of lack of education. Education has a vital role to maintain the decent standard of living. The following report cities the education level of both male and female.

### Literacy rate above 6 years

The figure of women's literacy rate is increasing in comparison with 2009/11 BS but in the present context of 21<sup>st</sup> century, we have not got satisfaction from the above mentioned table of literacy rate.

Women in Nepal, as else where, hold the triple work responsibility of reproduction, house holding and farm work However,

reproduction is not treated as work and house holding is not considered as productive work by the government system Women also suffer from discriminatory practices in opportunities for education, personal mobility, which is

Table No .1

Year (in BS)	Male	Female	Gross
2009/11	9.5%	0.7%	5.3%
2018	16.3%	1.8%	8.9%
2028	23.6%	3.9%	14%
2038	34%	12%	23.3%
2048	54.5%	25%	39.6%
2058	65.5%	42.8%	54.1%

Source: CBS, 2001

required among others for skill development and independent decision making. (UNDP - 1999)

Nepal has got the highest infant and maternal mortality rate in the world due to lack of health care system. Female child mortality rate is still higher compared to the male child. Because of the attribution, that male child has been a social manifestation. The poverty of country and the gender biased distribution of power and resources, in the family and society .The birth of a baby boy brings prestige, identity and also dignity to a mother and family in the Nepalese society. Baby boy is welcomed by the celebrities and rejoices at the occasion. There is a saying, " Let it be late, but let it be son". Nepalese women are daughters, mothers and wives but are not recognized as individuals with their own identity, despite the fact that they are as human as men. Society has relegated women to the lowest rank and to a submissive role, confined to home and farm and their responsibilities there due to their maternal function. They are discouraged and prevented to take part in public life (subedi, 2001).

In rural areas particularly, Nepali girls and women work far more than the boys and men, spending 25 to 50% more time on household tasks and economic and agriculture activities (Dhakal and Sheikh, 1997).

Marriage is an important social indicator of women's status in the country. Women have little option for survival other than marriage. Culturally, marriage and children are supposed to be the ultimate goals of women. More than 86% of women are married at the age of below 20 (Acharya 1995)

Female literary rate is 40% and male 65% in 2002. The gender gap persist both in terms of attainment of schooling .at the primary level, girl's enrollment remains 44% of the total enrollment. In lower secondary level drops to 41.5% and in the secondary level it further drops to 40.6% (CBS, 2001).

To over all enrollments of women in higher education is 24% of the total enrollment. The enrollment proportion of female decreases as the level of education increases. In maser level, female enrollment is only 25% of the total enrollment (CBS, women in Nepal; some statistical facts, 1997).

Women have very low participation in decision making process. In 70% of household and external decisions were entirely made by male members of the house (Acharya, 1995)

To view over the historical development of government policies regarding gender issues, firstly in Nepalese development history, the sixth five years plan (1981-85) tried to respond these problems, emphasizing women's involvement in all Program and project. The seventh and Eighth five year plans also tried to reflect this policy through various sector programs. The Ninth plan changed the approach to some extent along with the lines of Beijing platform for Action The main objective of the plan were to participate women actively in various development fields and to increase women's access to political, economic and social sectors. Both Ninth and tenth plan enunciated the policies of mainstreaming, eliminating gender inequality and empowerment approach. (Approach paper, various plans: NPC)

UNIFEM (1998) summarizes its report giving high value to the decades of struggle for gender equality and found women convinced that they have to be in places where power exists or be in the position to negotiate a better deal for them. Unless women gain leadership in state, market and civil society it will be difficult to transform or shape forces of the market to work in favor of women and gender equality.

FWLD (1999) found that despite the growing acceptance of the importance of the full participation of women in decision making body at all levels and the gap between de jure and de facto equality persists. Women continued to be

underrepresented at legislative and ministerial level as well as at the highest level of corporate sector and other social and economic institutions. The negative attitude of women's involvement in public activities in one hand and the double burden of work in and outside house on the other hand negated active participation of Nepali women in public and political field. In these circumstances, it is quite difficult for them to compete with their male counterparts who are already in advantageous positions.

According to Subedi (2001) the various ethnic communities and different geographic, religion and cultural regions exhibits a wide variety of social values that also have an impact on the situation of Nepali women. Nepali women make an important contribution on the agricultural activities of the country but their work is not considered productive from economic point of view. So their contribution is not included in the national static. The contribution of Nepali women to the national economy is very significant but they are paid less than men as agricultural labors. In all areas of Nepal, the work burden of women is higher than that of men but women are deprived of their basic needs of life. Women are the greatest risk of becoming victims of violence because of the extreme vulnerability. The social norms imposed on women have made them hesitate to walk or talk freely to others in public. Many women feel unsafe to venture out on their own due to a constant fear of having their character and reputation spoken ill. Political polarization and political instability are major obstacles to the women's movement. It is essential for women to be represented at all levels of government including the grassroots level and to be represented in the executive, judiciary and legislative branches of the government.

## UNIT THREE

### RESEARCH METHODOLOGY

To make the research successful, proper research methodology is inevitable. In this study, various methods have been used in gathering different information. This section primarily deals with the methods employed to collect the quantitative and qualitative data and information. It includes the rationale of the study area, the research design; sampling procedure, nature sources of data, technique of data collection, data analysis and presentation.

#### 3.1 Research design:

Both the analytical and descriptive research design has been followed in this study. This study was derived mostly qualitative data although some useful quantifiable data was also collected. The research design depends on the nature, objectives, complexity and further more need of the study. This study was prepared as a non doctrinal research. Most of the information was collected by the field visit, questionnaire and observation. However, doctrinal aspect of research work was also incorporated as per the necessity. Mainly exploratory including descriptive and analytical approach were adopted in this study in order to find out gender relation of people where women mainly have the occupation of income generating work for making livelihood. In descriptive approach, caste/ethnicity, marital status, education, religion, family structure, size of family, involvement in decision making, spend earning, land ownership, housing facilities, family income and expenditure, types of houses where as in analytical approach., social attitude towards female involvement in different income generating activities, intra and / or inter-community relationship and self perception on the occupation were employed to furnish the study.

### 3.2 The universality and sample selection:

There are all together 714 members in sixteen groups. Out of them, five groups (31%) are selected for the study applying purposive method of selection: Shrijanshil saving and credit, Kalika saving and credit group, Krishidev saving and credit group, Pragatishil saving and credit group and Mimang Thimpu saving and credit group.

Total members of the selected groups are 264. Out of them 115 are female. All of them are selected as responded. All of the areas are investigated as the census survey of the study. This study does not represent whole universe.

### 3.3 Data Collection Techniques:

Data collection is the fundamental part on which reliability, validity and meeting the objectives of the research rest. In this study, both primary and secondary have been collected through the use of various techniques such as: questionnaires, interview schedule, observation, focus group discussion, etc, Methods. To make up the objectives of the research, the following data collection techniques were carried out

#### **3.3.1 Questionnaire:**

A questionnaire was prepared to help obtain information above the social, economic, institutional development, impact indicators of these groups. After so many endeavors, the researcher successfully performed the task of obtaining answers from the group members, because of which as much information has been gathered regarding the above mention aspect of the study.



### 3.3.2 Group discussion:

Group discussion was organized to assess the functioning of the groups and their activities related to saving/credit and community development activities. This discussion largely focused on the impact of SAPPROS Program before and after its Program implementation, group dynamics, and level of participation (number representation, and attendance in the meeting), leadership development, decision making process, and utilization of resources, organizational strength and capacity building.

### 3.3.3 Interview:

Under this technique; the researcher-preparing questionnaire, collected information, personally meeting and covering with the respondents. While collecting information along with their attention was also paid to the Tran linguistic features like, social expression, gesture of the respondents as well as paying special attention to their behavior expression.

### 3.3.4 Observation:

There are two types of observation: Participate and non-participate. The researcher follows observe and participate in the regular group meeting if possible. This participation will help to find out the details of their decision making process with in the groups.

### 3.3.5 Case Studies:

Under case studies, a biographical study of some of the respondent each is made focusing on their familiar like socio-economic relation, changing pattern, successful story and institutional development to their home and community.

### 3.4 Hypothesis Test:

The hypothesis test can conduct from direct observation, discussion with group members and conclusion of analysis. From this test the actual situation of the respondents can be seen and the change in every point from beginning situation can be evaluated.

### 3.5 Sources of data:

#### 3.5.1 Primary data:

Primary data was collected from the field study by personal contact, interview, group discussion and observation of group.

#### 3.5.2 Secondary data:

secondary data were obtained from the published as well as unpublished literatures like : census report , planning reports , industrial survey human development reports , women development Branch reports of different I/NGOs , articles , books, journals and newspapers etc.

#### 3.5.3 Reliability and validity of data:

As both primary and secondary data were collected, the researcher was careful enough to make the collected data more reliable and authentic .The questionnaire schedule was prepared to make unambiguous and solicited only to the selected respondents. The term incurred with the question was tried to make clear to the respondents before recording their answer in order to draw the reliable and relevant information. Personal interview was carried out in an informal setting so that the respondents could feel no hesitation to provide pertaining information; Focus Group discussion was conducted being cautions to avoid personal bias. The

result of this study could be claimed to be reliable and valid as the sample design was purposive and the census survey was done.

In this way, the secondary data were scrutinized keeping in various influencing factors in mind before its application. Data collection methods, time and purposes of data generation, reliability of data were seriously examined in advance. The secondary data thus were gathered only from the reliable sources at all possible keeping in mind of pertaining above stated qualities. These endeavors so far have made the collected data reliable.

### 3.6 Rationale of the selection of the study area:

Pandusain VDC of Bajura district is selected for the study. The VDC lies at the mid part of the district. The socio-economic situation of the VDC is very poor though it is very close to Kolti bazaar where there is an aero plane service. There is not even the facility of electricity, drinking water, motor able road and telephone services. The targeted women in this area are highly vulnerable most of them represent Dalit (Kami, Damai, and Tamata). SAPPROS has formed sixteen groups; all of them are mixed groups with male and female. The category of group depends on the decision of beneficiaries themselves.

The groups are as follows: Shrijanshil saving and credit, Akata saving and credit, Kalika saving and credit, Dhaulapuri saving and credit, Saraswati saving and credit, Janchetana saving and credit, Janjoti saving and credit, Krishidev saving and credit, Mastadev saving and credit, Pragatishil saving and credit, Khadaga Akata saving and credit group, Mimang Thimpu saving and credit group, Setipaneri saving and credit group, Ghatal saving and credit, Youba Jagarana saving and credit, Khapar saving and credit groups. Out of 16 groups, five groups are selected for the study. Among them four are three years matured groups; these are as follows: Shrijanshil saving and credit, Kalika saving and

credit group, Krishidev saving and credit group, Pragatishil saving and credit group and Mimang Thimpu saving and credit group.

Following are the rationale of selection of study area:

- ② No such studies have carried out to reflect their social, economic status.
- ② SAPPROS has lunched the program at the VDC so I have to go frequently at the place, so it is easy for me to get true information from the respondents.
- ② The other prime influencing factor is that I had to carry out study at limited time and cost.

### 3.7 Pre-testing questionnaire:

The impetus to this study is mainly the impression received by the variant observed in their social, economic, institutional development, impact indicators, and the pilot survey. A present of questionnaire has been conducted after the pilot survey.

### 3.8 Data processing and Analysis:

Data processing and analysis is the most crucial and critical constituent of any research work. The researcher has to categorize, manipulate and deposit them in certain order to make them easily comprehensible. In this study, the data collected through various methods and techniques were processed or edited with verification or cross checking. Secondly the edited data were categorized as quantitative and qualitative data. Thirdly, quantitative were tabulated with simple and cross tabulation method. Fourthly, the qualitative data were incorporated with the quantitative data in terms of various topics and subtopics; At last, the

data were systematically analyzed with the examination of relationship between and among dependent/ independent and other extraneous variables.

The analysis of data has been done with the help of descriptive statistical tool such as the frequency distribution and percentage. Tabulation, pie chart, bar diagram etc are used to present the findings. Therefore, the result of the study was interpreted with caution.

## UNIT FOUR

### GENERAL INTRODUCTION OF THE STUDY AREA

In this chapter, an attempt has been made to present a brief introduction to the study area which includes the geographical area, natural resources, ethnological description, developmental infrastructure, climate, occupation, religion/culture, possibilities on economic development and demographic composition of the study zone.

#### 4.1 Geographical Composition:

Pandusain VDC of Bajura district is situated in Far western development region of Nepal, a small and beautiful mountainous region having diversity in geography and also in bio-diversity. The area is 2,250 meter from the mean sea level. The research area of Pandusain VDC is on the edge of jungle so forest resources including medicines, grass and stone for construction work is available here. The total population of the VDC according to CBS 2001 is 4,074 Out of them women constitute 2,041. Majority of the people in this area depend on daily wages (25.75%), 33.5% on agriculture primarily on share cropping, and one member per family migrated to India as a seasonal migrant. Few (3%) involve in governmental and other jobs. (SAPPROS Field Survey 2059/2060)

#### 4.2 Natural Resources:

Despite being rich in natural resources, Nepal is a developing country lacking the proper utilization of them. This study area is at the periphery of Kolti bazaar forest resources like wood, fodder for the cattle, herbal medicine like Sugandahwal, Chirayoto, Timur, Ketuki, Tite, kurilo, amala etc and stone for construction work are available in the nearby jungle. The jungle is called Angaupani Community forest which is actually the cash provider for medicine

collector people. Similarly, the area is centre for Apple fruit. Most of the households have an apple orchard in the cluster. The female are mainly involve in selling the fruits that utilizes in daily needs for household consumption. From SAPPROS –Nepal, community are motivated and involve in seasonal/off seasonal vegetable production activities that is also became the income generation activities for female members for livelihood. Some water resources for drinking water are also available and they are utilized to some extent by SAPPROS-Nepal.

#### 4.3 Climate:

The climate of Pandusain VDC is too cold because the area situated in 2200-2300 meter of altitude from mean sea level. The average maximum temperature goes up to 8 degree and minimum temperature climbs down to 1.5 Degree Celsius in winter season but in some case the temperature goes down to minus figure. In some years in the winter season fog envelops and the coldness increases.

#### 4.4 Occupation:

The occupation of people in this area can be categorized as: agriculture and non-agriculture, 66.5% of people are involved in agriculture and 33.5% of people in this region are depending on non agricultural sector (CBS, 2001). As we go through the occupational structure of the people in this VDC it is shown in table no-2:

Table no. 2  
Occupational description to the people of study area

SN	occupation	Percentag
1	Agriculture	66.5%
2	Daily wages	14.75%
3	Service including	3%
4	Business	4.75%
5	skilled manpower	1.5%
6	Other	9.5%

Source: field survey, 2007

#### 4.5 Religion /culture:

It is quite obvious that Nepal is a country of multi caste/ethnic, multicultural nation located between two huge countries. Religious harmonies and tolerance is

one of the original identities of our country. To go to this particular study area, majority of the people (89%) believe in Hinduism, a few others follow Buddhism and Christianity. In this area, people celebrated Dashain, Tihar, Teej, and Chaite Dashain with great joy and enthusiasm. Celebration of cultural programs, participation on cultural rituals like: A death rite is seen co-operative and harmonious.

#### 4.6 Ethnological Description of the study area:

As there is saying "Nepal is a common garden of four varnas and thirty six castes". There is the mixture of people of different castes and ethnic groups like: Brahmins, Chhetri, Gurung, Bhote, Damai, Kami etc. but one third populations is occupied by DAG (Kami, Damai, tamata, and B.K, Bhote, gurung.) in this area who have the very low profile in every walk of life.

#### 4.7 Possibilities of Infrastructure Developmental on the study area:

In the research area there is no road facility but now days the green road is under construction in this area having 4.5 m width. There are also problems of bridge in some places. It causes problems in the rainy seasons for the people's mobility. There are primary schools nearby. Mainly one primary school per 2/3 cluster is available. There is one high school and about 3 lower secondary and 4 primary schools available in the VDC. In the Cluster, there is no electric facility. Recently 4 drinking water supply scheme, 3 irrigation canal, 6 Water harvest tank, 115 individual household toilets have constructed by SAPPROS-Nepal. Telephone facility is not available in the location. There is one sub health post that provide primary checkup to the sick people and they have to go to either Nepalgunj or India for major cases.



#### 4.8 Possibilities On economic development:

There are many possibilities of economic development in this area if the people have education and awareness .As most of the people depend on daily wages i.e. farm laboring and other works. People who have involved in agriculture are just doing substances farming not professional one. So if we can bring develop agriculture sector bringing new and modern technology, improved seeds and use of fertilizer, income generation activities like: vegetable farming, goat keeping, poultry farming, etc. The economic development of this area is certainly bright. For the government sector as well as non-governmental sectors support is inevitable because this areas backwardness.

#### 4.9 Demographic composition:

According to the census 2058, the total population of Bajura district was 1, 14,250. Out of them, women comprised 57,525. A person living in urban area is 2.5% where as rural area's represent 97.5% of the total population. To go this particular study area, the total population of Pandusain VDC is 4,074 in which women comprise 2,041 nearly half of total population.

#### 4.10 Migration:

Migration is common in this area. Generally one member per household migrates to nearby country India as a seasonal migrant. They do labor work and earn money used for household consumption. Generally they goes to India on the lease time of the field work. The lease time is utilized for earning money. The main reason for the migration is the limited land, have no 12 months of food security and no chance of labor work nearby their home town. The migration trend is some what reduced by the food for work of rural road construction on the financial support of World food Program, Ministry of local development and technical support of SAPPROS-Nepal.

## UNIT FIVE

### DATA PRESENTATION AND ANALYSIS

#### Socio-Economic characteristics of the respondents:

The data analysis is presented into two parts; Social & Economic. It is an obvious fact that the socio-economic characteristics of the people reflect many aspects of their lives. The socio-economic background taken into consideration in this research includes Caste, Age, Education, Health & Sanitation, Social reforms including Gender discrimination. production pattern, Resource generation and mobilization, loan disbursement ,caste/ethnic composition, religion/culture, linguistic composition, educational status, population by age and sex group, population by major activity (occupation), economically active population, family structure , marital status , involvement in decision making land ownership, family headship, settlement pattern, housing facilities, family income and expenditure inter/intra-community relationship.

Each item was discussed in detail in each group. The study focused on the group members perceptions on their own prospective about the change due to intervention of the program whether that was remarkable or some or constant or negative. Another part of the analysis was institutional development.

#### 5.1 Sex wise Distribution of the Respondent:

Most of the member in the groups consists of Brahmin, Chhetri, Dalit, Gurung, and Bhote caste. The caste wise distribution of the respondent is presented in table no-3.

Table No -3  
Sex wise Distribution of the Respondent

SN	Caste	Name of Saving and Credit group	Total (no)	Male (no)	Male (%)	Female (no)	Female (%)	Total (%)
1	Brahmin, Chhetri,	Shrijanshil	73	51	70	22	30	100

	Damai							
2	Brahmin, Chhetri , Bhote	Kalika	75	45	60	30	40	100
3	Brahmin, Chhetri, Gurung	Krishidev	45	35	78	10	22	100
4	Brahmin, Dalit (Kami, Damai etc.)	Pragatishil	35	0	0	35	100	100
5	Bhote	Mimang Thimpu	36	18	50	18	50	100
	Total		264	149	56	115	44	100

Source: field survey, 2007

Table shows the caste/ ethnicity of the respondents who are mainly divided into four categories viz. Brahmins, Chhetries, ethnic and dalit. In this study, majority of the respondents were Brahmin and Chetri (64.49%). Within Dalit, Damai people represent the big share of the total respondents.

The above table shows the Sex/caste wise distribution of the saving and credit group. Most of the groups are mixed that include male and female, only one is female group. Similarly every group includes multi caste but majority of the members seen as shown in above table.

## 5.2 Age wise distribution of the Respondents:

Age wise distribution of the respondents is given below

Table No -4  
Age wise Distribution of the respondent

SN	Distribution	Total (no)	Female (no)	Female (%)	Male (no)	Male (%)	Total (%)
1	Below 20 year	16	7	44	9	56	100
2	20-35	28	12	43	16	57	100
3	35-40	57	24	42	33	58	100
4	40-45	56	21	38	35	62	100
5	45-50	46	19	41	27	59	100
6	50-55	33	15	45	18	55	100
7	55-60	18	11	61	7	39	100
8	60- above	10	6	60	4	40	100
	Total	264	115	44	149	56	100

Source: field survey, 2007

Table shows the age wise distribution of the respondents. Of the total 264 respondents 115 (44%) were female and 149 (56%) were male. Maximum respondents' age falls under 35-40. Only 16 members fall below 20 and 10 members' falls above 60 year.

### 5.3 Impact on Education of the Respondents:

The group indicates significant changes in schooling of girl and boy. In the prior to SAPPROS Program, girls have less opportunity to go to school. At that time, the parents had in mind that they should send their boys not the girl who has to move other's house after marriage and take care of family and household chores. Now they treat equal behavior that is because of the increase in awareness among the parents. SAPPROS has implemented many sensitizations training to raise the awareness. But in occupational caste, only some changes have been noticed. But however they began to understand the important of educating their children boys and girls. The saving and credit activities help to meet the educational expenses of their children. The VDC have only Primary school to admit secondary and higher they have to go Kolti VDC. (Table shows in terms of RSCN\*)

Table No- 5  
Impact on Education of the Respondent (saving and credit group)

SN	Name of the group	Shrijanshil S&C			Kalika S&C			Krishidev S&C			Pragatishil S&C			Mimang Thimpu S&C		
		R	S	C	R	S	C	R	S	C	R	S	C	R	S	C
	Degree of change															
1	Girls															
2	Adult literacy															

Note R= Remarkable                      S = Some                      C = Constant

Source: field survey, 2007

SAPPROS introduced literacy program in the group. Therefore some changing has been noticed in adult literacy rate. The group reported that almost all the

group member learns about how to put their signature. Previously, they used thumbprint for signature. Most of the members who attained the literacy classes, now they could read simple letters. Some members only could read and write fluently. The literacy program helped to raise the awareness level of the participants.

#### 5.4 Health and sanitation:

An attempt was also made to assess the change in health and sanitation situation in the village as a result of the program intervention. The factors analyzed included sanitation. Village cleanliness and number of toilets constructed, used and diseases water borne and contagious measured in terms of RSCN\*

Table No -6  
Impact on Health and Sanitation of the Respondent (Saving and Credit group)

SN	Name of the group	Shrijanshil S&C			Kalika S&C			Krishidev S&C			Pragatishil S&C			Mimang Thimpu S&C			
		R	S	C	R	S	C	R	S	C	R	S	C	R	S	C	
1	Cleanness		✓														
2	Toilet																
3	Contagious diseases																

Note R= Remarkable                      S = Some                      C = Constant

Source: field survey, 2007

#### Sanitation:

One very remarkable change that has been realized by local people is the sanitation of the village. After awareness created by SAPPROS Staff, group members have started occasional cleaning of foot-trails and regular cleaning of

their house premises. They also have prohibited villagers including children to use open space as toilet. Rather they constructed pit latrines.

### Diseases:

There has been a remarkable improvement in the sanitation and cleanliness of the village after the implementation of the project activities. The supply of clean water through pipe system has some impact on relieving users groups from water borne and contagious diseases related to eye and stomach.

### 5.5 Social Reforms of the Respondent:

Social reforms are extremely important for empowerment. After the awareness training provided by SAPPROS the villagers took initiatives to do away with all kinds of social evils. All groups have formulated rules and regulation to penalize those who do not comply with the reformative norms. As a result, villages have been successful to bring improvements. (Measured in RSCN\* term)

Table No - 7

Social Reforms of the Respondent (Saving and Credit group)

SN	Name of the group	Shrijanshil S&C			Kalika S&C			Krishidev S&C			Pragatishil S&C			Mimang Thimpu S&C		
		R	S	C	R	S	C	R	S	C	R	S	C	R	S	C
	Degree of change															
1	Gender discrimination															
2	Smoking															
3	Quarrelling															
4	Caste discrimination															

Note R= Remarkable

S = Some

C = Constant

N= Negative

Source: field survey, 2007

The members of Shrijanshil, Kalika, Krishidev, Pragatishil and Mimang Thimpu reported that there has been significantly change in reduction of gambling.

Similarly all the groups reported that some improvement have been found in smoking and quarrelling. All the groups have set some rules about to control the consumptive behavior as well.

Gambling has been restricted. They also made efforts to clean village and control unwanted expenses. The villagers have passed various to only tihar festivals. The participating villagers were found serious about it. Alcohol production and consumption have been restricted to only for family use during festivals. Anybody who does not participate in the community level development works like improvement of trails, maintenance of drinking water system etc is also penalized.

#### 5.6 Caste Discrimination:

All the groups reported that positive change i.e. caste discrimination gradually reducing in their Program areas. Most of the group reported that higher caste did not touch lower caste even if they touch the lower caste; they used to purify their body with fire or water. Now, some improvement has been noticed. Previously sarki, kami, they treated as an untouchable. Now sarki, Kami and Damai were organized into the mixed group with Brahmin and Chhetri. Pragatishil saving and credit group reported that they undertook lot of community development activities with joint effort of lower caste all the member from each household (even higher caste also) participate in the funeral process. Each household contributes firewood for buried. Previously they were not even allowed to take and touch community wells, taps now such discrimination has reduced in some extent.

#### 5.7 Gender Discrimination:

The gap between men and women in terms of access to and control over resources are generally widened. While asked the situation of gender discrimination, most of the group reported that the differences are reducing

gradually. Gender discrimination includes: discrimination against women, household burden, food for boys and girls measured in terms of RSCN\*. The situation is presented given below.

Table No -8  
Gender Discrimination

SN	Name of the group	Shrijanshil S&C			Kalika S&C			Krishidev S&C			Pragatishil S&C			Mimang Thimpu S&C		
		R	S	C	R	S	C	R	S	C	R	S	C	R	S	C
1	Discrimination against women (member)															
2	Household burden															
3	Food for boys & girls															

Note: R= Remarkable

S = Some

C = Constant

N= No effect

Source: Field survey 2007

They started to give equal education to daughter and sons and equal foods. Women have to play more roles in reproductive activities. However in occupational caste people and lower caste, it was found that men are also sharing in the household activities. Women's role in the community activities and economic activities was in increasing trends.



## 5.8 Saving & Credit groups in Study Area:

At least three years matured group have been selected for the study only one female group is 1 year matured group that is Pragatishil saving and credit group. Similarly while selecting the groups the ethnic and female representation was also be considered. Five groups were selected out of sixteen groups these are as follows: Shrijanshil S&C, Kalika S&C, Krishidev S&C, Pragatishil and Mimang Thimpu S&Cgroup.

SN	Name of Group	Male	Female	Total	Established year
1	Shrijanshil	51	22	73	2058
2	Akata	35	5	40	2058
3	Kalika	45	30	75	2058
4	Dhaulapuri	19	8	27	2058
5	Sharaswoti	46	2	50	2059
6	Janchatana	42	4	46	2059
7	Janjoti	16	15	31	2059
8	Krishidev	35	10	45	2060
9	Mastadev	21	10	31	2061
10	Pragatishil	0	35	35	2063
11	Khadaga	21	20	41	2061
12	Mimang	18	18	36	2060
13	Setipaneri	21	10	31	2063
14	Ghatal	18	18	36	2063
15	Youba	77	6	83	2059
16	Khapar	29	5	34	2063

Source: Field survey 2007

## 5.9 Production Pattern:

Table No -10

Impact on Household Income and Production of the Respondent (Saving and Credit group)

---

SN	Name of the group	Shrijanshil S&C			Kalika S&C			Krishidev S&C			Pragatishi I S&C			Mimang Thimpu S&C		
		R	S	C	R	S	C	R	S	C	R	S	C	R	S	C
	Degree of change															
1	Crop production															
2	Vegetable															
3	Fruits															
4	Livestock production															
4.1	Milk-Buffalo															
4.2	Meat-Goat															
Source: Field survey 2007																

There is remarkable change in crop production of Shrijanshil S&C group, Kalika S&C, Krishidev Four years before joining the group, they used to cultivate local type of paddy, wheat and millet but now they are using improved type of seeds so that the production is increased. For example previously the production was only three murri per ropani, but now the production was increased to five murri that is the production increased by 67%. Pragatishil and Mimang Thimpu saving and credit group reported that there is some change has been occurred. It was because there were no irrigation facilities in the cluster. (Measured in RSCN\* term)

#### a. Vegetable Production:

A remarkable change in vegetable production has been noticed among all the groups' members. SAPPROS Nepal has given training on vegetable cultivation to some members and has organized and exposure visit. It also provides improved varieties of seeds. Among them some members have been producing selling at a commercial scale. There has been some change in vegetable production, reported by all the other groups. Previously, they are only tender fodder tree

leaves called Tank, sisnu and other traditional vegetables e.g. radish, pumpkins melons etc, now they are in a position to eat more vegetable. The excess of vegetable over consumption, they used to sale vegetable at the local market. A Vegetable production and marketing co-operative has been established at Kolti bazaar by the joint effort of community and SAPPROS-Nepal. Most of the farmers used to sale vegetable in the cooperative. The entire group reported that there was some increase in vegetable production last year as a result of project intervention. The positive change noticed in the vegetable has been attributed to the introduction of seeds and technical services by SAPPROS. The villagers have started growing cauliflower, cabbage, beans radish, onion and potatoes. Many women have been coming up as entrepreneurs. These are the positive sign of economic empowerment. One of the member of Shrijanshil saving and credit group namely Kamala Bohara is one of the successful entrepreneur who produces and sales vegetable at Kolti market in commercial scale.

b. Fruit Production:

All the group members of five groups reported that there was some increase in fruit production. Prior to the SAPPROS program intervention, villagers used to cultivate local cucumber, jaymire and some apple fruit in small scale. Now they started producing specially apple fruits. Community has developed so many fruit orchard. Now it was found that one disease virus damaging the orchard. Community are practicing bordo mixture and bordo paste that control in little bit.

c. Livestock Production:

Some changes have been noticed in livestock in the area. The saving and credit group have been able to mobilized group savings which are just sufficient to provide limited amount of credit to the needy members to buy and sale some goats, buffaloes as income generation for livestock activities. Mrs. Dawa guring of Shrijanshil saving and credit group is one of the successful entrepreneurs

initially. Two years ago he bought two donkeys by taking loan from the groups in Rs 15,500. Now he has 5 donkeys and earns Rs 7500 per month.

## 5.10 Resource generation and mobilization:

Resource generation and mobilization is one of the important activities of all the groups. The main sources of resources generation are saving, share, interest, passbook, entry fee, penalty, loaned requisition fee, profit/loss, maintenance fund, community development fund, community revolving fund etc. This generation fund is invested in various incomes generating activities. The resources generation and mobilization is given in table no-11.

Table No -11  
Resource generation and mobilization

SN	Resources	Shrijanshil S&C	Kalika S&C	Krishidev S&C	Pragatishil S&C	Mimang Thimpu S&C
1	Total saving	40,340	38,776	9,580	1,035	7,860
2	Female saving	8,269	10,399	2,900	1,035	2290
3	Total share fund	600	300	0	0	0
4	Female share	0	0	0	0	0
5	Income	20,748	31,471	4,590	0	150
5.1	Interest	11,586	13,104	30,60	0	150
5.2	Member fee	0	0	65	0	0
5.3	Pass book	0	0	115	0	0
5.4	Entry fee	0	0	0	0	0
5.5	Penalty	500	2,802	1040	0	0
5.6	Loan requisition fee	115	230	310	0	0
5.7	Profit/loss	8,547	15,335	0	0	0

6	Fund	12,476	5,905	320	0	0
6.1	Maintenance fund	2,301	2,649	0	0	0
6.2	Revolving fund	8,175	1,174	320	0	0
6.3	Community development fund	0	82	0	0	0
6.4	Other (APPSP)	2,000	2,000	0	0	0
Total resource generation		74,164	76,452	14,490	1,035	8,010

Source: Field survey 2007

The resources of the groups are saving, community development fund, community revolving fund, interest, penalty, and other income as shown in figure. The main internal resources are saving in which the member contributes a fixed amount of money each month. Shrijanshil saving and credit group collect Rs 40,340, Kalika saving and credit group collect Rs 38,776, Krishidev shaving and credit group collects Rs 9,580, Pragatishil saving and credit group collect Rs 1,035 and Mimang Thimpu saving and credit collect Rs 7,860. The details shown in above table. The total resource generations of the groups are Rs 74,164, Rs 76,452, Rs 14,490, Rs 1,035, and Rs 8,010 respectively.

### 5.11 Loan Disbursement of the Respondent:

The collected resources have been invested in various incomes generating activities like livestock development, vegetable production, Medicine, small trade shop, and household expenses. The investment portfolio is presented in table no - 12.

Table No-12  
Loan Disbursement of the Respondent

SN	Resources	Shrijanshil S&C	Kalika S&C	Krishide v S&C	Pragatishil S&C	Mimang S&C	Total
1	Vegetable	4,500	0	2,000	0	0	6,500
2	Livestock	10,000	14,500	5,000	0	0	30,500

3	Trade shop	2,43,000	1,67,400	0	500	5,500	4,16,400
4	Household expenses	20,000	29,000	1,500	0	0	50,500
5	Medicine	40,600	28,000	500	0	0	69,100
6	Total loan disbursement	3,21,100	2,38,900	40,000	500	5,500	6,06,000
7	Female loan disbursement	20,000	20,000	0	500	0	40,500
8	Invest turnover Total resource/saving	1.83	1.97	1.51	1	1.02	
9	Average loan taken at a time is Total no of borrower/group members	1.76	2.34	0.7	0.02	1	

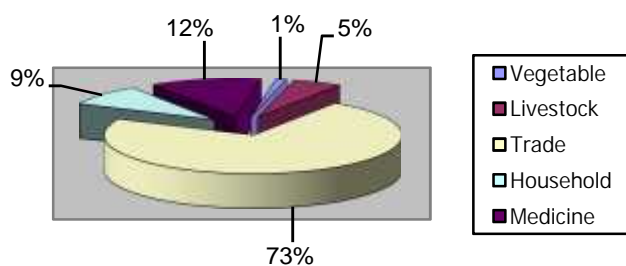
Source: Field survey 2007

While analyzing the trend of the loan disbursement portfolios of the group members, most of the resources have been invested in trade shop followed by medicine.

The Investment turnover (resource generation in relation to saving) is highest in Kalika saving and credit group and Krishidev saving and credit has lowest investment turnover.

The turnover shows how efficiency the resources are used. In other words, the higher the turnover ratio, greater will be the profitability and vice-versa. The highest turnover of Kalika saving and credit shows the effective utilization of the resources. Group reported that the bad debt was a rare case that means the repayment rate was very high.

The trend of investment portfolios is presented in form of pie chart:



Most of the loan (73%) was invested in trade shop followed by medicine hubs (12%). Similarly as shown in picture 9% goes to household consumption 1% goes to vegetable production and remaining 5% goes to livestock development activities.

## 5.12 Indicators and Scale to assess the institutional development:

The institutional development of the groups has been assessed in terms of nine major traits. They are participation, leadership, resources mobilization, communication, decision making, management, linkage establishment, human development and group cohesion.

The nine main indicators of organizational development discussed so far are further divided into sub components so as to make it ascendable to measurement. The measurement of the sub- component is done a scale of zero to four. The lower case denotes poor state of affairs with respect to the indicator being measured and the upper case denotes excellent affairs. Thus there are placed in an organizational scale ranging from zero to four.

The indicators and sub indicators used in this study along with scaling of organizational performance is given in table No-13.

## Indicators and Scale to assess the institutional development:

Table-13

Indicators and Scale to assess the institutional development

SN	Indicator/Criteria	Scale				
		Very good (4)	Good (3)	Fair (2)	Poor (1)	Very Poor (0)
1	Participation					
1.1	Attendance in the meeting	100% attendance in all meeting	100% attendance in almost all the meeting	2/3 attendance in every meeting	More than 50% in every meeting	Less than 50% in all and every meeting
1.2	Decision making approach in the meeting or discussion	By collective agreement	By an overwhelming majority	By a simple majority	Often dominated by few members	Always dominated by single member
2	Leadership					
2.1	Leadership by the group leader	Very good	Good	Fair	Poor	Very poor
3	Resource mobilization					
3.1	Deposit for regular saving by members	100% of the total members	80% of the total members	50% of the total members	30% of the total members	Less than 30% of the total members
3.2	Saving mobilization	All are mobilized	Most are mobilized	About half of it are mobilized	Very little are mobilized	Not yet are mobilized
3.3	Loan default (currently) by	None	Up to 25% of the total	25-50% of the	51-75% of the total members are	76-100% of the total members are defaulters



			members are defaulters	total members are defaulters	defaulters	
3.4	Profit from the loan taken	All members were in profit	most members were in profit	About half members were in profit	Most members were in loss	All members were in loss
4	Communication					
4.1	Members are fully and timely informed about matters important to the group (e.g. loan sanction, meeting, agenda setting etc.	Always done	Often done	Some times done and some time not	Occasionally done	Never done
4.2	Transparency on financial matters	Very high	High	Moderate	Low	Very low
5	Decision Making					
5.1	Execution of decision	Timely implementation of all decision making	Timely implementation of most of decision making	Timely implementation of some of decision making	Timely implementation of minimal decision making	Timely implementation of any decision making
6	Management					
6.1	Day to day operation of group	Very smooth	smooth	Moderate	Poor	Very poor

6.2	Existence of up-to – date accounts and records	All records and accounts up to date and on time	Mostly of the records and accounts up to date and on time	Some of the records and accounts up to date and on time	minimal records and accounts up to date and on time	Not up to date and on time
6.3	Regularly group meeting	Conduct more than regular	Conduct all regular meeting	Conduct most of the required regular meeting	Conduct few required meeting	Conduct very few required meeting
6.4	Dependency on motivators	Not dependent on motivator	Dependent on motivator for few things	Dependency on motivators is decreasing	Group is dependent on motivator for several things	Group is totally dependent on motivator
7	Linkage establishment					
7.1	Service taken from other institutions such as agriculture dept, education department, NGO etc (service delivery organization)	Always taken	Mostly taken	Sometimes taken	Efforts made to take	Never taken
8	Human Development					
8.1	Training received by members	All members received training	Most members received training	About a half members received training	Some members received training	None of the members received training
8.2	Involvement in the social reform activities such as	Very high	High	Moderate	Low	Very low

	preventing from drinking alcohol, gambling and unnecessary expenses.					
9	Group Cohesion					
9.1	Conflict/difference in opinion among the members	Never happened	Mostly never happened	Happened occasionally	Mostly happened	Regularly happened

Source: field survey, 2007

### 5.13 Marital Status:

Marital status has been one of the influential and important variables of an individual's position in a society. Marriage especially in Hinduism has a vital role in relation to social prestige, honor and it is marriage through which women change their status of daughter to daughter-in law. In this study, the marital status is grouped into four

categories i.e. married, unmarried, widow, and separated. It is shown in the following table. In this table the data has been carried only for female

The table no 14 shows the marital status of the respondents. Out of 112 women, 99 are married, which makes 86.1% of the total target population of the study area. In this way, 10.43% of the respondents were unmarried, 3.47% widow and not found separated (living separately but not divorce legally). This finding reflects that most of the women are married. The early marriage is the cultural system of that area.

Table no- 14

Distribution of respondents by marital status

S.N.	Marital Status	No of respondents	Percentage
1	Married	99	86.1%
2	Unmarried	12	10.43%
3	Widow	4	3.47%
4	Separated	0	0%
Total		115	100%

Source: Field Survey, 2007

### 5.14 Education:

Education is one of the most important factors of women's position from family to the society. The aggregate literacy rate in our country, Nepal is 53.7% (division of education, 2006). Education is often seen as a corner stone for leading a better life. Education is an important variable which plays vital role to decide future of people. Education offers considerable help in effort to make women's life fuller and filled with more choices and vice-versa. Education of respondents was classified into four groups which are illiterate, literate but not know formal education, up to class five and ten.

Table shows the educational status of female group members of Pandusain VDC of Bajura district. The findings shows that nearly 2/3<sup>rd</sup> of the total respondents (68.69%) are illiterate, 23.47% of the respondents are literate but they didn't get formal education at school but they were literate through audit education Program and 5.21% of the respondents have passed up to class five whereas 2.6% of the respondents have up to class seven.

Table No -15  
Distribution of respondents by education

SN	Education Acquired	No. of respondents	percentage
1	Illiterate	79	68.69%
2	Literate informal	27	23.47%
3	Up to class five	6	5.21%
4	Up to class ten	3	2.6%
Total		115	100%

Source: Field Survey, 2007

We can conclude that the female as well as male in this study area, do not have access and affordability to get education. Because of poor educational status they are unable to enjoy their life and are also back warded.

### 5.15 Religion:

Religion is also one of the important indicators of a person's position in a society. Up to the immediate past, Nepal was a Hindu kingdom and still Hinduism has dominant role in our social system, its' norms, values and the like. In Hinduism, women as stated by Lynn Bennett, has dual roles i.e. sacred and profane. Religion is divided into two groups which are Hindu and Buddhist. No people of other religion were found during this study in total target population

Table No-16  
Distribution of respondents by religion

SN	Religion	No of respondents	Percentage
1	Hindu	85	73.91%
2	Buddhist	30	26.09%
	Total	115	100%

Source: Field Survey, 2007

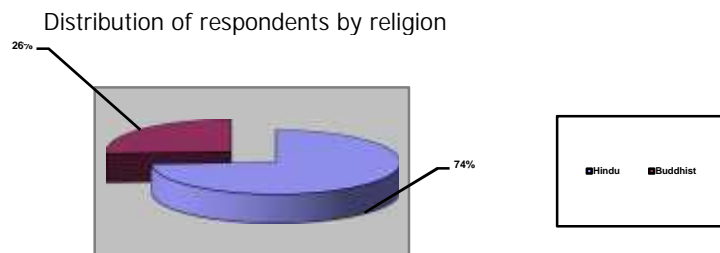
In order to expose it more clearly, the figure No. 2 is also presented.

Figure shows the religion of the respondents. Religion is divided into two groups VIZ. Hindu and Buddhist. Most of the respondents (74%), out of total target population are Hindus about 26% are Buddhists. Because they were

the followers of Hinduism, women of old generation think that it was their profession followed from their predecessors and it was also their luck. But respondents of the new

generation believe that the existing condition can be transformed and improved towards prosperity if due attention is paid to them by the government and other pro-people agencies/developmental partners. On the basis of the findings, we can conclude that traditional norms, values and thoughts are also somewhat responsible to slow the progress and transformation of the people in respective society.

Figure No. 2



### 5.16 Family Structure:

In this study, family is classified into two categories e.g. nuclear and joint family. Small and nuclear families are often found in the urban areas while joint families and big families are popular in the rural areas but in this study area, because it is located in urban-slum zone, the majority of the respondents were found from the nuclear family and few from joint one. In my opinion,

Table No - 17

Distribution of family structure of respondents

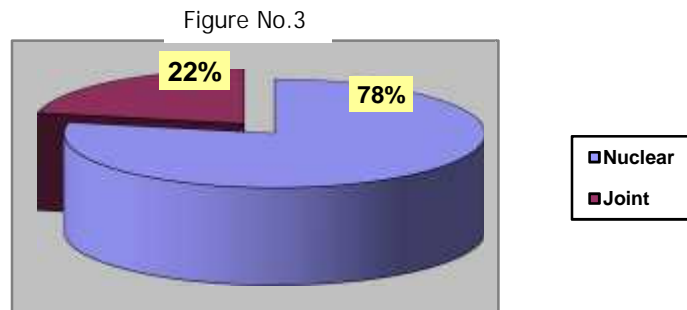
SN	Family	No of respondents	Percentage
1	Nuclear	90	78.26%
2	Joint	25	21.74%
	Total	115	100%

Source: Field Survey, 2007

the volume of family size whether it big or small also depends upon the caste/ethnic group and the particular communities. During the study, family consisting husband, wife and their unmarried children were categorized into nuclear and husband, wife, children and their in-laws living together were taken into joint family.

Distribution of respondents by family structure:

The figure states the type of family of the respondents. The great majority of the respondents were found to be lived in



nuclear family which was 78% and 22% of the respondents lived in joint family. No extended family was found during the course of the study.

His finding indicated that women who are involving in different income generating activities living in nuclear family because they want to work separately and independently. In nuclear family, they can work according to their own choice and they also have an authority to make decision for their family and household works. In this kind of family structure, they have fewer burdens of household chores in comparison with joint and extended type of family structure.

In this study, only 22% of the total target population lived in joint family. Joint family structure is also found in most of the rural areas of our country Nepal. Women living in joint family had both positive and negative experiences and feelings. According to them, while working in joint family, all members of the family work together and share and carry out the responsibilities collectively. It was easier for the mothers having small kids as

their other family members take care of the children while working outside homes. Socialization process was also easier for the children with the joint families. On the other hand, they also had problems while living with joint families. There was problems in labor division, carryings over responsibility, decision making related to personal and family affairs, etc. indeed, conclusion after this study, can be drawn that now-a-days people prefer living in nuclear family because it grants individual freedom to every affairs closely related to their immediate family members and for oneself.

### 5.17 Size of Family:

In our Nepalese context, even in the nuclear family, there are more than five members or more. There is a Nepali saying “more manpower, more money”

People, who lack education and awareness of the potential problems and suffering due to the big number of family members, have more children. It also affects the economic condition of the family and in turn this will affect an individual too. In

Table No – 18  
Distribution of the respondents by their size of the family

SN	Size of family	No of respondents	%
1	2	4	3.47%
2	3-4	23	20%
3	5-6	50	43.47%
4	7 and above	38	33.04%
	Total	115	100%

Source: Field Survey, 2007

this study, the size of the family is divided into four groups' i.e. family consisting 2 members, 3-4 members, 5-6 members and 7 or above.

Table reflects that only 3.57% of the total respondents had 2 members in their family, 20% of them had 3 to 4 members, majority (43.47%) of the



respondents had 5 to 6 members living together in their family. 33.04% of the total respondents had 7 and more than 7 family members living together. This finding shows that people in this profession have some awareness towards family planning and the potential problems of big numbers of children.

## 5.18 Involvement in Decision Making:

Nepal is Hindu dominated nation. Hinduism has greater influences in various aspects of social life. Altogether gradually changes and reforms have been appearing women have been facing inequalities and discriminations from household to the national affairs. Nepalese society grants

lower status to women especially to those who are illiterate, from marginal group so called lower caste women. Involvement in family decision making process indicates one's relative position i.e. higher or equal and /or lower status in the family. Decision-making can be economic, participation in the public affairs in other words production, reproduction and community management. So respondents were asked whether they had any chances in decision- making process from household works to public affairs.

It can also be shown by following chart

The figure displays the respondents' involvement in decision – making process which is categorized into 3 groups viz. Yes, No and sometimes. Out of the total respondents, 39.13% of them were involved in decision – making process which is the great majority of the total target population.

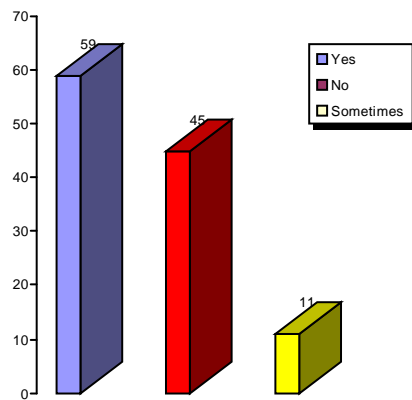
Table No. 19

Respondents' involvement in decision-making process

SN	Decision-making	No. of respondent	Percentage
1	No	59	51.30 %
2	Yes	45	39.13 %
3	Sometimes	11	9.56 %
		115	100 %

Source: Field Survey, 2007

Figure No. 4



Respondents involved in decision-making process

making process which is the great majority of the total target population.

9.56% of the respondents were found to be involved only sometimes especially in big decision- making occasion and 51.30% of them were not involved.

The findings states that most of the female in the study area are involved in decision-making process and the decision can be small to big and also having great importance. The logic behind this could be that they actively participate in income generation and income generated has a great influence whether to include in decision-making process or not. It also uncovers that even being involved in income generation activities, a big share of women were only sometimes involved and some of them had no chance to be involved at all which is a bitter truth. It can be because of male dominated society and its' norms, values and traditions that are deep rooted in our socio-culture sphere.

In conclusion, we can say from the above findings that women who are directly involved in income generation, participate in groups, have proportionately greater chances of participation in decision-making process.

### 5.19 Land Ownership:

Because of patriarchal society, in our country, property is passed from one generation to other through male hands. Sons are considered as the legal and authorized persons to inherit ancestral property. In this study, respondents were inquired whether they had land in their own name or not.

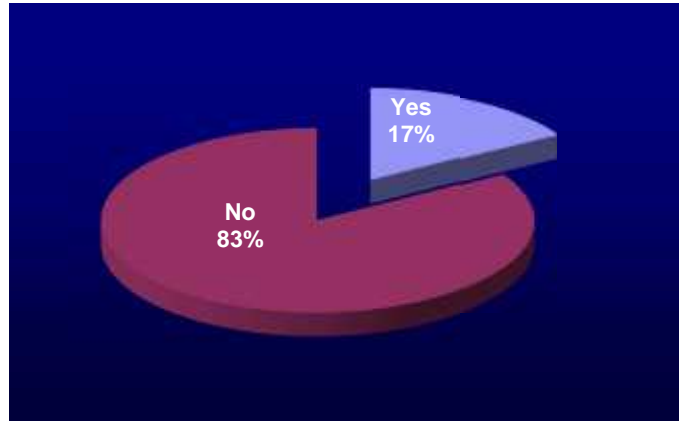
Table No. 20			
Distribution of the respondents on the basis of land ownership			
SN	Land ownership	No. of respondents	Percentage
1	Yes	19	16.52%
2	No	96	83.48 %
	Total	115	100 %

Figure No. 5

Source: field survey, 2007

The table data can also show in chart as below:

Figure reflects the land ownership of the respondents. The great majority of the respondents (83%) out of total target population did not have land in their own name and



only 17% of them had land in nominal amount and among them too most of them were widow and separated women. So it concludes that majority of the women are deprived of having land in their own name which is one indicator or inequality between men and women

## 5.20 Housing Facilities:

Table No. 21

Housing facilities of the respondents

Although this study was carried out in Pandusain VDC of Bajura district, this particular study area represents like a remote area of the district, where there is not proper road, electricity and drinking water facilities, toilets, etc. During this

SN	Facilities	No of respondents	Percentage
1	Electricity	0	0
2	Toilet	34	29.56
3	Road	0	0
4	DWSP	59	51.30
5	Irrigation	47	40.86

Source: field survey, 2007

study, respondents were asked whether they had basic housing facilities or not and the following findings were traced.

The table shows the basic housing facilities of the respondents. The picture is quite appalling as no target population has electric facility, 29.56 % of them have toilet which were built from the assistance of SAPPROS-Nepal, and similarly there is no facility of road in the district. 51.3% of the respondents had drinking water facility which was built in the financial support of SAPPROS-Nepal. 40.86 % of total respondents have irrigation facility on their land. The scheme also constructed on the financial support of SAPPROS-Nepal. So one can easily draw a conclusion that the women in this study area have been living their lives in a vicious circle of poverty and they have the problems of joining hands and mouth.

## 5.21 Family Income:

Family Income is one of the prominent indicators to enjoy the relative socio-culture status in the society and also for the family welfare. To support the family, women work different income generating activities. The table No.22 shows the

Table No. 22  
Family Income

SN	Income	No of respondents	Percentage
1	Rs 20,000 and below	66	57.39
2	Rs 20,000-30,000	44	38.26
3	Rs 30,000 and above	5	4.34
	Total	115	100

Source: field survey, 2007

family income of the respondents. It is classified into three groups i.e. Rs 20,000 & below Rs. 20,000-30,000 and Rs 30,000 and above.

Table no 22 shows the yearly income of the respondents. 57.39% of the total respondents had Rs 20,000 & below of their yearly income, 38.26% of them was found Rs 20,000 to 30,000 income per year and only 4.34% of the total target population had Rs 30,000 and above income per year. So it concludes that most of the family had very low yearly income in comparison with their family size as it is previously stated that only 26% of the total respondents had four or less than four family members.

Table no. 23  
Family Expenditure

## 5.22 Family

### Expenditure:

As everyone has to earn for the family welfare, expenditure is also inevitable for making a livelihood. Here respondents were asked

SN	Expenditure	No of respondents	Percentage
1	Rs 20,000 and below	66	57.39
2	Rs 20,000-30,000	45	39.13
3	Rs 30,000 and above	4	3.47
	Total	115	100

Source: Field survey 2007

about their family expenditure to find out the differences between income and expenditure. Family expenditure was categorized into three groups viz. Rs 20,000 & below Rs. 20,000-30,000 and Rs 30,000 and above per year. Given table shows the information about it.

Similarly table displays the yearly family expenditure of the respondents. Majority 57% of the total target population spent Rs. 20,000 in yearly household expense, 39 % of them spent Rs 20,000-30,000 and only 3.47 % spent Rs 30,000 and above per month. It was not the accurate income and expenditure of the household because only women were interviewed and they replayed from their male counterparts' side.

The above finding states that majority of the respondents are living a quite miserable and pitiful lives as the just have below Rs. 20,000 incomes per year. It is quite difficult for them to send their children to school even for primary education and also to allocate money for sickness, performance for socio- cultural rituals, etc.

## 5.23 Types of Houses:

House is one of the most important indicators to uncover the economic status of individuals furthermore what type of house they possess either is rough, proper cemented, etc. When I visited the study area, it was obviously easy to observe the kind of houses the respondents had. Houses are classified into hut (very small having mud with silage roof), tinned & slate which is as follows.

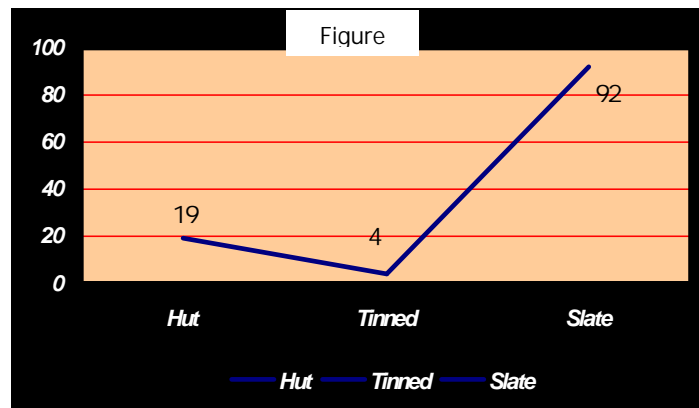
Figure no 6 shows the sorts of houses the respondents possess. 16.52% of the respondents had very small and congested house which is termed as hut. It was built of stone wall with mud having mud with silage roofs. 3.48% of the total respondents had tinned house comparatively wide and spacious and the other 80% of them had slate houses.

Table no 24  
Types of Houses

SN	Type of roof	No of respondents	Percentage
1	Hut	19	16.52
2	Tinned	4	3.48
3	Slate	92	80
	Total	115	100

Source: Field survey 2007

So conclusion from the above figure can be drawn that great majority of the respondents of this study area have to live in a very low standard of houses there is no separate kitchen, living and bed



rooms but a single or double room for the whole family members. As a whole the respondents of this area have a house just to avoid partial sun and rain.

## 5.24 Family Headship:



It is well known that Nepal is a male dominated country heavily influenced by Hinduism. In our socio-cultural system, women have to play dual roles and carry out responsibilities. On the one hand they are taken as the symbol of goddess Laxmi and on the other hand they are treated as profane. So women have no access in decision-making, leadership roles like the family headship and so on. Family headship is divided into who are taking that position in their respective family i.e. male or female. The following diagrams justifies.

Table no 25  
Distribution of respondents by family headship

SN	Headship	No of respondents	Percentage
1	Male	99	86.08
2	Female	16	13.92
3	Total	115	100

Source: Field survey 2007

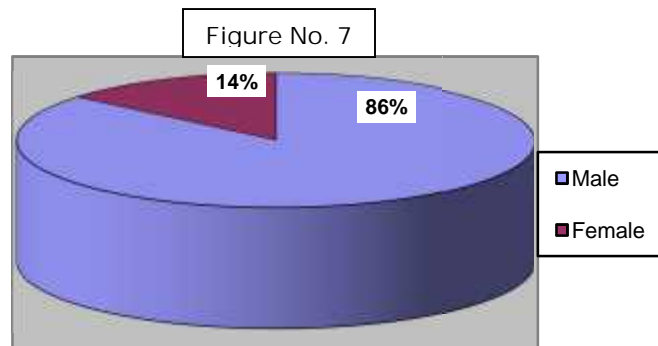


Figure no 7 displays the family headship of the respondents. Almost all 86% of the total target population represents male headship and only 14% of them have female headship in their families which clearly speaks the wider gender discrimination in our socio-cultural system. Furthermore in those families where women have family headship that is because they are widow or they are living separately. Therefore, in conclusion, women have an inferior status both in the inside and outside dichotomy. They just have to obey their husbands and male counterparts. It clearly shows the inequality and discrimination towards women.

## 5.25 Intra / Inter- community Relationship:

The study exposes that intra-community relationship like mutual cooperation, assistance, participation in cultural rituals like: celebration of feast and festivals, life cycle rites birth to death etc. was found encouraging apart from slight differences between different castes groups within Dalit, too. The inter-community relation is also gradually changing even though some problems related to caste-based are still in existence. As a result the socio-cultural status of these Dalit women has been placed in lower level but overt discrimination especially caste-based, inequality, injustice is slowly discouraging. It can be concluded that it was due to education, awareness and some women empowerment activities carried out to uplift these people. It was dug out on the basis of observation, discussion and interviews.

#### 5.26 Self-perception on the Occupation:

The study has made it clear that these women are enjoying with their occupation. Besides some old women, they had expressed during the study that it is becoming and out dated occupation just to depend on income generating activities i.e. production and selling to market. They usually set off to the market even two hours before daybreak to sell it so that they can returned back home before the city get up. That is to say they do not really want to expose it to the people apart from their buyers. In conclusion, interview and especially the discussion revealed this occupation as per their choice.

#### 5.27 Analysis of institutional development:

The group should be strong enough to improve the socio-economic situation, which ultimately leads to the state of empowerment. Therefore, the institutional development of the groups has been assessed in terms of nine major traits. They are participation, leadership, resources mobilization, communication, decision making, linkage, management, human development

and group cohesion. The 9 main indicators of organizational development discussed so far are further divided into sub components so as to make it ascendable to measurement. The measurement of the sub-components is done a scale of zero to four. The lower case denotes poor state of affairs with respect to the indicator being measured and upper case denotes excellent affairs. Thus there are placed in an organizational scale ranging from zero to four. The data is presented in table.

Table No 26

Cross Tabulation of Rank Scores by indicators and groups under SAPPROS program

SN	Criteria	S & C Groups				
		Shrijanshil	Pragatishil	Krishidev	Mimang Thimpu	Kalika
1	Participation					
1.1	Attendance in the meeting	Very good (4)	good (3)	good (3)	Very good (4)	Very good (4)
1.2	Decision making approach in the meeting or discussion	Very good (4)	Fair (2)	Fair (2)	good (3)	Very good (4)
2	Leadership					
2.1	Leadership by the group leader	Good (3)	Good (3)	Fair (2)	Good (3)	Good (3)
3	Resource mobilization					
3.1	Deposit of regular saving by members	Very good (4)	Very good (4)	Very good (4)	Very good (4)	Very good (4)
3.2	Saving mobilization	Good (3)	Fair (2)	Fair (2)	Good (3)	Good (3)
3.3	Loan default (currently)	Very good (4)	Fair (2)	Good (3)	Very good (4)	Very good (4)
3.4	Profit from the loan taken	Good (3)	Fair (2)	Very good (4)	Good (3)	Good (3)
4	Communication					
4.1	Members are fully and timely	Good (3)	Fair (2)	Good (3)	Good (3)	Good (3)

	informed about matters important to the group (e.g. loan sanction, meeting, agenda setting etc.)					
4.2	Transparency on financial matters	Good (3)	Fair (2)	Very good (4)	Fair (2)	Good (3)
5	Decision making					
5.1	Execution of decision	Good (3)	Good (3)	Fair (2)	Good (3)	Good (3)
6	Management					
6.1	Day to day operation of group	Fair (2)	Fair (2)	Good (3)	Good (3)	Good (3)
6.2	Existence of up-to date accounts and records	Good (3)	Very good (4)	Good (3)	Very good (4)	Very good (4)
6.3	Regular group meeting	Very good (4)	Very good (4)	Good (3)	Good (3)	Very good (4)
6.4	Dependency on motivators	Fair (2)	Poor (1)	Good (3)	Fair (2)	Fair (2)
7	Linkage establishment					
7.1	Service taken from other institution such as agriculture department, education department, NGO etc.(service delivery organization)	Fair (2)	Poor (1)	Good (3)	Fair (2)	Fair (2)
8	Human Development					
8.1	Training received by members	Fair (2)	Poor (1)	Good (3)	Fair (2)	Poor (1)
8.2	Involvement in the social reform activities such as preventing from drinking alcohol, gambling and unnecessary expenses	Good (3)	Fair (2)	Very good (4)	Good (3)	Very good (4)

9	Group Cohesion					
9.1	Conflict/difference in opinion among the members	Good (3)	Fair (2)	Very good (4)	Fair (2)	Good (3)
	Total score	55	42	55	53	57
	% Score out of total possible score	76.39%	58.33%	76.39%	73.61%	79.16%

Source: Field survey 2007

### 5.27.1 Summaries of institutional development of the Respondent:

The institutional development is assessed with 18 criteria's. By assigning the numbers (scale), the groups are ranked as shown in table

The full mark of one indicator equal to 4 marks/scale (i.e. very good).

Table-27  
The summarized information of above table

SN	S & C Groups	Percentage scores (in ascending order) obtained by the five saving and credit groups
1	Kalika S&C	76%
2	Pragatishil S &C	58%
3	Krishidev S&C	76%
4	Mimang Thimpu S&C	73%
5	Shrijanshil S &C	79 %

Therefore a total mark of all 18 indicators is 72 (18\*4). Out of 72, shrijanshil saving and credit secured 55. Therefore in terms of percentage it comes to 76%. Similarly, Pragatishil, Krishidev, Mimang and Kalika secured 58 %, 76%, 73% and 79% respectively. Therefore Kalika ranked highest status where as Krishidev, Shrijanshil, Mimang Thimpu and Pragatishil ranked to 2 nd, 3 rd, 4th, and 5th respectively.

### 5.27.2 Classification of Institutional Development stage by percentage Score:

The classifications of Institutional Development stand whether that is very poor or poor, fair, good and very good is presented as follows:

By analysis of Institutional Development stage, Krishidev S&C, Shrijanshil S&C, Kalika and Mimang Thimpu falls under good scale and Pragatishil

Table No. 28

Classification of Institutional Development stage by percentage Score

score obtained by groups	Stage of institutional development	Saving & Credit groups
00-20%	Very Poor (0)	
20%-40%	Poor (1)	
40%-60%	Fair (2)	Pragatishil S&C
60%-80%	Good (3)	Krishidev, Shrijanshil, Kalika and Mimang S/C
80%-100%	Very Good (4)	

Source: Field Survey, 2007

Saving credit falls under fair.

The analysis of Institutional Development of each saving and Credit Group is presented below:

### Pragatishil Saving and Credit Group (Women's group):

The group was established on 2063 with 35 members. All of the group members are female. The group has saved Rs. 1,035 at the rate of Rs 5 per member per month. The group lends money to its members for trade shop at 24% interest per annum. They have been involving in community development activities as well.

Leadership, decision making and its execution was seen strong points of the group. Activities regarding resources mobilization were seen positive light by the respondents. Although it was about one year old group, the group is not running

on its own. It depends on motivators. Human resource development was weakest point in the group. Only some people have received training. SAPPROS need to focus on training particularly in the field of income generating activities. The group falls under third stage by using all above criteria.

### Shrijanshil saving and Credit group:

The group was established on 2058 and the group consists of 73 members. All the group members belong to Brahmin and Chhetri community. This group has raised savings of Rs 40,340 at the rate of Rs 10 per month per member. It is lending money to its members at 24% for livestock, medicine, household use, trade and income generating activities etc. Management and communication was seen the strongest points in the group. However leadership and decision-making needs to improve. Most of the members have received training and actively involving in income generating activities. Some women are coming up as entrepreneurs. The generated resources in the group have been utilized very effectively. The group falls under fourth stage by using all above criteria.

### Kalika Saving & Credit Group:

The group was established on 2058 with 75 members. This group has raised savings of Rs 38,776 at the rate of Rs 5 per month per member. It has collected Rs 11,586 as interest fund and Rs 1,174 as a revolving fund. The group lends money to its members for house consumption, petty trade, vegetable and livestock farming with the recommendation of the group at 24% interest per annum. They have been involving saving and credit scheme lending loans for goat and pig raising, micro enterprise, poultry, vegetable farming.

The group members have constructed the primary school by the financial support of SAPPROS-Nepal with their community contribution.

Management and communication was seen the strongest points in the group. Most of the members have received training and actively involving in income generating activities. The generated resources in the group have been utilized very effectively. The group falls under fourth stage by using all above criteria.

#### Krishidev Saving and Credit Group:

The group has 45 members having 10 female. They have deposited Rs 9,580/- as group saving at the rate of Rs 10 per month. They have been operating saving and credit activities for income generating programs. They have preserved the community forest about 5 hectores of land.

The group was strong in terms of participation, leadership, communication and management. The resources were mobilized very efficiently. They were actively involving for social reforms. Very few persons have received training. The developmental activities delivered particularly income generating activities by SAPPROS were very limited and needs to provide more. The group can be categorized in fourth stage by using all indicators.

#### Miming Thimpu Saving and Credit Group:

The group was established on 2060 with 36 members. The group has saved Rs. 7,860 at the rate of Rs 5 per member per month. The group lends money to its members for trade shop at 18% interest per annum. They have been involving in community development activities as well.

Leadership, decision making and its execution was seen strong points of the group. Activities regarding resources mobilization were seen positive light by the respondents. Although it was about three year old group, the group is running on its own. It depends on motivators but however, the positive sigh is noticed



that dependency on motivators is decreasing trend. Though it was the Bhote group, the habits of alcohol drinking have been reduced significantly due to actively involving of the group members. Human resource development was weakest point in the group. Only some people have received training. SAPPROS need to focus on training particularly in the field of income generating activities. The group falls under fourth stage by using all above criteria.

## 5.28 Case Studies:

### 1. A Case of Micro Finance Provided by the Grass Roots Based Saving and Credit Organization

Ms Devi Rawat,43, resident of Pandusain-1,Bajura used to feed her family, with two sons and husband just from eight ropani of very marginal land. Maize, potato and barley crops were grown from her own land which did not fulfilled her family's food



demand even for six months in a year which forced her husband to go to India in search of menial job. She also became one of the member of Kalika saving and credit group that was formed in her ward after the commencement of EFRCIW program in Bajura as a part of the grass root level organization development program. She started to save Rs.10 per month as group savings which was decided by the consensus of group members.

The saving amount was loaned out to group members for vegetable farming, household expenses medical and other purposes. In the monthly meeting, they not only collected monthly savings but prepared monthly operational plan and discussed on the possible income generating activities. Technicians from the project frequently visited the farmer's field and also regularly participated in the group meeting and gave advice to members.

Ms. Rawat took a loan for income generating activities. She convinced her husband and took Rs. 3,000 as a loan from group on 2060-6-15 and decided to purchase donkey to transport goods from Safebager a road head market of Accham District which eight hours walk from Martadi. For a single trip the donkey earned Rs 600 by carrying 40 kg load of goods at the rate of Rs. 15/kg. The donkey carried five trips and earned Rs. 3,000 per month. After five consecutive months she was able to return the loan on repayment date and was also able to buy second one for Rs. 5,000. Her husband is looking after

this transportation trade and earns monthly at Rs. 3,500 to Rs. 4,000. With this money, she has now a balance amount of Rs. 20,000 and is planning to setup a retail shop in Martadi which is the district head quarter of Bajura district.

## 2. Change in Cropping Pattern

Mrs. Kala Bohara of Pandusain VDC -4, Jaiu belongs to Shrijanshil S&C group. Out of sixteen Ropani of land he possessed only two ropani lands has irrigation facility. Mrs. Bohara was advised by the field technician to grow different off- season vegetables in two ropani of land since there is the market access at Kolti bazaar. Due to appropriate topography and irrigation facility, the cultivation of vegetable was possible for year round. Before the start of the project, she could hardly grow any vegetables. The cropping system before and after project given is below:

Before the Project Support

S.N	Crops/Year	Total production, kg (per two Ropani of land)	Value (Rs/2 Ropani of land)
1.	Maize	240	2,400
2.	Barley	240	2,880
3.	Paddy	100	700
	Total	580	5,980
	Return per Ropani		2,980

### After Project Support

He cultivated vegetables in two Ropani of land from which he received Rs 27,500 according to him.

Now he has got cash in hand amounting to Rs. 17,000. He is planning to either buy land or establish a shop out of that fund which he generated by selling vegetables.

S.N	Crops Grown	Area (Ropani)	Net Income (Rs)
1.	Cauliflower	1	12,000
2.	Tomato	0.25	5,000
3.	Radish-	0.5	5,000
4.	Rayo	0.25	500
5.	Cabbage	0.5	6,000
6.	Dhaniya	0.1	400
7.	Cucumber	0.15	550
8.	Beans	0.5	3,000
9.	Squash	0.5	4,000
10.	Capsicum	0.25	1,500
11.	Bodi	0.5	3,000
	Total	4.5	40,950
	Net Return		27,500

### 3. Return of Mortgaged Land

(A case of Prem Bahadur Gurung in Pandusain VDC, Bajura)

Prem Bahadur Gurung resident of Pandusain -4 mortgaged his two nali (half ropani) of irrigated land at a sum of Rs 16,000 rupees to land lord twelve year ago. At that time, Prem Bahadur had no other way to get that amount of money to treat in Dhangadi Hospital



his loving wife, as she was seriously ill for months from a locally unidentified

disease. That amount of money saved his life partner's life but he had not been able to return for twelve years so he was in complete misery.

Five years ago, he got GABION weaving skill training from an NGO which worked in his VDC. Nevertheless, his acquired skill had started to work three years ago when RCIW gave him gabion-weaving work. Prem Bahadur and Saimal Chauhan, neighboring villager, weaved more than 310 boxes of gabion and fetched twenty thousand rupees. Immediately after getting that money from RCIW he got back his land from landlord paying the whole amount of debt. Amount of money was not a big deal but he had to wait for twelve years to pay the debt. Last year these trained people weaved gabion more than that.

#### 4. More Weaving Hands (A case on female skill development training in Bajura)

Gundri a locally weaved mattress of rice straw is very common in rural areas of Eastern, Central and Western region either to provide to the guest for sitting or bed mattress for sleeping. It has become a part of culture in villages where women weave these



mattresses during in winter leisure period and use it whole year for years. Poor farm families who are not in a position to buy mattress from the market and rich ones who also do not prefer synthetic mattress are not able to get it due to lack of availability in the market in project district. Here, villagers use synthetic mattress and plastic sheet, which are not in a position to buy from the Terrain market.

SAPPROS staffs who were from the eastern region gave skills of Gundri

weaving to women where rice straw are available for the sake of minimizing their expenses on mattress and to create new livelihood opportunities. Last year, twelve women from seven program VDCs got training in this respect. These women taught their acquired skills to another twenty women from their own VDCs. After getting the training women were very happy about learning new skill, which truly fulfilled their need and reduced dependency mattresses imported from Terrain market.

Not only that , Junu Bista one of the participant was able to get Rs 500 after selling the mattress to other villagers and shepherds who demanded this type of matters as they had to sleep over night during their travel. Now, women have shown keen interest in Gundri which is very simple to weave.

### Summary of the Case Study:

Income generating activities supports to achieve the stage of empowerment. Most of women are coming up as entrepreneurs. However entrepreneurship qualities should be in improved. For that purpose, lot of training should be delivered to the group members. To open up more income generating options, small community infrastructure activities like drinking water, irrigation etc are highly required.

Due to awareness program, the social discrimination is reduced gradually. Both social development and economic development are the double prong approach which leads to empowerment.

## UNIT SIX

### SUMMARY, CONCLUSION AND RECOMMENDATION

#### 6.1 Summary:

Nepal is a small developing country on the lap of Himalayas in south Asia. From the very beginning, Hinduism and patriarchal social system has domination. Women have always been given a secondary position to that of men in our traditional society.

According to Human Development Report, Nepal is lagging behind even lower position than poor and developing country in the globe. Furthermore, gender disparity remains very wide and dreadful.

Nepali women make an important contribution on the agriculture activities of the country but their work is not considered productive from economic point of view. So their contribution is not included in the national static. Most of the work done by woman remains unrecognized and undervalued. This has a negative impact on the socio-economic status of women, access on resources, opportunities, participation and overall walk of life. From the family through society to national level, gender imbalance and gender blindness exists. In order to drive the country ahead in human and sustainable developmental path, men and women should have active and parallel participation. Gender balance should be optimum.

This study tries to dig out the social and economic status of women who have been involving different income generating activities by organizing into institution as their prime occupation to make a living in Pandusain VDC of Bajura district.

Indeed, the specific objectives of this study is to reflect social, economic role and status of women in the light of gender roles and responsibilities i.e. income

generation and its allocation, decision making process and access and control over resources, to find out social attitude towards their work & to trace out the relationship within intra and /or inter community. Furthermore, to determine the change taken place in the present era; SAPPROS has formed sixteen groups, most of them are mixed group having male and female. Only one group is female group. At least three years matured groups have been selected for the study (only one group is less than three years matured group). Similarly; while selecting the groups the female representation was also considered. Five groups were selected out of sixteen groups.

A checklist and indicators were prepared on two aspects. One was to assess impact on economic and social after intervention of SAPPROS program and another was to assess institutional development aspects. The impact was assessed in terms of household income and production, education, health and sanitation, social reforms including gender discrimination. The technique helped to know the group member's perceptions on their own prospective about the change due to intervention of the program whether that was remarkable or some or constant or negative.

The institutional development of the groups has been assessed in terms of nine major traits. They are participation, leadership, resources mobilization, communication, decision making, management, linkage establishment, human development and group cohesion. The nine main indicators of organizational development discussed so far are further divided into sub components so as to make it ascendable to measurement.

The main finding of the study:

- ④ The groups were very strong in terms of attendance in the meeting, decision making, management still need to be improved. Therefore



- SAPPROS should focus on training on institutional development to the executive members of the groups.
- ④ The resources have been mobilized efficiently. But the saving were not enough to meet the credit demand by the members for income generating activities. Therefore SAPPROS should provide a seed money which could be mobilized as a revolving fund for income generating.
  - ④ SAPPROS may not satisfy all the demands generated by the groups. Therefore, It should facilitate to establish linkage the groups with service delivery organizations like, district level line agencies and other NGOs
  - ④ The dependency in motivators was found very high in some groups. So the groups role should be increase in day to day management thereby the groups can run the organization even after the withdrawal of the program supported by SAPPROS.
  - ④ Only some changes have noticed in staple food production. The positive change noticed in the vegetable has been attributed to the introduction of seeds and technical services by SAPPROS. Previously, they grew only tender fodder tree leaves – called Tanki, sisnu, and other traditional vegetables e.g. radish, pumpkin, melons etc. The villagers have started growing cauliflower, cabbage, beans, radish, onion and potatoes. The excess of vegetable over consumption, they used to sale vegetable at the local market. Similarly, there was no significantly improvement in fruit production although it was potential areas for citrus.
  - ④ Some changes have been noticed in livestock in the area. The saving and credit groups have been able to mobilized group saving which are just sufficient to provide limited amount of credit to the needy members to buy and sale some goats, buffaloes as income generating.
  - ④ The group reported that credit facilities has been significantly improved as SAPPROS has introduce saving and credit activities in group. The group members have to save a certain amount regularly. As the passes of the time, the funds also grow more. The members fulfilled their immediate

needs for credit from their self – generated funds. Prior to the SAPPROS intervention, they have to depend upon the private money lenders or merchants with charging high interest rate. Still the fund was not enough to meet the credit demand. Therefore it is better to provide certain fund to the groups. Similarly it can facilitate to establish linkage with bank for economic activities. The fund has been investing in various income generating activities.

- ④ One very remarkable change that has been realized by local people is the sanitation of the village. After awareness created by SAPPROS Staff, group members have started occasional cleaning of foot trails and regular cleaning of their house premises. They started to construct pit latrine that was on the financial support of organization.
- ④ The supplies of clean water through pipe system have some impact on relieving users groups from water borne and contagious diseases related to eye and stomach.
- ④ In prior to SAPPROS program, girls have less opportunity to go to school. At that time, the parents had in mind that they should send their boys not the girl who have to move others houses after marriage and take care of family and household chores. Now they treat equal behavior that is because of the increase in awareness among the parents. SAPPROS has implemented many sensitizations training to raise the awareness. But in occupational caste, only some changes have been noticed. But however they began to understand the important of educating their children, boys and girl. The saving and credit activities help to meet the educational expenses of their children. The VDC have only primary school to admit secondary and higher they have to go Kolti VDC or nearby headquarter.
- ④ The group indicates significant changes in schooling of girl and boy. Now they started to treat equal behavior to boys and girls that because of the increase in awareness among the parents. Still a lot of awareness creation activities are needed in lower caste people. SAPPROS introduced literacy

- program in the group. The group reported that almost all the group members learn about how to put their signature. Previously, they used thumb print for signature. Most of the members who attained the literacy classes, now they could read simple letters. Some members only could read and write fluently. The literacy program helped to raise the awareness level of the participants. It was realized that refresher training is highly essential to retain the capacity.
- ④ Social reforms are extremely important for empowerment. After the awareness training, provided by SAPPROS, the villagers initiated to do away with all kinds of social evils. All the groups have formulated rules and regulations to penalize those who do not comply. SAPPROS needs to encourage the people in some community (like Tamang community and lower caste people) to put into practice. Similarly, all the groups reported those positive changes in caste discrimination
  - ④ The gap between men and women in terms of access to and control over resources are generally widened. Most of the group reported that the differences are reducing gradually. They started to give equal education to daughter and sons and equal foods. Women have to play more roles in reproductive activities. However in occupational caste people and lower caste, it was found that men are also sharing in the household activities. Women's role in the community activities and economic activities was in increasing trends.
  - ④ Majority of the respondents (86.1%) were married.
  - ④ A large number of respondents (68.69%) were illiterate and 23.47% of the total target population was literate but they had no formal education and only 5.21% of them had passed grade five and 2.6% of them had passed grade ten.
  - ④ Almost all of the respondents (74%) were Hindus and only 26% were Buddhist.

- ④ Majority of the respondents (78%) were found living in nuclear family and only 22% found living in Joint family.
- ④ The family size of the respondents ranged from 2 to 7 and above. Majority of the respondents (43%) had 5 to 6 members living together and 33% above than seven.
- ④ While considering women's involvement in decision making majority of the respondents (51%) were found involved in decision-making process which is encouraging figure the reason behind this could be that they are directly involved in income generating activities.
- ④ Majority of the respondents (81%) spent all money for the family reaching and caring which indicates that they are unable to save money for the future.
- ④ Only 16.52% of the respondents had land in their own name. Most of them are widow and separated. This is because of the patriarchal social system
- ④ While examining the housing facilities of the respondents, it was found quite pitiful. There were no electric facility and no road access. Only 30% of the respondents had toilets. Among them 62% had very rough latrines. This is prominent evidence that their life standard is very low.
- ④ To look at the average income per month it was found very low which causes very uneasy to make a living.
- ④ While examining family expenditure it was found imbalance. Expenditure was more than income consequently they were obliged to take loan for the family survival.
- ④ Majority of the respondents (86%) had very small house with thatched roofs. Only 6% of each had tinned and slate house.
- ④ Family headship was found discouraging as only 14% of the respondents had family headship. Most of them were widow and living separately.
- ④ Intra-community relationship like mutual cooperation, assistance, participation in cultural rituals, etc. was found encouraging apart from

slight differences between different castes groups within Dalit. The inter community relation is also gradually changing from vertical to horizontal level and over discrimination, inequality, injustice is slowly discouraging.

- Majority of the women involved in different income generating activities as their prime occupation and they really want additional support from the government, bilateral agencies, NGOs and CBOs etc.

## 6.2 Conclusion:

So from the finding of the study, it may be concluded that the socio-economic status of the women was very miserable and dreadful. Even though it lies in Pandusain VDC of Bajura district, the study area is far from the minimum facilities that should be available in headquarter. Looking at the gender perspective, target women in the study area could be placed relatively on higher position because they are the breadwinner in the family. The various ethnic communities and different geographic, religion and cultural regions exhibit a wide variety of social values that also have an impact on the situation of Nepali women. That sometimes can have positive and other time negative impact. Likewise there seems the gender biased distribution of power and resources in the family as only a few percentages of women possess land on their own name; mobility of women is also not quite high.

From the research it was uncovered that the huge numbers of target women in this area are illiterate and income generation as a prime occupation. It is because they have no other way to join hand and mouth and they also have no other ideas than this for living. It is so far depicted that gender roles like: involvement of men and women in decision-making has no vast gap. It means that both men and women take part while making simple to big decisions. It is because of women actively participating in income generation and they are earning regular income. So conclusion can be drawn from the study that person in charge of money making vital role in maintaining gender balance and along

with people of ethnic group and Dalit women enjoy a bit good position in the family on the view of gender parity. The study also reflects that these women has decisive role in income allocation as they replied during study 'As we earn the money, why should we not allocate it? On the other hand, there has been experienced wide domination of patriarchal society and its social system because very few women were found to be family head, holding land on their own name. Mobility was also observed not as appreciative as women often should get permission to go out for public affairs like: attending meetings, gatherings, etc. The comparative education level was found quite dreadful and despaired.

Indeed, to sum up, the study depicts that the socio-economic status women in Pandusain VDC is typical to majority of rural women who have been passing their lives in undulation, hunger, poverty, scarcity. They can be termed as "the suffers of the suffers"

### 6.3 Recommendations:

Women cover half of the sky, do two thirds of the works but they represent 70% of the world's poor and uneducated population. Consequently, they have very low status in every walk of life. It is a bitter truth. This study made an endeavor to dig out the social and economic position of women who are fully depended on different income generating activities in Pandusain VDC of Bajura district. The finding claims that they fall under the population of extreme poverty line and they represent highly vulnerable women in our country, Nepal. So far the finding and experiences during the study, we can say that the concern authorities has not paid its due attention to support these people and provide minimum facilities that should be available in the district headquarter. Therefore, the following recommendations can be made to uplift the socio-economic status of women in that area.

- 1) Women should be educated in order to make them aware towards their rights and responsibility.
- 2) Awareness program to manage family size related to family planning should be lunched by development partners.
- 3) They should get equal opportunity and access to fundamental human rights and it could be enhanced if due attention is paid as they are disadvantaged group.
- 4) Equal wages should be paid for male and female worker in every social development work from concern authorities.
- 5) All the family members should share the burden of double work which these women should carry out at home and outside home.
- 6) Women should be participated in family decision making and they should be provided land ownership so that they could feel secured and also privileged.
- 7) Women should be equally involved in decision making from small decision to big one so that they felt equally responsible to all evidences.
- 8) Government and policy makers should pay more attention to the regions, caste/ethnic people who are comparatively very back warded, oppressed, suppressed and also exploited.
- 9) In order to bring about true gender equality, there needs to be a complete change in the attitudes and practices of family and society towards women which are the by product of patriarchy.
- 10) Indeed, this can only be enhanced when the women themselves recognize their own values and contribution and develop the confidence that is necessary to flight against the mal-practices from the family to society. Therefore, women should be made as privileged group.
- 11) Early marriage was mostly found in study area; therefore awareness campaign should be conducted to decrease early marriage system of the community people on the facilitation of different developing agencies.

- 12) Existing condition of religion, traditional norms, values and thoughts can be transformed and improved towards prosperity if due attention is paid to them by the government and other pro-people agencies.
- 13) Development program should be people centered. Therefore the design of the program should be suitable to both women and men. In the past women were generally excluded from the development process. Hence, sustainable development could not achieve.
- 14) Institutional development of women is one of the essential conditions for empowering women. Once they organized into the group, they can build up their confidence, increase the collective strength to protest their interest, increase the access to economic and social facilities. Therefore institutional development is the extremely important for sustainable development of income and social. In other words it is means to achieve the stage of empowerment of the deprive section of the society particularly the women. Keeping in this line SAPPROS has been implementing institutional building program at the grassroots level through financial support of rural development programs.



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## Questionnaire

The information given the following quarries will be kept highly confidential and will be used for academic purpose only. Therefore, the respondents are requested not to hesitate in providing the correct information

Name of the respondent: -
Name of group .....
Address.....
Date of group formation .....
Age .....
Religion:

## Group structure

Item	General Members		Executive Committee	
Male				
Female				
Total				

## A) Institutional Development related Questions

1. Monthly saving per month?
2. Impact on education of the respondents?
3. Impact on Health and sanitation?
4. Change in social reforms?
5. Total fund collection?
6. Change in gender discrimination?
7. Investment sectors?
8. Criteria for loan distribution?
9. Change in production?
10. Credit limit?
11. Rules and regulation to operate the group activities?
12. How is the punishment system if the person felt to repay the loan?
13. The attendance in the meeting?
14. Minute taking?

- B) Please, tick or say / write short answer.
1. What is your marital status?
  2. If married, number of children.....
    - a. Son.....
    - b. Daughter.....
  3. What is your family type?
    - a. Nuclear
    - b. Joint
    - c. Extended
  4. How many family members do you have?
  5. How much land do you have in your own name?
  6. Are you literate or illiterate?
    - a. Yes
    - b. No
 If yes,
    - a. Just literate
    - b. academic degree
  7. What is the main source of income? .....
  8. Who allocates family resources especially income?
    - a. Husband
    - b. Wife
    - c. Both
  9. How do people of other community treat you in accordance of your occupation?
    - a. Harsh
    - b. Okay
    - c. Good
  10. Does your family consult you for making important decision?
    - a. Yes
    - b. no
    - c. sometimes
    - d. no opinion
  11. Please, mention your family income (approximately) .....
  12. Please, mention your family expenditure (approximately) .....
  13. How do you spend your earning?
    - a. spend all money on my self
    - b. Contribute to family
    - c. All give to husband
    - d. Put the money on the bank account
  14. Have you saved your money for future?
    - a. Yes
    - b. No
  15. Do you have following housing facilities?
    - a. Electricity
    - b. Toilet
    - c. Road
    - d. DWSP
    - e. Irrigation
  16. Caste/ ethnicity:
  17. What is your mother tongue?
  18. What are the main occupations?
    - a. farming
    - b. government & private sector jobs
    - c. cutting stone
    - d. Share cropping
    - d. other daily wages

- 19 Do you have to ask your male counterpart while going out?  
 a. Yes      b. always      c. sometimes      d. no      e. no option
- 20 Do you take part in public meeting?  
 a. often      b. sometimes      c. rarely      d. no
- 21 Types of Houses?
- 22 How did you get married if married?  
 a. arranged marriage      b. love marriage      c. both
- 23 Do you find the society positively support women to take part in public meeting and other affairs?  
 a. Yes      b. No      c. only for sometimes

### Checklist for case studies

Name of the respondent:-

Name of group .....

Address.....

Date of group formation .....

Age .....

Economic and social condition before and after program intervention

Changes from the program at the area

## Saving and Credit questionnaire

### Saving and Credit reports

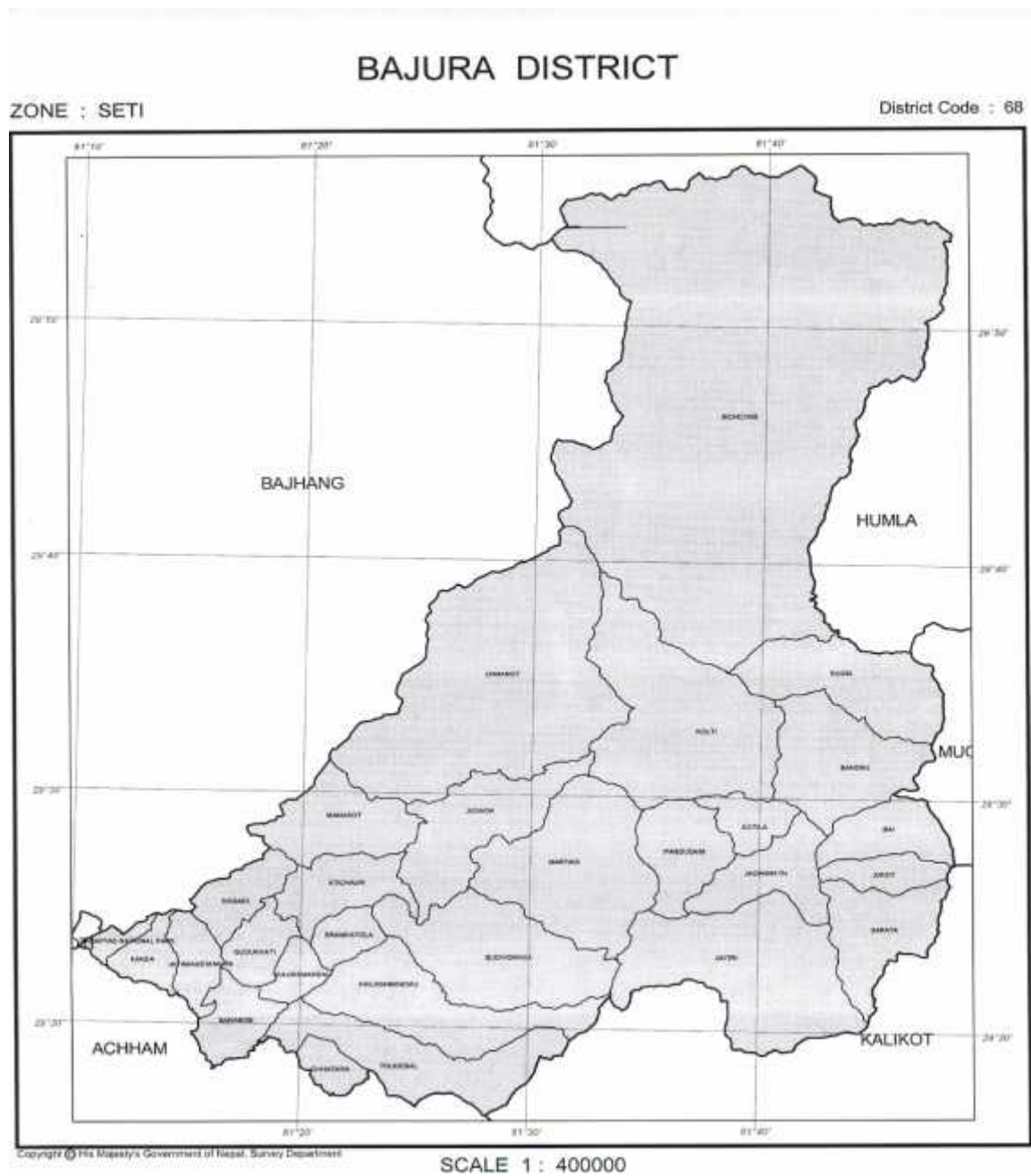
S.N.	Particulars	Name of groups					Total
1	No. of Groups						
2	HHs involved						
3	Dalit HHs						
4	Janjati HHs						
5	No. of Saving Members						
	Female Saving Members						
6	Total Saving Amount ( Rs)						
	Female Saving Amount						
7	Total Share Amount ( Rs)						
	Female Share Amount						
8	Income (Rs)						
	a. Interest Earned						
	b. Membership Fee						
	c. Entry Fee						
	d. Penalty						
	e. Loan Application Fee						
9	Funds ( Rs )						
	a. Social Development						
	b. Revolving						
	c. O & M Fund						
10	Total Lovable Funds ( Rs)						
11	Total Disbursement( Rs)						
	Female Disbursement						
	a. Vegetable Farming						
	b. Livestock Raising						
	c. Small Trade						
	d. Medicine						
	e. Household Purpose						
12	Total Loan Collection (Rs)						
	Female loan Collection						
13	Total Loan Outstanding (Rs)						
	Female Loan Outstanding						
14	Loan Overdues (Rs)						
	Female Loan Over Dues						
15	No. of Loans						
	Female Loans						
16	Average Loan size (Rs)						
	Female Loan size						
17	No. of Credit Takers						
	Female Credit Takers						
18	Expenses (Rs)						
	a. Outstanding Interest						
	b. Stationary Purchase						
19	Cash in bank/hand(Rs.)						

Thank you very much for your kind cooperation and good understanding.

MAP OF NEPAL SHOWING BAJURA DISTRICT



# MAP OF BAJURA DISTRICT





## 2.1. SAPPROS Programme in Bajura District

### 2.1.1. Background

SAPPROS Nepal has been implementing action research programs in five VDCs of Bajura district since Magh 2058 with the support of DANIDA. The prime objective of this program is the development of grassroots level institution for poverty alleviation and natural resources management that would sustain development. The program interventions are expected to create mass awareness among the local people that will bring them into institutional fold and enhance their capacity to exploit inherent potentials for socio-economic upliftment and self-reliant.

Five VDCs namely Martadi, Pandusain, Kotila, Kolti and Bandhu are selected for such program intervention initially. (See the map of Bajura district showing Pandusain VDC given below.)

### 2.1.2. Objective

- ④ Development of self-governing type of grass root level institutions.
- ④ Development of sustainable community infrastructure system and community managed watershed management system.
- ④ Achievement of sustainable household income and food security
- ④ Enhancement of participation of women and tribal in all walks of life.
- ④ Improvement of the local capacity to manage and sustain developmental activities
- ④ Improving the quality of life through social sector interventions

### 2.1.3. Grassroots Mobilization Process

- ④ Target villages were identified based upon given socio- economic indicators, which were developed by SAPPROS.

- ④ Within the target village, target beneficiaries were identified through household survey on the basis of given socio-economic indicators
- ④ Women, tribal and disadvantaged groups were targeted first particularly if; subsidized inputs were to be provided.
- ④ External catalysts (field supervisors) were sent to target villages to explain the villagers about objectives of the program.
- ④ Once villagers agreed to participate in the program field supervisor together with some enlightened teachers or any other local catalysts were sent to villages to conduct household surveys. The staffs including local catalysts were trained by SAPPROS to conduct such survey.
- ④ The village survey gave the extent of services received by the poor and the level of poverty whereas; household survey indicated the magnitude of poverty at the household level.
- ④ Adult literacy was used generally as an entry point for program. Those who fell below the poverty line and were interested to attend literacy classes were organized into literacy groups. Preference was given to women, tribal and disadvantages groups. It was stipulated that the program would cover 50% of this category.
- ④ Ultimately these catalysts were developed into local support group to organize poor into groups and provide assistance on behalf of SAPPROS. SAPPROS acted as a support NGO strengthening the capability of locally emerged catalytic organization.
- ④ SAPPROS designed a special course in group organizational methods and trained local catalysts at the village level Training was both theoretical and practical based upon the experience gained in grassroots organization development in Gorkha district.
- ④ This approach enabled SAPPROS to withdraw its field supervisor and replace it with local catalyst.
- ④ That could run the program of grassroots organization development in a sustainable way.

- ④ The local catalysts that were called social mobilizers were given a fixed honorarium based upon their work performance.
- ④ Those groups, which saved regularly over a period of time and had maintained transparent accounting system, were encouraged to start credit activity particularly for income generation.
- ④ System of accounting and saving and credit management procedure was developed by SAPPROS. SAPPROS provided training to executive members of the group in accounting, saving and credit management system. However, groups were free to set their own saving and credit policy and procedure to suit their requirement.
- ④ Regular follow up of various activities including saving and credit operation of the groups was done both by social mobilizers and by the supervisor of SAPPROS. The presence of field supervisor in the monthly meeting helped the group in developing policies and procedures and to follow them strictly.
- ④ In addition program coordinator and central office staff of SAPPROS provided guidance about design of the program.
- ④ All of the group members have got three days sensitization training. The sensitization orientation at the settlement level were conducted using flash cards and videos specially developed by SAPPROS in order to sensitize the group members about the importance of group as an organization to empower the poor and as instrument in carrying out various community development activities. Due to this orientation conducted by SAPPROS, the group members particularly women are highly motivated, their awareness level increased groups are stronger and the overall performance is better.
- ④ Some of the member got account and record keeping, livestock management, veterinary training.

**PROJECT PHOTOGRAPHS**

Group Interaction during field visit at Pandusen VDC





**Micro - Irrigaion Schmes**

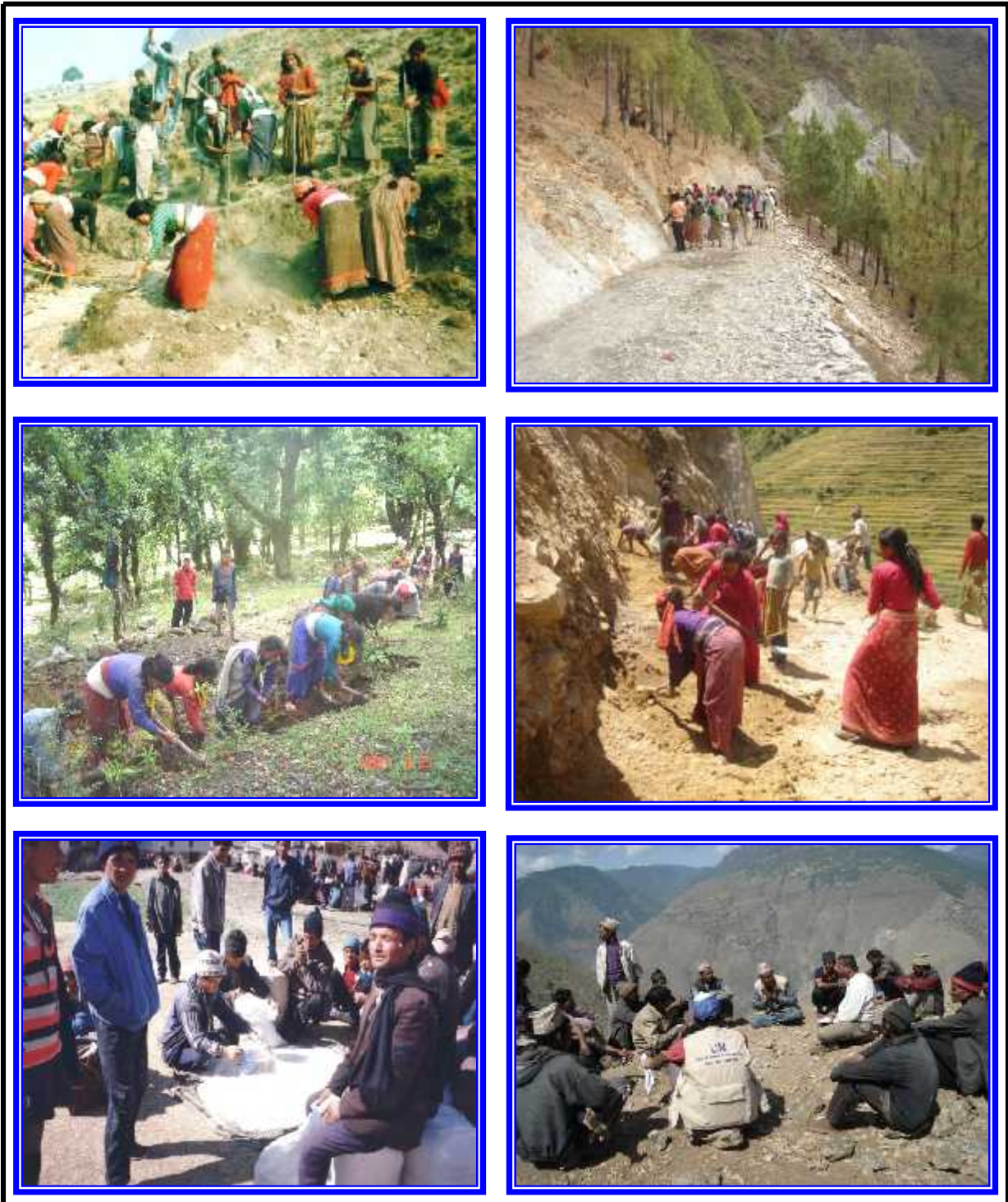


Income Generating Activities





Martadi – Boldic Rural Road



Water and Sanitation, Cooperative house

