

CHAPTER-ONE

1.1 INTRODUCTION

Nearly one third of the population is still living in absolute poverty-deprived of basic amenities of life such as food, clothing, shelter, health, education and drinking water.

The poor live predominately in rural areas and engage in subsistence agriculture on small plots of low quality land, have limited access to credit, infrastructure, markets and basic social services, often because of remoteness and distances, and rely heavily on seasonal migration and remittances. Women and those living in rural areas are socially excluded and lag seriously behind in terms of income, assets, and most human development indicators. Nepal cannot ever imagine development by excluding this large population.

The total population of Nepal is 23151423 in 2001 and female constitute 50.05 percent of the total. Females occupy more than half of the population of Nepal. The 2001 census shows that women exceed men by more 23581 numbers Most of them are living in rural areas. There is clear dominance of male especially in the working group of (5-19) years, in urban area as compared to rural areas. But the proportion of the dependents is more prominent in the rural areas than in urban areas and in males then in females. The status of women in nutritionally, economically, socially, educationally inferior than to men. Nepalese women are married early and over burdened with childcare and rearing practices. Most of the women in Nepal are engaged in domestic child care and economic productive activities added to the burden of child bearing, frequent and closely spaced pregnancies and labor intensive task, such as carrying water, collecting firewood, planting harvesting tending to the household livestock, washing clothe breast feeding and carrying young children long hours outside the home in gainful economic activities. Yet in the national statistics women income effort are not recorded. Women as a group are generally poor, powerless and disadvantaged due to deep rooted patriarchal values low level of literacy and awareness women in Nepal are held in low esteem .In terms of food consumption poor households are sustained in one average at just

about serving levels but in case of women they are consuming somewhat less than equal share. Female baby generally gets less care feeding compare to male. So the mortality rate of female baby is high. Infant mortality rate although declining over the years is still very high compared too many other developing countries. Female mortality as of 2001 is much higher. The most recent estimation was 539 per 100,000 live births (MOH, 1997, Feb-26). This is near about 27 percent of maternal death among women in the reproductive age. The health facilities are inadequate and very little improvement is noticed over the year. Literacy rate of the population has increase significantly 1991/2001. In 1997,the total literacy rate was 52.6 percent with male and female were 67.9 percent and 37.8 percent respectively which is significantly change in 2001. The average literacy are 53.74 percent with male 65.08 percent and female 42.49 percent. But the rate of female in 1991 is about one half the rates for males, even though increase in the rate for females in the 1991-2001 decades is comparatively more prominent than for males. There is a remarkable increase in the enrolment ratio and educational attainment. This increase is more apparent in males than female and more in urban areas than in rural areas. However, the male and female differentials in the primary level are much narrower than in other high levels.

The average household size as of 2001 is 5.45 percents at the national level while the size in the urban areas is only 5.2 persons. Household heads are mainly, the males. Females heads in 2001, comprised only 14.9 of the total head of the households of the total female heads about one half are married but living away from their spouses and a large majority of the rest are widowed. Small or nuclear families are most evident in urban areas while the joint families are found most prominent in rural areas. Extended families are mostly confined to particular communicates. Singular mean age at marriage of males has risen from 21.4 years in 1991, while for female; it has risen from 19.2 years in 1991. The total fertility rate in Nepalese women has gone down from 6.1 to 4.1 in the fertile age group during the 1980-99 in one and half decade. Urban women give birth to fewer children than rural women do. W.D. (World Development indicators, 2001 p.106.8).

Women slave in their households and fields day after day, carrying crippling loads, and holding the burdens of society silently on their backs. They do their work thanklessly and without pay. Although the law states that Nepali men and women receive equal rights... in practice this is not the case.

The future for the rural woman of Nepal is far from bright and promising. The majority of these overworked women are uneducated and under privileged. They sorely lack self-confidence and due to the attitude of the prevailing cultural society do not consider themselves on par with men. They carry the weight of the caste system, the pressure of the dowry system, and the guilt of being a burden to their family.

In too many cases these women may be victims of both physical and mental abuse. Many women are bound to lives that are detrimental to their well being and that of their children, perpetuating a cycle of ignorance and dependence. Deprived of an education and discriminated against in the job market, the rural woman has little choice but to work in the fields. Her future options are bleak.

We wish to provide an alternative for women who yearn to break out of the role that society dictates. Uneducated women with the hunger to learn, under privileged women with the desire to better their lives, and all women who strive for independence find refuge here. These are strong women, who given the chance and a little support, will change the world.

Nepal is facing colossal environmental problems. Despite various efforts, the state of environment in Nepal has degraded due to higher dependency on natural resources and higher population growth. The problems of landslide, soil erosion, flood, decline in agricultural production and deforestation still exists in villages while air pollution and solid waste management problem is increasing in the urban areas day by day.

Women are often most sensitive to changes in the environment because they are in closest contact with the home and the land; they are the first line of defenses. Survival of women and their families is closely linked to the health of the land, forests, fisheries and other natural resources. There is strong evidence of the

irrevocable damage caused by environmental assaults during various stages of the life cycle. Women are therefore the first one to be affected in any change in the environment whether the changes are negative or positive. The relationship between women and environment in the socio-economic context of rural communities has not been properly understood by either the government or NGOs so as to tackle the problems and needs of the rural poor and at the same time make such programs more women friendly and engendered.

Women as consumers and producers, caretakers of their family and educators are the most affected from the adverse effects of environmental degradation. Thus, women have an essential role to play in the area of environmental conservation. The issue of women, environment and development is now being recognized in some areas but does not yet feature as the prime focus of the government programme. They have remained absent at all levels of policy formulation and decision making in natural resource and environmental management, conservation, protection and rehabilitation. Realizing the gravity of this state of affair HMG since its Eighth Plan initiated some programmes that addressed the problems faced in the sector of women and environment. Nevertheless, these programmes have not been adequate for reaching out to the masses of women at the village level.

For Nepalese women, independent decision-making is highly restricted. Lack of decision-making power has deprived women of the basic elements of a decent life such as food and nutrition, education, skill development, health, and family planning. This has ultimately undermined their access to gainful employment opportunities and participation in professional jobs.

(Nepal Human Development Report 1998/The 3 Sisters view today, march 12th, p: 2-5).

Women's role in Nepalese society appears to be changing in the cities but it is only a surface change. There are a lot of facilities available to expand people's minds and involve women in different areas they previously did not have access to. Women are receiving more education and are there for able to find employment.

The respect they receive in this employment is still in question. The attitude of male domination is the underlying foundation of Nepalese society.

Unfortunately, the majority of women are living in the rural areas of Nepal and do not have access to any of these facilities. 93% of Nepal is rural, and here change is coming at a painfully slow pace. It is hard for us to think of what a difficult life the uneducated, under privileged women has. Daughters are treated as a burden to their family, despite the fact that they run the household and work in the fields. Sons, having received an education, will be the ones to leave the village to find work; often leaving wives to raise the family. The rural women have little or no self-confidence and do not consider themselves on par with men. The village women's life is nothing more than that of a servant or a possession of the family. They do not appear to know the value of their individual lives.

By offering education and skilled training we hope to encourage the development of self-supportive, independent, decision-making women. Perhaps with knowledge, skills and confidence in themselves, these women will be able to bring about real change in the way women are viewed and treated in this society.

Our dream to empower the Women of Nepal is a long hard path to undertake but the potential jewels at the end are so great it must be traveled.

The political life in Nepalese women is very much male dominant and remains under, represented in all political process and has less access to positions of power as of before parliament and others. There were nominal women elected in different, level of different representative bodies. But it is significantly increasing to shows of last three election of the legislative. There were 58.33 and 13.33 percent of women elected in 1991, 1995 and 1999 in the house of representative. Women in civil services are very few in number and the proportion of female gazette officers to the total has remained almost stagnant over the years. The proportion of women officers was 4.4 percent in 1993 and has increased only to 5.34 percent in 2001 comparative proportion of women with men in higher positions of power in bureaucracy/judiciary/diplomatic service are almost negligible.-
+MWCSW,HMG/Nepal,2058(2001)

Nepal's cultural landscape is recklessly diverse and is composed of more than 125 dialects speaking groups and sub-groups. They are divided mainly into two major groups on the basis of language and socio-cultural practices, i.e. Indo-Aryan and Tibeto-Burman. The politically and culturally predominant Indo-Aryan group mostly lives in the hills and Terai.

In terms of attitudes towards women, there are some conservative communities in Indo-Aryan group, which do not allow women to move freely outside the household. Women wear purdah (veil) and they may not mix openly with the opposite sex. Although other sub-groups within the Indo-Aryan culture do not necessarily practice purdah. Sexual purity of women is extremely important for Indo-Aryan group. Child marriage, a restriction on widows remarrying and arranged marriages are still followed widely (Acharya et al. 1981). Property is inherited only through male line and therefore women's economic status both in the household and in the workplaces is lower than that of men.

Though, woman social-economic status, even though rising is still low in Nepal. They still lack adequate access to employment, income, and health care nutrition and still require development despite impressive, legislative and constitutional provisions favoring their equal right to work, employment and education. The gender gap in terms of their economic opportunities and participation in public life and decision-making exists in the society.

Women are directly discriminated against in the job market. The majority of women are confined to the informal sector where wages are low, working hours are long, conditions poor and wage compensation is non-existent. Women also suffer from discriminatory practices in opportunities for education. Below are the statistics on literacy for the rural areas.

Rural Women	13.42%
Rural Men	43.44%

Source: CBS 1997 ICIMOD 1997, September-14

Nepal's economy is largely dependent on agriculture where women play a major role by actively participating in the various farm activities. The economic contribution of women is assumed to be insignificant for the betterment of her and national economy statistics have also shown that 98 percent of women live in the rural/areas and are engaged in agriculture works. In general, Nepalese farming is completely labor intensive in which women's share is found in almost all agriculture works. Thus, the role of women in various farming activities is crucial not only because of the large number engaged in farming but also because a variety of agricultural activities are delegated to be performed solely by women. Women contribution is the vital portion of the country's labor force for the economic point of view. The share of women in the total labor force was 50.6 percent in 1999, in comparison to 45.5 percent in 1991. Out of the total population of 19.10 million the currently active population is 11.62 million (60.84 percent) and out of the total currently active population, 5.74 million (49.40 percent) are male and 5.88 million (50.60 percent) are female. Women spend much more time than men on subsistence activities and domestic work. In these activities, the workload of women exceeds that of men. The pattern of work participation indicates a large proportion of women working as unpaid family workers. Women are engaged in domestic work for 13/14 hours per day which is unpaid and unreported. Due to lack of technical/vocational skills training most women are involved in low paid or clerical jobs. The population is employed under 17 different industry heads and the highest women population employed is seen in agriculture, hunting and forestry industry with 4.016 million (42.55 percent). It is seen that the lowest women employed population is under two heading : mining and quarrying and extra territorial organization. It shows the male population employed is higher than the female population in urban than the female population in urban area by 0.149 million (15.36 percent) and female population is higher than the male population in the rural area by 0.14 million (1.65 percent) this indicates that in the rural area there is dominance of female employed population than male employed population in the rural area. (CSR, 2001: MWCSW/MGEP/UNDP/FWLF).

Poverty is endemic in Nepal. According to the National Planning Commission, 40.3 per cent of the population in 1998/99 was below poverty line and the number of women living below the poverty line is much higher. Based on the Nepal Human Development Report (1998), it is estimated that 48 per cent of women are living below the poverty line. It reveals the fact that poverty is not gender neutral in Nepalese socio-economic context and has affected women more than men.

The reason behind greater extent of poverty among women is the pervasive disparity between women and men in all aspects of development indicators. Women have less access to education, health services, credit facilities and productive employment opportunities. Similarly, women have limited access to economic resources. The absolute number of poor has increased in the rural areas. As gender disparity in rural areas is much more severe and rural women are much more deprived, increasing number of poor in rural areas implies further feminization of poverty. Due to built-in inequities of the existing economic system the micro impact of macro policies have hardly helped the poor women. Lack of access to resources is the fundamental factor for women's greater deprivation. Absence of property rights has adversely affected poor women from creating self-employment and generating independent income.

The major women and poverty issues are related to the various socio-economic factors. Persistent patriarchal attitudes and practices are detrimental to women and hinder their empowerment. Social discriminations against women have caused feminization of poverty. Land distribution, population blooming and determining terms of trade and structural adjustment programme imposed by the IMF in the 1980s have also the significant impact on the livelihood of rural women. Other reasons for feminization of poverty are; failure of macroeconomic policies to address women poverty at the grass-roots level and the negative trickle-down effect, lack of good governance, slow processes of reaching women living in the rural areas, poor mainstreaming of credit programmes for women through both public and NGO sectors, low participation of women in the formal sector, women's

employment mostly in the informal sector as unskilled and low-paid workers and exploitation of women due to heavy household as well as farm work load.

In order to enhance the status of women many development activities have been carried at since 1950s. In 1970s “Women in Development” approach was adopted followed by Gender and development in 1980s. The aim of women development is to bring them into the main stream of development. Poverty Alleviation Fund is one of the approaches in Community development adopted by UNDP in 2000.

Poverty alleviation has been the priority of the government in the last decade and in the latter part of it the women are the focus of poverty alleviation programme at the grassroots level. Rural women are made the primary group for micro-credit programme and saving-credit activities. However, the women poverty is deeply widening further. Furthermore, Government interventions are mainly based on the conventional approaches of utilizing women's spare time for the economic benefit of the family.

1.2 Introduction of Poverty Alleviation Fund (PAF)

The tenth five years plan (2003-2008) adopted by Government of Nepal has identified poverty alleviation as its overall objective. Hence, poverty reduction strategy has been regarded as the main basis of the Tenth plan. The four major pillars of the plan, which is also known as poverty Reduction Strategy paper (PRSP), include: broad-based and sustainable economic development, social development, targeted programmes and good governance.

The failure of the past efforts to ameliorate the situation of the lower strata of the society living below the poverty line is well known. With this fact in view, the poverty Alleviation Fund (PAF) envisages to develop implement programmes that address the issues and problems of the lower rung of the society, by involving the poor and the disadvantaged groups themselves as partners in such efforts.

Justifying the necessity and the rationale of the Fund as a separate entity, the PAF Ordinance 2060, in its preamble, states: “With the active participation Of the poor and the marginalized groups of the society, the Fund shall run various poverty

alleviation programmes and shall provide necessary assistance and funds to organizations involved in similar works.”

1.2.1 Main issues of PAF

UNDP and other developers realized that the previous strategies of development could not reach into the poor communities. Millennium goal of UN (2003) made several strategies addressing the poor. The main issues of PAF as follows:

1. Reaching out to poor and excluded communities (Poor Women, Dalits, Janajatis and indigenous people).
2. Plan and implement demand driven programmed to improve access to income generation and community infrastructure for the groups that have been excluded by reasons of gender, ethnicity and caste as well as for the poorest groups in rural communities through their own organizations.
3. Finance directly to community organizations on cost sharing basis to implement and manage there programmed by poor themselves. The main challenge before PAF is to provide resources directly to the poor and the need to bring them into the centre of development.

1.2.2 Strategies of PAF

The strategies of PAF are to empower poor people through social mobilization and capacity building to organize and obtain quality basic services in cost-effective and sustainable manner with their direct involvement in identification, planning, designing, executing and managing, operating & maintaining the schemes/programmers.

Partnership is one of the major strategies of PAF. Use Partner Organizations (POs) to help facilities poor vulnerable people and their community Groups or Organizations to implement the program components.

Build partnership with various organizations working in its areas of operations at the village, district and national level in order to ensure holistic development intervention

to bring discernible impact on poverty reduction and scaling up the programmed in considerably lesser time.

Build PAF as an independent, autonomous and professional organization, sensitive to the needs and aspirations of the poor. PAF is expected to be a lean and thin structure with a core professional staff only and act as facilitator.

1.2.3 Social Inclusion

Social inclusion in all stages of development is one of the goal of PAF

Primary Elements

1. Addressing spatial exclusion through focusing on most deprived districts, but at the same time providing services in other poverty-stricken areas.
2. Reaching out to the poor-the targeted beneficiaries, and at the same time ensuring social harmony,
3. Focusing on marginalized communities ensuring community cohesiveness and solidarity.

PAF has adopted a demand-led community-based approach to poverty alleviation, keeping the target communities at the centre to its attention with decision-making authorities to prepare, implement and manage their sub-projects.

PAF's Social Inclusion Strategy includes:

1. Targeted Beneficiaries will be poor women, dalits, and janjatis.
2. At lest 80% of community organization (CO) members are from targeted beneficiaries.
3. At least 50% of CO members are Women.
4. The office bears (Chairpersons, secretary and treasurer) of COs are from among the dalit, janajati communities and female members of the CO.

PAF provides funds directly to the community organization (CO) for implementation of program proposed by them, and thereby expecting to bring efficiency and transparency in work and ensuring community ownership.

Social mobilization

The social mobilization process has been taken as one of the key program components of PAF. The objectives of the social mobilizations is to create awareness among the community (poor women, alit and janajatis) ,help them to organize and empower them for decision making so that they can identify and priorities their needs. It is also expected to build up capacity for preparation, implementation, operation and management of community sub-projects to enhance their live hood.

Only hardcore poor, medium poor and poor are organized into community organization (CO) to ensure" poor take decision" for themselves. Community organizations (CO) is formed with members hip from the define households during social assessment. At least 80%of the CO members are supposed to be poor women, dalits and janajatis. It is also mandatory that 50%of the members of a CO should be women and key positions must be filled by poor women, dalits and/janajatis. Keeping the target communities at the driving seat, it encourages them to take initiatives to improve their livelihoods, particularly organizing them into community organizations. Such community organizations (COs) are registered in Poverty Alleviation Fund (PAF) and the institution building and capacity building of COs are initiated and it is continued in whole project cycle. All this mobilizations is facilitated by partner organization (PO). Community organization with active participation of each member lists problems, interest, needs, and aspirations. After seeking necessary and relevant information, community organization identifies and priorities community sub-projects based on informed choice and participatory methods.

Income Generation and Micro Enterprises

Income Generation and Micro-Enterprise Promotion is the core activity of PAF in order to enable target groups to gain access to food security, education and health.

PAF has been providing sustainable source of capital to target groups in order to launch and operate various economic activities as per their interest and capacity.

The capital is provide as a grant to the Community Organizations (COs) from which the community Revolving Fund (RF) is create in order to cater to the capital requirement to launch and expand various economic activities to the target groups.

The grants provide is not for individual. It is for target groups as whole, which are organized under the specific CO of the area to enable them to have rapid and easy access to capital resources required to launch and expand various income generating activities, after selling the products they gradually pay back to the RF.

PAF believes in demand driven approach. While launching the economic activities the groups members have autonomy to choose the activities of their own interest and Capacity. During the activity selection, local resource potential, appropriate technology, skill and market potential is fully considered.

The trainings like entrepreneurship skill development and business literacy/book keeping is provided to target groups in order to enable them to launch and operate IGAs&MEs profitably and sustainability. Apart from this, if the particular target group/CO members require skills and technology up gradation on specific economic-activities, their capacity is strengthened by providing them activity related training, orientation and exposure.

Community Infrastructure

Physical infrastructures such as health center, rural water supply, small irrigation channels, rural road trail, bridge and micro-hydro power which provide the community different types of services and facilities to improve their livelihood, and socio-economic standards directly or indirectly, may be termed as community infrastructure.

Poverty Alleviation Fund (PAF) aims to enable the poor, women and vulnerable groups including dalits, ethnic minorities and other socially excluded groups to gain access to community infrastructures and advocates demand led community based approach for the implementation of community infrastructure. Thus community themselves identify, demand take part in planning, implementation, operation and maintenance of community infrastructures. There are two types of community infrastructures being demanded and implemented by communities. Those are

1. Social infrastructure which provides basic services and contributes to improving basic health and enhancing human capital such as; drinking water supply, sanitation facilities, health post, school, community building, biogas, improved stoves etc.and
2. Economic infrastructure which contribute in increasing agricultural production, ensuring access to the market centers, providing energy to run cottage industries and small enterprises etc.such as irrigation, rural road, bridge, culvert, micro hydro etc.

1.2.4 Implementation Process

Proposals of the community infrastructure sub-project prepared by the community organization (CO) with the help of partner organization (PO) are submitted to PAF for needed support.

The proposals include

1. Infrastructure, which contributes to improving basic health conditions especially of women, children and vulnerable groups such as drinking water, sanitation facilities, alternative source of energy like micro-hydro, improved stoves etc.
2. Infrastructure that will increase agriculture production, cropping pattern and intensity such as community based irrigation etc.

3. Infrastructure that will ensure access to the market center for local products such as agriculture roads, trails, culvert, bridges and community building etc.
4. Infrastructure that will enhance human capital such as primary schools, health post, conference halls etc.
5. Infrastructure with innovative ideas and technology.

1.2.5 Monitoring and Evaluation

PAF directly support its target communities with ensured inclusion and increased access by supporting their demand based community infrastructure and income generating sub-projects to improve live hood. While doing so, it also adopting participatory regular monitoring system. Target communities are first involved in the monitoring CO sub-projects supported by PAF. Empowering the target community by organizing them into CO is the first milestone of PAF monitoring system as it forms its own monitoring sub-committee at the time of CO formation prior to participatory planning and demand based sub-project preparation. CO is fully responsible for implementation and monitoring including evaluation of the sub-project they have implemented such as public audit.

CO as autonomous (target community) institution at grass roots level is full responsibility to plan, implement, monitor and evaluate their sub-projects with collective effort and active participation of its members. Monitoring and evaluation sub-committee of CO is responsible for regular supervision and monitoring of their sub-project implementation progress. The progress and constraints of the sub-project are regularly shared among the CO members during regular meetings, which take place at least once a month. After discussion and decision in the meeting, CO takes necessary steps to address any problems regarding procurement and implementation. They go for collective action and ensure effective implementation.

PAF participatory monitoring and evaluation system approach has been found to be effective. As a process with flexibility and transparency, it provides room for

strengthening and improvement in due course of time based on the experience gained in the field. An institutional framework is devised at different level for effective and participatory monitoring system to ensure successful implementation of the different and fivers community sub-projects at the settlement level.

1.2.6 Features of PAF

Demand Driven Program

PAF has adopted a demand led community-based approach for poverty alleviation. The target communities are the sole actor. They plan what they need and prioritize on the basis of their capacity and local resource potentials.

Targeting and Social Inclusion

PAF is directly linked with the third pillar of the Tenth Plan/PRSP of Government of Nepal i.e. the "Targeted Programme "which emphasizes the need for special programs to bring the excluded communities in the mainstream of development. PAF intends to bring prosperity of the poor who are at the bottom of the economic ladder.

PAF envisions the creation of an inclusive society by addressing the plight of the marginalized and excluded communities. PAF's Social Inclusion Strategy includes: (i) Targeted Beneficiaries are Poor Women, Dalits and janajatis (ii) at least 80% of community Organization (CO) members are from Targeted Beneficiaries (iii) at least 50% of CO members are Women, (iv) the office bearers of COs are from among the female members of the CO.

Direct Community Funding

PAF has developed direct-funding mechanism to community for effective implementation of the sub-projects proposed by the community.

It provides resources directly to the poor, and thereby expects to bring efficiency and transparency in work, and ensures community ownership. PAF is guided by the

principle that the poor themselves are the best source of information and the best to manage their needs and resources.

Community Cost sharing

Community cost sharing/community contribution is mandatory for sustainability and ownership building of the sub projects. Furthermore, a minimum of 20% community contribution for infrastructure sub projects and 10% for income generating sub projects is needed.

Community Institute Building

PAF envisages developing the Community Organizations (CO) as an established institution in the long run. For this purpose, Partner Organization is facilitating the Community Organization for planning, designing and management of the sub projects by them.

High Transparency Process

PAF believes in transparency in technical and financial process of the sub projects. For this purpose, the PAF has made provision for maintaining display boards at the project sites and carry out public audit periodically or at the sub projects.

1.2.7 PAF progress overview

Social mobilization

PAF as a targeted programme has given utmost emphasis to reach the target communities. Proper targeting or selecting DDC, VDC, Ward, settlement/community and household is a crucial step for overall programme implementation.

Community Organization Registration

During the reporting period, a total of 1284 COs were registered in PAF of which 632 were from the six pilot districts, 487 from innovative special window program district. (See Table-1.1).

Table: 1.1 CO Registered in PAF

Description	Total
Initial 6 pilot districts	632
Special 19 districts	487
Innovative Special Window Programme districts	165
Total	1284

Source: PAF Progress Report 2005/2006

Out of 1284 CO registered with PAF during the reporting period, 1132 CO have entered into an agreement with PAF to implement various community sub-projects. (See Table-1.2)

Table: 1.2 No of CO entering into an agreement with PAF

Description	Total
Initial 6 pilot districts	609
Special 19 districts	358
Programme districts	165
Total	1132

Source: PAF ProgressReport2005/2006

CO Sub project Agreement

A total of 1568 CO sub-projects were approved by Technical Appraisal Committee (TAC) and entered into an agreement with the community for the implementation in the reporting period. Initial six PAF pilot districts share around 61% sub-projects followed by 19 special district with 24% and Innovative Special Window districts with 15% of the sub projects. (see table -1.3)

Table: 1.3 CO sub-project Agreement with PAF

No. of Agreements	Description		Total
	IG	INFRA	
Initial 6 pilot districts	540	404	944
Special 19 districts	338	41	379
Innovative Special Window districts	164	81	245
Total	1042	526	1568

Source: PAF Progress Report 2005/2006

Target Households

In the fiscal year 2062/063, a total of 31257 households of target communities were organized into CO. Of them, 51%house holds were from pilot districts, 33%from special 19 districts and 16%from Innovative Special Window districts. (See table - 1.4)

Table: 1.4 Targets HH Organized in COs

Description	FY 2062/63
Initial 6 pilot districts	15810
Special 19 districts	10459
Innovative Special Window districts	4988

Source: PAF Progress Report2005/2006

Women Participation

Participation of women members in COs is comparatively higher than men. Out of 31257 households organized into COs in the fiscal year, about 63% household are represented by women as member in COs (see Table -1.5).

Table: 1.5 Gender Dimensions of CO Members

Description	Male	Female	Total
Initial 6 pilot districts	5814	9996	15810
Special 19 districts	4494	5965	10459
Innovative Special Window districts	1401	3587	4988
Total	11709	19548	31257

Source: PAF Progress Report 2005/2006

Social Inclusion

Participation of the Dalits and janajatis in CO has been remarkably encouraging from the perspective of empowerment, targeted programme implementation, Poverty Alleviation and inclusion prospective. Among CO members organized in this fiscal year, Dalits and janajatis comprise of 47 percent and 28 percent respectively followed by 15 percent Chhetris. (See table-1.6)

Table: 1.6 CO members by Caste/Ethnicity

Description	Caste/Ethnicity						Total
	Dalit	Janajati	Brahmin	Chhetri	Mushlim	Others	
Initial 6 pilot districts	6662	4643	468	2451	526	1060	15810
Special 19 districts	6491	1950	175	1513	33	279	10459
Innovative Special Window districts	1731	2053	348	726	45	85	4988
Total	14884	8646	991	4690	604	1442	31257

Source: PAF Progress Report 2005/2006

Co Members by Poverty Ranking

Hard core poor who have only one to three months sufficient from income, medium poor who have one to nine months sufficient from income, poor who have one month to one year sufficient from income and non-poor household of a settlement are getting benefits from PAF. In some cases, some of the non-poor are also benefiting from infrastructure sub-projects like road, drinking water, community hall etc. PAF has successfully reached the hard-core poor of the society. Among the beneficiaries, 73 percent are hard-core poor followed by 20 percent medium poor (see table-7).

Table: 1.7 CO members by Poverty Ranking

Description	Hard Core Poor	Medium Poor	Poor	Non Poor	Total
Initial 6 pilot districts	11393	3278	1067	72	15810
Special 19 districts	7691	2028	738	2	10459
Innovative Special Window districts	3481	1020	473	14	4988
Total	22565	6326	2278	88	31257

Source: PAF Progress Report 2005/2006

1.2.8 Total Beneficiaries

While further segregating the data in terms of beneficiary households that also includes the CO members, a total of 41,704 have benefited, of which dalits are 40 percent, janajatis are 26 percent and other are 34 percent.

Table: 1.8 CO members by Caste/Ethnicity

Description	No. of HH				No. of Population			
	Dalit	Janajati	Others	Total	Dalit	Janajati	Others	Total
Initial 6 pilot districts	7876	6145	10316	24337	48570	40002	69232	157804
Special 19 districts	6672	2279	2682	11633	40427	13971	16200	70598
Innovative Special Window districts	1980	2474	1280	5734	10728	13574	7539	31841
Total	16528	10898	14278	41704	99725	67545	92971	260243

Source: PAF Progress Report 2005/2006

There are unlimited studies on PAF. The available literature basically focuses the policy and strategies of the programme. However, few as the studies are coverage in practice of PAF.

1.3 Statement of the Problem

Nepal is one of the poorest countries in the world. According to CBS 2001 data more than 42 percent people are living below the poverty line. It indicates that Nepal has a poverty-ridden economy due to high population pressure, inequitable ownership, and low literacy simple techniques of production etc. larger percent of the total population is involved in the subsistence agricultural economy. In general women have less access to income, wealth, modern avenues of employment education and health facilities than men. Suffering from higher rate of malnutrition and mobility and have fewer legal rights than men especially in property and family matters. In the hilly communities, women enjoy greater freedom in marriage and mobility and have grater decision-making roles within the household, but suffer from over burdened and physical workload. The entire above situation indicates that women are affect by the existing poverty.

These types of women in Nepal basically in rural area, Nepal Government help to increasing and uplift their live hood and Nepal government handover all the responsibility to Poverty Alleviation Fund (PAF).

UN claims that PAF could address the issues of the poor communities. PAF was also agreed to do for the poor communities. However, the experience showed that most of the poverty focuses programme and communities; organization has been used in favor of the local elites and well off people. Hence, this study has to find out that the PAF is used for the betterment of the rural poor.

1.4 Objectives of the Study

Assess the overall objective of the present study is to evaluate the PAF programme held Dhangadi VDC of Siraha district. More specifically this study focus on the following issues.

1. To examine the CO formation process and link with local social structure.
2. Assess the involvement of women in development activities through PAF
3. Assess the change in economic condition of poor women through PAF

1.5 Scope of the Study

Scope of the study is followed:-

- Acquire the information on PAF program.
- Socio-economic study of women in Nepal.
- Socio-economic study of program intervention area (Before intervention and after intervention).
- Access the change in economic condition of rural women.

1.6 Organization of the study

The study is divided in six chapters. In first chapter here is an introduction of related topic, background of PAF, statement of problem, objectives of study, scope of the study. In second chapter there is review of literature, in third chapter there is research methods of the study. In fourth chapter there is an overview of study area and respondents. In fifth chapter there is data presentation and analysis of the study. And last six chapter there is summary and conclusion of the study.

CHAPTER- TWO

2.1 REVIEW OF LITERATURE

This chapter deals with issues of development regarding to women development and their status compared with male. There are plenty of researches on women, development done by foreign scholars. In this section some of the pertinent literatures are reviewed.

The UN (1995) defines 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 analysed in this light, the picture is generally bleak. In Nepal, the proportion of women involved autonomously in social and public activities is extremely less. Women are underprivileged, underrepresented and exploited in all spheres of society. Socio-cultural, political, economic and educational factors have forced them to live subjugation by men.

Another problem that Nepal is adversely facing is in providing literacy to its huge rural mass living in the rural areas. Towards the eradication of illiteracy, the planners and educators of Nepal are experiencing with the challenges of devising a relevant and effective literacy programmed in the conformity with the needs and realities of rural people. One of the main reasons for the persistence of illiteracy is the lack of opportunity for women to attend primary school as well as literacy classes. According to the NHDR (1998), the literacy rate of male is 52.2 per cent whereas that of women is only 24.4 per cent.

"Women face discrimination, particularly in rural areas, where religious and cultural tradition, lack of education, and ignorance of the law remain severe impediments to their exercise of basic rights such as the right to vote or to hold property in their own names.'

Women are directly discriminated against in the job market. The majority of women are confined to the informal sector where wages are low, working hours are long, conditions poor and wage compensation is non-existent. Women also suffer from discriminatory practices in opportunities for education. Below are the statistics on literacy for the rural areas.

(Bureau of Democracy, Human Rights, and Labor, February 26, 1999.)

According to a study by Acharya Bennett on the status of women in Nepal (1971-81) women spent on the average of 9.91 hours per day in domestic from labor as opposed to 5.68 hours for men and the contribution to household income by women account to as much as 50 percent while men and children contribute 44% and remaining 6 percent are contributed by children of both sexes. Women are always under estimated for economic activities because household works not classified under the economic activities, in our society, women are considered to be born serve her husband's family and to run household smoothly without any comment. Virtually, all households in Nepal, women play full and active role in domestic economy (Seddan, 1987). They have to work at home and field with very little or no assistance. Besides household works they are equally participating in the agricultural activities.

"This is generally true that at times especially in the busy seasons of agriculture women are required to bear the full load, a days production or some, sacrifice to their regular households task including care of children and the aged".(etal 1985).

Though households' works are not productive but for survival task, it is not less important than man's productive works. But our society this fact is not realized and women have been assigned a subordinates status. Our social myth is that women are basically interior beings and their labor and efforts are less valuable than that man. There are many sociocultural restrictions to women. They are not supposed to take meal before male members of the family do. These things contribute to the women's poverty in our society.

Poverty is endemic in Nepal. According to the National Planning Commission, 40.3 per cent of the population in 1998/99 was below poverty line and the number of women living below the poverty line is much higher. Based on the Nepal Human Development Report (1998), it is estimated that 48 per cent of women are living below the poverty line. It reveals the fact that poverty is not gender neutral in Nepalese socio-economic context and has affected women more than men.

The reason behind greater extent of poverty among women is the pervasive disparity between women and men in all aspects of development indicators. Women have less access to education, health services, credit facilities and productive employment opportunities. Similarly, women have limited access to economic resources. The absolute number of poor has increased in the rural areas. As gender disparity in rural areas is much more severe and rural women are much more deprived, increasing number of poor in rural areas implies further feminization of poverty. Due to built-in inequities of the existing economic system the micro impact of macro policies have hardly helped the poor women. Lack of access to resources is the fundamental factor for women's greater deprivation. Absence of property rights has adversely affected poor women from creating self-employment and generating independent income.

The major women and poverty issues are related to the various socio-economic factors. Persistent patriarchal attitudes and practices are detrimental to women and hinder their empowerment. Social discriminations against women have caused feminization of poverty. Land distribution, population blooming and determining terms of trade and structural adjustment programme imposed by the IMF in the 1980s have also the significant impact on the livelihood of rural women. Other reasons for feminization of poverty are; failure of macroeconomic policies to address women poverty at the grass-roots level and the negative trickle-down effect, lack of good governance, slow processes of reaching women living in the rural areas, poor mainstreaming of credit programmes for women through both public and NGO sectors, low participation of women in the formal sector, women's

employment mostly in the informal sector as unskilled and low-paid workers and exploitation of women due to heavy household as well as farm work load.

Nepal ranks in the poorest country in the world. Another problem that Nepal is adversely facing is in providing literacy to its huge rural mass living in the rural areas. Towards the eradication of illiteracy, the planners and educators of Nepal are experiencing with the challenges of devising a relevant and effective literacy programmed in the conformity with the needs and realities of rural people. One of the main reasons for the persistence of illiteracy is the lack of opportunity for women to attend primary school as well as literacy classes. The literacy rate of male is 52.2 per cent whereas that of women is only 24.4 per cent. (According to the NHDR (1998)).

"Tradition and culture has undermined Nepalese woman socially, politically and economically" (Kathmandu Post, Jan 14th 2008).

Women slave in their households and fields day after day, carrying crippling loads, and holding the burdens of society silently on their backs. They do their work thanklessly and without pay. Although the law states that Nepali men and women receive equal rights... in practice this is not the case.

The future for the rural woman of Nepal is far from bright and promising. The majority of these overworked women are uneducated and under privileged. They sorely lack self-confidence and due to the attitude of the prevailing cultural society do not consider themselves on par with men. They carry the weight of the caste system, the pressure of the dowry system, and the guilt of being a burden to their family.

In too many cases these women may be victims of both physical and mental abuse. Many women are bound to lives that are detrimental to their well being and that of their children, perpetuating a cycle of ignorance and dependence. Deprived of an education and discriminated against in the job market, the rural woman has little choice but to work in the fields. Her future options are bleak.

We wish to provide an alternative for women who yearn to break out of the role that society dictates. Uneducated women with the hunger to learn, under privileged

women with the desire to better their lives, and all women who strive for independence find refuge here. These are strong women, who given the chance and a little support, will change the world.

“Many places still exist in our country where women are treated on par with animals. If we travel to remote areas we can meet many people who have willingly exchanged their wives for sheep and goats.” (Kathmandu Post, Jan 15th, 2008).

For Nepalese women, independent decision-making is highly restricted. Lack of decision-making power has deprived women of the basic elements of a decent life such as food and nutrition, education, skill development, health, and family planning. This has ultimately undermined their access to gainful employment opportunities and participation in professional jobs.

(Nepal Human Development Report 1998/The 3 Sisters view today, March 12th).

Women's role in Nepalese society appears to be changing in the cities but it is only a surface change. There are a lot of facilities available to expand people's minds and involve women in different areas they previously did not have access to. Women are receiving more education and are therefore able to find employment. The respect they receive in this employment is still in question. The attitude of male domination is the underlying foundation of Nepalese society.

Unfortunately, the majority of women are living in the rural areas of Nepal and do not have access to any of these facilities. 93% of Nepal is rural, and here change is coming at a painfully slow pace. It is hard for us to think of what a difficult life the uneducated, under privileged women has. Daughters are treated as a burden to their family, despite the fact that they run the household and work in the fields. Sons, having received an education, will be the ones to leave the village to find work; often leaving wives to raise the family. The rural women have little or no self-confidence and do not consider themselves on par with men. The village women's life is nothing more than that of a servant or a possession of the family. They do not appear to know the value of their individual lives.

By offering education and skilled training we hope to encourage the development of self-supportive, independent, decision-making women. Perhaps with knowledge, skills and confidence in them, these women will be able to bring about real change in the way women are viewed and treated in this society.

Our dream to empower the Women of Nepal is a long hard path to undertake but the potential jewels at the end are so great it must be traveled.

“Till today, the women are thought of as ornaments of the house in theory and slaves in practice. When they are girls they are not allowed to attend schools, where as boys are privileged in this regard.”

(Kathmandu Post, Jan 15th, 2008).

Women in Nepal work for longer hours than men, have lower opportunity for gainful employment, and possess limited property rights. As in most of the world, women in Nepal precariously juggle themselves among the three principal work regimes, reproduction, house-holding, and income generation. The low life expectancy of 55 reflects the daily burden placed on these women. This is one of the few countries where the woman's life expectancy is lower than that of men.

81% of women are confined to self-employment in the agricultural sector where their productivity is low and even high productivity is not properly recognized. Only 4% of women are involved in self-employment outside agriculture.

Low income earning opportunities together with absence of right to property has limited the role of women in the decision-making about the allocation of household income.

CHAPTER -TREE

RESEARCH METHODOS

3.1 Introduction

Research methods applying to collect information about the rural people living in the Dhangadhi VDC of Siraha district described in this chapter. The required data were collected from both primary and secondary sources.

3.2 Rationale of the Selection of the study Area

The study area Dhangadhi VDC is located in Terai district. The Poverty Alleviation Fund (PAF) in Dhangadhi is relatively old started in 2005. This study area is suitable to find out the effect of PAF upon the rural poor women.

The previous studies mostly were confined on hilly areas of the country. The present work will be helpful to understand the dynamic of PAF in the Terai region.

3.3 Research Design

Descriptive research design has been applied in the study. This design helps to understand the process of PAF in Dhangadhi.

3.4 Nature and sources of Data

Qualitative and quantitative data were used for the study. Primary data were collected through interview, observation and case studies. Secondary data were gathered through published and unpublished books, project reports and newspapers.

At the same time qualitative data, which are essential for this study was also collected. For this, women of this community and others respected persons of society were interviewed through the restructured sentences.

3.5 Universes and Sampling

This study was carried out in Dhangadhi VDC of Siraha district. In Dhangadhi VDC, there were total 1138 households in nine wards. The research was focused in ward no.2 and 5 because mostly the poor population is high in these wards. In these wards there were 87 households. The researcher has chosen 40 households as a respondent by lottery technique of random sampling method.

3.6 Data Collection Techniques

3.6.1 Interview Schedule

To collect essential quantitative data for the study, a format was developed and used for sampling households. The format was developed by including several questions and inquires such as the demographic structure of the household and land ownership, the questionnaire covered the social-cultural and socio-economic status of the households, landholding, profession, decision making systems of the households and so on. These informations were taken to discuss with the head of the family either women or men, whoever was available.

3.6.2 Observation

Observation is one of the most important methods of data collection. This is essential for getting right information and understanding the social, cultural process of people of a particular setting from the people's own point of view. This technique is used for getting behavioral patterns of the people, attitudes, way of life and their belief values are observed by directly participating in several household chores, social and cultural ceremonies by researcher. This technique was also applied to observe the monthly meeting of community organization.

3.6.3 Focus Group Discussion

Focus group discussions with the political parties and aged members of the community were held for several times to get more information related with the

study. Likewise, the researcher joined their meetings, tried to enable the group members to identify problems and the way of solutions.

3.6.4 Data Processing and Analysis

The quantitative data were analyzed in descriptive way. Most of the quantitative data such as the demographic structure of the study area, age, sex, literacy and education composition of the population, ethnic distribution are presented in tabular form and were analyzed. The qualitative information was put into them and interpretations were made.

3.6.5 Limitation of Study

This study is intended to explore current socio-economic status of rural women before and after PAF program apply inhabitant of Dhangadhi VDC. The study is based on the information available in Dhangadhi VDC of Siraha district. As such, the findings of the study cannot be generalized. Further, the study is limited to the study of those people, which are identified as very poor by Committee for Upliftment of Depressed Communities. However, the specific situation could be different in different parts of Terai region but the general trend of the problem or situation will be same. So this study may be a reference material for them who have interest to research or work with rural people of Nepal.

Limitations of the study are mentioned below:

1. This study was considered those people who are living in Dhangadhi VDC of Siraha district.
2. It may or may not be applicable to other ethnic communities of Nepal.
3. The study is based on the sample size of 40 households of Dhangadhi VDC.

CHAPTER-FOUR

OVERVIEW OF SIRAHA DISTRICT AND STUDY AREA

Siraha district lies in the eastern development region. It is politically divided into 106 village development committees and two municipalities. Area of Siraha is 1,188 square kilometers, which covered 3.49 and 16.34 percent area of Terai and Eastern Terai of Nepal. It is ranked as one of the poorest districts in the eastern terai because of lack of urbanization and water resources for commercial agriculture or industrialization. The major administrative and commercial center is situated along the East-West highway. Other slightly urbanized areas in Siraha district are Maddar, Golbazar, Mirchaiya, Zeromile, and Dhangadi.

4.1 Demography

The total population of Siraha is 5,72,399. The following table 4.1 shows the comparative data of number of households, population, area and population density of Terai, Eastern Terai and Siraha district.

Table: 4.1 Comparatively Data of Terai, Eastern Terai and Siraha District about No. of HH, Population, Area and Population Density

Area	No. of Households	Population	Area (Sq km)	Population Density
Terai	1950,580	11212453	34019	330
Eastern Terai	626622	3299643	7269	454
Siraha	100010	572399	1188	482

Source: CBS, 2001

Above Table 4.1 shows that population density of Siraha district is higher than other Terai area. The population density of Siraha is second in Eastern Terai of Nepal.

4.2 Population of Dalits in Siraha District

Dalits in Nepal constituted 13.8 percent of the population of the country according to 2001 Census. Hill Dalits and Terai Dalits made up 8.87% and 4.93% of the population respectively.

In Siraha the Dalit communities makes up over seventeen percent of the district population, and include Dhobi, Khtwe, Tatma, Mushar, Chamar, Dusad and Dom from the Terai and the Damai , Kami and Sarki from the Hill population (Khanal 1996).

According to census 2001, the Dalit communities makes up more than 18% of the district population and include Mushar, Chamar, Dusad, Tatma, Khatwe, Dhobi, Dom, Halkhor, Kami, Damai, Sarki.

Table: 4.2 Caste Wise Dalit Populations in Siraha

Caste	Male	Female	Total	Percentage By district population	Percentage By Dali Population
Mushar	16032	15487	31519	5051	29.95
Chamar	13507	13163	26670	4.66	25.34
Dusad	8131	7644	15775	2.76	14.99
Tatma	5215	5086	10301	1.79	9.79
Katwe	4148	3836	7984	1.39	7.59
Dhobi	2150	2026	4176	0.73	3.97
Kami	1428	1306	2734	0.48	2.60
Sarki	1238	1279	2517	0.44	2.39
Dom	652	614	1266	0.22	1.20
Damai	391	395	786	0.14	0.74
Halkhor	169	147	316	0.06	0.30
Unidentified Dalit	611	590	1201	0.21	1.14
Total	53672	51573	10524	18.39	100

Source: CBS-2001

The table no.4.2 shows there are 105245 Dalits in Siraha district and included 11 identified castes. Majority Dalit caste in Siraha is Musshar, which covered

approximately 6% of the district population and approximately 30% of the total Dalit population. This table also shows, Halkhor and Damai had small population.

4.3 Overview of Dhangadi Village Development Committee

Dhangadhi VDC lies in the middle part of the Siraha-district and touches with East-West Mahendra Highway. Dhangadi, which literally means "Bunch of Fortune", is named after the popular believe of large amount of wealth being buried under the tree. According to a common legend, a saint in a dream was suggested to dig under the black beery (Jamun's Tree) to find the Gadh (Bunch) of Dhan (Fortune). The saint of digging the suggested place under the tree found an idol of a Goddess, which was placed in a temple. Accordingly the place is named Dhangadi after Gadh of Dhan. The holy temple founded by the saint still exists in a distance of one kilometer from Dhangadi market place along with three small houses. Local inhabitants come for worship to the temple as goddess of agriculture throughout the year and undergo a special pooja by sacrificing animal with useful promise, once every year in Asar (June-July), which is grain-cultivating time.

4.4 Population by Caste/Ethnic Group of Dhangadhi VDC

The total population of Dhangadhi VDC is 9569. Below table shows the population by caste/ethnic group of Dhangadhi VDC.

Table: 4.3 Populations by Caste/Ethnic Group of Dhangadhi VDC

S.N.	Caste	Population	Percentage by VDC population
1	Chamar	716	7.48
2	Mushar	579	6.05
3	Khatwe	199	2.08
4	Kami	113	1.18
5	Other Dalit Castes	107	1.12
6	Chaudhary	263	2.75
7	Yadav	1556	16.26
8	Tamang	862	9.01
9	Magar	700	7.32
10	Koire	661	6.90
11	Teli	557	5.82
12	Chhetri	418	4.37

13	Newar	296	3.09
14	Hajam/Thakur	233	2.43
15	Kurmi	219	2.29
16	Sonar	215	2.25
17	Sudi	212	2.22
18	Muslim	208	2.17
19	Baniya	186	1.94
20	Braham-Hill	143	1.49
21	Tharu	118	1.23
22	Rai	112	1.17
23	Badhae	103	1.08
24	Haluwai	101	1.06
25	Dhanuk	100	1.05
26	Dhanuwar	99	1.04
27	Other castes	493	5.15
	Total	9569	100

Source: Chhemek Samaj Sewa Sanstha Office-2007

Table No.3 shows, more than 15 percentage of the VDC population covered by Yadav caste in Dhangadhi VDC. It also shows the Dalit caste in Dhangadhi VDC is Chamar, which covered more than 7 percentage of total VDC population. In this table, other Dalit caste means Damai, Dhobi, Dusad and Dom and other caste indicates Ketwat, Mallah, Kayasta, Bhujel, Sanyasi, Rajput, Batar, Nuniya, and Sattar respectively and there population is less than 100. In Dhangadhi VDC, the population of Dalit is 20.66 percent. Most of Dalits are lived in ward no.2 and 5. So the research is focused on these two wards.

4.5 Population by Mother Tongue of Dhangadhi VDC

The mother tongue of the east Terai is Maithali. Most of the people are speak in Maithali. So, in the Dhangadhi VDC, Maithali is a common language and other mother tongues are Nepali, Tamang, and Magar and so on. Population by mother tongue of Dhangadhi VDC shows as follow.

Table: 4.4 Distribution of Population on the Basis of Mother Tongue of Dhagadhi VDC

S.N.	Mother Tongue	Population
1	Maithali	6447
2	Nepali	969
3	Tamang	865
4	Magar	659
5	Urdu	123
6	Newar	154
7	Others	93
8	Danuwar	88
9	Bantwa	77
10	Limbu	37
11	Hindi	33
12	Tharu	24
	Total	9569

Source: CBS-2001

This table 4.4 shows that more than 67% of total population of Dhangadhi VDC speaks in Maithali.

This study focused on the 40 households where they are lived in Dhangadhi VDC. All the respondents of Terai are speak in Maithali.

4.6 Agriculture land and livestock of Dhangadhi VDC

Caste imposes enormous obstacles to their full attainment of civil, political, economic, social and cultural rights. Caste is descent-based and heredity in nature. It is a characteristic determined by one's birth into a particular caste, irrespective of the faith practiced by the individual. Caste denotes a system of rigid social stratification into ranked groups defined by decent and occupation. Under various caste systems throughout the world, caste divisions are dominating in housing, marriage and general social interactions. There are reinforced through the practice and threat of social ostracism, economic boycotts and even physical violence.

In Nepal, the caste system is directly derived from Indian antecedents, which were brought into the social, religious and legal framework. For the past few centuries, caste has maintained a viable and lasting social existence, which emphasized a distinct division of labor. In our society social stratification is based on caste system. So our society is regarded as a closed society. A person's status is determined by birth in our society.

Households having Agricultural land, livestock and poultry for Dhangadhi VDC are

Table: 4.5 Household having Agricultural land, livestock and Poultry

S.N	Particular	No.of Household
1	Agricultural land only	193
2	Livestock only	124
3	Poultry only	16
4	Land & Livestock	714
5	Land & Poultry	29
6	Livestock & Poultry	15
7	Land,Livestock & Poultry	235
8	Non of all	421

Source: CBS-2001

4.7 Caste Hierarchy of Dhangadhi VDC

The caste system is a social institution, which is socially created and sanctioned system of categorized people in hierarchy. Hierarchical order of caste in the district has been presented in the following table.

<u>High Castes</u>	<u>Middle Castes</u>	<u>Lower Castes</u>	<u>Dalit Castes</u>
Maithili Bramins	Yadav	Teli	Dhobi
Mahapatra	Chaudhary (Tharu)	Sudi	Tatma
Bhumihar Brahmins	Baniya	Kalal	Khatway
Rajput	Marbadi	Kalwar	Chamar
	Koiree		Batar
	Kurmi		Dom
	Kewat		Mushhar
	Haluwai		
	Hajam		
	Mallaha		
	Badahi		
	Kumar		

Source: Chhemek Samaj Sewa Sanstha Office 2007

In the study area mostly high castes are Hill Brahman, Maithili Brahmins.

The nature of caste discrimination is not only vertical but also horizontal. In the study period, Chamar said himself superior to Mussar and Dusad. People of one

caste hardly take food with the people of other caste. Similarly, the people of one caste do not marry with the other. Thus, both in the matter of food and sex, one caste of there people think themselves superior to other.

4.8 Demographic Composition

In the sampled 40 households the population of there by sex is below:

Table: 4.6 Demographic Compositions of Respondents by sex

S.N.	Sex	Population	Percentage
1	Male	97	43.11
2	Female	128	56.89
	Total	225	100

Source: Field survey 2007

According to the above table no. 5 in 40 households there are total 225 populations. Out of this 225 population, number of male and female are 97 and 128 respectively during the period of field survey. The population of female is greater than the population of male.

The populations of there in study households, under the different age groups are given below table.

Table: 4.7 Age and sex Distribution of Population of Respondent Households

S. N.	Age Group	Sex		Population
		Male	Female	
1	0-4	15	12	27
2	5-9	19	12	31
3	10-14	16	19	35
4	15-19	13	9	22
5	20-24	13	13	26
6	25-29	12	9	21
7	30-34	12	7	19
8	35-39	9	8	17
9	40-44	5	3	8
10	45-49	4	2	6
11	50-54	5	-	5
12	55-59	2	2	4
13	60-64	2	1	3
14	65-Above	1	-	1
Total		128	97	225

Source: Field survey 2007

In every human society, there are two categories of population namely. Productive group or active population and detent group or inactive population. According to the international standard, the population under the age 14 and above the age 65 is taken as inactive population and population above the 15 and under the age 64 is taken as active population. Dependent group or inactive populations are 94, where as total population if productive group or active populations are 131.

4.9 Social Aspect of respondent

Everyone has got their own cusoms, manners, tradition beliefs that are the results of the country having diverse ethnic groups. Rural people have their own culture, religion and social life. It is known that the man cannot survive without forming a society. They mostly live in a village isolated from the other caste .The traditional territory of rural people is called name of tole by the caste like "Chamar Tole", Mushahar Tole", "Dusad Tole", "Yadav Tole", "Chaudhary Tole" etc. where relative castes are alive.

4.9.1 Kinship

The family is a kind of social grouping made-up a number of a people who stand towards one another in certain relationships. There is usually but not always, at least one marital relationship in each family. The other type of relationship comes from blood.

To describe and explain the kinship terms of the people, living in Dhangadhi VDC, let us start with the basic family unit from which all relationship emanate. The terms used for these relatives are as follows:

Husband	Gharbala
Wife	Gharbali
Elder Brother	Bhaiya
Elder sister	Bahin
Mother	Mai
Father	Babu

Mother's Father	Nana
Mother's Mother	Nani
Mother's Brother	Mama
Father's Sister	Buwa
Brother in law	Sar
Sister's in law	Sari
Son	Beta
Daughter	Beti
Younger Sister	Chhotki bahin
Mother's Sister	Mausi
Father in law	Sasur
Brother's Wife	Bhabhi
Sister's Husband	jamai, Mehman, Pahun
Husband Sister	Nanad
Son's Wife	Putau

Source:Field survey 2007

4.9.2 Food and Beverage

The foods they eat are very ordinary. They eat the food easily available. The most common cereals they use for food are maize, wheat, pulse; kodo etc. The common foods are rice, pulse, vegetables, bread, meat, etc. People are both vegetarian and non-vegetarians. Their priest are vegetarian, they do not eat meat for their whole life. On vegetarians people eat meat of Pigs, Goats, Chickens, rats, ducks etc. Besides these they eat milk, curds also. They belong to the family of untouchable besides this they are also Matwali. Matwali means one who drinks liquor. They are the fond of liquor, Maize beer (Jaand). Generally; they work in the field after drinking the liquor. They are also fond of smokes such as Tobacco, Cigarette, and Bidi etc. Both male and female of people use this type of addict.

4.9.3 Education

In Siraha district, there are a total of three hundred and forty-six primary schools, seventy-nine lower secondary schools and forty-four secondary schools. For higher education, there are four higher secondary schools with-2 and two campuses.

In Dhangadhi VDC, there are three primary schools, one lower secondary school and one secondary school and five private boarding schools. The study shows that people have less access in education, because of their weak economic status. So till now they don't take any benefit from education. As a result, the lower caste people remain unchanged and backward.

Education is the most important part for development of community and tribes. The education level of the study households shows the below table.

Table: 4.8 Education levels of Respondent Households

S.N.	Education level	Number
01	Class 1-5	60
02	Class 6-8	11
03	Class 9-test pass	3
	Total	74

Source: Field survey 2007

In the number of 74, there are 53 male and 21 female. This shows, the education level is very low. All the respondents are illiterate. Children from the poor community are almost non-existent in the upper education levels. Most of children are dropped out due to their weak economic condition.

In the study households, the regular school-going children by sex may be representing the level of education of the people.

Table: 4.9 Continue School-going Children by Sex

S.N.	Sex	No.of continue school going	Percentage
1	Boys	28	71.80
2	Girls	11	28.20
	Total	39	100

Source: Field survey 2007

Among the 93 children, 39 children are continuing for school education. Among these 39 children, the numbers of boys and girls are 28 and 11 respectively, which shows the female has less participation in education. However the guardians are interested to send their child for school education, but due to weak economic condition, they are unable to pay school fees, dresses and other requirements.

In the private boarding schools, the numbers of poor students are only under the five in each school. In one boarding school, 2 students are studying in the research period. School fees and dresses are provided by school on the coordination with Prayas Nepal (a local social development organization).

4.9.4 Cast wise distribution of respondents

Six caste groups are chosen among the people of Dhangadhi VDC. The caste selected included Dusad, Yadav, Chaudhary, Damai, Paswan and Dom respectively.

Table: 4.10 Cast wise Distributions of Respondents

S.N.	Caste of Group	No. of Respondents	Percentage
1	Dusad	14	35
2	Yadav	10	25
3	Chaudhary	9	22.5
4	Damai	4	10
5	Paswan	2	5
6	Dom	1	2.5
Total		40	100

Source: Field survey 2007

This table shows that numbers of Dusad respondents are high, which covered 35 percentages, numbers of Yadav respondents are 25 percentages, Chaudhary respondents are 22.5 percentage. And only one respondent taken from Dom because of the number of Dom caste group is low in Dhangadhi VDC, which are also including in this research.

4.9.5 Social Relationship between Upper Caste and Lower Castes

Our social system is based on the caste system or caste hierarchical system, which has created many problems. Caste discrimination also dominates in housing, marriage and general social interaction-divisions that are reinforced through the practice and threat of social ostracism, economic boycotts, and even physical violence. Our constitution has abolished all kinds of social discrimination based on caste system. But, in practice the caste hierarchy is still strictly followed within the caste groups. As a result of rapid urbanization in Terai some considerable change in social relation between so-called high caste and low caste have been taken place. But, there is a broad gap between high caste and low caste is still prevalent.

CHAPTER-FIVE

EFFECT OF POVERTY ALLEVIATION FUND ON WOMEN

5.1 Programme implementation of Poverty Alleviation Fund (PAF)

5.1.1 Partnership with POs

Based on the eligibility criteria, PAF first selects POs working in its operational areas. Community based Organizations, on governmental Organization (NGOs), Private Sector Organizations (PSOs), Local bodies such as District Development Committee (DDC), Municipalities and Village Development Committee (VCD) and line agencies are the potential POs for PAF. PO helps in social mobilization, facilitation, capacity building and technical assistance to CO. It also provides necessary technical support for successful completion of the sub-project, and carries out monitoring of the sub-projects. The selection criteria of Partner Organization (PO) are working in the same district, minimum experience of 3 years, well established financial and human resource capability. Currently 18 Partner Organizations (POs) are facilitating social mobilization in the Siraha district. And in Dhangadhi VDC there is only one Partner Organization which name is “Chhemek Samaj Sewa Sanstha”

In a Partner Organization there are 5 members for helping to COs.

Table: 5.1 Human Resource Capability of PO

S.N	Post	No. of Person
1	Team leader	1
2	Program Coordinator	1
3	Social Mobilizer	3
	Total	5

Source: Chhemek Samaj Sewa Sanstha Office 2007

5.1.2 Selection of District and VDC

District selection is done on the basis of district level poverty monitoring indicators developed by the Central Bureau of Statistics of the National Planning Commission. CBS has categorized the 75 districts of Nepal into three groups. Each group consists of 25 districts based on values of overall composite indices computed by

considering 28 relevant socio-economic indicators. PAF works in all 25 districts belonging to group C-categorized as least developed districts. VDCs prioritization follows the district social assessment and vulnerable community mapping (finding where poor population).

Siraha is one of the least developed districts of Sagarmatha zone of Eastern Development Region of Nepal. It ranks 64 in the terms of Overall Composite Index of Development. The district lies between 26°33' to 26°55' longitude and 86°06 to 86°26 Latitude. Altitude varies from 76m to 885m above the mean Sea level. Politically, the district is divided into 106 VDCs and 2 Municipality.

Poverty Alleviation Fund (PAF) launched its activities in the Siraha District in 2005 and it is one of its pilot districts (6 districts). PAF program presently covers 71 VDCs. Among the 106 VDCs of Siraha District one of the effective VDC is Dhangadi. There are so many illititure, Dalit and janajatis in Dhangadhi VDC.

5.2. Operation Modality of PO & CO

5.2.1 Selection of Households Settlements

PO is assigned in one or more VDCs to identity the settlements with higher concentration of PAF's target communities. Participatory social assessment is done at selected settlements. All households of a settlement are categorized into hardcore poor, poor and non-poor based on participatory well-being ranking

5.2.2 Community Organization (CO)

Community Organization (CO) is formed with membership from the defined household during social assessment. Only hardcore poor(one month to three months sufficient from income), middle poor (one month to nine months sufficient from income) and poor (one month to one year sufficient from income) are organized into CO to ensure that "poor decide" for themselves. At least 80% of the CO members are to be women, dalits and janajatis .It is also mandatory that 50%members of a COs should be women, and key positions-chairman, treasurer and secretary-must be filled by poor women, dalit and/or janjatis.

In Siraha district, at present, 477 Community Organizations (COs) are registered with PAF while 405 COs have already made 407 sub-projects agreement. So far a total of 221 sub-projects have been already completed. A total of 186 sub-projects are in the middle stage of implementation. There are twelve Community Organizations (CO) in a Dhangadhi VDC.

Table: 5.2 Names and Member of Different COs of Dhangadhi VDC

S.N.	Name of Group	Date of Formation	Total Member
1	Sharswori Chhemek Mahila Samudaik Sanstha	2061/12/12	30
2	Ujeli Chhemek Mahila Samudaik Sanstha	2061/12/12	48
3	Namuna Chhemek Mahila Samudaik Sanstha	2061/12/12	42
4	Om Santi Chhemek Mahila Samudaik Sanstha	2061/12/12	30
5	Sankhar Sakti Chhemek Mahila Samudaik Sanstha	2061/12/12/	29
6	Mahila Ekta Chhemek Mahila Samudaik Sanstha	2061/12/12	42
7	Hariyali Chhemek Mahila Samudaik Sanstha	2062/12/12	50
8	Newa Chhemek Mahila Samudaik Sanstha	2062/12/12	35
9	Mahabir Chhemek Mahila Samudaik Sanstha	2062/12/12	62
10	Jyoti Chhemek Mahila Samudaik Sanstha	2062/12/12	35
11	Mahila Pariwartan Chhemek Mahila Samudaik Sanstha	2062/12/12	38
12	Laxmi Chhemek Mahila Samudaik Sanstha	2062/12/12	40
	Total members		481

Source: Chhemek Samaj Sewa Sanstha Office 2007

5.2.3 Community Organization Registration

Partner Organization mobilizes community mobilizes to disseminate objectives and activities of PAF. They conduct series of community meetings and aware them on

how their poverty can be reduced. In the mass gathering they form community groups of women member comprising 25 to 30 members. This group is officially registered in PAF as a women community organization.

5.2.4 CO Capacity Building

Partner Organization (POs) held a meeting in a Community Organization on capacity building, Revolving fund, and rights based activities, Contribution Collection Plan. They find out among the CO of demand activities.

5.2.5 Prepare Demanded Activity List

POs assist COs in preparing demand list. In the meeting of CO, the members decide the needy members and collect their interest of work such as animal farming, retail shop, handicraft etc. Community groups prepare the list of activities and tentative budget.

5.2.6 Feasibility Study

After the demand of the CO, PO makes proposal of demanded activities and forwarded to PAF for the approval and release of budget. Prior to release of budget PAF conducts appraisal of project and under satisfactory results on Socially, Financially, and Environmental aspects, it releases budget on account of CO.

5.2.7 Agreement with PAF

In an agreement period there is necessary to DDC/VDC letter, Duty Filled Annexes, Community Action Plan, Implementation Plan, Contribution Collection Plan, Procurement Purchasing, and Revolving Fund Plan. Flow chart of the implementation modality of income generation activity of CO is presented in Annex.

5.2.8 Opening Account& Budget Release

An account is open of direct name of COs. Budget also send on account of COs demand by them. Chairman and treasurer of COs operate the budget and PO helps them in different aspects of accounting and banking.

5.2.9 Start Implementation

In each group there are 25 to 32 women. As the project is demand driven which promotes feelings of ownership, there is provision of 10% community contribution in income generating activities and 20% contribution in infrastructure development activities.

Community member has to deposit 10% of their demanded amount in the account of CO. After this activity the loan amount is released to member. Whole amount provided by PAF goes to revolving fund of CO. CO meeting can decide impose certain percentage of interest on loan and monthly saving schemes. This helps to increase the amount of revolving fund.

5.2.10 Participatory Monitoring

POs staff, PAF office member conducts regular monitoring whether the member is doing same activity approved by the meeting. POs are provided with Program coordinator who keeps overall monitoring a management of office, one accountant cum supervisor and 5 to 7 community mobilizes depending upon the targeted members. This team is responsible for the making the community aware and monitoring their performance.

5.2.11 Progress Report Submission

In a working period POs submitted a Progress Report to PAF office in a month. It is called Monthly Progress Report.

5.3 Data Presentation and Analysis on effect of PAF on women

5.3.1 Family and Family types

Of all human groups the family is the most important primary group. It is a small social group consisting ordinarily of a father, mother and one or more children. (Bhusan and Sachadeva: 1997). The institution of family has a universal exsiccates

of all the human society. According to the sociologist Nimkoff, "Family is a more or less durable association of husband and wife with or without children or of a man or women alone, with children." In Nepali society, there are mainly two types of family i.e. joint and nuclear. A nuclear family has husband, wife and their unmarried children. And the joint family has Grand Father, Grand mother, Father, Mother, Married children with their children.

Table: 5.3 Distributions of Respondents on The Basis of Types of Family

S.N.	Types of Family	Households	Percentage
1	Nuclear Family	10	25
2	Joint Family	30	75
Total		40	100

Source: Chhemek Samaj Sewa Sanstha Office Baseline survey 2005

According to baseline survey of Chhemek Samaj Sewa Sanstha in a study area, at past there was mostly joint family. They were lived together in a small hut because of only one or two persons were earned money and they were managed. But when PAF program was implemented they started to take a loan and do their own business by separately. Now they are start to going be a nuclear family because after the marriage due to the lack of room in small thatched hut, married couple leaves the family immediately and joint their own business.

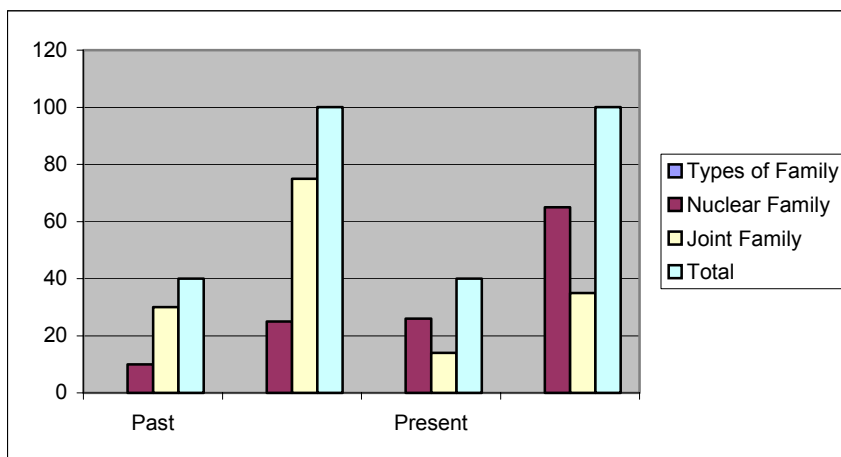
Table: 5.4 Distributions of Respondents on The Basis of Types of Family

S.N.	Types of Family	Households	Percentage
1	Nuclear Family	26	65
2	Joint Family	14	35
Total		40	100

Source: Field survey 2064

According to above table, there are 65% nuclear families, where as there are 35% joint families during the period of field survey. There is a common practice of making a small thatched hut just near to the father's house after getting married. According to the authority, the rural families are found to be patriarchal in which, all the rights are given to the senior male member of a family, mainly to father of the family. The eldest man reserves the full authority over the member of family. The figure 1.5 shows the compare between past and present

Figure 5.1 Distributions of Respondents on The Basis of Types of Family
Comparison between Past and Present



5.3.2 Land Ownership

Land is the prime asset in rural areas that determines an individual's standard of living and social status. A research (WCAR-2001) shows that Nepali rural is among the worlds poorest of the poor. Rural people own only about one percent of Nepal's total cultivable land, Moreover, 90 percent of Nepal rural people live below the poverty line, compared to 45 percent of the overall population of Nepal.

According to collected information, land ownership status of respondents is as follows

Table: 5.5 Distributions of Respondents on The Basis of Landholding

Types of Land	No. of Respondents	Total Area
Premises	21	5 Dhur-1Kattha
Additional Land with Premises	7	1 Kattha-10 Kattha
Lease Land	3	1 Kattha-1Bigha
Landless	9	They live public land
Total	40	

Source: Baseline survey, Chhemek Samaj Sewa Sanstha Office 2005

Out of the total respondents, 25 percent respondents are landless and more than 50 percent respondents have only premises. These landless households are totally dependent on sources of cash income to maintain their lives. This table also shows that 7 percent respondents have additional land with premises.

When PAF was implemented it was found that land-holding capacity of the community people has been increased satisfactorily. Most of the poor families are able to hold 1 Bigaha of land. The table below shows that 20% of people have 0.5 to 1 Bigaha of land and 10% have more than 1 Bigaha of land.

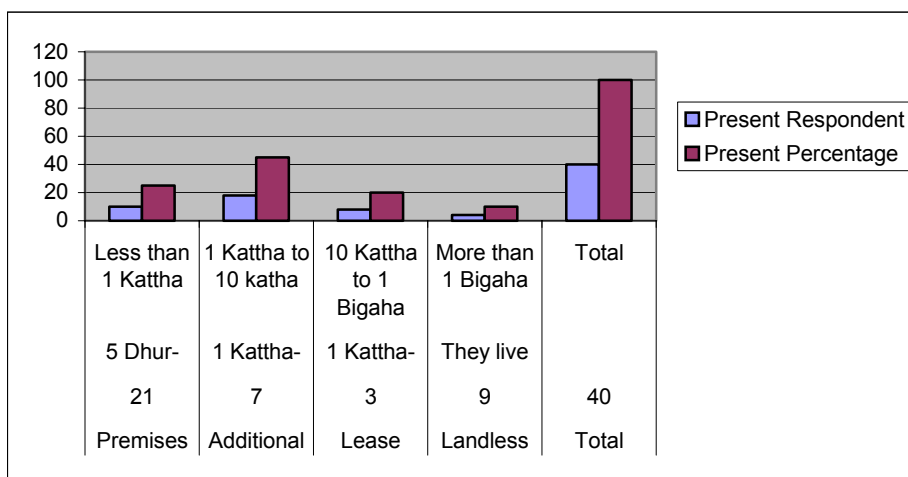
Table: 5.6 Land Holding Statuses

Land holding	Respondent	Percentage
Less than 1 Kattha	10	25
1 Kattha to 10 katha	18	45
10 Kattha to 1 Bigaha	8	20
More than 1 Bigaha	4	10
Total	40	100

Source: Field Survey, 2007

This figure 5.2 shows the compare between past and present of land holding status.

Figure 5.2 Land Holding Statuses Comparison Between Past and Present



5.3.3 Food Sufficiency

According to collected information at the past only 5 percent respondents were produced agricultural products and other are landless. The rest have absolutely no food production as they have no land for cultivation. They have no food of their own as they work on other's land.

Table: 5.7 Distributions of Respondents on The Basis of Food Sufficiency

Food Sufficiency	No. of Respondents
Less than One Month	3
1-3 Months	2
3-6 Months	5
Dependent on daily wise work	30
Total	40

Source: Baseline survey, Chhemek Samaj Sewa Sanstha Office 2005

This table shows, there were only 25% of family have sufficiency less than 6 months.

After the PAF implemented it has been found that food sufficiency level of the community has been increased. People with food sufficiency from 9 to 1 year are more (22.5%) compared to sufficiency less than 9 month.

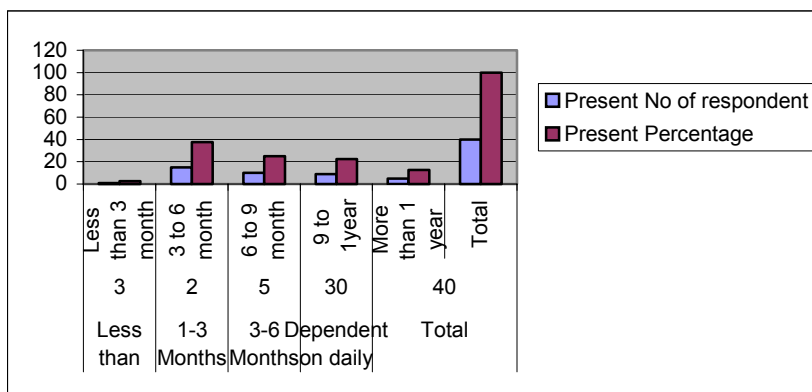
Table: 5.8 Status of Food Sufficiency at Present Condition

Status	No of respondent	Percentage
Less than 3 month	1	2.5
3 to 6 month	15	37.5
6 to 9 month	10	25
9 to 1year	9	22.5
More than 1 year	5	12.5
Total	40	100

Source: Field survey, 2007

This figure 5.3 shows the comparison between past and present status of food sufficiency.

Figure 5.3 Status of Food Sufficiency Comparison between Past & Present



5.3.4 Livestock

According to collected information at past there were five different types of domesticated animals were usually raised in the study area of these communities. Among the total respondents, 10% raised chicken and pigeons respectively and 55 raised pigs. Just over sixty percent raised goat. It would be a great source of cash, but these animals are also not raised in a large commercial quantity because of financial problem. Just over five percent raise cows and ox. Near of 15% have none of all.

Table: 5.9 Distribution of livestock in respondent households

S.No.	Description of Livestock	Total No. of Livestock
1	Cow	11
2	Ox	5
3	Goat	37
4	Pig	3
5	Chicken/Pigeon	84

Source: Baseline survey, Chhemek Samaj Sewa Sanstha Office 2007

The sale of livestock doesn't have "untouchables" a limiting factor because a live livestock can be purchased from anyone. So the production of livestock is always demanded in local market.

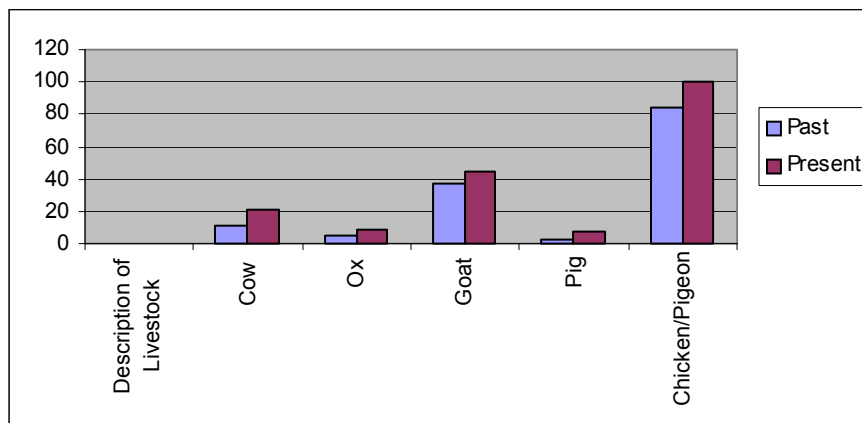
After the PAF implemented the study has found that investment of community in livestock has been increased. The chart below shows that distribution of cows and ox has been increased compared to large animals as chicken and pigeons.

Table: 5.10 Distribution of livestock in respondent households at present.

S.No.	Description of Livestock	Total No. of Livestock
1	Cow	21
2	Ox	9
3	Goat	45
4	Pig	8
5	Chicken/Pigeon	100

Source: Baseline survey, Chhemek Samaj Sewa Sanstha Office 2007

Figure 5.4 Distribution of livestock in respondent households
Comparison between Past & Present



5.3.5 Occupation Level

According to collected information before the PAF implementation the high frequency occurs in the wage labor, which was a major occupation. This is followed by agriculture, which covered 45% of the respondents. Caste-based occupation covered 25% of the respondents. Many of agricultural labors are poor women. A vast majority of them have to supplement it with either caste-based occupational work or wage-lab our or both. Neither agriculture, nor caste-based occupation can provide most respondents full time employment. It is also apparent that wage labour, both on farm off-farms, is the main source of livelihood for a majority of the respondents .It is most likely that the wages are also of the most minimal remuneration because of the unskilled nature of labor. Some of youths are working in Bus and Tempo. They get daily wise payment by his owner.

In the context of caste-based occupation, only a few living in growing urban areas like Dhangadhi Bazar, Chainpur, Zero miles make a direct living from their own traditional skill. Thus, some Kamis, Damais and Chamar carry on their caste-based occupations. The Kamis are hard hit by the availability of factory produced farm implements, Damais by the availability of readymade clothes, Chamars by the availability of cheap footwear. Most of the other communities don't have a traditional technical skill.

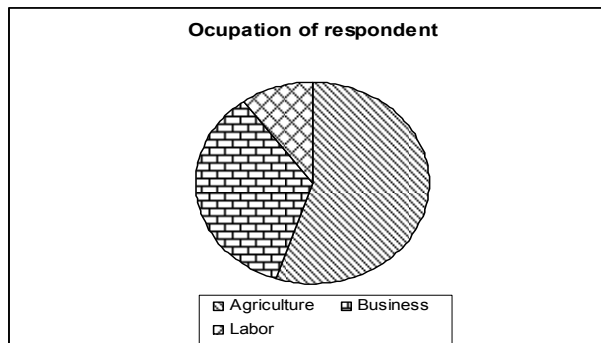
Table: 5.11 Previous Occupation of Respondents

S.N.	Nature of Occupation	No. of respondents	Percentage
1	Traditional Occupation	10	25
2	Labour at local level	18	45
3	Bus/Tempo	6	15
4	Labour at outside	6	15
		40	100

Source: Baseline survey, Chhemek Samaj Sewa Sanstha Office 2007

Among the total respondents, less than 25% prefer their own caste-based traditional work. The cumulative reasons for this preference, expressed are the lack of other skills and the lack of opportunity for jobs. The traditional occupation provided only

Figure 5.5 Occupations of Respondents



Partial support. From their traditional occupation, they get less income and unable to manage their daily life. Therefore, they are forced to supplement their living from the daily market.

After PAF implemented it was found that involvement of community in agriculture and business has been increased which 65% and 30% respectively. It shows that intervention of PAF program has encouraged them in different micro-enterprise development.

Table: 5.12 Present Occupations of Respondents

Occupation	Respondent	Percentage
Agriculture	26	65
Business	12	30
Labor	2	5
Total	40	100

Source: Field survey, 2007

5.3.6 Income Level

At past before the implemented of the PAF project the income level of people was very low .They did not have any finance to investment in anywhere. Only they earned money from labor or someone earned from agriculture by their less land. Even it was very difficult to earn Rs.50 per day for them.

Table: 5.13 Previous Annual Level of Respondents

Income level	Respondent	Percentage
10000 to 15000	18	45
20000 to 30000	20	50
More then 30000	2	5
Total		
	40	100

Source: Field survey, 2007

This table shows 45 percent of respondent had income 10000 to 15000; only 5 percent of them had income more tan 30000.

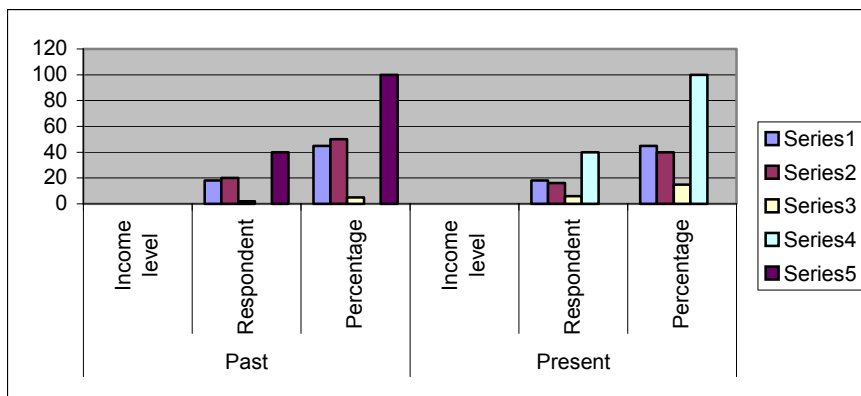
After the intervention of PAF program, the income level of the poor people has been increased. They are engaged in agriculture and non-agriculture based micro-enterprise activities. The study shows that their average annual income level has reached to 30000 to 35000. Similarly 15% of respondent have annual income more than 40000.

Table: 5.14 Annual level of Respondent at Present

Income level	Respondent	Percentage
30000 to 35000	18	45
35000 to 40000	16	40
More then 40000	6	15
Total	40	100

Source: Field survey, 2007

Figure 5.6 Annual level of Respondent Comparison between Past & Present



5.3.7 Awareness Level

According to collected information and story before the PAF implemented women were very backward. They could not speak with others. They were always in cover of clothes. They were dominated with their husband, mother in law and upper class caste. They could not find out that what their status in society was. They had a lack of awareness.

But when the PAF program was intervened, the awareness level of the people has been found to be increased. The table below shows that awareness level in most of the index has been found more than 95%. But in some of the index as aware on male domination and social evils, awareness level is less. The women community who were shy in speaking to people of community is able to give speech in the community gathering. They are able to table their demands, problems in the mass meetings. They are aware that monthly saving of money can upgrade their life. They are more sensitive on health and hygiene condition. Regular cleaning campaign is being held under the leadership of women of the community.

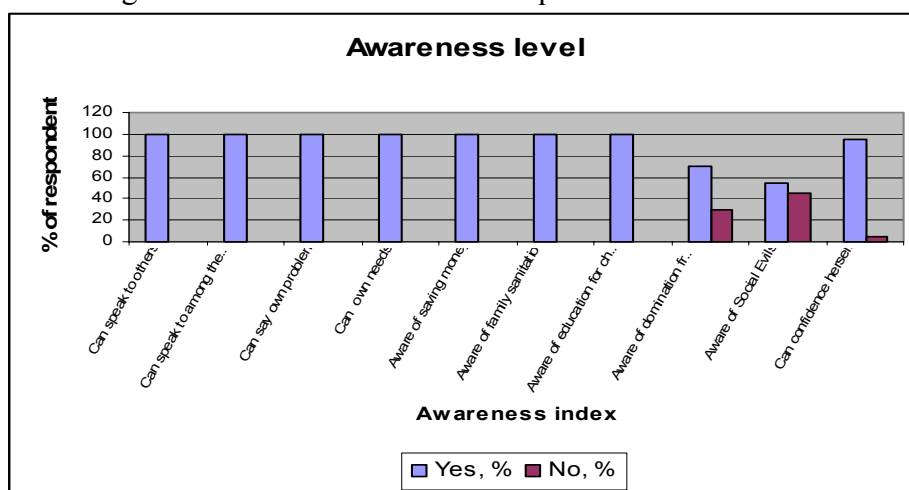
Awareness level of community

Table: 5.15 Awareness Level of Respondent

Awareness index	Yes, %	No, %
Can speak to others	100	
Can speak to among the people	100	
Can say own problem	100	
Can own needs	100	
Aware of saving money	100	
Aware of family sanitation	100	
Aware of education for children	100	
Aware of domination from male	70	30
Aware of Social Evils	55	45
Can confidence herself	95	5

Source: Field survey 2007

Figure 5.7 Awareness Level of Respondent



Story

Bedini Yadav lives in Dhangadhi. She is a president of "Mahila Ekta Chhemek Samudaik Sanstha". She told about her past story.

"In a childhood my parents gave married myself. In my husband's house my husband and his parents were not treat good me. My mother-in-law always treat me like animal and doing many heavy things by myself, like look after cow, cutting grass for animal, washing dishes, washing clothes, and they didn't give me food, always hurt me. I always thought that when will I die and it will be peace for me. One day I met with a madam of Chhimek Samaj Sewa Sanstha (NSSC) of PAF programme. She encourages me to live and gave me confident power. She said me to make a group of women and joint with them. I did same thing what to say me. Madam and Sir started to awareness program and Non Formal Education Class for us. One day when we were in a class at that time my mother-in-law came there and started to hit me and takeaway myself from there. Next day Madam came to my house and talked with my mother-in-law. She also told my mother-in-law to join in a class. After 3, 4 days my mother in-Law told me to join the class and she was also interested to joined there. From that day we both were try to study and learn. Now my mother-in-law can write her name easily and I also can write and read the simple book. Madam made me president of our group. All the members of our group can speak confidently with others, can say our problem which we are facing and also motivate to others women. At past we all were in under the Ghumto of Fariya now we all can confidently show our face openly."

5.3.8 Income Generating Level

According to the collected information in a previous period the respondents were doing less for extra income because of financial problem. They had limited land, micro shop. Limited livestock.

Table No. 5.16 Distribution of IG in Respondents at previous

S.No.	Name of Doing activities	No. of Respondent
1	Small street shop	2
2	Agriculture based activities	8
3	Livestock raising	10
4	Non of all doing	20
	Total	40

Source: Base line survey Chhemek Samaj Sewa Sanstha 2005

This table shows there were only No. of 2 family had small street shop, 8 family had agriculture based activities, 10 family had livestock raising. But 50% respondent had no way to income.

According to collected information and stories, after the PAF implemented there was found Community Organizations (COs) are implementing livestock raising programs such as buffalo, cow, pig and goat raising service businesses like repair and maintenance works, tailor and small retail shops. Agriculture based activities such as vegetable farming, nurseries, asparagus farming, and fisheries are also run under IG sub-projects.

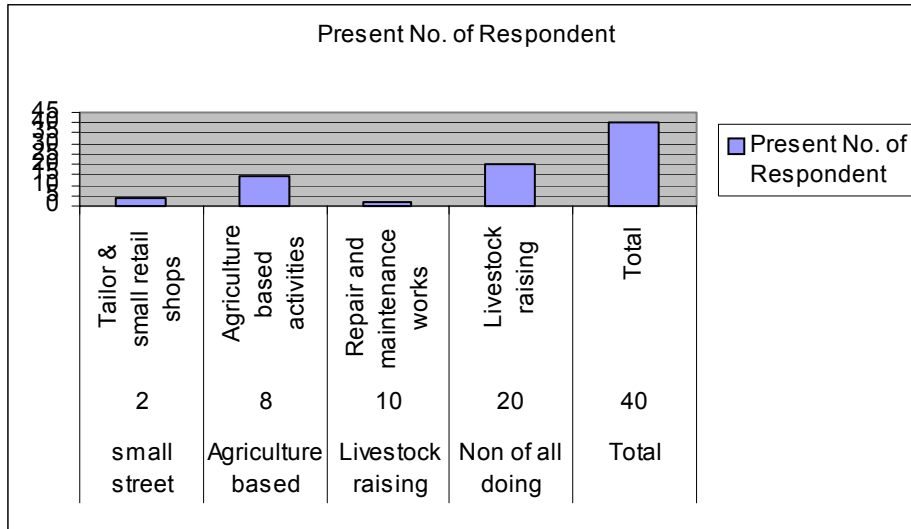
Table No. 5.17 Distribution of IG in Respondents at present

S.No.	Name of Doing activity	No. of Respondent
1	Tailor & small retail shops	4
2	Agriculture based activities	14
3	Repair and maintenance works	2
4	Livestock raising	20
	Total	40

Source: Field survey 2007

This table shows 50 percent of respondents are raising livestock, no. of 2 respondents are doing repairing and maintenance works and no. of 4 have their own tailor & small retail shop.

Figure 5.8 Distribution of IG in Respondents Comparison between Past & Present



Story

There is a small house in a Dhangadhi, where Mrs. Futuri Yadav lives. She told her story how she developed herself and her family.

At past she did not have anything to do .She was very very poor. Her husband was also drunker and he did not give any financial support for family. She has four children. She doesn't have to finance for eating healthy food, good cloth for children. She always ware tear and dirty cloth because she doesn't have to change any dressess. She told

"I opened a small shop (Bato pashal)where I made few pakauda and sold by taking loan from others in high price of interest .I always worried about my children and always saw a dream about good education, good food, good cloth for my children. Every night my pillow wet from my tear and I slept.

One day I was cooking pakauda in my small shop at the same time two persons were passing from my side and ask about myself. I told everything about myself. Then they give introduction about themselves that they were from Chhimek Samaj Sewa Sanstha (NSSC) of PAF programme and came here for our developed. I was very happy. I convent all of my friends and call them to met those persons. Those persons made a one group and registered. They started to do their programme .We all gave a name of "Laxmi Chhemek Mahila Samudaya Sanstha".

*PAF office sends finance according to our group in an **Account of group**. In that group we all were women. I got 18000/-Rs. I was very happy and gave thanks to god. From that money I opened one shop (Gumti pashal) where I put pakauda, samosa, tea, milk and other foods. At past I earn only 50-75 Rs. Now today I earn 300-350Rs. perday. At first the interest was very high to give but it is not difficult to give interest today. Between in these six months I pay 3-4 installments to PAF office."*

She told," if people have hardworking and honesty there is no difficult to live."

Story

Jotini Mhestar lives in Dangadhi .She is a fund of tailor in Mhestar Tole in Dhangadhi. She told about her tailor with smile.

"Before two years my life was very horrible. I was very poor. Everyday my husband hurt and hit me. He didn't do any work, if he did he didn't gave any finance for house. I had three children. There was nothing to give them. I worked at daily wages and earned very less money. I had little bit skill about stitching cloths. But no way to get training lot of about that .One day I new that PAF programme had support these type of things. I had to go and met with Sir and madam of PAF programme Chhimek Samaj Sewa Sanstha office(NSSC) and share my problem.They told me to joint and gave me training about tailoring .Slowly I learned about tailoring . When I was perfect in that PAF programme office told me to join the group.Our group's name was "Rajdevi Chhemek Mahila Pariwartan Samudaik Sanstha".I got 15000/-Rs. from PAF Proramme. I was so happy and my confident power was also high.Emidiatly I opened a tailor and start to work. Now I have finance for my children, house and me. Now My husband is also in a good way. All the people of my tole come to make dresses in my tailor. I payed 6-7 installments to PAF office (NSSC).I also buy many things like Television, Table, Chair, bed for house.

5.3.9 Saving System Level

According to collected information before the PAF project they had no idea about saving system. They did not think about their future. From collected information 100 percent of respondents were not saved the money. But when the PAF program implemented there the program had give them classes of awareness program and also give them classes of saving. They knew from classes and they were aware of future and started to save the money. They called those types of money Revolving Fund (RF).

Under the saving system CO member are collect money for Revolving Fund (RF). Revolving Fund is utilized to provide loan for income generation activities to them. In Community, the Revolving Fund is called **Ghumti Kosh**. In a community anyone can used that fund that have to need.

Story

Mahili Damai is sweet smiling women. She is a fund of Tailor. In a ask to opening her tailor she said her past story.

"At first my husband was making cloths from a small hand stitching machine. Earning money was very low and if some day extra earning, there was no saving system like "luti lyayo bhuti khayyo" There was nobody to teach us to saving system.Our economic condition was in disbalance. Some days we have nothing to eat. One day in our tole some female friends said me about Chhimek Samaj Sewa Sanstha (NSSC) of PAF programme and join in a group. My husband told me to joint there. We made a group and gave the name "Hariyali Chhemek Mahila Samudaik Sanstha" .Sir, Madam teaches us about many awareness things and saving system in our meting. I got 15000/-Rs. from Chhimek office. We opened a small tailor with two leg stitch maichines. From that day I started to saving some Rupees day to day .that saving money help me to put many things in my tailor. I add cosmetic goods (fancy) in my tailor. Now we have lot of things in my tailor.

CHAPTER SIX

6.1 SUMMARY AND CONCLUSION

Nepal is one of the poorest countries in the world. According to CBS 2001 data more than 42 percent people are living below the poverty line. It indicates that Nepal has a poverty-ridden economy due to high population pressure, inequitable ownership, and low literacy simple techniques of production etc. larger percent of the total population is involved in the subsistence agricultural economy. In general women have less access to income, wealth, modern avenues of employment education and health facilities than men. Suffering from higher rate of malnutrition and mobility and have fewer legal rights than men especially in property and family matters. In the hilly communities, women enjoy greater freedom in marriage and mobility and have grater decision-making roles within the household, but suffer from over burdened and physical workload. The entire above situation indicates that women are affect by the existing poverty.

These types of women in Nepal basically in rural area, Nepal Government help to increasing and uplift their live hood and Nepal government handover all the responsibility to Poverty Alleviation Fund (PAF).

UN claims that PAF could address the issues of the poor communities. PAF also open space for the poor communities. However, the poor experience showed that most of the poverty focus programme and communities; organization has been used in favor of the local elites and well off people. Hence, this study has to find out that how the PAF is used for the betterment of the rural poor.

The tenth five years plan (2003-2008) adopted by Government of Nepal has identified poverty alleviation as its overall objective. Hence, poverty reduction strategy has been regarded as the main basis of the Tenth plan. The four major pillars of the plan, which is also known as poverty Reduction Strategy paper (PRSP), include: broad-based and sustainable economic development, social development, targeted programmes and good governance.

The failure of the past efforts to ameliorate the situation of the lower strata of the society living below the poverty line is well known. With this fact in view, the

poverty Alleviation Fund (PAF) envisages to develop implement programmes that address the issues and problems of the lower rung of the society, by involving the poor and the disadvantaged groups themselves as partners in such efforts.

Justifying the necessity and the rationale of the Fund as a separate entity, the PAF Ordinance 2060, in its preamble, states: “With the active participation of the poor and the marginalized groups of the society, the Fund shall run various poverty alleviation programmes and shall provide necessary assistance and funds to organizations involved in similar works.”

PAF reaching out to poor and excluded communities (Poor Women, Dalits, Janajatis and indigenous people), Plan and implement demand driven programmed to improve access to income generation and community infrastructure for the groups that have been excluded by reasons of gender, ethnicity and caste as well as for the poorest groups in rural communities through their own organizations, finance directly to community organizations on cost sharing basis to implement and manage their programmed by poor themselves. The main challenge before PAF is to provide resources directly to the poor and the need to bring them into the center of development.

Build partnership with various organizations working in its areas of operations

At least 80%of the CO members are supposed to be poor women, dalits and janajatis.It is also mandatory that 50%of the members of a CO should be women and key positions must be filled by poor women ,dalitsand/janajatis.Keeping the target communities at the driving seat, it encourages them to take initiatives to improve their livelihoods,particularly organizing them into community organizations. Such community organizations (COs) are registered in Poverty Alleviation Fund (PAF) and the institution building and capacity building of COs are initiated and it is continued in whole project cycle. All this mobilizations is facilitated by partner organization (PO). Community organization with active participation of each member lists problems, interest, needs, and aspirations. After seeking necessary and relevant information, community organization identifies and priorities community sub-projects based on informed choice and participatory methods.

PAF has been providing sustainable source of capital to target groups in order to launch and operate various economic activities as per their interest and capacity. The capital is provide as a grant to the Community Organizations (COs) from which the community Revolving Fund (RF) is create in order to cater to the capital requirement to launch and expand various economic activities to the target groups.

The grants provide is not for individual. It is for target groups as whole, which are organized under the specific CO of the area to enable them to have rapid and easy access to capital resources required to launch and expand various income generating activities, after selling the products they gradually pay back to the RF.

PAF believes in demand driven approach. While launching the economic activities the groups members have autonomy to choose the activities of their own interest and Capacity. During the activity selection, local resource potential, appropriate technology, skill and market potential is fully considered.

The trainings like entrepreneurship skill development and business literacy/book keeping is provided to target groups in order to enable them to launch and operate IGAs&MEs profitably and sustainability. Apart from this, if the particular target group/CO members require skills and technology up gradation on specific economic-activities, their capacity is strengthened by providing them activity related training, orientation and exposure.

The study was carried out social, economical situation of rural women in Dhangadhi VDC of Siraha District. Her are many illitature, backward and poor women in this VDC. In a study, through how PAF change to social and economical change of women in Dhangadhi VDC.

For this purpose 40 households of the Dhangadhi VDC were selected as sample of Field survey, some documents from PAF office, some documents from VDC office of Dhangadhi,some documents of baseline study from NGO office which is working of PAF programme in Dhangadhi VDC and detailed capacity survey was conducted based on questionnaire.

After the study in this area, following conclusion has been made.

Following conclusion has been made after this study:

- The PAF program has increased the awareness level of women community (dalits as well as non-dalits) in sanitation, management. Women members of the community are highly sensitive on keeping their surroundings clean, discuss with other members of the society for the well being of the society. They have realized that the increase in education level may change the thinking of poverty.
- The program has helped them to introduce different entrepreneurship development activities. Women members of the community Organization are engaged in animal farming, retail shop, wood carving and handicraft activities, vegetable farming. As the project encourages in demand driven activities, women member usually prefer the business, which they can conduct without any obstacles. They have achieved full success in the micro-business, which they have adopted.
- The income level of the community member due to involvement of women of the family in the PAF program has been increased. Members of targeted poor family are able to save certain amount in a month after being involved in PAF program. Hand to mouth problem of the family has been resolved.
- Women are aware on right-based activities. Women who were feeling shy to talk to other society or outer environment are able to talk on their right. They are able to give speech in mass on women empowerment and women rights.
- Inception of the program has helped them to adopt the habit of saving. Monthly saving by community organization has them to get financial assistance in emergency. The community Organization has their own revolving fund after seed money being provided by PAF. By contributing individual saving and paying interest amount they are able to increase the

amount of revolving fund. This fund may help them to begin new business for the well being of community.

- Women are able to discuss on community problems and resolve the problem jointly. Earlier the women were not worried about the problems of their neighbors. But intervention of PAF program has made them to think about their society and neighbors. They conduct regular meetings to discuss on different issues of society.

PAF's initiatives have enabled the community people to enjoy economic and social benefits. It has helped in their capacity building. As a result, the community members are efficiently shouldering the responsibility of developing the community action plan and revolving fund generation and management norms. They are actively participating in planning, implementation, monitoring and evaluation. PAF programs have supported them in improving their livelihood and raised their confidence. The positive change is visible in the social inclusion front within the CO members and the communities. The poor and socially excluded rural people have started to associate themselves with their own community organizations. They are talking decisions on their development needs. This approach has been highly appreciated at the community level.

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ANNEXES

Photographs



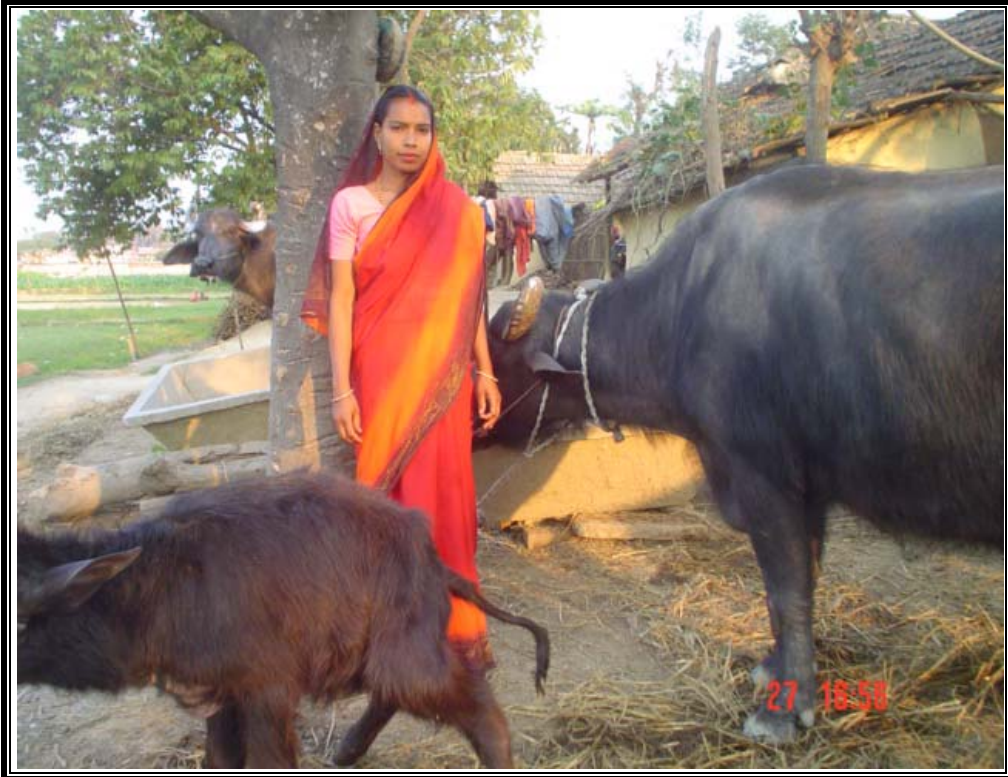
Women members attending the Community meeting



Women members in awareness training



Women member of community in payment meeting



Women member busy in Livestock.



Women member busy in shop business



Women engaged in micro-enterprise activities.

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३. सेवा सम्बन्धि :

३.१ स्वास्थ्य सेवामा पहुच

स्वास्थ्य केन्द्रहरु	सेवा		नपा/गाविसमा सेवा उवलब्ध नभएमा जाने ठाउ				
	पर्याप्त	अपर्याप्त	जिल्ला	नपा/गाविस	दूरी कि.मि.	लाग्ने समय	साधन
अस्पताल							
प्राईभेट अस्पताल							
स्वास्थ्य केन्द्र							
क्लिनिक							
अन्य.....							

वार्षिक सालाखाला खर्च रकम रु.

३.१.१ मातृ शिशु स्वास्थ्य सेवा सम्बन्धि जानकारी छ कि छैन ?

छ भने सेवाको लागी कहा जानुहुन्छ ? अस्पताल स्वास्थ्य केन्द्र क्लिनिक जादिन

३.१.२. बच्चा जन्मिदा सुत्केरी सामाग्रीको प्रयोग गर्छु गर्दैन ?

क. गर्छु ख. गर्दैन ग. थाहा छैन

३.१.३. सुत्केरी सामाग्री गाउमा पाउछ कि पाउदैन ? पाउछ भने कहा पाउछ ?

क. पाउछ ख. पाउदैन ग. कहा

३.१.४. ५ वर्ष मुनिका बच्चाहरुलाई खोप दिइको छ कि छैन ?

खोप लगाउनु भएको छ भने कुन-कुन खोप लगाउनु भएको छ ?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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३.१.५. परिवार नियोजन सम्बन्धि जानकारी छ कि छैन ?

छ भने कसले प्रयोग गर्नुहुन्छ ?

श्रीमान श्रीमती दुवैले दुवैले गर्दै

३.१.६. भाडापखाला लाग्दा के गर्नुहुन्छ ?

- नून,चिनी,पानी खुवाउछु
- जीवनजल खुवाउछु
- स्वास्थ्य केन्द्र लैजान्छु
- धामी भाकी बोलाउछु

३.२.पानीको श्रोत :

स्वामित्व	धारा	ईनार/कुवा	नदी/पोखरी	ट्युववेल/हातेपम्प	डिप बोरिङ्ग	ढुङ्गेधारा
निजी						
सार्वजनिक						

सार्वजनिक खानेपानीमा आश्रित भए पानी लिन जादा लाग्ने समय दुरी कि.मी.

३.३ शौचालय तथा ढल निकास सम्बन्धि विवरण

क. शौचालय :

छ छैन

छ भने कस्तो छ ?

कच्ची पक्की

ख. ढल निकासको सुविधा :

छ छैन

छ भने कस्तो छ ?

ठुलो मझौलो सानो

४. जिविकोपार्जन सम्बन्धि विवरण

४.१. जिविकोपार्जनको मुख्य आधार :

कृषिमा आधारित दैनिक मजदुरी व्यापार व्यवसाय नोकरी
अन्य

४.२. क. परिवारको आफ्नै उब्जनीबाट कति महिनालाई खान पुग्छ ? (वार्षिक)

३ महिना भन्दा कम	३-६ महिना	६-९ महिना	९ महिना देखि १ वर्ष	१ भन्दा बढी

ख. बाकी महिनाको लागि आम्दानीको श्रोत के के छन् ?

जागीर व्यापार व्यवसाय दैनिक मजदुरी अन्य

यदि दैनिक मजदुरी गर्नुहुन्छ भने दैनिक कति कमाउनुहुन्छ ? रु

४.३ कृषि जन्य भूमि सम्बन्धि :

भू-स्वामित्व	ईकाइ	कुलक्षेत्रफल		क्षेत्रफल	
		खेत	बारी	सिंचित	असिंचित
आफ्नो जग्गा आफै कमाएको					
अरुलाई कमाउन दिएको					
अरुको जग्गा कमाएको					

४.४ खेतिवाली उत्पादन :- गत वर्षको उत्पादन र उत्पादनखर्चको विवरण ।

बलिको नाम	ईकाइ	उत्पादन परिणाम क	मूल्य रु प्रति ईकाइ ख	जम्मा उत्पादन मूल्य रु क* ख=ग	उत्पादन लागत खर्च रु मल,विउ,औषधि आधि घ	जम्मा आम्दानी रु ग-घ=ड
धन						
मकै						

७. खर्च सम्बन्धि विवरण :

विवरण	रकम रु.
शिक्षा	
विद्युत	
पानी	
संचार	
स्वास्थ्य	
यातायात	
ईन्धन	
लत्ताकपडा	
सामाजिक कार्य	
अन्य.....	
जम्मा	

८. कुल वार्षिक आमदानी रु.मा (गत वर्षको) :

कृषि उत्पादन तथा पशुपालनबाट	अन्य स्रोतबाट	वार्षिक आमदानी

(अन्य स्रोत भन्नाले ज्यालामजदुरी, जागिर, व्यापार, व्यवसाय, उद्योगी, लघुउद्योगी आदी ।)

९. घर घडेरी सम्बन्धि विवरण

क. घरेडी सम्बन्धि

जिल्लाको नाम	नपा/गाविस	कुल क्षेत्रफल

यदि छ भने खरिद गरेको वर्ष कहिले हो ?

यदि छैन भने जग्गा (घडेरी) खरिद गर्ने योजना बनाउनु भएको छ ?

१०. व्यक्तिगत सम्बन्धि :

१०.१ बाहिरी मान्छेसंग बोल्न सक्छ कि सक्दैन ?

सक्छ सक्दैन

१०.२ समूहमा बोल्न सक्छ कि सक्दैन ?

सक्छ सक्दैन

१०.३ आफुलाई चाहेको माग राख्न सक्छकि सक्दैन ?

सक्छ सक्दैन

१०.४ पुरुषहरुको भेदभाव पहिचान गरि आफू पिडित भएको अवस्थाबारे अनुभव छ कि छैन ?

छ छैन

१०.५ पैशा बचत गर्नुपर्छ भन्नेबारे चेतना छ कि छैन ?

छ छैन

१०.६ पारिवारिक सरसफाईबारे चेतना छ कि छैन ?

छ छैन

१०.७ बालबच्चालाई शिक्षाको महत्वबारे चेतना छ कि छैन ?

छ छैन

१०.८ पुरुषहरुको थिचोमिचोमा आवाज उठाउने गरेको छ कि छैन ?

छ छैन

१०.९ गाउँघरमा रहेको कुरितीहरुबारे ज्ञान छ कि छैन ?

छ छैन

१०.१० केहि गरेर देखाउन सक्ने क्षमता छ कि छैन ?

छ छैन

