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A study of women's self help groups (SHGs) and the impact of SHG participation on women empowerment and livelihood in Lamachaur village of Nepal.

Santosh Dahal

A study of women's self help groups (SHGs) and the impact of
SHG participation on women empowerment and livelihoods in
Lamachaur village of Nepal

By: Santosh Dahal

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talk2santosh@hotmail.com

NORAGRIC

Department of International Environment and Development Studies

P.O. Box 5003

N-1432 Ås

Norway

Tel.: +47 64 96 52 00

Fax: +47 64 96 52 01

Internet: <http://www.nmbu.no/noragric>

Declaration

I, Santosh Dahal, declare that this thesis is a result of my research investigations and findings. Sources of information other than my own have been acknowledged and a reference list has been appended. This work has not been previously submitted to any other university for award of any type of academic degree.

Signature:

Date: May 2014

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Abstract

Gender equality and women empowerment is the third of the millennium development goals (MDGs). Along with government and non government parties, a participatory community approach of the rural women known as self help groups (SHGs, also known as mother's group or women's group) are working towards achieving the goal. In rural parts of Nepal, such groups are carrying out various activities that benefit women and community. The objective of this thesis is to study these activities and their impact upon the community. This study also attempts to assess the impact of SHG participation upon various empowerment indicators (i.e. social, economic, political and psychological). A survey of 80 respondents (40 participants and 40 non participants) was conducted in a small rural village of Nepal. 3 in-depth interviews, 2 focus group discussions and 3 key informant interviews are carried out to retrieve data. Regression and t-tests are used to analyze quantitative data and comparison, contrast and explanation are used to analyze the qualitative data.

The result showed that SHGs in Nepal carry out various activities like awareness campaigns, social control activities like controlling alcoholism, betting and gambling, advocating for poor and voiceless women, campaigning against discrimination and superstitious beliefs, providing skill based trainings to members of SHGs etc. The study also showed that members of SHGs had higher empowerment indicators and higher income and assets. The study found that women empowerment is positively impacted by self help groups. The various activities like rural microcredit reduced the economic dependency of women upon other members of the family and the trainings and knowledge enabled the women to begin economic activities. Thus, women could use the fusion of loan and trainings to improve their livelihood by diversifying their income sources and reducing dependency. The meetings and awareness programs increased the knowledge and experience which led to an increase in the ability of making quality decisions and ensure participation. Participating in the social control activities, women were able to gradually lower the traditional and cultural barriers for participating in the development process. The higher empowerment indicators of the SHG participants as seen in the study suggest that participation speeds up the empowerment process. It will be too early and immature to conclude that SHG participation contributes to increase high value assets. Thus, a detailed time series study is required to make a valid conclusion on SHG effects on assets acquisition.

Table of contents

Credits	I
Declaration	II
Acknowledgements	III
Abstract	V
Table of contents.....	VII
LIST OF TABLES	IX
LIST OF FIGURES	IX
LIST OF ABBREVIATIONS.....	X
1 Introduction:.....	1
1.1 Women empowerment.....	1
1.2 Self Help Groups	2
1.3 Problem Statement	3
1.4 Objectives and Research Questions	4
1.5 Rationale and motivation of study.....	5
1.6 Structure of thesis:	6
2 Literature review:	7
2.1 Women’s Self Help Groups:	7
2.2 Empowerment:.....	8
2.3 Impact of SHG upon Women empowerment and livelihood:.....	11
2.4 Measuring empowerment:	14
3 Methodology:.....	17
3.1 Sample and sampling techniques:.....	17
3.2 Area description:	17
3.3 Data collection:.....	18
Data collection Methods:	19
3.4 Data Analysis:	20
3.5 Research Ethics:.....	21
3.7 Limitations:	21
4 Results, Analysis and Discussion:	22
4.1 Basic Household Information:	22
4.2 Group formation, affiliation, performance and analysis.....	24

4.2.1	Group Formation:.....	25
4.2.2	Group Affiliation:.....	27
4.2.3	Group Performance, participation and results:	32
4.2.4	Group Evaluations: (Strength and weakness)	43
4.3	Empowerment:.....	45
4.3.1	Measuring empowerment:.....	45
4.3.2	Psychological and personal Empowerment:	48
4.3.3	Social Empowerment:	52
4.3.4	Economic empowerment:	55
4.3.5	Political Empowerment:	58
4.4	Impact on livelihood:.....	61
4.4.1	Household income:.....	63
4.4.2	Household Assets:	64
4.4.3	Dependence:	65
4.4.4	Membership:	66
5	Conclusion	69
	Policy implications:.....	72
	References:.....	73
	Appendix.....	79

LIST OF TABLES

Table 1: Empowerment Indicators used in previous studies	16
Table 2: Tabulation of Basic household information	22
Table 3 List of Various reasons for joining SHGs	29
Table 4: List of activities where SHGs are involved	38
Table 5: SHG Loan details	40
Table 6: Details of savings in SHGs	40
Table 7: Training program organized by SHGs	41
Table 8: Training programs organized by other organizations	41
Table 9: SWOT analysis of SHGs	44
Table 10: Regression summary table (Psychological empowerment)	48
Table 11: T test details (Perceived Psychological empowerment).....	50
Table 12: Response ranking scale for personal empowerment indicators	51
Table 13 T test details (Personal empowerment indicators)	51
Table 14: Regression summary table (Social empowerment).....	52
Table 15: T test details (Social empowerment indicators).....	54
Table 16: Regression summary table (Economic empowerment)	55
Table 17: T test details (Economic empowerment indicators).....	57
Table 18: Regression summary table (Political empowerment)	58
Table 19: T test details (Political empowerment indicators)	60
Table 20: Regression results (Household Income)	63
Table 21: Regression Summary table (Household Assets)	64
Table 22: Regression summary table (Dependence).....	65
Table 23: Regression summary table (Membership)	66

LIST OF FIGURES

Figure 1 Map of study area (SOURCE: Google maps).....	18
Figure 2: Asset ownership in between Members and Non Members	24
Figure 3: Household Incomes of Members and Non Members	24
Figure 4: Venn diagram representing the reasons of joining SHG	28
Figure 5: Representation of reasons for not joining groups	30
Figure 6: Comparison of Maslow's need hierarchy table and reasons for joining SHG	31
Figure 7: Purpose of loan distributed from SHG	40

LIST OF ABBREVIATIONS

ADB:	Agricultural Development Bank
AHRS:	Asian Human Rights Commission
CBS:	Central bureau of statistics
CEDAW:	Committee on elimination of discrimination against women
HDI:	Human development indicator
IFAD:	International fund for agriculture development
MDG:	Millennium development goals
NABARD:	National bank for rural and agriculture development
NGO/INGO:	Nongovernmental organizations/ International nongovernmental organization
SHG:	Self help group
SWB:	Subjective well being
SWOT:	Strength, weakness, opportunity and threats
UNDP:	United Nations development program
UNESCAP:	United Nations economic and social commission for Asia Pacific
UNFPA:	United Nations population fund
UNRISD:	United Nations research institute for social development
VDC:	Village development council

1 Introduction:

1.1 Women empowerment

Women empowerment is a global issue and uplifting women to mainstream is not only a right issue but also a humanitarian issue. In the report of United Nations Population Information Network, Women empowerment is defined as having five components: “women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally” (UNFPA, 1996 Pg. 4).

Women empowerment is a widely discussed issue in Nepal too. Nepal is a country having patriarchal societies since ancient times. The gender roles distributed traditionally are not equal, where men are culturally trained to earn financial resources for the family and women are trained to look after domestic work and raise children. This still continues in many rural parts of Nepal, however in the major cities we can see some positive change.

The livelihood of women in the rural areas of Nepal is difficult, because either of social problems like superstitious beliefs, domestic violence and illiteracy or other problems like lack of drinking water, fodder and firewood. Male dominance and non inclusion of women in family or community decision making have created a situation in which women of rural Nepal are living their lives in misery. Any activity of women towards empowering themselves is turned down by their male counterparts and any attempt of exposure of women beyond the domestic circle is turned down by the patriarchal society. The state also lacks proper mechanism to deal with this social problem, further deteriorating the situation. Women activists, nongovernmental organizations (NGOs) and international nongovernmental organizations (INGOs) are centered in the cities and their attempt for a change towards gender equality and empowerment have not been successful in the proportion to the investment that they make.

This situation then calls for women to stand up together for themselves and to make a participatory effort to destroy the foundations of the patriarchal society. This has already begun since the last few decades and the collaborative effort from the name of Self Help Groups (SHGs) has proved successful in several areas like community management, gender equality and eradicating social evils. An example of a success is the community forest management with women's group (Agrawal 2009).

1.2 Self Help Groups

Self help group literally includes all the groups formed by anyone without external help to execute a certain objective on their own, but here we refer SHG to the mother's group and women's group. A lot of researchers describe SHG as a group of 10 to 20 women meeting once or twice a week to discuss or plan a course of actions (IFAD 2010), (Suguna 2006), (Nair 2005).

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

SHG is a group of women generally in the rural area (however there are SHGs operating in urban and suburban areas too) in which the members of the group weekly or monthly deposit a certain amount of money and then uses the collection thus made for lending purpose within the group at low interest or no interest at all. SHGs are popular as low cost financial intermediary and self managed group. Usually such groups take the affiliation of some governmental and nongovernmental organizations that support them and guide them. Support includes financial help in which the supporting organization provides them with funds at very low interest or no interest at all. Non financial support includes capacity building like: trainings, suggestion, advices and supervision (Wangwe 2004).

In Nepal, many of such groups have been introduced and they function not just for microfinance but also for community development. SHGs (self help groups) in Nepal have focused their activities on multidimensional arenas like micro credit, animal husbandry, community forests, social awareness and movements, cultural activities, social and legal advocacy, eradication of social evils, literacy and vocational trainings and HIV/AIDS awareness (Sinha 2006). These activities are expected to uplift the status of women in Nepal, but, an empirical assessment to this statement is necessary to make this expectation a valid conclusion. Not every SHG are conducting all these activities at the same time. Since, every society is different also in terms of the social problems they have, SHGs have focused upon the social problems that they are facing in their locality.

1.3 Problem Statement

Nepal ratified CEDAW in 1991 and the interim constitution of Nepal 2007 ensures equal rights to all citizens and recognizes women rights as fundamental rights. It is also mentioned in the constitution that a minimum participation of 33 percent women is mandatory at the parliament. There are a lot of NGOs and INGOs working for uplifting women. Some of the organizations are UN agencies, Maiti Nepal, CARE Nepal and Planete Enfants Nepal. These efforts were expected to bring a positive change in the status of women. However, a brief overview of the following data shows not much progress is made. The HDI ranking of Nepal on 2012 was 157 with index of 0.463. The ranking of the country in Gender equality Index in 2012 was 102 with a point of 0.485. The Gender Equity Index at 2012 is averaged to 0.47 with education at 0.65, Economic activity at 0.56 and Women empowerment at 0.21. The gender gap index is 0.6053 placing it in rank 121 on 2013. (UNDP 2013), (WEF 2013), (SOCIALWATCH 2013, UNDP 2013). Among such reports, the comparative analysis of ADB presents some different encouraging view in the statement “Nepal has taken progressive steps towards greater gender equality throughout the past 5 decades of planned development. Important legal amendments have been made to strengthen women’s right in key areas such as citizenship, inheritance and anti trafficking”(ADB 2010) Pg. 38.

Despite the numerical categorization and their improved status over years, gender inequality still remains in Nepal and because of this social problem, women particularly in the rural part of Nepal are facing a hard life. To state this fact, UNDP (2013) categorizes achievement

status of the third millennium goal “Gender equality and women empowerment” as “*Unlikely*” in context of Nepal (UNDP 2013). Women are not only deprived out of education, maternal health and nutrition but also from the respect that they deserve as a part of the family for their contribution. This is because they are not economically and socially empowered and the male dominated society always prohibits women from getting out of the four corners of the house and be active in society. However, women are now struggling to uplift themselves to the mainstream. The efforts include forming pressure groups, activist forum, small and medium entrepreneurships, advocacy group for marginalized women and self help groups. Self help groups are becoming active agents of change and in empowering women. This claim need to be studied and the results thus obtained can suggest this method over other or the results can be used to overcome the shortcomings of this method.

1.4 Objectives and Research Questions

A study on the socio-economic impact of self help group in households and society and its success in empowering women is necessary to assess the claim that SHG can be a effective development intervention. This thesis will put effort to assess the claim. The following are the research objectives:

- To study women’s self help groups (SHG) as a group approach to intervene gender inequality. The following will be studied in detail:
 - Group formation and background
 - Group affiliation and its reasons
 - SHG activities and trainings
 - Strength and weakness of SHGs
- To study the impact of membership of SHG upon women empowerment:
 - By assessing the livelihood through Income and Asset survey.
 - By assessing the empowerment from various empowerment indicators.
 - Comparing and contrasting the empowerment indicators of members and non members of SHG.

To address the research objectives mentioned above, the following are the research questions used in the thesis:

1. How are SHGs formed and for what reasons women join them? How are they performing?
 - How are such groups formed?
 - Why do women get affiliated to such groups?
 - How are the groups performing?
 - What are the strengths and weaknesses of such self help groups?

2. What are the impacts of SHG participation upon the empowerment of women in Lamachaur VDC of Nepal?
 - Does SHG participation make women economically independent? Does SHG fulfill the gap of cheap credit to rural families?
 - Have women become politically aware as a result of SHG activities?
 - Are SHG's activities for breaking gender related superstitions effective?
 - Has SHG participation have an influence upon the household level to reduce the domestic involvement of women and increase social mobility?

3. Do households of members of SHG differ in Income and Assets to those households of non members? If such difference exists, is SHG participation the reason of this difference?

1.5 Rationale and motivation of study

Women empowerment is the third of the MDG (millennium development goals), and while approaching the deadline of the goal period, figures from UNDP show low progress(UNDP 2013), so this research comes as an attempt to access the women empowerment situation of a locality particularly at grassroots level.

Another rationale of this study arises from the situation that a lot of research and literature on SHGs are available in India and Bangladesh, only a few independent research attempts are made at Nepal. Therefore, this research will try to add some insights of SHGs and their activities in Nepal. The reason of conducting the study in Lamachaur village is because it was a random selection of the sampling frame consisting of villages with SHGs and having participants of more than hundred people.

The primary motivation of this research is an attempt of linking the theoretical knowledge of the International Development Studies to a practical field. Since gender and gender development studies are widely recognized as relevant to the development practice in Nepal, performing this research fulfills the prime objective of gaining knowledge in the relevant field. The results and the conclusion can also help other researchers to further conduct intensive study and the policy implications suggested can help the SHGs in identifying their weakness and make their performance more effective. At the same time, the findings can be used by the government as information for devising related policies.

1.6 Structure of thesis:

My thesis has 5 main parts. The first part is introduction where I present what am I doing and why am I doing it. I will list the research question and research objective and state the problem. The second part is theoretical background. In this section, I will try to examine what have been studied before to see what the gaps are and how previous studies relate to me. In the third section I will present my methodology. I will present my research area, research model, data, and research methods used in my study. In the fourth section I will present the results of my study. The results are qualitative and quantitative. In the same section, I will analyze and discuss the data. Results will be interpreted and compared to previous studies to reach logical and statistically significant conclusions. Finally the conclusions will be listed along with the study limitation and policy implications. The final section will consist of references and appendix.

2 Literature review:

2.1 Women's Self Help Groups:

There have been several of studies about SHGs (Women's Self Help Groups) in the Southeast Asia, particularly in India and Bangladesh(De and Sarker 2011). Even though there are many SHGs in Nepal, very few studies have been carried out about the impact of such groups to women empowerment. This particular fact serves as motivation and forms the basis for this research on SHGs in Nepal.

About the origin of SHGs, Suguna (2006, Pg.14) writes, it is an organization “by the women, of the women and for the women”. She claims that SHGs are the brain child of the Grameen Bank Model designed by prof. Md. Yunus of Bangladesh in 1975. However, in Nepal, SHGs were in existence prior to 1975 differentiating with prof. Yunus's model. While SHGs defined by prof. Yunus were purely based on microfinance model, the SHGs in Nepal were involved in several social activities in addition to savings and credit (Bhattachan, 2002) (Gurung, 2004) (Sharma, 1997).

About how SHGs were introduced in India, Ramulu (2006) explains that the Indian government in its mission of promoting a welfare state in 1970, tried to lower the poverty prevalent by introducing several credit, income generation, skill building programs targeting the head of the family (which was the males at that time). But later they realized that women were still severely affected by poverty and such programs targeting head of household failed to uplift women's status. So they promoted programs focusing upon women and one of them was SHGs. (Ramulu, 2006)

The study of Jerinabi (2006), suggests that the prime motive of women in creating and joining a SHG is to improve their social and economic conditions. The results show that they achieving this goal through an increase in their income from small investments like in livestock, farming cash crops etc. These economic goals also enable them to participate in family and society decision making. Thus, they are able to uplift their social and economic conditions. (Jerinabi, 2006), (Meenai, 2003)

Though, SHGs are popular institutions of low cost and efficiency, some researchers point to the weakness of SHGs. In studying the SHGs in India, World bank consultant, Nair (2005) points out to the fact that further detailed study is to be conducted on sustainability issue of

SHGs. His study found out that several of the costs of SHGs were subsidized by SHG promoting organizations. It is doubted that SHGs can continue to survive without their help.

The study conducted by Family Planning Association India in Bellary area studied 20 SHGs out of which 8 of them turned out to be failure. The results of failure were reasoned as lack of record keeping skill among the employees and fraud and embezzlement by the group leaders (Ramachandar & Pelto, 2009). A similar study in India about Self help groups found out that one of the reasons of failure of SHGs is the greater exit of members from the group. Since, in SHGs, a variety of caste and culture is included, these do not directly cause the failure of the group but raise personal issues about practices and eventually leads to exit of members from the group (Baland, Somanathan, & Vandewalle, 2008). The study of Das S. K. (2012) mentions the challenges faced by SHGs. He mentions that: “SHGs face difficulty in approaching the authorities and getting loan, get poor response of the authorities, have to tackle administrative hurdles, experience delay in sanction of loan, face lack of administrative experiences and lack of co operation among members”. The Report of IFAD mentions some challenges that can lead to failure of SHGs. One of them is weak market linkage in context of income generating activities, where SHGs do not find market for their products or debtors who borrow. Another is capacity building. SHGs can fail in case they lack support in “accounting, financial management and organizational development”. Another issue is linking SHGs to agriculture, which is the basis of subsistence for rural women (IFAD, 2010).

2.2 Empowerment:

Empowerment is more often discussed in relation to development. “Discourse on empowerment has had an important influence on debates about development especially since the early 1990s” Scheyvens (2009, Pg. 464). Scheyvens (2009) primarily identifies empowerment with the alternative development approach which endorsed grassroots participation and development at local level and which is concerned in a broader sense with overcoming global inequality. The significance of empowerment is portrayed in the following sentence: “For the poor, the disadvantaged, and the disenfranchised, empowerment implies a significant challenge to current structures of power. Empowerment can thus be seen as essential for any group which wishes to challenge systems of oppression which have curtailed their life opportunities” (Scheyvens, 2009, Pg 465).

The UNDP has made gender equity and women empowerment as the third goal in the Millennium development goals (MDG). In many countries, gender inequality persists and women continue to face discrimination in access to education, work and economic assets, and participation in government. Women's poverty, their comparative lack of leadership and participation in decision making and lack of control over assets are often attributed to a number of personal factors, including low literacy, self-esteem, financial security, and level of awareness of their rights (Endeley, 2001). The study of women empowerment in Bangladesh by Mahmud, Shah, & Becker (2012) explains that empowerment of women is key for attaining both health and population goals too.

In the draft for the consultation on "Engendering Development", World Bank states that "Evidence has mounted that societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance and a lower living standard for their people" (World Bank, 2000, Pg.3). This shows that societies without gender equality suffer in many ways and the same thing can be applied to Nepalese society. The statistics provided by the Central Bureau of Statistics Nepal (CBS) in 2011 shows that the 25.16% of Nepalese are below the poverty line and majority of the affected are women and children.

Empowerment studies are generally focused on women and this follows in my study because in a South Asian context; where women are suppressed and their rights are snatched, empowerment refers to women rather than men. This statement on the occasion of International women's day in the website of Asian Human rights commissions depicts the general situation:

"Malaysian women suffer lashings; Pakistani women suffer Jirga trials and honor killings; Bengali women suffer the abuses and sexual harassment of the Border Security Forces; in Myanmar women are conscripted to forced labor by the military, forced to carry heavy loads, do dangerous unpaid work, and to leave their children unsupervised. South East Asian women suffer trafficking and forced prostitution; in Indian and Sri Lankan women suffer a corrupt police force." (AHRS, 2010).

In addition further evidence for the need to empower women can be found in the following statement by UNFPA:

"Despite many international agreements affirming their human rights, women are still much more likely than men to be poor and illiterate. They usually have less access than men to medical care, property ownership, credit, training and employment. They are far less likely than men to be politically active and far more likely to be victims of domestic violence." (UNFPA, 2013)

Malhotra & Schuler (2005, Pg.2) explain that while the process of empowerment is applicable to both sexes, “it is more relevant for women since women’s disempowerment is more pervasive as it cuts across class and other social distinctions, and is made more complicated by the fact that household and intra familial relationships are a major source of women’s powerlessness”. Empowerment of women therefore is not just related to women but to the society and human kind as a whole.

Society’s interest in the issue of women empowerment can be seen in many studies that have been conducted. 3 approaches of women’s empowerment are explained by Batliwala (1994) and discussed by Suguna (2006). The integrated development approach focuses on women’s survival and livelihood needs. The economic development approach aims to strengthen women’s economic position. The consciousness approach organized women in to groups or collectives that address the sources of oppression (Batliwala, 1994), (Suguna, 2006). Similarly, three different paradigms are distinguished and discussed by Mayoux (2000); she distinguishes three different paradigms of empowerment, i.e. financial self sustainability paradigm, poverty alleviation paradigm and feminist empowerment paradigm. She also explains that definition of empowerment used depends upon the goals desired.

Creating economic opportunities for poor women is one of the best ways to reduce their poverty and to improve their status (ADB, 2006). However, the question of who has control over the gained resources from economic opportunities is still not addressed.

It is to be noted that if empowerment is a function and has multiple processes, it is desired that several processes are together leading to the goal. For example, if a woman is entitled to enough economic resources and at the same time doesn’t have the freedom to make decisions on it, this cannot be empowerment. Thus, a combination of social, economical, psychological, political processes towards the goal of empowerment is necessary (Malhotra, Schuler, & Boender, 2002). Empowerment is contextual in this case, i.e. an economically empowered person needs social and personal empowerment to achieve higher level of empowerment. After identifying the dimensions along which empowerment can be measured, each dimension can then be subdivided on the base of area of operation or the “ different level of social aggression” like family, community and broader arenas (Malhotra, Schuler, & Boender, 2002). Thus, empowerment is not only contextual; it has different operational arenas at the same time.

While many research attempt to define women empowerment using various paradigms, Snijders (2009) argues that women empowerment cannot independently be defined and explained by excluding the societal context.

2.3 Impact of SHG upon Women empowerment and livelihood:

Researchers vary in their opinion on whether a SHG empowers women. A study conducted in the Jammu region of India has explained the socio economic impact of SHGs upon the members (Mehta, Mishra, & Singh, 2011). It claims that the social impact of SHGs include the positive change in the communication pattern of the members, development in the self confidence, decrease in domestic violence, increase in frequency of interaction with outsiders. Similarly, an economic impact includes positive change in saving pattern of members, less dependency and initiation and expansion of income generation activities. (Mehta, Mishra, & Singh, 2011)

Research provides various paradigms for empowerment studies in relation to SHGs. Deininger (2013) suggests that SHGs should not just be viewed as a microfinance tool but as an innovation in relation to how they empower women. Social, economical and political factors are used to access the state of women empowerment. SHGs in general are more concentrated on microfinance but studies in South Asia have shown that in addition to microfinance, social control functions are also the specialty of SHGs. Chandrashekar & Lokesh (2009) explain that SHGs affect the speed and direction of social change, and this brings cultural change. They further explain that SHG can change superstitious beliefs like witchcraft, supernatural power and widow marriage which will lead to cultural change. Similarly, the study of (Sanyal, 2009) mentions of SHG's mobilization of women in response to domestic violence and other social problems like men's extra-marital affairs, acquiring public goods and anti-gambling and anti-alcoholism campaigns (Sanyal, 2009, pp. 539(Table 5,6)).

In a study of 214 SHGs of 108 villages in India, EDA Rural Systems (an organization) depicted the social functions of SHGs more clearly. From the report we can see that SHGs not only function for economic goal but also facilitate social integration by forming a group of many caste, religion and culture together. Social harmony and social justice through controlling child marriage, alcoholism control, dowry control, fight against sexual and domestic violence. (Sinha, 2006)

A field survey report on the study of women by Lokhande (2012) shows that self help groups facilitate personality changes. The results show that after joining the SHG, 80% of the respondent felt respected by the family members and others, 60.39% had expressed sense of security due to financial and social security help made available from the group. 50% of the respondents reported their major role in family decisions, 75% respondents had started their own economic activities after joining the group. Similarly, the study of Ramanathan & Subhabrata (2013) showed that SHGs empower women politically.

The study of Mohindra (2003), suggests that SHGs can impact the health status of women. The study claims that there is “Health production” through two measures, i.e. “Female Autonomy” and “Social Solidarity”. The supporting reason is: “due to increase in health related knowledge and services, increased household healthcare decision making power, decreased reliance on men and moneylenders, extension of social support among non family persons; women can improve the health status by engaging in SHGs”. (Mohindra, 2003, Pg.33)

The case that is presented below is from Chitwan district of Nepal and the original content is from the website of Heifer 12x12 Nepal Chapter. This case in particular is a success story of SHGs.

In 1991, some women formed a group when they were denied loan by a government agency just because they did not have anything for collateral. They start saving 25 rupees every month; the savings made was used to purchase two goats and handed over to one of the member. This continued and when all of them possessed goats, they went to register their group. In this course they met an organization named HEIFER which offered them 25 good breed goats. They started distributing goats to poor and needy families. In over 14 years, they managed 13 projects, formed 275 women’s group, helped 7622 families rise out of poverty, and began a 373 member women’s co operative. They are now working on a goal of providing 30% of the total goat consumption (i.e. 500000) in the capital city. (Londergan, 2012)

An integrated goal of SHG to empowerment is explained by Saritha (2011, Pg.1) “SHG enhances the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life”.

While literatures mentioned above suggest the positive outcome of the SHG participation, there are also views that express that participation in SHG doesn’t necessarily need to have

positive outcomes. Their sustainability and impact is questioned. Below we look in to some of them.

The study of impact of micro credit from SHGs in India in 2008 concludes that even though SHG's credit enables women to diversify their income and prepare for shocks, a consistent improvement in the household status is doubted (Garikipati, 2008). Similarly the study by Kabeer (2001) showed that while SHG may empower one aspect of empowerment it may not influence other aspects of empowerment. The study found that through SHG's and Microfinance groups, women's ownership of assets increased but at the same time their work load increased (Kabeer, 2001). Even though women get access to credit through SHGs and researchers conclude achievement of empowerment on this ground, less attention is provided on research on the utilization of the credit. In some case failure of the economic activity started from the credit may lead to more distress and may bring a decline in the living condition of women (Galab & Rao, 2003). Another issue is the selection bias. It may happen that a woman who is economically active to some extent joins the SHG and women who are economically active don't. Thus, at this situation the empowerment cannot be said to be the product of the SHG (Husain, Mukherjee, & Dutta, 2010). It was also found that women participated in SHG meetings and activities at their free time, and it was seen that such free time was obtained only after completion of household works leading to more fatigue and stress (Ackerly, 1995).

SHGs are not praised always but criticized in many ways of having very little influence over women empowerment. It is said that though SHGs can allow a women to express her views within the group, her right to expression and decision making is still limited within the family in many cases. Also, SHGs are limiting the involvement of women into very small issues and not encouraging them to larger and policy making issues (UNESCAP, 2002).

While, SHGs are expected as a medium of livelihood improvement by many, it is seen that the activities are primarily focused towards economic issues and not social issues. The loans that women produce through SHGs and adopted by women are often controlled by men. Similarly the income generated and assets acquired through the loan utilization are often controlled by men (Kumar A. , 2006).

Thus, literature varies on whether participation in SHG actually empowers a woman. Some researchers like (Suguna, 2006), (Mehta, Mishra, & Singh, 2011), (Deininger, 2013), (Sanyal, 2009) support that SHG actually empowers women where as researchers like (Garikipati,

2008), (Husain, Mukherjee, & Dutta, 2010), (Ackerly, 1995) urge that SHG doesn't actually empowers a woman. These kind of varying results on the impact of SHG to women empowerment may have arose because of not including all aspects of empowerment or selection of few empowerment indicators (Johnson, 2005). In our case, we will quantitatively and qualitatively attempt to find the relationship between SHG and women empowerment.

Participation in a self help group provides access to the microcredit. Such loans can be utilized by women's to improve their livelihoods. Women also learn various skills which they can apply to initiate income generation activities and improve their livelihoods. Thus, the combination of fund and training can be used to improve livelihoods. The study of Reddy (2005) shows that, SHGs have improved the livelihoods of rural women by facilitating the necessary conditions required to begin an enterprise. Galab & Rao (2003) explain that SHG participation has helped rural households to diversify their livelihoods by expanding the livelihoods from agriculture based to trade and industry based and wage based to self employment. They also state that the dependency upon migration to sustain livelihood has declined, similarly the dependency and risk associated with borrowing money from local money lenders has declined.

Rutherford as cited (Kabeer, 2005, Pg.4710) explains that SHGs have the ability to transform the livelihood of women by using the method of "small pay in" which results in "large take outs". The study of Brody et.al (2012) also explains that participation in SHGs can improve livelihoods as an intervention measure for poverty reduction. They focus on collective finance and livelihood interventions life skills training, capacity building, business training, and financial education, labor and trade group organizing.

2.4 Measuring empowerment:

Since, empowerment is a multidimensional and contextual term (Malhotra, Schuler, & Boender, 2002), measuring empowerment requires carefulness. On a discussion paper for UNRISD, Kabeer (2002, pg.47) writes "The concept of empowerment is extremely difficult to measure due to the elusiveness of its meaning and the values which it tends to be loaded with". Women empowerment is also difficult to measure because it is a contested concept (Jupp, Ali, & Barahona, 2010). Below we will look in to some of the definitions and explanations of empowerment provided by previous researchers. Thus, we can have the parameters for measuring empowerment. The parameters will be listed at the bottom.

Oxford dictionary defines empowerment as providing authority or power to do something. Similar to this power definition, Kishor & Gupta (2004) explain empowerment as a process by which the powerless gain greater control over their lives gaining power not over others but to achieve their goals and ends. Some view empowerment as having more choices. Kabeer (2001, Pg.81) defines empowerment as “ an expansion in the range of potential choices available to women so that actual outcome reflects the particular set of choices which the women value”. This definition includes not general choices but a particular set of choices which may differ from women to women. The study of women empowerment in Bangladesh by Mahmud, Shah, & Becker, (2012, Pg.2) stated “ Empowerment broadly means having increased life options and choices, gaining greater control over one’s life and generally attaining the capability to live the life one wishes to live”. They included life options and choices as a measure of empowerment. They stress on using “proxies or indicators” to measure empowerment as empowerment is an abstract thing to be directly observable and measured (Mahmud, Shah, & Becker, 2012). Empowerment is sometimes understood as just one part of the coin, i.e. rights, and the responsibilities are ignored. Basu & Koolwal (2005) cited by Mahmud, Shah, & Becker (2012, Pg.2), write “ Empowerment is poorly understood as greater mobility and visibility but the underlying responsibility is ignored. Thus, both rights and responsibilities must be regarded into empowerment”.

The study of women empowerment in rural Bangladesh by Hashemi, Schuler, & Riley (1996) included indicators like mobility, economic security, involvement in major household decisions, political and legal awareness, involvement in political campaigning and protests. In a similar study of Pitt, Khandker, & Cartwright (2006) indicators like women’s decision and action on family planning and child rearing, household attitude including husband’s behavior, purchasing and finance were included. In the country report of IFAD in India, the study showed an increase in the self confidence and self assertiveness among the members of the SHG (IFAD, 2010), (Mehta, Mishra, & Singh, 2011). Ghadoliya (2004) concludes that by including education in SHGs, the self esteem and self confidence can be enhanced. Thus, psychological factors like self confidence, self esteem and self assertiveness can be used to measure empowerment. Similar view is shared by Hashemi, Schuler, & Riley (1996). Acharya & Ghimire (2005) provide list a number of empowerment indicators that is widely used in measuring women empowerment. Similar list can be prepared from the work of Alsop & Heinsohn (2005). Table 1 lists the studies included in the literature review and mentions the hypothesis derived from them.

Table 1: Empowerment Indicators used in previous studies

S.N.	<u>Empowerment Indicators</u>	<u>Suggested by or previously used by</u>	<u>Associated hypothesis</u>
1	Self confidence:	(Hashemi, Schuler, & Riley, 1996) (Endeley, 2001), (Mehta, Mishra, & Singh, 2011), (Ghadoliya, 2004), (Moyle, Dollard, & Biswas, 2007), (Deshmukh, 2012)	H_0 : There is no significant difference between the perceived self confidence, self esteem and self expression between members and non members of SHG.
2	Self esteem and self respect:		
3	Freedom to self express:		
4	Decisions in family planning & hygiene	(Pitt, Khandker, & Cartwright, 2006), (Hashemi, Schuler, & Riley, 1996), (Mahmud, Shah, & Becker, 2012)	H_0 : There is no significant difference in the involvement in household work, child care and farm activities between members and non members of SHG.
5	Involvement in family household works:		
6	Involvement in child care:		
7	Involvement in farming and cattle grazing:		
8	Freedom to participate in social events:	(Hashemi, Schuler, & Riley, 1996), (Mahmud, Shah, & Becker, 2012)	H_0 : There is no significant difference in the social empowerment indicators between members and non members of SHG.
9	Social Perception:		
10	Social Mobility:		
11	Freedom for personal choice, food, cloth & spending:	(Swain, 2007), (Acharya & Ghimire, 2005), (Garikipati, 2008)(Acharya and Ghimire 2005)(Acharya and Ghimire 2005)(Acharya and Ghimire 2005)(Acharya and Ghimire 2005)(Acharya and Ghimire 2005)(Acharya and Ghimire 2005)(Acharya and Ghimire 2005)	H_0 : There is no significant difference in the economic empowerment indicators between members and non members of SHG.
12	Participation in family economic decisions:		
13	Property ownership:		
14	Leadership role in family:	(Alsop & Heinsohn, 2005), (Suguna, 2006), (Ghadoliya, 2004)	H_0 : There is no significant difference in the political empowerment indicators between members and non members of SHG.
15	Political Awareness:		

3 Methodology:

Mixed research design is used for this study. The quantitative part includes the livelihood and impact study while, the study of SHG as a group is qualitative. Even though impact study is easy from time series data, this study is attempted with cross sectional data which is a limitation of this kind of research (Levin, 2006), however, results from previous studies are compared to address the issue of causality.

3.1 Sample and sampling techniques:

Nepal has 3912 Village development committees (VDCs). Not all of them are rural and not all of them have a SHG operating in them. So first, a sampling frame was created with the VDCs that are rural and have SHGs operating in them. From this sampling frame, a village was randomly selected. Out of the total population, to select 80 respondents, two clusters were defined. The first cluster contained women who were the members of self help groups and the other cluster contained respondents who were not the members of SHG. To select 40 respondents from each cluster, simple random sampling was used. Thus, 80 respondents were chosen for the livelihood survey. In addition to 80 respondents, 3 SHG leaders were selected for in depth interview, a local police station officer, a local social worker and a local politician was also selected for interview. 2 Focus group discussions were organized. One focus group discussion had 7 participants who were the members of SHGs. Another focus group discussion was held between 5 members and 3 non members of SHGs. The purpose of such focus group discussion was to reveal information that can help in clarifying the issue of causality. As earlier mentioned that cross sectional data is not suitable for solving causality issues, details from focus group discussion will be used as supporting evidence to explain causality.

3.2 Area description:

Nepal is a landlocked country squeezed between India and China. With a total area of 147181 sq. km, its population is 26494505. It has been divided in to 5 Development area and 75 districts for local governance. This current structure of the country is due for change by the

ongoing constitutional assembly. My study area is a small village called Lamachaur (inside pokhara valley which is 200 km west of the capital) with a population of 7027 individuals comprising 3848 women and 3179 men. It lies in Kaski district. The area of the village is 5.8 sq. Km, and the population density is 1212 person per sq. km. (Source: <http://cbs.gov.np/>, CBS Nepal). City centre of Pokhara and the lake sides are widely populated while the village area is thinly populated. Lamachaur is a rural area in the north and sub urban towards the south.



Figure 1 Map of study area (SOURCE: Google maps)

3.3 Data collection:

To study the impact of SHG to women empowerment, data regarding the SHG activities, empowerment indicators and livelihood details are required. Thus, data required for livelihood

details was surveyed from a small village in the west of Nepal in a period of a month. Altogether 80 households were surveyed. Information regarding basic household characteristics was collected. Information regarding formation, affiliation and performance of the group were also collected for members and information regarding reasons for non membership, details of loans and activities were collected for non members. The members of SHG and Nonmember were all from the same area. All 9 SHG's members were included in the survey with various participation ratios. The leaders of 3 major SHGs were interviewed. All the respondents were women. No enumerators were used. The questions were all in Nepali language and the responses were translated in to English.

Data collection Methods:

For primary data collection, a detailed household income survey questionnaire was designed. A separate section of the questionnaire containing the indicators of women empowerment to be rated was attached to the people who were the members of the SHGs and a separate questionnaire asking questions about the issues of SHGs were attached to the non members of SHGs. Key informant interview was conducted for 3 SHG leaders, a police officer and a social activist. Secondary data includes facts and figures and were retrieved from the publications of NGOs, government and International NGOs. The following are the methods of data collections used in my study:

Questionnaire:

A questionnaire was developed to gather data (see appendix). The questionnaire had 3 sections. The first section aimed at collecting the basic household data like age, gender, religion, ethnicity etc and the second section comprises of the asset and income survey. The third section was for the empowerment perception rank to be compared in between the members and non members of the SHGs. The Fourth section contains questions aimed at retrieving information about SHG activities. The part of the questionnaire to collect the basic household information, the income and asset information and empowerment indicators was same for both members and non members of the groups. But the information on membership and activities differed between the two groups. A pilot test of the questionnaire was performed upon 5 members. Minor changes were made later after realizing that the questionnaire was not able to retrieve all necessary information.

Interviews

An in depth interview was conducted with 3 SHG leaders. Questions were both structured and unstructured. Information regarding the formation of SHGs, the change brought about by the SHGs, the strengths and weaknesses were retrieved. In addition to in depth interview, unstructured telephone interview was conducted with three parties, a police officer in charge of the study area, a local politician and a local social activist. Questions were both structured and unstructured. Structured questions were concerning the initiation of SHGs, their operation and their activities. The change brought about by the SHG and the group effort was discussed.

Focus group discussion:

Two focus group discussions were organized. The first was between 7 women who were members of SHG. The women who just attended the SHG meeting voluntarily agreed to participate in the discussion. The topic discussed was the change in their lives brought about by the participation in SHGs. Women discussed and compared their views on participation and its impacts. The second group discussion was between 5 members and 3 non members. The women were attending a religious ceremony and agreed to provide some time for discussion. The topic discussed was “your view on SHG”. The members and non members presented their views. Unclear issues were clarified by one party to another.

3.4 Data Analysis:

Quantitative and qualitative techniques are used to analyze the data. In the qualitative section, interviews and the result of statistical calculation are interpreted. The results from the interviews are used as supporting evidence for explaining the change. The results from focus group discussion was used to compare the changes brought about by participation in SHG and the results from interviews were used to cross examine and validate claims from the respondents.

In the quantitative section, regression analysis and t-tests are performed for comparing the data and retrieving results to test hypotheses (see table 1). The livelihood details of members and non members were compared to see the effect of participation. Any such result was compared and analyzed with concerned literatures, simple logic and learning from the field

work. The empowerment indicators were regressed with membership period, basic household characteristic, household income and assets to find the determinants of social, economic, personal and political empowerment.

3.5 Research Ethics:

During this research, I have tried my best to strictly adhere to research ethics. I have kept my sentiments and feelings objective from the research. The rule of informed consent is duly followed. Every respondent was first informed of the purpose of the research and were assured of anonymity and the data used can no way be traced back to the respondents. It was explained that respondents can deny providing information for what so ever reason. No harm was caused to anyone. No misinterpretation was allowed. Respect for intellectual property is maintained. Confidentiality is kept. Discrimination was avoided.

3.7 Limitations:

The following are the limitations of this study:

- The longitudinal effect applies to this research. Since the research had a deadline several issues like sample size, nature of data, methods used were compromised.
- The sample size of 80 is small for generating a more representative finding. Larger sample size is recommended for future research. This will increase the possibility of generalizing the findings over the population.
- There are plenty of prior researches on microcredit functions of SHG but few researches are available for the functions other than microfinance. This fact limits comparing and contrasting the findings and decreases its reliability.
- Cross sectional data is used in this research but time series data could address causality more effectively.
- Self reported data is used in this research. Causality is addressed with self reported data and thus the validity of this research depends upon the validity of self reported data.

4 Results, Analysis and Discussion:

4.1 Basic Household Information:

Table 2: Tabulation of Basic household information

Basic Household Information					
S.N.	Particulars	Minimum	Maximum	Average	St. Dev
1	Household size	3	8	5.425	1.188287
3	Age of Member	26	55	38.625	7.431331
6	Years of education	0	12	4.675	4.280586
7	Membership period	0	9	2.6125	2.9
8	Occupation	1	5	1.375	0.919204
		Majority	Number	Minority	Number
9	Religion	Hinduism	71	Islam/others	0
10	Caste	Brahmans	30	Others	7
11	House hold head Gender	Male	77	Female	3
12	Occupation of respondent	Housewife	67	Service	1
13	Assets	Minimum	Maximum	Average	St. Dev
	Land	0	2560000	786237.5	493749.6
	Building	0	1400000	487187.5	332634.1
	Vehicles	0	940000	81592.5	188676.6
	Machinery	0	150000	5891.25	20987.41
	Investments	0	400000	17671.25	67461.37
	Livestock	0	150000	15998.125	30303.77
	Trees / Plants	0	70000	1424.303797	8112.823
14	Income	Minimum	Maximum	Average	St. Dev
	Salary / Wages	0	900000	216272.5	200477.2
	Agricultural Income	0	170000	6600.75	22866.79
	Livestock Income	0	520000	32888	74144.9
	Off Farm Income	0	120000	9837.5	30041.51
	Forest Income	0	110000	2925.316456	12921.11

In this study, 40 members and 40 non members of SHGs make a total observation of 80 women which is about 2.07 percent of the total population of females i.e. 3848. Majority of the households had 5 or 6 members. The presence of less joint families shows that society is changing in terms of household structure and nuclear families are increasing. A similar social transformation is discussed by Suguna (2006). No respondent was below 20 and over 60. Majority of the respondents were in the age group 20-40. However, majority of the members

belonged to age group 40-60, suggesting that this age grouped women are more likely to join SHGs. It shows that more mobility is available to age group 40-60 than other age groups but the reason of such greater mobility is unknown and another detailed research can explore that. This also shows that women of age group 20-40 should be encouraged to join groups.

Majority of the respondent were Indo Aryans. Brahmins among the Indo Aryans make the majority of both members and non members and Sudras (a scheduled lower class explained by traditional Nepalese society) in the same race were minority, suggesting that inclusiveness is less practiced in SHG. Since, the ethnic details of the whole village is not available, the result is only applicable for the sample size. Generally, the Indo Aryans families usually have more control over the mobility of women (Malhotra, Schuler, & Boender, 2002) but here we can observe that we have more Indo Aryan participants. This could also be true because of the less population of the Tibeto-Burman people. Respondents had a strong belief in religion which is obvious for the prevalent culture there. No Christians or Muslims were members and majority of the respondents were Hindus. The prevalent culture and religion restricts women's mobility through various norms, But witnessing participation of women in SHGs, it seems that cultural change is approaching. The members of the age group 20-40 are more educated than others. It suggests that the new generation of members has more access to educational opportunities. However, the same age group in non members is less educated. This provides room for speculation regarding the selection bias, i.e. higher educated people are likely to join groups. However, this issue will be discussed separately at later sections.

Majority of the respondent are housewives. Housewives also spend a considerable amount of time at fields, or looking after cattle. They are also responsible for caring children. Some members of SHGs contributed a lot of time at fields and grasslands and could not attend some of the meetings or programs. Overall, being sub rural area, high dependence was seen in wage and salary earning activities than being involved in agricultural activities. The findings of the survey showed that members of SHG possessed more assets than non members. The result of asset and income is graphically presented below in figure 2 and 3:

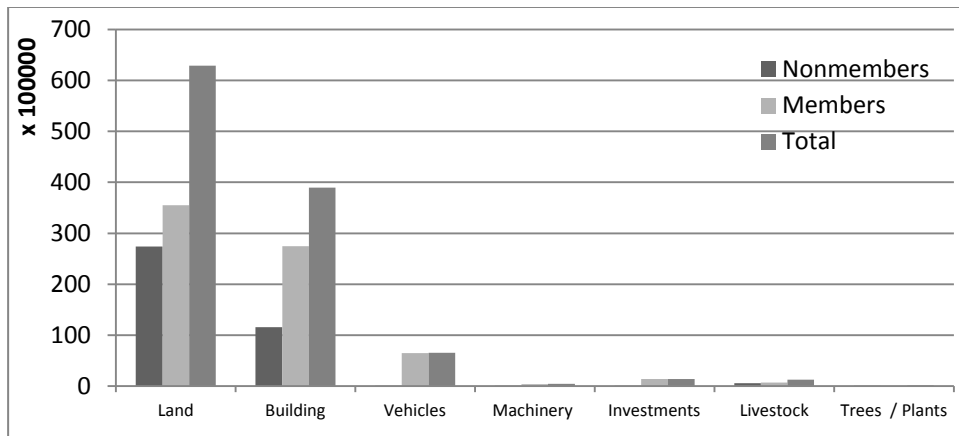


Figure 2: Asset ownership in between Members and Non Members

Asset composition is dominated by land, building and vehicles. Income data (see figure 3) show that the families are dependent upon salary or wages. And other income source provides relatively less portion of the total income.

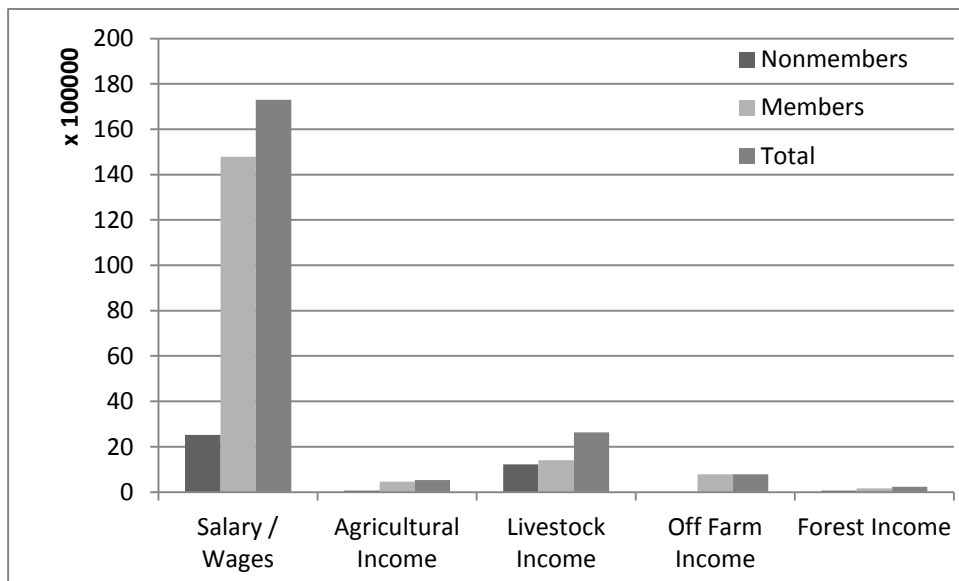


Figure 3: Household Incomes of Members and Non Members

4.2 Group formation, affiliation, performance and analysis

Self help group is a group or participatory approach of development intervention and community management. The word “group approach” is used here because this type of intervention though concerns both individual and community development, is enacted by combination of individual strengths.

The stages of development of a group as defined by Tuckman (1965) are forming, norming, storming and performing. Later, he added one more stage i.e. adjourning. Here, in my study, I have tried to relate the forming stage in to formation and affiliation stage. Similarly, the stage of performing is divided in to performance and evaluation stages for the analysis of SHG as a group.

4.2.1 Group Formation:

Group formation is a stage of initiation of the group. It begins from the time of absence of SHG to the time of establishment of SHG. The person or groups of people who are forming a group have an idea of what purpose the group would serve. Goals and actions are defined. However, these may change over time. The procedures and reasons for group forming in my study are described below:

Procedures:

Formal and informal procedures mark the establishment of a SHG. In the formal procedure, the person or group of persons who are forming the group meet and decide the structure, positions and hierarchy, and write a constitution of the organization with mission, vision and objectives then go to a government office to register it as a social organization. They also have a provision of yearly election for the post of leader, vice leader, secretary and treasurer. However, the informal procedure is much too simple where a group of people just meet together, agree on their authority and responsibility and begin their activities. Only one of the nine groups that were studied was legally registered, some of the rest were planning to get registered and the rest did not wish to register because of the cost and responsibility of reporting to the government. However, a member has a different view on this issue, she says:

“SHG leaders are comfortable not registering the organization because by doing so they are not monitored by the NGOs and government. This way they don’t have to maintain accounts and can embezzle the funds”.

But the leader of a SHG puts it this way: “Primarily, we have less time, by registering the group, we have additional responsibility of report making, auditing, accounting for which we don’t have manpower and funds”

With regard to the quotes mentioned above, it is realized that the government must encourage registering the group for financial transparency, better co ordination and communication by reducing the cost to get registered and helping in audit and reporting mechanism.

Reasons:

In the interview with 3 SHG leaders and 40 members of SHG, questions regarding the formation of SHG and reasons for joining them were asked. The responses varied, so they are grouped and explained below. The reasons for formation were found to be “arising out of need” or “encouraged by some factor”:

Some of the reasons for forming the groups as mentioned in the interview with SHG leaders help us to point out the reasons. Below are some responses:

“Women at our area work most of their time at fields which doesn’t yield any income. Thus, they are economically dependent upon their husbands. The small payments they receive while working in a neighbor’s field is not enough to begin some business. Lately, women have learnt that they can pool such amount and utilize it turn by turn. SHG formation was for this purpose too”. Another SHG leader explains it in this way:

“I could not get out of the house except the fields and to the neighbors during festivals, especially “teej” (a festival of women where they get in to groups and worship, sing and dance together). My life was so occupied with daily routine of waking up, keep working and sleep. I realized that I was not alone suffering. At our meeting in “teej”, we decided that we will meet every last day of the month. This meeting later broadened in its activities and was converted in to SHG”

A women activist mentions that the reason of group formation is also because of the intervention effort that was initiated by NGOs and INGOs. She explains:

“Beginning last decade, NGOs and INGOs showed their presence through various activities to aware people. They encouraged a group effort to fight back social problems. The resistance created by the husbands and mothers in laws was dealt by the NGOs and INGOs. To convince the resisting party, NGOs and INGOs provided cheap loan, conducted skill development trainings, conducted awareness campaigns etc. This helped the women to organize themselves and perform.”

A police officer expresses his view regarding the formation of SHGs:

“The state’s legal provision of punishing perpetrators of domestic violence and the constitutional provision of equal rights to all citizens disregard of their gender, race, age, color

etc helped to create environment for SHGs to form. When we are reported of a domestic violence, SHGs accompany us and help us solve the matter”

Thus, reasons like economic needs, social needs are factors arising out of need and NGO/INGO interventions and state provisions are encouraging factors. These factors were found to be the reasons for SHG formation. The pooled amount was utilized in turn providing economic support. Women invested the amount lent in livestock and small businesses and within a short time changed their livelihoods, such examples encouraged further group formation and participation. Regular meetings enhanced mobility and sharing of thoughts. In a meeting, women shared their views and experiences and this way they learnt that they are not alone. After realizing that the problems were common to them, they found out that individual effort is ineffective and only a group effort can help them solve the problems. However, this was not enough. The society was not ready for a change. The domestic and social environment was discouraging and resources with which the group had to perform were less. The need for facilitators for intervention was then fulfilled by government and NGOs. NGO activities and support fulfilled resource deficiency and legal provisions for women rights helped to create apt environment of establishing SHGs.

4.2.2 Group Affiliation:

Affiliation is the process of obtaining the membership. In a SHG, women obtained membership either from referral, own interest or counseling. The various procedures and reasons for getting affiliated to SHGs seen in my study are briefly described below:

Procedures:

SHG leaders explained that affiliation to SHGs was less some years ago. Some of the responses are:

“In the early years, we went to visit the villager’s house and had to counsel the women to participate. Women agreed easily but their husbands did not. It was a difficult time then but at recent, women come to us and request for affiliation”

“Several of the members were recommended to join groups by their neighbors. It was not difficult to convince them because they had seen the changes that the members achieved in a short time”

Many members replied that they joined SHGs when they saw others bring a change in their life through participation in SHGs. Some responses recorded during the interview are:

“I was lured by the level of confidence that my neighbor had gained through participation. I eventually joined the group”

“I decided to join groups against the will of my husband because I am not a slave and want to be social. I want to help others and help myself.”

Many members mention the influence of media like TV and radio in joining the group. UN funded TV serials were cited many times as motivating factor.

The method of affiliation was found to be self admission, recommendation and counseling by the group. Recommendation to join group was found to be the primary source of affiliation. About 20% members had admitted themselves through the recommendation of a friend or neighbor. About 33% members were self admitted and 47% were counseled by SHG village tour team to join the group.

Reasons:

In the interview with the 40 members and 40 nonmembers, questions regarding the reasons for the participation and non participation were asked. The varied responses are grouped. Some members had a single reason while others had a multiple reasons (see fig. 4, where numbers in the Venn diagram represent responses of the women).

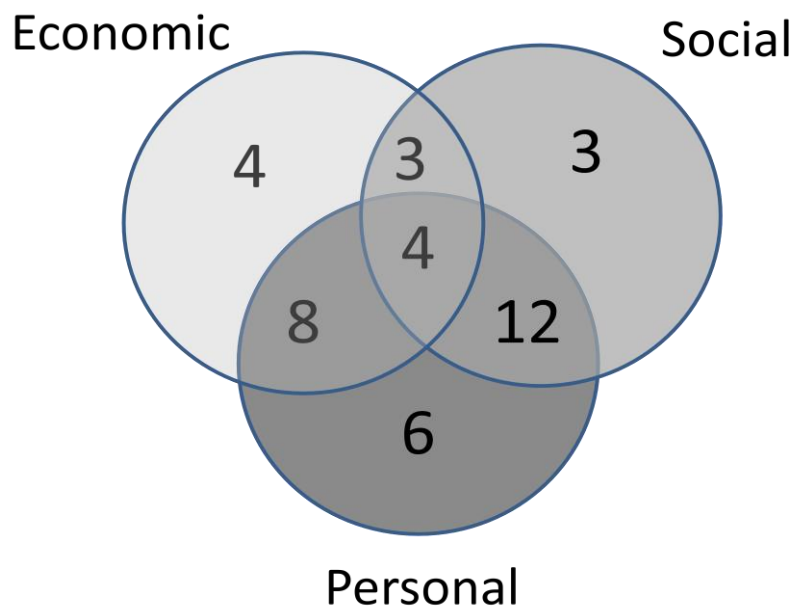


Figure 4: Venn diagram representing the reasons of joining SHG

The below table lists the reasons for affiliation under groupings:

Table 3 List of Various reasons for joining SHGs

<u>ECONOMIC REASONS</u>	<u>SOCIAL REASONS</u>	<u>PERSONAL REASONS</u>	
Economic empowerment	Develop social relations	Utilize time	Leadership Skills and opportunities
Loan	Social Service	Self Empowerment	Pressure group, feminist movement
Savings	Social Involvement	Personal Development	Aware others
Income generation trainings	Social Contribution	Financial knowledge	
	Community development	Awareness	
	Facilitate mobility	Change in personality	
	Help others	Self satisfaction	

This result shows that majority of the member's reason for affiliation was personal reasons. Several studies i.e. (Ghadoliya, 2004), (Jerinabi, 2006), (Johnson, 2005), (Wangwe, 2004) showed that the primary reason for joining a SHG is social and economic. Such studies have described a SHG with reference to the microcredit function. In my study, economic reasons though showed to be a major reason was not the primary reason. Personal reasons were stated as the reason of joining SHG by majority of the members. The reason for this difference can be because of the uniqueness of societies. My study area is unique in the sense that poverty was not the major problem; cultural practices, norms and superstitious beliefs were the major problems of the women. The problem was not lack of resources but was lack of appropriate distribution of resources. Thus, women's primary reason for joining the group should have emerged of the personal reasons. Another possible reason could be the time of study. While a lot of studies were conducted a decade ago, a lot of initiatives were successful in these years in eradicating poverty. The discussion above also provides room for speculations of selection bias. If only economically sustained people were interviewed and were therefore included in the study, economic reasons for joining the group would be lower. Thus, larger sample size should have been used, which is a limitation to my study. On the other hand the household income and asset information shows that absolute poverty is rare supporting the difference of my study area to that of others. Similarly, non members of SHG were also asked about their reasons for not joining a SHG. The replies were time limitation, lack of funds and family restrictions. The responses varied but were very similar. Some of the responses are as follows:

“I know what a SHG is. I want to get affiliated and participate but I don’t have time. From early morning to evening I look after the children, household, and work at fields. I really don’t have time. If I get help from my mother in law or husband, I would save some time and participate in the group”

“I want to join groups and participate in its activities but I don’t have permissions from my family members”

“My family forced me to withdraw from the group because while participating at activities, I often had to go out of the house for a long time and this was not permitted by my husband”

“If I had money to pay for the admission fee, I would join the groups. The wage that I earn by working at other’s field is all spent on the food”

Of 40 non member respondents, 23 indicated that they did not participate because of time limitations. 3 respondents did not have enough money for the membership fee and 14 had family problems or restrictions to join the group (see fig. 5). All respondents expressed their interest in joining the group when asked.

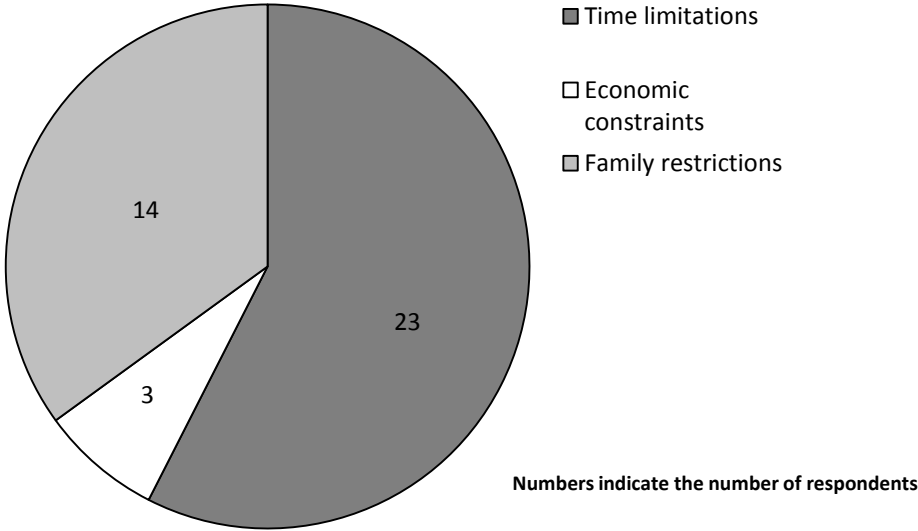


Figure 5: Representation of reasons for not joining groups

Regarding reasons for joining SHGs, the varied response were categorized in to social, economic and personal reasons. An attempt to compare the reasons and the household income was made, which revealed that higher income member joined groups for social and personal reasons and lower income members joined groups for economic reasons. This observation was then compared to Abraham Maslow’s¹ hierarchy of needs.

In my study, viewing the reasons of joining the group as need, it was found that they have a similar hierarchy like that proposed by Maslow. The members could be arranged in a similar structure designed by Maslow (see fig.6). The reasons to join group are categorized on the basis of household income.

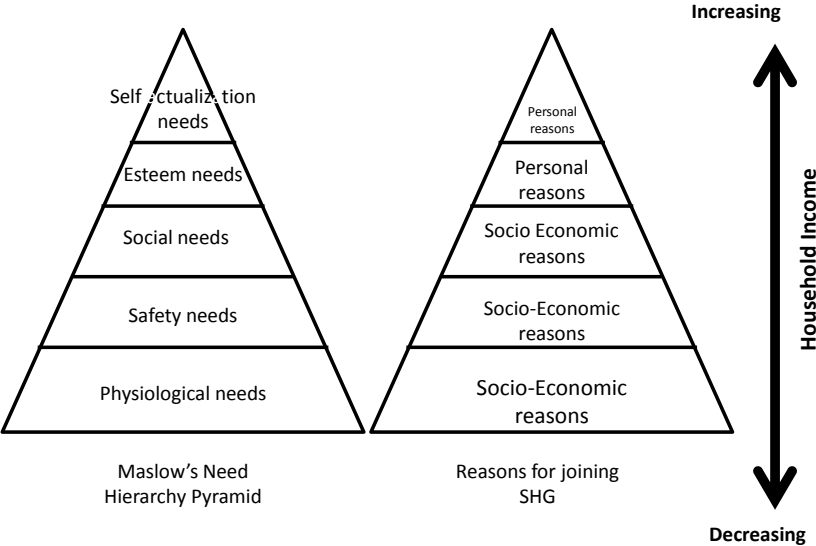


Figure 6: Comparison of Maslow's need hierarchy table and reasons for joining SHG

The observation is that members with high household income state the purpose of joining SHG as personal reasons. Members with average household income state the purpose of joining SHG as social reasons and members with low household income state the purpose of joining SHG as economic reasons. The purpose of this kind of comparison is to show that the type of need that one is pursuing at Maslow’s need hierarchy can be related to the reasons to join SHG.

¹ Abraham Maslow (1908-1970) was an eminent psychologist. In 1943 he proposed a theory of hierarchy of needs in the paper “a theory of human motivation” in the Psychological review (Maslow, 1943). In that paper he classified the needs of humans in to 5 categories and proposed that they have a hierarchy. He proposed that unless the lower needs are fulfilled, humans will not pursue higher needs.

4.2.3 Group Performance, participation and results:

Group performance refers to the various activities that SHGs carries out as a group. SHG as a group performs various activities like savings and credit creation, training programs, awareness programs, celebration programs, discussions, meetings, advocacy etc. In addition to activities for the betterment of the members; it also performs activities that benefit the society as a whole. The overall performance of SHG is divided in to SHG Activities and SHG trainings.

D) SHG Activities:

SHG activities are discussed under the following headings:

a) Meetings:

It was found that SHGs convened a meeting every 15 days, i.e. twice a month. During festivals like “Dashain and Tihar” or during harvesting and planting season, only one meeting was convened. Thus, around 20 meetings were scheduled in a year. Meetings had two sessions. The informal session which was generally in the beginning began with tea and gossip. The leader then would present the meeting’s main agenda and the members would comment. Planning for a program would generally be the main agenda. A secretary kept the minutes and facilitated as communicator. About the necessity of meetings, respondents replied various reasons like planning, social conversations and sharing of experiences.

The study found that not all members attended every meeting though attending meeting was mandatory. 62% of the members attended at least 16 meetings out of 20 while 2.5% attended less than 5 meetings. With regard to decision in presentation of an agenda, discussion on it and executing it, respondents were asked about the type of role they play in decision making, 15% said they had leading roles, i.e. they would present the agenda, decide the actions and resources. 85% said they had supportive and participative roles, i.e. present their view regarding the agenda and vote for or against it.

Meeting activities also include recreational activities like singing, dancing, and picnic. These activities helped in sharing of experiences, preservation of culture and sense of togetherness.

b) Community regulation activities:

Nepalese society has many superstitious beliefs and traditions. Though these are banned by law and declared as punishable offence, state mechanism are not strong enough to get the situation under control. The following reply by a local police officer when asked about why SHG's intervention is important clearly depicts the situation:

“We are responsible for enforcement of the law, but our capacity is limited. The situation is such that unless someone comes and reports with certainty that harm is being caused, we can't begin to investigate the matter. Our limited funds and number of workforce limits from searching and investigating. We wait for someone to report before we begin investigation.

Here, we can see why the SHG's have to intervene, because individuals find it very difficult to report against a social evil for the fear of being isolated, thus, reporting social evil is convenient by a group. Similar to the response of the police officer, one of the SHG leader states:

“We cannot wait for the police to come and take control of the situation. We are also police without uniform. Since we live in this society we are responsible towards it.”

In this matter, courage was seen as having synergistic effect. When questioned over on whether such activities are impossible without SHG, another SHG leader replies:

“I think such programs are organized by other organs of society or government. SHG is among them. We cannot ignore the possibility of such activities but I am sure if it is just men led then it would not change the conditions of women”.

The response shows that even though there are activities of government and other organizations, they are being led by men, so women benefit less.

The study found out various types of social activities performed by SHG's. Some of them were related to creating awareness and facilitating social control while others were recreation and entertainment.

Activities:

A short description of the various social control activities are given below:

- ***Child Marriage Control:***

Child marriage in the context of Nepalese society is a practice where parents conduct the marriage ceremony of their children before 18 years of age. Law permits marriageable age for women as 18 and men as 20. However, still to date child marriage exists and poses various social, psychological and reproductive problems. SHG's attention is directed in case of any notice of such practice. SHG's intervene the situation and provide counseling to the related parties and if ignored reports to the police. Participants who participated in child marriage control activities reported that child marriage is almost impossible after SHG involved itself in to the matter. One member shares her experience in the following response:

“I was married at the age of 13 and my mother was married at even younger age. Because of early marriage we faced various problems, schooling discontinued after being married and I was working in the fields at such young age. People did not understand that marrying at early age is not good at those days. Our group is extending the campaign to stop child marriage at neighboring villages too.”

SHG is playing an important role in controlling child marriage. Law can prohibit the child marriage but to assure and convince people an intervention is necessary, SHG has established itself as a good example of such intervention.

- ***Alcohol abuse control:***

Brewery is a local industry in many societies in Nepal. Alcohol related brewery products are cheap and several cultures (within Tibeto-Burmese and Newar communities) accept alcohol as a religious offering and tradition. Because of these facts, alcohol is easily available and its abuse is a serious problem in the society. Alcohol abuse causes social problems like fights and crimes, economic problems like spending major part of household income on alcohol, and health problems which contribute to further social and economic problems. SHGs are intervening in this matter by protesting and prohibiting the local breweries, counseling abusers and reporting the abuse to the police. In my study, all of the 9 SHGs have together

decided to ban all types of alcoholism except during cultural rituals. The implementation part is though difficult. One member respondent states:

“We cannot ban alcohol, even the government cannot, but we can make the availability difficult and this way the frequency decreases.”

Similarly, another member responds:

“It takes time to change cultural practices and it is difficult to prohibit alcohol for all, we must be careful to strictly prohibit its abuse.”

SHGs were seen to have focused a lot of their time against alcoholism and its abuse.

- ***Betting and Gambling control:***

There is a practice of gambling and betting during festivals and celebrations. In this practice many have even lost their house, lands and cattle. Women, rarely engage in these activities and the consequences of involvement of men in gambling cause equal harm to them. One SHG leader comments:

“Before, men bet and gambled during festive seasons only, but they began it as a regular activity, they engaged less on economic activity and spent the earning of the entire household. The recent case of “Dhukuti” (a type of gambling) has made the lives of women difficult; men sometimes gambled the entire house. We are against it.”

Responding to the question of what has SHG done to prohibit it, a member replies:

“We have banned gambling and betting. We destroy the gambling materials; we go to the gambling spot with police and stop the gamblers and confiscate the materials. After putting a ban in alcoholism and its abuse, the rate of gambling has also decreased.”

SHG’s intervention in this issue comes as total ban of betting and gambling. Betting and gambling is punishable by law. The group organizes an awareness campaign against betting and gambling and report the issue to the police.

- ***Witchcraft Belief Control:***

Witch belief and inhuman treatment for the accused is still a social problem at Nepalese society. Physical and psychological violence in the name of witchcraft belief is punishable by law but often not reported. However, media attention towards this issue has drastically changed the situation. SHGs if get notice of any witchcraft accusation counsels and reports to the police. It also attempts to rehabilitate the accused for reintegration into the society. It timely conducts local gatherings and spreads out the message of disbelief in witchcraft. Sharing an experience of an event few months ago, a SHG leader said:

“At June 2013, we were reported that a women was accused to be a witch and was badly beaten over the death of a neighbor, the “Jhakri” (a person claiming to have supernatural powers) decided to feed the women with human excreta and then burn her body with hot iron. We immediately went to the reported place with police and rescued the woman. We brought the perpetrator to legal boundaries and filed a case. The mother in law and the husband are now in jail. We have handed over the women to her parents where she lives a quite life, but her life will never be the same again”

A local police officer was asked why the police cannot work independently in these issues and he responded as follows:

“We are able to handle any kind of social evils independently, but the problem is that we need to be reported. Often our presence is limited by our structure and our budgets. SHGs and their members are our informers and we communicate and co ordinate”

Examination of the above response takes us to the conclusion that SHGs act as an agent of change. Policies and arrangements of the government are not always sufficient, action, communication and local participation is also important.

- ***“Chaupadi” Belief control:***

Chaupadi is a practice in traditional Nepalese societies where a woman during her menstruation is banned from the house and isolated from the family. Women during their menstruation are considered untouchable and not allowed to touch any kitchen utensils. This practice is banned by SHGs and anyone forcing women to practice this traditional

superstitious belief is reported to police and fined. SHGs conduct various programs with experts, eminent actors and social leaders to stop these practices.

- ***Widow marriage Encouragement:***

Widows in traditional Nepalese societies are isolated. Social customs encourage them to dress in white and get isolated. They are not allowed to remarry and have to spend the rest of the life alone. They are also considered bad luck. This practice is slowly decreasing due to increased awareness and education. However, some traditional families still don't allow a widow to go out in the neighborhood. SHGs are encouraging widow marriage by organizing ceremonies where widows are married. They also create awareness and help widows get confident.

A member of SHG speaks that:

“Our customs and practices have already changed the mindset of widows, they don't want to get married again but want to be treated equal in society. We are trying our best in changing the old mentality of the society towards widows. So we organize “chura pote” (handing of red bangles and necklaces, which was not allowed by the social customs for widows) programs. We consult with them and organize their marriage if they wish for”.

In my study, it was reported by a SHG leader that this program has not been organized since last year because society has now widely accepted widow marriage. Necessary arrangements were seen to be made to encourage the participation of widows in SHGs.

- ***Domestic violence control:***

There are a lot of cases of domestic violence in Nepalese society. In the study of (Pun, 2013), nature, frequency and analysis of domestic violence are discussed. She reports that majority of the domestic violence are not reported and the perpetrators are rarely punished because of this. Two key responses are mentioned below:

“My husband often drank and thrashed me. He accused me of not working enough and suspected of cheating on him. Sometimes he needed no reason to beat me. When he was not drunk even then I used to get beaten. I was mentally and physically harassed

over the issue of giving birth to a girl. The perpetrators of domestic violence are mainly the father and mother in law and the husband”

“My husband always warned of bringing another wife, when we ran in to some discussions. I was often beaten and the family members would not say anything.”

SHGs are very sensitive to the issue of domestic violence. In case of reporting or occurrence of domestic violence, SHGs mediate and intervene by counseling and forwarding any legal procedure if required. Local police officer agreed that SHGs are very helpful in controlling domestic violence. He responded:

“If the case comes to us, we follow the legal procedures; the perpetrator is fined and jailed. However, it is always better that such violence be settled inside the house. I don’t mean that women should keep quiet and bear the pain but arranging for an environment where violence is not permitted is even more fruitful. SHGs convince the family members not to repeat violence in the better way than our legal system”.

Thus, SHGs are seen to have helped to reduce the domestic violence in the society.

Participation:

Most respondents were found to have participated in more than one activity. The minimum participation in activities was 2 and was 5 at maximum and 3 activities at average (see table 4).

Table 4: List of activities where SHGs are involved

Activities	Participation
Child marriage control	19
Alcohol abuse control	30
Betting and gambling control	29
Witchcraft belief control	22
Widow marriage initiation	23
Domestic Violence Control	30
Chaupadi belief control	5

When questioned over low participation at ‘Chaupadi’ control, a leader of SHG replied: “Only one report of ‘chaupadi’ was made to us over the past 5 years and since we could not report to the police due to lack of law and difficulties in gather evidence, the matter was solved by convincing not to encourage such practices in the future”

Non members of SHGs also participated by donating their labor and fund sometimes. The beneficiaries of such activities include the whole society as a whole.

Perceived Changes:

The respondents were asked about whether the action of SHGs has actually helped in reducing social evils and superstitious beliefs. Similar question was also asked with the SHG leader and the local police officer. Some of the responses are:

“Almost all rural areas of Nepal are cursed with superstitious beliefs like witchcraft and chaupadi, and social evils like alcoholism and gambling. Women are directly affected by it. Whether it is child marriage, Dowry system, priority to son or maternal health issues, everything troubles women. All these beliefs were in practice here. A lot of changes can be felt after our intervention. The occurrence of social evils has decreased.”

Similar response from a police officer depicts the present situation:

“Co operating with the SHGs has really eased our job. The incidence of crimes has decreased and the intervention of SHG is really helpful in this especially in those cases which are related to superstitious beliefs and domestic matters”.

A respondent, who was a victim of domestic violence, responds:

“The group members came to my house and dealt with my husband and mother in law. I did not want my husband to get jailed but wanted him to behave properly with me. The counseling of the group has helped me have a normal life back again”

Thus, we can come to a conclusion that SHGs have paved the way towards a better society. Various researchers (Chandrashekar & Lokesh, 2009), (Suguna, 2006), (Sanyal, 2009), (Sinha, 2006) have a similar conclusion that SHGs have contributed towards a better society by intervening in social evils and social problems.

c) Microcredit:

SHGs activities also include serving as a financial intermediary of micro credit. In my study, each member voluntarily deposited a certain amount or varied amount each month to the fund of SHG. The membership fee is also saved in to that fund. The amount from the fund is lent as loan at very low interest, i.e. 5%. However, there is no interest available in savings. The loan amount is usually smaller but can be higher on subsequent loan. This way micro credit is facilitated by SHGs in my study area.

Of the 40 members of SHGs, there were 29 regular savers and 11 were occasional. Lowest savings was 2000 NRS and highest savings was 60000 NRS. It was found that 42% members did not take any loan, 15 of 23 members (i.e. 65 %) who took loan repaid the whole amount, 18 members are still paying the loan in installment and bad debt has never been realized at all. The lowest loan amount was 10000 NRS and highest was 100000 NRS. Research also included details over savings, loan amount, purpose and repayment. The following table shows the details:

Table 5: SHG Loan details

Loan Details	
Loan in rupees	Frequency
0	17
10000	4
20000	4
25000	3
30000	2
40000	3
50000	3
100000	4

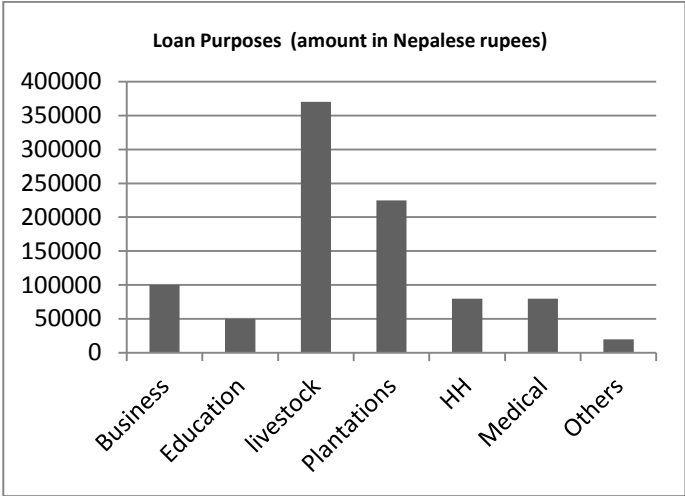


Figure 7: Purpose of loan distributed from SHG

Table 6: Details of savings in SHGs

Saving details (Amount in Nepalese Rupees)								
Savings	Frequency	Total	Savings	Frequency	Total	Savings	Frequency	Total
2000	1	2000	12000	1	12000	30000	3	90000
3000	1	3000	13000	1	13000	35000	1	35000
4000	1	4000	15000	5	75000	40000	2	80000
5000	1	5000	16000	3	48000	50000	2	100000
6000	2	12000	17000	1	17000	54000	1	54000
7000	1	7000	20000	5	100000	55000	1	55000
9000	2	18000	25000	4	100000	60000	1	60000
Total	N=40				Sum= 890000			

Non members of SHGs were also asked about the savings and loan details. About 71 percent of the non members borrowed from local money lenders and the rest from financial institutions. It is perhaps worthy to mention that the local money lenders charge 36 % and higher as interest and banks and financial institutions have an interest rate of about 18 % and

higher (depends upon loan type). All non members replied that they saved in the banks or financial companies.

The study of microcredit function of SHGs in my study area shows that SHGs facilitate as cheap credit providers, however, SHGs don't have the capacity to provide higher loans. In India, to avoid this limitation, SHG Bank linkage is encouraged. The national bank for agriculture and rural development (NABARD) initiated SHG bank linkage program in 1992 and this has solve the capacity problem of SHGs. Members of SHG not only can borrow higher loans but also get interest on their deposits (Das, 2012).

II) Skill development and capacity building:

SHGs also perform as the skill and capacity builders. In my study area, SHGs conducted various kinds of skill development and capacity building programs and trainings. The following are the list of the trainings and participations:

Table 7: Training program organized by SHGs

<u>Trainings</u>	<u>Participants</u>	<u>Co ordinate with</u>
First Aid and sanitation	19	Red Cross Society
Sewing and knitting	11	NGOs
Animal husbandry	13	NGOs
Adult education	14	Local School
Handicraft training	18	NGOs
Miscellaneous	22	

The non members were also asked about the training programs that they have attended. About 62.5% of the respondent replied that they have not been in any training while 37.5 percent replied that they have been in to the following training.

Table 8: Training programs organized by other organizations

<u>Training</u>	<u>Participants</u>	<u>Provider</u>
Computer training	3	Local institutes
Tourist guide training	4	Local Institutes
Baker training	1	NGOs
Health assistant training	3	Medical College
First aid training	1	Red Cross
Beautician Training	3	Center for technical education and vocational training

We can see more participation in the training program of SHGs but the training program of the SHG seems suitable for rural areas only, and the training taken by non members seem to be more professional. In comparing the training program, SHG trainings require low investment, low risk and home based while the training obtained by non members are requiring high investment.

Perceived Change:

An attempt to assess the impact of such training programs was made and was inquired with the leaders of SHG. The replies are below:

Response 1: “Our trainings have served their best. Training like poultry farming and goat farming has raised the income level of our members. In addition to trainings we also provide loan. Keeping a few chickens or goats can be source of extra income. Other trainings like handicraft increases the skills and with a skill at hand you don’t have to stay unemployed”

Response 2: “because of our training of first aid and sanitation co ordinate by the Red Cross, incidence of several diseases like diarrhea, dysentery, cholera have decreased. Over a few years, our adult education class was successful in providing literacy to a number of people who never went to school, they can now sign, read newspaper and perform basic calculation.

To assess the claims at field, I visited a member who took the trainings and loans to buy goats. She took a loan of 10000 rupees 3 years ago and bought 3 goat kids. Grass and feed was no problem which was readily available around. The only cost is vaccination. She responded:

“I have now 3 mother goats and 7 He-goats, one adult goat sells for around 5 thousand, so every year I sell at least 4 goats. I don’t go for any job and still save a lot of time even after caring the goats. I paid back the loan in the first year”

Another respondent who took handicraft trainings was selling bamboo products and handmade papers from “Lokhta” tree.

SHG trainings were seen to be successful. Miscellaneous trainings included Yoga, Birth assistant trainings, music and floriculture.

4.2.4 Group Evaluations: (Strength and weakness)

Group evaluations consider how well are the SHGs functioning and what factor limits them and encourages them. My studies showed that SHGs as organizations were operating well despite some of their weakness. Interviews with the leaders and an analysis of the internal and external environment have made it possible to list the strengths and weakness of SHGs. Some of the strengths as pointed out by the SHG leaders are as follows:

“Our strength is that we have some common problems which we have to solve together. We are deprived of our rights and respect for years and this agony has helped us to move together and form a unity. The national support available is also our strength. Our belief and faith in group work is also our strength”.

“Our greatest strength is the unity among members, our focus towards our mission and our vision towards our goal. Besides, the environment of this area which requires a SHG is also our strength. Then changing situation and rising awareness are not only a goal but also our strengths.”

Similarly, the weaknesses pointed out are:

“Our weaknesses are lack of expertise, lack of money, lack of time and our culture which creates hindrance at our path. Our culture discourages us. I still don’t understand why a mother treats daughter in the same way in which she was treated. Culture is our challenge.”

“SHGs operate at very low cost, have a small fund, raise little interest we cannot accomplish bigger projects and this is our weakness. Rigid customs and gender inequality are our challenges. In absence of experts, some SHGs may not have proper accounts or utilization of funds. We cannot hire experts and that’s another weakness”.

The following responses by various respondents are useful to mention here and then summarize the overall strengths and weakness.

“SHGs are beginning to get politically affiliated. SHGs seek to obtain government donations and in turn promise of support in election. This will shadow the issue of women and their empowerment.” (a social worker)

“SHGs are doing well; they are serving the needs of the society. In addition to facilitating women’s issues, their activities are beneficial to all and also help in law enforcement, I think the state should co operate and co ordinate with SHGs” (Non member and Police)

“Accounts are not maintained. The leaders of SHGs are heard to have lent the saved amounts to others at high interest rates for personal benefit” (a member)

“SHGs talk more and do less, the money collected from donations are spent on their picnics” (a non member)

“Conflict within the group and within various groups to take the credit of the job done is a nasty practice that is developing in SHGs” (a non member and politician)

My study showed that the following are the strengths and weakness of SHGs:

Table 9: SWOT analysis of SHGs

<u>Opportunities and Strengths</u>	<u>Threats and Weaknesses</u>
Rising awareness for women empowerment	Low skill level based and low literacy
Moral support from Government, NGOs and INGOs	Embezzlement of funds and lack of transparency
Low cost of operation	Personal dominance
Group approach yielding synergy	Conflict in and between groups
Incorporation of micro credit and social issues	Lack of accountability
Cultural homogeneity	Traditions and cultural values are threats
SHG bank linkage is an opportunity	Lack of funds and required support

My study has similar results with many researchers referred in my study. The sustainability issue and its challenges on SHGs focused by Nair (2005) are less relevant in my study case because the SHG models at my study area were not primarily focusing on microcredit and were reliant upon NGOs in trainings and programs only. But the embezzlement issue focused by Ramachandar & Pelto (2009) holds true in my case. The challenge of greater exit of member discussed by Baland, Somanathan, & Vandewalle (2008) with regard to inclusiveness could not be seen in my study area. Similar SWOT analysis result can be seen in the study of various researchers like Jerinabi (2006) and Viruthiyel & Goran (2008).

4.3 Empowerment:

4.3.1 Measuring empowerment:

World Bank (2002) defines empowerment as the expansion of choices and action. Kabeer (2002, Pg.47) also agrees that the notion of choice surrounds empowerment but clarifies that empowerment is difficult to measure because of “the elusiveness of its meaning and the value which it tends to be loaded with”. Malhotra, Schuler, & Boender (2002) explain that empowerment is difficult to measure also because it is multi-dimensional and contextual. An activist’s statement cited by Batliwala (1994) and mentioned by Kabeer (2002, pg.1) is very convincing that since empowerment is not defined clearly, ample space is allowed for working on it. My study follows a similar explanation. I have not completely relied on any of the empowerment measurement techniques used by a particular scholar but have tried to include as much as I can and to my capacity considering the limitations.

Issue of causality:

An important issue in measuring empowerment is causality. In empowerment studies, it is difficult to distinguish whether empowerment is a goal in itself or it is a means of achieving other goals. Such distinction is necessary though. In the case of empowerment being viewed as a means to socio economic outcomes, “a theory is required specifying how empowerment is hypothesized to affect these outcomes, followed by procedures to establish empirically that the empowerment measures are causally related to such outcomes.” (Khwaja, 2005, pg.282). Parker (2005, pg.279) writes “it is not possible to infer the direction of causation simply from correlations since, the measure being taken as a cause may itself be influenced by other factors affecting the outcome or by the outcome itself.” Hashemi, Schuler, & Riley (1996, pg 639) mention that the potential to measure women empowerment is limited by selection bias. Relating these issues to my study, I have tried my best to address the causality issue by three methods i.e logic, literature and lessons from the field. I will try to check the issue of causality by discussing the results of similar previous studies. Lesson from the field will be key to causality issues. People’s response and observational findings will be discussed and finally logic will also be discussed, i.e. how rational are the response and results in reference to various factors given at the field.

Issue of empowerment and subjective well being (SWB):

Diener et. al (2005, pg.63) define subjective well being as “a person’s cognitive and affective evaluations of his or her life”. Two main factors i.e. “emotional reactions” and “subjective judgements” are involved in explaining the quality of life by individuals (Diener, Lucas, & Sishi, 2005). The study of Fielding (2013) showed that empowerment largely influences well being, thus the measures of subjective wellbeing can be linked with measures of empowerment. Higher SWB thus can be related to higher empowerment. Hoop et. al (2010) have attempted to measure women’s empowerment by studying membership impact on women’s autonomy and SWB and have found that there are evidences showing positive significant relationship between membership and SWB. Hence, the emotional reactions and subjective judgements of members and non members of SHG can be correlated to measure the empowerment.

Issues of self report measure of subjective well being and alternative methods:

Pavot (2008, pg.126) discusses that self report method is suitable in measuring SWB because “it represents the direct report of the subjective experience of the respondent without the need of inference or interpretation by others”. Self report method is criticized as being biased, influenced by contexts and influenced by response styles. However, Pavot (2008) refers to several other researchers who have demonstrated that there is limited influence of response style and contextual factors and concludes that self report method is reliable and valid. Pavot (2008, pg.130) further recommends that “it is often desirable to include additional data sources within a given research design to provide external validation for self reported measure of SWB as they can add potentially unique information about an individuals subjective well being that may not be detected using self report measures exclusively”. Some methods like informant report or ratings of target individual, interviews, expert ratings are recommended (Pavot, 2008).

With reference to the above issues, I have attempted to address the causality and biased issues through empirical methods, informant report, interviews and expert ratings.

In accessing the perceived level of empowerment, five key areas were focused, i.e. Economic, Social, Political, Personal involvement and Psychological factors. Respondents were asked to rank their perceived level of empowerment indicators from 1 to 5, where 1 represented very low and 5 represented very high. Caution was applied while asking the perceived level and in

addition to the indicators, example for each indicator was presented. The ranked data which is ordinal in nature was converted in to interval data by taking the midpoint of the cumulative frequency as weight.

Calculating empowerment index:

Regression analyses were performed between various empowerment indicators and basic household characteristics. Instead of carrying out regression for each empowerment sub index to household characteristics, aggregate empowerment indicator was calculated.

The dependent variable in the calculation below is Women's empowerment, which is divided into 4 categories listed below. Each category contains various related indicators and individual score of each indicator was added and then averaged to calculate the category score. For example for Psychological empowerment Index:

$$P_E = \left(\sum_{k=1}^n (W_k V_k) \right) / n$$

Where, P_E represents aggregated psychological empowerment Index

V represents Sub index variable value and

W represents Weight provided

n is the number of sub index

The weights provided were calculated from the ranked data. The approach of frequency based weight; under data driven weight explained by Decancq & Lugo (2010) is used. The ranked data was arranged in a frequency table and then midpoint of the cumulative frequency was calculated for weights. Using the weights the ranked data which is ordinal in nature was converted to interval data. Similar aggregated index calculation method is used for calculating human poverty index in the study of Aanand & Sen (1997).

The same approach is used for calculating social empowerment index, economic empowerment index and political empowerment index. The sub indicators are mentioned below.

- Social empowerment (Freedom to participate in social events, social perceptions, social mobility)
- Economic empowerment (Freedom of personal choice, food, clothing and spending, Participation in family economic decisions, Property ownership,
- Political empowerment (Leadership role in family and Political awareness)

Independent variables consisted of House hold size, Age and Years of education. Dummy variables consisted of Membership (*1-Members, 0-Non members*), Household head gender (*1-male, 0-Female*), Ethnicity (*1-Indo Aryans, 0-Tibeto Burmese*), Religion (*1- Dominant, 0-Minority*). The ethnicity has been categorized in to Indo-Aryans and Tibeto-Burmese where Indo Aryans consist of Brahmans, Kshetriyas, Baishya and Sudras caste and Tibeto-Burmese consist of other castes. Similarly religion has also been re categorized in to “Dominant” with Hindus and Buddhist and “Minority” with Christians, Muslims and others. The subdivision of this kind is for the convenience.

4.3.2 Psychological and personal Empowerment:

Table 10: Regression summary table (Psychological empowerment)

Model		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	22.762	9.414		2.418	.018	3.996	41.528
	Membership	28.963	2.871	.742	10.088	.000	23.239	34.686
	Household size	-1.151	.796	-.070	-1.446	.152	-2.737	.435
	Age	.113	.183	.043	.619	.538	-.252	.479
	Ethnicity	6.084	3.086	.096	1.972	.052	-.067	12.235
	Religion	6.692	6.435	.054	1.040	.302	-6.136	19.519
	Household head gender	-12.097	5.196	-.118	-2.328	.023	-22.454	-1.740
	Years of education	.986	.244	.215	4.037	.000	.499	1.473

a. Dependent Variable: Psychological

(N=80, R-sq=0.85, Adj. R-sq=0.841, F=60.890, P=0.000)

The regression results (see table 10) shows that membership, and years of education are statistically significant ($P < 0.05$) in determining psychological empowerment. This show that longer period of membership increases the psychological empowerment. The reason for this kind of empowerment might be that group participation equips them with courage, participation in activities provides them with experiences and group meetings and trainings enhances their skill and knowledge level, thus the confidence level can rise and psychological

empowerment can rise. Similarly as the years of education of household head increase psychological empowerment increases. This may be because people with education are aware and are less traditional. A lot of previous studies have showed that participation in an SHG increases the components of psychological empowerment i.e. self confidence, esteem and self express. The study of Mehta, Mishra, & Singh (2011) found out that participation in a SHG has a positive effect upon the self confidence and self esteem of the participants. Another detailed comparative study by Deshmukh (2012) found that after joining SHG, the psychological empowerment level of the members increased significantly.

In my study, interview with the members also verify the above claims. Some response of the members were:

“We are half of the population of the country, there is nothing that a woman cannot do, but she must get the right opportunity”

Another women said:

“My confidence level is increasing. Before, I was afraid to speak out what I disliked, but now I am not dependent on anyone and I can speak my thoughts and I don’t care whether someone likes it or not”

A SHG leader quotes:

“Womens lacked confidence because they never got an opportunity to come and see the world outside of their houses. Their economic dependance on husbands and social norms kept them busy at households. We have managed to change that through group formation.”

Thus, the results of the regression (see table 10) that SHG participation leads to an increase in the psychological empowerment of the participant is convincing.

Further, a t test (see table 11) is performed to see the impact of participation upon psychological and personal empowerment.

To collect the data regarding psychological empowerment dimensions, the question asked to each respondent was not just a straight question; additional information was included so that respondents access their position properly before replying. Like:

“Self confidence is your feeling of trust towards your ability. It is your judgment of your abilities. Higher self confidence means that you feel you can do it easily what you desire to do. What is your perceived level of self confidence now?”

The responses received were grouped in to two categories of members and non members and a t-test was performed. The result of the t-test is displayed in the table below.

Table 11: T test details (Perceived Psychological empowerment)

<u>Empowerment Indicators</u>	<i>Membership</i>	<i>Standard deviation</i>	<i>Mean</i>	<i>P value</i>
Self confidence:	<i>Non Member</i>	11.97	23.95	4.75687E-17
	<i>Member</i>	15.04	57.05	
Self esteem and self respect:	<i>Non Member</i>	10.15	23.60	1.19231E-17
	<i>Member</i>	15.45	57.40	
Freedom to self express:	<i>Non Member</i>	10.90	21.51	4.10374E-25
	<i>Member</i>	11.35	59.49	

N=80

H_0 : There is no significant difference between the perceived self confidence, self esteem and self expression between members and non members of SHG.

Here, we can see that the p-value is less than 0.05 for all 3 indicators, so the null hypothesis is rejected and we can conclude that there is significant difference between the self confidence, self esteem and self expression level between the members and non members of SHG. We can also conclude that members have a higher perceived level of self confidence, self esteem and self expression than non members since their means indicate so.

This result needs to be examined for selection bias. It can also be that people with high self confidence and esteem and greater expression levels have joined SHGs. The simple logic that participation in SHG provides a collective security sense and have democratic environment encouraging freedom of speech might have encouraged the members and have higher indicators than non members. Besides, in a traditional Nepalese society where religious beliefs do not encourage initiatives, and public expression, involvement in group has fostered initiatives and expressive strengths. Several other studies like (Endeley, 2001), (Ghadoliya, 2004), (Hashemi, Schuler, & Riley, 1996) and (Mehta, Mishra, & Singh, 2011) have also found that SHG participation can increase the feeling of self confidence, self esteem and self expression levels. Supporting evidence were also felt and seen at field, members of SHG demonstrated higher self confidence level and high expressive abilities while non members were shy. Members provided extra details and information while non members provided concise responses.

Similarly, a t test was performed to access the impact of membership upon the personal empowerment indicators. Various involvements related information is included in the t-test.

To access the involvement of women in household work, child care and farm related activities, questions were asked in such a way that doesn't merely include just perception.

Example:

Out of 16 hours in an average day, how many hours do you spend at household works, child care and farm work respectively?

The following table was used to rank the responses:

Table 12: Response ranking scale for personal empowerment indicators

<u>Involvement in Activities</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
<u>Household work and child care</u>	Less than 1 hours and none	2-3 hours	3-4 hours	4-5 hours	More than 5 hours
<u>Farm related activities</u>	Less than 2 hours and none	2-4 hours	4-6 hours	6-8 hours	More than 8 hours

A t test on the responses revealed the following information:

Table 13 T test details (Personal empowerment indicators)

<u>Empowerment Indicators</u>	<i>Membership</i>	<i>Standard deviation</i>	<i>Mean</i>	<i>P value</i>
Involvement in family household works:	<i>Non Member</i>	7.59	59.85	1.14796E-27
	<i>Member</i>	11.27	21.15	
Involvement in child care:	<i>Non Member</i>	14.96	56.24	1.21331E-13
	<i>Member</i>	16.34	24.76	
Involvement in farming and cattle grazing:	<i>Non Member</i>	10.37	58.69	1.71703E-20
	<i>Member</i>	14.31	22.31	

$N=80$

H_0 : There is no significant difference in the involvement in household work, child care and farm activities between members and non members of SHG.

The p values of all the indicators in the hypothesis are less than 0.05 so the null hypothesis is rejected. Thus, there exists a significant difference in the involvement in family household works, child care and farming and cattle care in between the members and non members of SHG.

The result can be debatable as “there is a probability that woman who spent less time on household, farm and child care had time to be involved in SHG”. A logic supporting the null hypothesis becomes stronger since; membership has less to do with how much work load is put to women. Though, women who can persuade their family members to help them at household and farm work may participate in SHG activities due to higher self expressive

power. This has also been depicted by information from interview. About 58% of the non members replied that they did not join SHG because of lack of time. Hence, selection bias is likely to have occurred. A similar bias is also reported on the study of Kabeer (2001).

4.3.3 Social Empowerment:

The result of the regression is summarized in the table below:

Table 14: Regression summary table (Social empowerment)

Model		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta				
1	(Constant)	9.419	9.773		.964	.338	-10.064	28.901
	Membership	31.221	2.981	.797	10.474	.000	25.279	37.163
	Household size	1.671	.826	.101	2.023	.047	.024	3.318
	Age	.010	.190	.004	.053	.958	-.369	.389
	Ethnicity	.771	3.203	.012	.241	.810	-5.614	7.157
	Religion	8.248	6.680	.066	1.235	.221	-5.068	21.565
	Household head gender	-7.409	5.394	-.072	-1.374	.174	-18.162	3.343
	Years of education	.939	.254	.204	3.704	.000	.434	1.445

a. Dependent Variable: Social

(N=80, R-sq=0.845, Adj. R-sq=0.830, F=56.23, P=0.000)

Here, we can see that membership, household size and years of education is statistically significant ($p < 0.05$) to social empowerment indicator. The results imply that an increase in the household size will increase the social empowerment. This can happen because of two reasons. When there are many members then women may have time available for moving around because household work would be distributed to other members. And, this may also be because of the participation effect, i.e. level of awareness increased and motivated women to come out of house and participate in other activities. The result is not independent of selection bias. Women who were already socially empowered may have joined groups. Mohindra (2003) discusses similar changes due to participation. She explains that meetings and movements during social activities increases the mobility and a similar trend is seen in my study too. Increased level of awareness and bargaining power allows women to go outside and participate in social events. The following responses depict so:

“Other than SHG activities, I go to neighbors and relative’s house on various occasion. Before, at my free time, I used to take a nap, but I utilize this time to get social now”

The expression of a non member is useful here:

“Generally, I don’t need to go out of the house except going to shops to buy vegetables. Going out frequently lets your husband suspect on you. I don’t want to invite quarrels to our married life, besides, I don’t have free time to roam around”

The above statement is an example of how culture has affected the understanding of marriage. A similar response of a SHG leader also depicts the same.

“Our culture has already trained the women to bear the pain of isolation. Mothers teach the daughters to respect their husbands, obey them despite their happiness. Their feeling of “individual” is missing and women are used to it. At our training programs, we discuss on this issue and encourage families not to restrict the mobility of women”

This discussion helps me conclude that the social empowerment is imparted by SHGs and not a selection bias in my study area.

A t test (see table 15) was performed to see the impact of participation upon the social empowerment.

In an attempt of accessing the social empowerment dimensions, question related to social mobility, social perception and participation in social events were asked to respondents. The ranking or scoring on the dimensions was based in the following criteria.

- a) In the social events (Teej, Tihar, Dashain, and any 2 other social events, in how many of the events did you attend alone or free from restrictions in the last year? (One point for each events) (mobility)
- b) What do you think the neighbors, relatives, and members of the family thought and behaved with you when participating in those events? (social Perception)
(Encouraging=5, Supportive=4, Normal=3, Discouraging=2, Restricting=1)

H₀: There is no significant difference in the social empowerment dimensions between members and non members of SHG.

The responses are recorded and a t test was performed on them. The results revealed showed that:

Table 15: T test details (Social empowerment indicators)

<u>Empowerment Indicators</u>	<i>Membership</i>	<i>Standard deviation</i>	<i>Mean</i>	<i>P value</i>
Social Perception:	<i>Non Member</i>	13.15	23.49	2.23257E-18
	<i>Member</i>	13.43	57.51	
Social Mobility:	<i>Non Member</i>	10.99	21.84	2.39626E-23
	<i>Member</i>	12.34	59.16	

N=80

The null hypothesis here is rejected because the p value is less than 0.05, which shows that there is a significant difference between the social empowerment dimensions between the members and non members of SHG.

Members of SHG showed were seen as having higher social mobility and admirable social perception. However, it can be doubted as women who had higher mobility gained access to membership. My study includes interviews that provide information to analyze the causality issue. The in depth interview with three SHG leaders revealed that before SHGs were established, the social mobility and social perception was low. Some of the responses are notable:

“The situation has completely changed now, our members have a higher degree of mobility, and family members are also convinced that women’s participation is beneficial”. (a SHG leader)

“... The society’s view upon being a SHG member has changed. Before it was against the social norms to go out of a house but now society praises women who are involved in SHGs” (SHG leader 2)

The study of Pandey & Roberts (2012) also provides a similar conclusion. When members meet at certain interval and when they are out of house for trainings and programs or campaigns then their mobility is obviously expanded (Basargekar, 2010). Thus, the result shown by the t test can be said to be beyond selection bias.

4.3.4 Economic empowerment:

The result of regression is tabulated below:

Table 16: Regression summary table (Economic empowerment)

		Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	12.353	11.146		1.108	.271	-9.867	34.573
	Membership	25.971	3.399	.677	7.640	.000	19.195	32.748
	Household size	.742	.942	.046	.787	.434	-1.137	2.620
	Age	.303	.217	.117	1.395	.167	-.130	.735
	Ethnicity	3.734	3.653	.060	1.022	.310	-3.549	11.017
	Religion	.077	7.619	.001	.010	.992	-15.111	15.265
	Household head gender	-8.687	6.152	-.086	-1.412	.162	-20.950	3.576
	Years of education	.915	.289	.203	3.165	.002	.339	1.492

a. Dependent Variable: Economic

(N=80, R-sq=0.79, Adj. R-sq=0.77, F=38.77, P=0.000)

Membership and years of education are seen to be statistically significant ($P < 0.05$) to economic empowerment. Years of education seems obvious to economic empowerment because if a person has an educational degree then he/she can be accepted to a variety of well paid job. Alternatively, if engaged in business, an educated person has possibility of good performance. Thus, years of education influences economic empowerment.

However, the next issue that membership influences the economic empowerment is subjected to selection bias. Because, economically empowered people may have joined a SHG. A view in to the asset and income of the households show that there are both rich and poor people in a SHG. The interview also suggests that SHG's training and loan has great role in uplifting the economic status of women. A few responses listed below also explain the situation:

“After the handicraft training from SHG, I began using locally available bamboo to make handicrafts like bags, storage baskets etc and I earn good amount from this business. Now, I don't have to ask money with my husband or wait for the cropping season for wages”

“I sell chickens and eggs. Thanks to the loan of SHG. Now, I can buy things of my own money. I have saved enough money to buy myself Jewelries. Gold are not just jewels, they are investment too”

“When I did not have money, I just followed whatever decisions were made by the family. But since I earn and support family, I can actively participate in decision making in family.”

Similar issue of participation in household decision is also discussed by Swain (2007) as the effect of SHG participation.

A lot of studies have shown that economic empowerment is enhanced by SHG participation. Moyle et. al, (2007) in their research of 100 women participants found out that SHG participation to a large extent contributes to the economic empowerment which leads to the survival, security and growth. They also mention that however, SHG participation do not fulfill higher level economic empowerment. My study also has a similar finding. Though SHGs empower disempowered women, their capacity is limited. Another study by Mehta, Mishra, & Singh (2011) shows that SHG participation enables a women to increase the savings, initiate and expand economic activities which is exactly what I have found in my study. Women pool their amount, take loan, initiate business activity and then attempt to expand it. However, high value asset possession due to SHG participation could not be seen. The issue of selection bias can be agreed to a certain extent acknowledging to the fact that very poor people cannot afford the membership fee and enough time for group activities.

A t test was performed (see table 17) to see the effect of participation in SHG to economic empowerment. To access the women's empowerment in economic arena, question regarding spending, property ownership and participation in decision making were asked to the respondents. In an attempt of retrieving more accurate estimate, question was asked in the following way:

1. Who spends majority of the income of the household on food, clothing and entertainment?
What portion of the amount spent on food, clothing and entertainment is spent on your desired food, clothing and entertainment? (0 to 10 percent =1, 10 to 20 percent =2, 20-30 =3, 30 to 40 percent=4, 50 percent and above=5)
2. Of the total property ownership, how much percent is in your name? (Less than 10 percent and none=1, 10 to 20 percent =2, 20-30 =3, 30 to 40 percent=4, 50 percent and above=5)
3. Of the total economic decision made in the last year what portion was made by you? (Less than 10 percent and none=1, 10 to 20 percent =2, 20-30 =3, 30 to 40 percent=4, 50 percent and above=5)

A t test was performed on the economic indicators and the following information was revealed.

Table 17: T test details (Economic empowerment indicators)

Empowerment Indicators	<i>Membership</i>	<i>Standard deviation</i>	<i>Mean</i>	<i>P value</i>
Freedom for personal choice, food, cloth & spending:	<i>Non Member</i>	10.20	21.29	2.11592E-26
	<i>Member</i>	11.14	59.71	
Participation in family economic decisions:	<i>Non Member</i>	10.57	21.63	2.8549E-24
	<i>Member</i>	12.10	59.38	
Property ownership:	<i>Non Member</i>	10.20	28.86	5.18653E-07
	<i>Member</i>	23.67	52.14	

N=80

H_0 : There is no significant difference in the economic empowerment dimensions between members and non members of SHG.

The null hypothesis thus is rejected because the p value is much less than 0.05 which shows that there is significant difference in the economic empowerment dimensions between members and non members of SHG.

Whether women with high indicators joined the group or whether SHG membership is responsible for increased indicators of members of SHG is debatable. Through participation at various trainings and programs, women’s level of awareness is increased leading to an increase in the decision making capacity and power. Similarly, property ownership can also increase as members can claim to have equal rights to utilization and ownership. Interviews with women showed that before participation they did not have enough courage to claim decision making right and property rights. Some responses are useful here:

“Before my husband decided everything, but after I joined this group, I am aware and I have realized that my views and comments are helpful in making a decision. If it is a family, decision must be mutual.”

“I did not have any money to buy vegetables and fruits of my choice. My husband earned and spent all the money. Now, I have bought goats and chicken with the amount borrowed from our SHG, I can earn money by selling the goat and buy things that I wished to buy. My husband sometimes asks for my money but I have never received any money from him”

“Property was not inherited to me by my parents, all the property is owned by my husband, even though I own properties worth a few thousands, large properties like land and building are beyond my reach”

One interesting reply from a member during the interview was:

“My husband transferred the land and house in my name so that his brothers do not make a claim to it”

Thus, participation in a SHG cannot be independently responsible for property ownership as depicted by the calculation. But membership’s positive influence upon decision making capabilities and freedom of choice seem logical. The studies of Lokhande (2012) also reach a similar conclusion.

4.3.5 Political Empowerment:

Result of regression of political empowerment indicators with basic household characteristics and membership are as follows:

Table 18: Regression summary table (Political empowerment)

		Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients			95.0% Confidence Interval for B	
Model		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	14.829	11.004		1.348	.182	-7.107	36.764
	Membership	25.435	3.356	.656	7.579	.000	18.745	32.125
	Household size	.746	.930	.045	.802	.425	-1.108	2.600
	Age	.038	.214	.015	.179	.858	-.389	.465
	Ethnicity	11.220	3.607	.178	3.111	.003	4.030	18.409
	Religion	.580	7.521	.005	.077	.939	-14.413	15.573
	Household head gender	-10.715	6.073	-.105	-1.764	.082	-22.821	1.391
	Years of education	1.453	.286	.319	5.089	.000	.884	2.022

a. Dependent Variable: Political

(N=80, R-sq=0.80, Adj. R-sq=0.78, F=41.17, P=0.000)

Membership and years of education are statistically significant ($P < 0.05$) to political empowerment. It seems obvious that people with higher education are more likely to be politically empowered since they are educated and aware. Membership in the other hand is subjected to selection bias, as politically empowered people may have joined SHG or SHG participation may have empowered them. Various studies suggest that SHG empowers politically. Guerin (2007) states that SHGs empower politically by various activities like “involvement in local political institutions, participation in public demonstrations, protests in support of individual rights, the lobbying of public authorities”. A similar trend was found in the study area except SHGs refrained from involving themselves into political parties.

Detailed reason was unknown but one SHG leader explains why it is not good for SHGs to involve in political parties:

“political environment in Nepal is not stable and there is fear of isolation. We are more motivated towards women issues than other issues so there is no point in joining a political party. We all have a political ideology though. It is easy to carry out activities if we have similar ideology.”

Mayoux (2007) argues that economic empowerment that is widely accepted as a function of SHGs is responsible for social and political empowerment. This holds true in my study too. Since, women who have access to credit, have initiated a business activity and are economically independent can be politically active else they will be struggling with their living. If this economic empowerment is due to SHG participation, then political empowerment can be said due to SHG participation, however, if economic empowerment is not due to SHG participation, then there is possibility of selection bias.

In my study, SHG participation led to political empowerment because SHGs engaged in protests and awareness campaigns. Awareness campaigns were successful in imparting the idea of non tolerance against gender discrimination and economic empowerment and opportunities made women independent. A group effort increased the courage and backed up the efforts of resisting the traditional norms and challenges.

A t-test was performed to assess the impact of participation in a SHG to the political empowerment. In assessing the political empowerment indicators, data regarding leadership role and opportunities and political knowledge and awareness were retrieved from the respondents. The questions for collecting the data were as follows:

- a) If you are organizing a program, or making some important decisions, or planning how to manage the income and expense in the family, who proposes the decision, who decides the actions and who evaluates the performance? (Score based on proportion of participation ranging from 1 to 5, where 1 is for husband alone and 5 is equal contribution of both or wife alone and 2, 3, and 4 score for proportionate participation of wife)
- b) Can you name any 5 major political parties? What type is the governance in Nepal? What types do you like and support? Who is the prime minister, chairman of constitutional assembly and from which political party are they? Can you name a

female leader from Nepal and from other countries? Who is the local representative of your village (VDC secretary) to the District council? Do you know why the monarchy was replaced by the republic system? (Scores are based on how accurately respondents respond to the question above, ranging from 1 to 5, where 1 is given to less correct answers and 5 is given to all correct answers)

The responses were recorded and the t test showed the following results:

Table 19: T test details (Political empowerment indicators)

Empowerment Indicators	Membership	Standard deviation	Mean	P value
Leadership role in family:	<i>Non Member</i>	11.71	26.79	9.68596E-11
	<i>Member</i>	19.17	54.20	
Political Awareness:	<i>Non Member</i>	10.58	21.70	1.73132E-25
	<i>Member</i>	11.12	59.30	

N=80

H_0 : There is no significant difference in the political empowerment dimensions between members and non members of SHG.

The null hypothesis is rejected because the p value is less than 0.05 (see table 19) which indicates that there is a significant difference between the political empowerment indicators between the members and non members of SHG.

Speculation regarding selection bias is relevant here. Members of SHG are made aware of their rights and can protest if denied of their rights. Various awareness programs and discussions broaden their views. They have the group support in case if they decide to protest. In this case, it can be that members are politically more empowered than non members. The speculation that politically empowered women join groups is refuted by SHG leaders when questioned about it. The views of the leaders were:

“Before we began our activities, community decisions were made by “Village Panchayat” (a traditional organization consisting of senior citizens and all males). Household decisions were made by husbands. Then, women were confined to the four corners and did not have any idea and hence could not make a good decision. But, now, women are aware, trained and have experience of working in a community. Village Panchayat is gone and community decisions are taken mutually by SHGs, political parties and senior citizens. At households, women actively participate in decision making.” (SHG leader 1)

“SHGs are responsible for awaking women to participate in decision making. But, SHGs do not impart political knowledge. The development of media like TV, radio and newspaper has increased the political awareness.” (Local police officer)

The quote of the police officer clearly explains that SHGs of my study area have fewer roles for increasing political awareness among members. SHG leaders have accepted that they do not involve in political party and this also helps us conclude that SHGs can enable women to participate in a household decision making, but we lack enough reference and evidence to conclude that SHGs have a direct influence over creating political awareness. However, advocacy of rights and campaigns for protest and delegation for women related issues are performed by SHGs. In this sense, SHGs enhances political awareness.

The study of Ramanathan & Subhabrata (2013) found that SHGs politically empower a women by their voting encouragement campaigns, candidate analysis and creating awareness of citizen rights and duties. In their study, an extensive network of SHGs and political parties was seen. Government also encouraged clustering of SHGs in to federations. However, in my study area, SHGs were not focusing on this particular activity.

4.4 Impact on livelihood:

Livelihood and sustainability:

Livelihood is a way of securing what it takes for a living. Sustainable livelihood is a way of securing the living needs of today without compromising the future living needs. “A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks maintain or enhance its capabilities and assets, while not undermining the natural resource base” Chambers and Conway (1992) (as cited by (Scoones, 1998, Pg.5)). Assets and incomes are important resources of people’s livelihood. The concept of sustainable livelihood approach includes 5 different types of assets i.e. human, social, natural, physical, financial (Chen et.al, 2013), (Scoones, 1998).

My study showed that members of SHGs have higher assets and incomes in comparison to the non members. Participation in a SHG can be expected to have some impacts upon the livelihood. In the impact study of a 5 year project on sustainable alternative livelihood,

Whiteside (2012) mentions that improving livelihood has been largely achieved through SHG participation due to income generating activities. Sivachithappa (2013) acknowledges that access to cheap credit from SHGs brings about a change in livelihood of women and facilitates livelihood security.

The issue of causality:

Whether households with better livelihood participated in a SHG or SHG participation enabled them to make their livelihood better is an important causality issue in my research. My results have showed that members of SHG have better livelihood assets than non members. Since speculations regarding selection bias are relevant here, the results need to be cross examined. I have attempted to discuss with literatures, logic and lessons from the field.

Studies have shown that involvement in SHGs have improved income and assets. The study of Gopalan (2006) found that a significant increase was seen in the asset index of the households after participating in the self help groups. Similarly, Whiteside (2012) and Sivachithappa (2013) also agree that SHGs have significant roles for improving the livelihoods of the participant's households. SHGs conduct various trainings and activities that impart skills for small and handicraft industries. The microcredit provisions allow loans for initiating livestock and poultry farming. The loans can also be used to establish small businesses and this has increased the incomes of the households. Thus, the skills and loans are utilized by poor households to generate income and this can lead to improvement in livelihood. In my study, it was seen that households utilized the loans for commencing business, livestock and poultry farming, cash crop farming.

Contrary to the discussion that membership improves livelihoods through increased income and assets, enough evidence lacks for making a firm conclusion regarding the household assets. Since, SHGs deal with small amount of loan and the utilization of that loan to begin small and handicraft industries or small businesses, possession of high value household assets like land, building and vehicles do not seem logical. Since, the type of the study i.e. cross sectional is a limitation of this study, a detailed time series study can only present firm conclusions regarding household assets.

Income Diversity:

“Diversity in income is the exploitation of multiple sources of revenue. It is an intrinsic attribute of many rural livelihood strategies” (Warren, 2002, Pg.2). Higher diversity means

higher capacity to respond to shocks and uncertainties. Thus, a t test on the diversity index of the respondents was performed. The t test between the diversity index of the members and non members gave the p value of 0.0268, which indicates that there is a significant difference in income diversity between members and non members of SHG. Members and non members had mean diversity index of 19.21% and 11.81% respectively. It shows that members had greater capability to respond to shocks and uncertainties, making their livelihood more sustainable. A detail scrutiny of the income source revealed that members engaged more in off farm works than non members. Off farm activities was small business, shops, handicrafts etc. it is to be noted that these activities were in fact initiated after the trainings provided by SHGs. Non members engaged in forest income activities more than members. More non members kept livestock and those members who had livestock took loan for livestock from SHGs. These, facts can be analyzed and a conclusion can be drawn that SHGs are working towards sustainable livelihoods.

4.4.1 Household income:

A regression was performed for total income against independent variables like household characteristics, membership period and diversity index.

Table 20: Regression results (Household Income)

<i>Variables</i>	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>
Intercept	280879.1788	124970.7814	2.247558795	0.027668664
Household size	14580.84043	17235.93426	0.845955909	0.400380105
Education of HHH	13617.2353	4950.991641	2.750405633	0.007522428**
HHH Gender	-262204.7939	100819.7	-2.600729756	0.011282397*
Ethnicity	-36203.70004	16393.02351	-2.208482163	0.030394953*
HH Asset	0.056586201	0.029324802	1.929636249	0.057592414
Period of membership	23259.6732	8186.670725	2.841163885	0.005841871**
Diversity index	257414.6539	115001.437	2.238360326	0.028290284

N=80 , S= 165828.98, R-Sq= 0.5484, R-Sq(adj.)= 0.5045, F= 12.4950, P= 0.0000, * P<0.05, ** P<0.01

The results showed that education of the member and education of the household head is significant (P<0.05) to household income. Membership period is statistically highly significant (P<0.01) to household income. Diversity index is also statistically significant (P<0.05) to household income explaining that higher diversity results in higher income.

The issue of membership and income here face a serious issue of causality. Whether higher income people join SHG or SHG membership facilitates to have higher income is debatable.

Jerinabi (2006) argues that the loan provided by SHGs can be utilized by the members for various income generating activities and this leads to an increase in the household incomes. Banerjee & Ghosh (2009) also reach a conclusion that members of SHG achieve an increase in their income because of the political empowerment which enables them to engage in more productive jobs. In my study, respondents described what type of income generating activities they engaged before SHG participation and now. The reply of a member of SHG is useful here:

“Before participation I engaged at household works like caring the children, cooking, washing and cleaning and any time leftover was for working at the fields. These did not yield any money but these days utilizing the SHGs training and loan, I have a small shop now and I hire others to work at the field and my family members help me at household works.”

Thus, we can say that, SHG participation helps the participants to increase their income.

4.4.2 Household Assets:

Another multiple regression was performed between total assets and independent variables like house hold characteristics, household income, and membership period and diversity index.

Table 21: Regression Summary table (Household Assets)

<i>Variables</i>	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>
Intercept	435622.4781	504012.1857	0.864309417	0.390288343
Household size	79007.38295	67236.82548	1.175061172	0.243841655
HH Education	9262.626842	20366.33543	0.454800859	0.650620857
HH Gender	396335.3418	410581.9111	0.965301517	0.337624962
Ethnicity	-122110.1883	64802.00092	-1.8843583	0.06355346
HH Income	0.86897984	0.450333497	1.929636249	0.057592414
Membership period	66256.6653	32918.88967	2.01272479	0.047884114*
Diversity index	-91759.42658	465954.9799	-0.196927666	0.844438984
N= 80, S= 649845.37, R-Sq= 0.3660, R-Sq(adj)= 0.3044, F= 5.9395, P=0.000, * P<0.05, ** P<0.01				

Household assets were found to be statistically significant ($P < 0.05$) to membership period. But this result may be too early to conclude that it is the impact of participation because simple logic refutes that within a short time period and with a small amount of finance available, it is not possible to gain high value assets like land, building and vehicles. Swain (2013) performs a extensive comparision of various research on impact on asset accumulation through SHG participation and concludes the lack of enough evidence to claim that SHG

participation actually accumulates high value assets in short run. However, it can be agreed that assets like small investment, livestock and simple machines are accumulated. But for accumulating high value assets it would take a long term membership given that membership has a significant relationship with household income. In my study, loan use data (see Fig.7) showed that majority of the loan amount was used to buy livestock and other small investment like opening a small shop or plantation.

In Nepal high value assets like land and building are inherited. Buying and owing is expensive and so is Leasing and renting. Therefore it is unlikely that SHG participation led to accumulation of high value assets, however, the possibility for the long term still remains.

4.4.3 Dependence:

Dependence is the proportional representation of a given income source over the total income. Dependence variable is calculated to analyze the dependence of the respondents upon various income sources. It was seen that of all the income sources, wage income accounted to have a major share of the total income. Thus, dependence was calculated by dividing the total income by wage income. In equations:

$$\text{Wage Dependence} = \frac{\text{Total income}}{\text{Wage income}}$$

Dependence variable was regressed with basic household characteristics, income and assets and membership. The purpose was to see what effect participation in SHG would have over dependence.

Table 22: Regression summary table (Dependence)

<i>Variables</i>	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>
Intercept	0.590333948	0.238533467	2.474847473	0.015685011
HH assets	-1.42295E-07	5.55404E-08	-2.562002727	0.012499992*
HH size	-0.022970154	0.03198979	-0.718046416	0.475052197
Education	0.015661298	0.009463226	1.654963958	0.102284826
HH head gender	-0.120866992	0.190191538	-0.635501418	0.527116154
Caste	0.115010564	0.031190703	3.687334848	0.000436418**
HH income	5.36337E-07	2.10507E-07	2.547831236	0.012974438*
Membership period	0.034733522	0.015931322	2.180203399	0.032512194*
N= 80, S= 0.3063, R-Sq= 0.3660, R-Sq(adj)= 0.3044, F= 5.9388, P= 0.0000 * P<0.05, ** P<0.01				

It can be seen that dependence is statistically significant with membership ($P<0.05$), household assets ($P<0.05$), household incomes ($P<0.05$) and caste ($P<0.01$) of the respondents. Dependence has negative relation with household assets showing that increase in the household assets leads to decrease in dependence. Similarly, the higher the period of membership, higher would be the dependence. A study by Galab & Rao (2003) concludes that SHG participation has helped household decrease their dependence on one source of income and helped to achieve occupational diversity at household level. A respondent's claim is notable here:

“We are farmers and depend upon the field for every need. In case of drought or poor harvest, we had no option than taking loan. But after I initiated this shop, we have less risk at times of decreased income from farms”.

Thus, it can be said that SHG participation decreases the dependence.

4.4.4 Membership:

Period of membership was regressed against household characteristics, income, assets and diversity index. The results are listed below in a table.

Table 23: Regression summary table (Membership)

<i>Variables</i>	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>
Intercept	-1.922425391	1.750152406	-1.098433133	0.275675065
Household size	0.183090929	0.235460642	0.77758613	0.439360625
HHH Education	0.138369589	0.069148953	2.001036637	0.049158718*
HH Gender	0.898330498	1.43554365	0.625777208	0.53343978
Ethnicity	-0.157437052	0.230484248	-0.683070764	0.496754278
HH Asset	8.03959E-07	3.99438E-07	2.01272479	0.047884114*
HH Income	4.33418E-06	1.5255E-06	2.841163885	0.005841871**
Diversity index	0.641659634	1.621778226	0.395651898	0.693531776
N= 80, S= 2.2636, R-Sq= 0.4435, R-Sq(adj)= 0.3894, F= 8.1977, P=0.000				
* P<0.05, ** P<0.01				

Membership period is statistically significant to household assets ($P<0.05$) and income ($P<0.01$). In addition to this membership is also statistically significant to household head education ($P<0.05$). This indicates that if a household head is educated, participation of the family member in SHGs is more likely. This finding is logical as generally, higher education means higher awareness and less conservativeness. Thus, when the household head's

education is high, he/she is puts less restriction upon participation which is also shown by the data. Similar conclusion is also stated by Kumar (2009).

Membership has statistical significance with household assets and income, this indicates that likelihood of membership inceases with the increase in household assets and income. Based upon the conclusion and analysis of (Banerjee & Ghosh, 2009), (Jerinabi, 2006) and (Swain, 2013), we reached a conclusion earlier that membership influences household income in a positive way.

Here membership is seen to be dependent upon income and assets. One reason for this can be the key finding from the interview that those women who could not manage the membership fee could not join SHG, based upon this finding, it is likely that membership is dependent upon household income and holds true in this particular case. But, at general, this is not seen to be true because a lot of member of SHG had even lower household income than that of non members. It can be seen that women from households who had high assets value mentioned that the reason for joining SHG is more social and personal than economic. Hence, this can be the reason for membership of members with high asset possession.

However, the in another way of analysis, the regression results depict that respondents with higher income are seen to have high membership period. This particular observation was not found in any other study. Also, any such insights was not realized in during the study period in the study area. Hence, any conclusion is not reached regarding this relationship. Further research should be able to explain the issue.

5 Conclusion

In this study, 80 women were surveyed for household data and briefly interviewed, 3 SHG leaders were interviewed in-depth and a police, a social worker and a politician was also interviewed with unstructured questions. The data thus collected is analyzed and results are obtained. Data analysis techniques like t-test and regression is used for quantitative analysis and discussions and comparisons are used to analyze qualitative data. Based upon the observation, calculation and analysis of the results, conclusions have been derived. The purpose of this research is to access the claim that SHGs intervene for gender equality and contribute to community development in a small rural village of Nepal.

The following are the conclusions of this study:

a) Group formation, affiliation, performance and evaluation:

In the study area, the first SHG was established in 2004. Since then several SHGs were established. Self help groups were formed as a result of the rise in the education and awareness level fueled by NGO activities and government policies. UN funded television serials and radio programs also created awareness for a participatory approach.

Women had more than one reasons to join SHGs. Women participated in SHGs mainly for personal reasons. Personal reasons included knowledge and skill enhancement, utilize time, become aware and self empowerment. Non members of SHG responded that they also want to form and join SHGs but they are limited by funds, time and lack of family support.

SHGs are performing well in my study area. The programs that they organize have benefitted the members and the society as a whole. The action, programs and trainings organized by SHGs are increasing the skill level of the members. The loans disbursed by SHGs though are small; help women begin small business activity. Loan details showed that most loans are utilized on livestock. With the combination of the loans, skills and locally available natural resources like forest resources, members have increased their sources of income and are benefitted. Several other activities of SHGs are helping for community development, like:

- Campaigning and creating awareness against superstitious beliefs like witchcraft and “chaupadi”
- Protesting and activities towards social evils like alcoholism, gambling and betting

- Protesting child marriage, domestic violence and offering assistance to victims
- Encouraging widow marriage.
- Work for gender equity.
- Create awareness for cleanliness, health and environment.

The low cost of operation and the participatory approach of development intervention are the strength of SHGs. The fusion of activities relating to social regulation and microcredit is also strength. Through these strengths, SHG can grab the opportunities of the arising social change and present themselves as active agents of change towards gender equality.

Social norms are changing and so is the traditional view that women must always involve in domestic affairs. Government policies and NGO and INGO activities are also responsible to this situation including SHG activities. However, proper regulation provisions are still lacking which is leading to manipulation and embezzlement of the deposit. Frauds and embezzlement are seen as problems in SHGs. In my study area, a member reported that the SHG leader is lending the deposit of the SHG to other people at 36% interest rate. Thus, the possibility of embezzlement in my study area cannot be denied. SHGs operating in my area did not seem to be self sustained. They took financial support from various NGOs and had their influence. If such support stopped, SHGs cannot conduct their program and trainings.

The provision of Admission fee stopped a lot of non members from joining SHG. Cultural homogeneity present at the study area was a positive factor in avoiding conflicts. However, a member reported the autocratic behavior shown by the leader to be the reason for member's exit from the group. But most of the respondents reported that SHGs are democratic.

In brief, SHGs as a participatory approach are successful in contributing to community development, social change, removal of social evils, breaking the norms of traditional society and fulfilling the gap of credit facilities and skill bases.

b) Impact on empowerment and livelihood:

In my study area, SHGs were seen to have a positive impact upon the empowerment and livelihood of the members of SHGs. SHGs also had impact upon the households, society and the community. If the government and the NGOs/INGOs support are available SHGs can do a lot more.

SHG participation was seen to have a positive effect upon the economic empowerment of women. SHGs provided women with loans and skills required to begin an economic activity and thus reduced their dependence upon husbands for economic resources. Women were also capable of buying small assets with their savings. Their awareness level increased due to experience and knowledge from various programs and campaigns. This enabled women to take participation in household economic decisions. By contributing to household incomes, they won the confidence of the family to make household decisions.

The impact of participation was considerable on political empowerment. Through SHGs activities like campaigns, awareness programs and trainings, women developed increased awareness towards self and society. They became more aware of their rights. They developed decision making ability and participated on other household decisions too. SHGs at my study area preferred to be politically neutral. Democratic practices like voting the leader and other positions within the SHGs also increased the member's political knowledge and awareness.

SHG activities are helpful in removing superstitious and traditional beliefs that affect women from the society. Even though laws assure rights and safety for all, cultural traditions and superstitious beliefs still act as barriers. SHG activities are successful in helping the law enforcers in overcoming these barriers.

In attending SHG activities, women move to the meeting place, meet other people and have social interactions. In attending the trainings or programs, they travel to various locations which show that SHGs provides women with greater mobility. Women participating in SHG also rank themselves higher in social perception. Members of SHG and leaders of SHGs are highly regarded in the village; they are awarded prizes and viewed as examples. They feel they are respected by the society and are happy for being able to serve the society.

Members of SHG reported greater self confidence at the study area. They also reported having a high esteem and high self respect. Since, they are not economically dependent upon someone, are highly regarded by society and have experience and knowledge through social participation; having a high psychological empowerment is likely.

Participation allowed engagement of women at social works and hence decreased their regular household involvement. Members of SHG have reported that they now spend less time at household as family members help them. While they are away from the house to participate at

meetings and programs, husbands or other members of family help them with household works like child care, farm work etc.

We can thus, conclude that SHGs have positive impact to women empowerment. The scale of impact in my study area can be said to be average for economic empowerment and high for social, political and psychological empowerment.

It was seen that SHG participation has a positive impact upon livelihood. Members of SHGs were found to have higher assets and income than non members. However, it is difficult to conclude that this distribution is due to SHG participation. Very high value assets like land, building and vehicles are not possible to have been acquired by the small loans of SHG within a short time period. No evidence was found that the business activity that began with SHGs loan expanded to gain high value assets. However, high level of income was found to be the impact of SHG. The higher diversity index of members of SHG shows that the economic activity that began with the loan of SHGs diversifies their income considerably. Investment in livestock, handicraft and small business and together with the skills and trainings provided by SHG, members of SHG have improved their livelihoods.

In brief, future similar research should consider a longer time frame and use time series data, which can potentially increase the validity and reliability of research findings on SHGs.

Policy implications:

Some of the policy implications for SHGs and governments that my research leads to are as follows:

- SHGs should register themselves as formal organization, this exposes them and provides legal basis to receive help. It can also make it difficult for committing frauds and embezzlements. Proper accounting and accountability should be developed and practiced. SHGs should remove the provision of admission fees so that very poor women can also join and benefit from SHG. SHGs can provide comparatively higher skill based trainings with the co-ordination of government and NGOs/INGOs. A SHG federation or some kind of umbrella organizations can help SHGs sustainability and effective and efficient mobilization. A SHG bank linkage is also encouraged as this also facilitates the sustainability of SHGs.
- The government must ease and simplify the procedure for SHG registration. Help such as funds, trainers and equipments can benefit the SHGs. Necessary provision related to

regulation of income and expense of SHG can make it difficult for embezzlement and frauds. Village development committee's budget must be flexible enough to help SHGs.

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Appendix

1. Questionnaire used in the survey and interview.

A questionnaire for the study of the impact of Self Help Groups (SHGs) on women empowerment in Nepal

Part: A (Administrative Data)

1. Basic Household Information

Respondent No		
Category	P	NP
Place		
Date		
Questioner ID		

Household Size	
-----------------------	--

Details:

S.N	Name	Age	Ethnicity	Religion	Gender	Education	Occupation	Remarks
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

2. Assets:

Land

<u>S.N.</u>	<u>Plot Number</u>	<u>Size</u>	<u>Value</u>	<u>Registered owner</u>	<u>Use</u>	<u>Investment value</u>
1						
2						
3						
4						
5						
6						
7						
8						
<u>Total Value</u>						

Building

<u>S.N.</u>	<u>Building No:</u>	<u>Type</u>	<u>Value</u>	<u>Registered owner</u>	<u>Use</u>
1					
2					
3					
4					
<u>Total Value</u>					

Vehicles:

<u>S.N.</u>	<u>Vehicle</u>	<u>Value</u>	<u>Registered owner</u>	<u>Add on</u>	<u>Add on Value</u>	<u>Use</u>
1						
2						
3						
4						
<u>Total Value</u>						

Machinery and Equipments:

<u>S.N.</u>	<u>Machine No:</u>	<u>Type</u>	<u>Value</u>	<u>Registered owner</u>	<u>Use</u>
1					
2					
3					
4					
5					
6					
7					
8					
<u>Total Value</u>					

Financial Assets

<u>S.N.</u>	<u>Particulars</u>	<u>Quantity</u>	<u>Value</u>	<u>Remarks</u>
1	Financial Assets			
2	Cash			
3	Bank			
4	Gold			
5	Valuables			
6	loan			
7	Savings 1			
8	Savings 2			
9	Savings 3			
<u>Total Value</u>				

Investments:

<u>S.N.</u>	<u>Type</u>	<u>Value</u>	<u>Registered owner</u>	<u>Remarks</u>
1				
2				
3				
4				
5				
6				
<u>Total Value</u>				

Livestock:

<u>S.N.</u>	<u>Type</u>	<u>Number (last year)</u>	<u>Addition</u>	<u>Dead</u>	<u>Sold</u>	<u>Consumed</u>	<u>Number (currently)</u>
1	Goat						
2	Cow						
3	Ox						
4	Horse						
5	Chicken						
6	Duck						
7	Buffalo						
8	Donkey						
9	Sheep						
10							
<u>Total Value</u>							

Trees and Plantation

<u>S.N.</u>	<u>Type</u>	<u>Quantity</u>	<u>Value</u>	<u>Registered owner</u>	<u>Remarks</u>
1					
2					
3					
4					
5					
6					
<u>Total Value</u>					

3. Incomes:

a) Salary:

<u>S.N.</u>	<u>Person</u>	<u>Salary/ wages</u>	<u>Pension</u>	<u>Type of work</u>	<u>Nature (part time or whole)</u>	<u>Seasonal/N on</u>	<u>Daily value if wages</u>
1							
2							
3							
4							
5							

6							
7							
8							
Total Value							

b) Income from agriculture:

<u>S.N.</u>	<u>Product</u>	<u>Production (in KG)</u>	<u>Saved for seeds</u>	<u>Consumed</u>	<u>Amount Sold</u>	<u>Price Received</u>	<u>Surplus</u>	<u>Surplus Value</u>
1								
2								
3								
4								
5								
6								
7								
8								
Total Value								

Inputs for agriculture

*Table for labor details

<u>S.N.</u>	<u>Type</u>	<u>Quantity</u>	<u>Unit cost</u>	<u>Total</u>	S.N.	Type of labor	Qty	Rate	Amount
1	Fertilizer				1.				
2	Seeds				2.				
3	Pesticides				3.				
4	Labor*				4.				
5	Irrigation								
6									
Total cost									

c) Income from livestock:

<u>S.N.</u>	<u>Product</u>	<u>Production (in KG)</u>	<u>Consumed</u>	<u>Surplus</u>	<u>Rate</u>	<u>Value</u>
1	Milk					
2	Butter					
3	Yogurt					
4	Cheese					

5	Egg					
6	Meat					
7	Dung/Waste					
8						
Total Value						

Input for Livestock:

<u>S.N.</u>	<u>Type</u>	<u>Quantity</u>	<u>Unit cost</u>	<u>Total</u>
1	Vaccines and medical costs			
2	Fodder			
3	Breeding cost			
4	Labor			
5				
6				
Total cost				

d) Off farm Income:

<u>S.N.</u>	<u>Particulars</u>	<u>Value</u>	<u>Costs involved</u>	<u>Profit</u>
1	Brewery			
2	Trade			
3	Shops			
4				
5				
6				
7				
8				
Total Value				

e) Forest Income:

<u>S.N.</u>	<u>Product</u>	<u>Production</u>	<u>Consumed</u>	<u>Surplus</u>	<u>Rate</u>	<u>Value</u>
1	Firewood					
2	Timber					
3	Fruits					

4	Herbs					
5						
6						
7						
8						
Total Value						

4.1 Activities and SHG membership related:

1. When did you join this SHG?

.....

2. Why did you join this SHG?

.....

3. What was the admission process?

.....
.....
.....
.....
.....

4. What is your role in this SHG?

.....
.....

5. What is your membership type?

.....

6. What activities were you involved in before joining SHG?

.....
.....
.....

7. What activities are you involved in now?

.....
.....
.....

8. How much have you saved in this SHG?

.....

9. What is your saving pattern?

.....

10. Have you taken loan from this SHG?

.....

11. What was your loan purpose?

.....

12. How much have you paid back at what time interval?

.....

13. Have you participated in the training sessions offered by this SHG? Please list the trainings.

.....
.....

14. Do you receive support from the family members regarding participation in SHG? In what way?

.....
.....

15. How many SHG meetings have you been to in past 12 months and how many were summoned? /.....

16. How do you define your role in the decision making process of SHG?

Passive Supportive Participative Leading

17. How do you define your participation in community regulation activities of SHG?

Passive Supportive Participative Leading

18. Indicate some of the community regulation activities that are conducted by the SHG in which you have participated?

- Child Marriage control
- Alcohol abuse control
- Betting and gambling control
- Witch belief eradication
- Widow marriage program
- Domestic Violence control and consult
- Chaupadi (Exile of women during their menstruation period in to cow sheds) practice control
- Others (list please)

19. What is your opinion regarding the political affairs of your SHG?

Democratic Somewhere in the middle Autocratic

5. Women Empowerment through SHG: (for members)

1. What is your view regarding the following variables after joining SHG?

S.N	Parameters	Very low (1)	Low (2)	Medium (3)	High (4)	Very High (5)
	Self confidence:					
	Self esteem and self respect:					
	Freedom to participate in social events:					
	Freedom to self express:					
	Freedom for personal choice of food, cloth and spending:					
	Participation in family economic decisions:					
	Participation in family planning and hygiene decisions:					
	Leadership role in family:					
	Property ownership:					
	Involvement in family household works:					
	Involvement in field work, farming and cattle grazing:					
	Involvement in child care:					
	Social Perception:					
	Political Awareness:					
	Social Mobility:					
	Academic and Calculative skills					

4.2 Questions to Non Members:

1. What is your view regarding the following variables in your family and society?

S.N	Parameters	Very low (1)	Low (2)	Medium (3)	High (4)	Very High (5)
	Self confidence:					
	Self esteem and self respect:					
	Freedom to participate in social events:					
	Freedom to self express:					
	Freedom for personal choice of food, cloth and spending:					
	Participation in family economic decisions:					
	Participation in family planning and hygiene decisions:					
	Leadership role in family:					
	Property ownership:					
	Involvement in family household works:					
	Involvement in field work, farming and cattle grazing:					
	Involvement in child care:					
	Social Perception:					
	Political Awareness:					
	Social Mobility:					
	Academic and Calculative skills					

2. Do you know what a SHG is? Are you aware of a SHG operating at your area?

.....

3. Have you ever been a member of a SHG? If yes why did you decline your membership?

.....

4. What is your comment on SHG and its activities?

.....

5. What kind of social activities do you participate in?

.....
6. Who organizes and leads such social activities?
.....

7. Do you take loans? Where do you obtain loan from? What was the purpose of your loan?
.....

8. What is your comment on the gender equity status of your family?
.....

Questions for interview with the SHG leader:

- Can you give a brief introduction about this SHG and the background of its formation?
- Were administrative procedures, society support and family support available while forming this SHG?
- Can you describe in brief the socio economic condition of this village before a SHG was established?
- What is the changed scenario? How has the livelihood changed?
- What is your view on SHG and its influence over women empowerment? How has the goal of empowerment been embraced by SHG activities?
- Has the operation of this SHG affected gender equity?
- What activities have you conducted and how successful were they?
- Can you briefly mention what kind of social activities are you currently leading?
- Were such activities not possible without a SHG?
- What kind of economic activities are being promoted by this SHG and what results are obtained?
- Have you received any support from the state?
- Have you received any support from the NGO or INGOs?
- How has the society supported SHG activities?
- SHGs are often criticized of not keeping proper account, embezzlement and being a sister organization of political parties, what is your comment for this statement?
- What are the strengths and weakness of SHGs?



Norwegian University
of Life Sciences

Postboks 5003
NO-1432 Ås, Norway
+47 67 23 00 00
www.nmbu.no