



Centre for Rural Technology, Nepal [CRT/N]

Towards Action for Development Since 1989

Women's Agencies Enabling Empowerment in Nepal

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Introduction

Nepal is a Himalayan country situated in South Asia. Although Nepal is classified as a least developed country (LDC) by the United Nations, its goal is to graduate from this status by 2022 and transition to a middle income country by 2030. The country has long been in a state of political instability. Being a patriarchal society it is not surprising to learn that the status of women has long remained dominated by men within the households and at work with marked gender norms leaving women behind socially, physically and economically. Socially they have been ignored as important participants in the decision making process, physically they are made responsible for drudgery tasks within the households as well in the farm work which has resulted in them not being able to grow economically. Crucial factors for this state are poverty, lack of awareness (education) and access to resources.

Here, two case studies are presented on the changing status of women in Nepal. The cases are taken from Dhangadhi and Kavre.

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CRTN acknowledges the work carried out the Team, Dr. Indira Shakya, Dr. Purushottam Shrestha and Ms. Ashma Pakhrin and expresses sincere gratitude. We hope that it will be a helpful source of information for planners and practitioners engaged in the field of energy in Nepal and abroad.

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Increasing women's agency besides focusing on structure and relations, is an upcoming approach to empower women socially, economically as well as politically. The formation of and operation of women's groups by projects related to agriculture, livestock micro financing can be dated back to as far as 10 years. These have been encouraged with the aim to enhance access to safe drinking water, improve sanitation (NEWAH)¹, access to loan, (MFIs, Co-operatives)², promote climate-resilient livelihoods (WWF)³ and reduce landslides and erosion (OXFAM)⁴. These groups are formed based on gender and power dynamics in the project area. It is also to be stated here that in the course of the research study mixed groups as well as only men's groups were also found

¹Nepal Water for Health (NEWAH) has used this approach to ensure participation and equitable benefit sharing of the women from the water and sanitation projects.

²Almost all Micro financing Institutions form women's groups and provide loan based on these groups commitment as collateral.

³ WWF has introduced this approach in its conservation activities across the buffer zone in Nepal.

⁴ OXFAM has formed these women's groups as a means of ensuring women's awareness and participation in the disaster risk reduction projects in Kirtipur and Dhangadhi districts of Nepal.

in operation. However, this case study deals with only-women- groups. The findings are based on interaction with thirteen selected women's groups⁵ in Kavre, Dhading, Dhangadhi and Rupandehi districts with a total of 260 participants. These groups were varied with respect to purpose and association: vegetable farming, livestock, health, social upliftment and micro financing.

Age, Size and Nature of Women's Groups

The age of the participating women's groups were as old as 10 years with the two groups in Sanogaun, Kavre being only a few months old. Commonly the groups comprised of 20-25 members and largely formed with support from local financing institutions. These were hence operating as savings and credit groups and hence associated with micro finance institutions located in the peri-urban and urban areas. The local agricultural development bodies supported the formation of vegetable farming and livestock rearing groups. In course of time these groups too have formed saving groups but are not associated with any formal finance institutions.

The objectives of the different groups are:

1. Agriculture Groups: to gather community women, exchange experiences among members regarding income generating activities such as vegetable farming, encourages savings, perform group vegetable farming as a model.
2. Agriculture and Livestock Groups: for promoting and using tunnel for vegetable farming, undertake livestock rearing, use composting for fertilizer and marketing of livestock product such as buying livestock in group and selling milk through group approach for income generation
3. Savings and Credit Groups: to provide financial services especially to the women for their livelihood enhancement by supporting them in different income generating activities, children's education and help resolve any conflict arises among women and the families.
4. Mothers Groups: to sensitize pregnant mothers regarding periodic health check-up, caring mothers of post natal period nutrition for newly born babies, weight of babies, vaccination, personal hygiene and sensitize adolescent girl for safe health, registration of marriage and newly born babies in the Rural Municipalities. The main objective of the Mothers Group is to empower women through saving and credit services.
5. Forest Users' Group: to manage fuel-wood requirements and conserve the forest

Benefits of Women's Groups

While forming the groups, the supporting organisations include approaches to promote more gender-equitable social relations. These include: a) the integration of women into activities of target groups; b) promote

⁵ List of Focus Groups:

1. Agriculture and Livestock Group, Balthali, Kavre
2. Ladkeshwor Agriculture Group, Balthali, Kavre
3. Mothers Group, Chyamrang Besi, Kavre
4. Female Members of Savings and Credit Cooperative Limited, Chyamrang Besi, Kavre
5. Women's Agriculture Group, Muralibhanjyang, Dhading
6. Mothers Group, Khari, Dhading
7. Women Agriculture Group, Ramsikharjhala, Dhangadhi
8. Parbati Agriculture Mothers Group, Pabera, Dhangadhi
9. Saving Groups of Parbati Krishi Aama Samuha, Pabera, Dhangadhi
10. Chandani Agricultural Group, Pabera, Dhangadhi
11. Roshani Mother's Group, Pabera, Dhangadhi
12. Mitra Saving and Credit Cooperative Limited. Lumbini Sanskritik Municipality in Ward No. 4 (originally Bhagawanpur, Rupandehi
13. Women Empowerment Group in Lumbini Sanskritik Municipality, Gaikhun, Rupandehi
14. Sanskritik Sajhedari Ban Upabhokta Samuha (Forest Users' Groups)

leadership building, and empowerment through trainings and awareness raising as per the objectives of the groups.

According to Ms. Goma Gole, member of the Mothers' Group in Chyamrang Besi, Kavre, the group has come into function only after three years of its establishment. Household responsibilities, lack of support from the family and self-confidence have been some reasons for the delay. However, persistence of a few members and the resulting benefit from their work encouraged the others to follow suit. 'We are now able to meet more regularly, discuss issues (family, work and personal) and work towards increasing our group's savings. The group saving is important to us as this is the fund that is rightfully ours. It is this fund that is mobilised to meet our different financial needs—for the house, children and personal. This is also the fund we use for the purchasing farm inputs and livestock”.



Photo 1: Mothers Group Representatives in Chyamrang Besi, Kavre.



Photo 2: Ms. Goma Gole, President of Mothers' Group- Jana Jyoti Village Mother's Group, Chyamrang Besi, Kavre

The Mothers Group in Khari of Dhading district operates as a saving and credit group. They are recognised by the local government and invites them to participate in workshops/trainings. They have also had opportunities to capacitate themselves in record keeping of their income and expenditures. The group provides credit to the members at 15 percent interest. Credit is not disbursed for income generating activities but mainly for health treatment, marriage, post natal care and other ritual works.

The Forest Users' Group includes one member from each household in the community. Different committees are formed for the conservation of the forest. The women's group responsible for managing fuel-wood for domestic use is also for promoting clean and efficient cooking technologies to support in their effort to conserve the forest. According to this group, they have been sensitized about the need for conserving the forest, its importance in the reduction of natural disaster, impacts of climate change and most importantly about clean cooking solutions. It has been possible to acquire support from concerned organisations such as local Regional Service Centres of the Alternative Energy Promotion Centre for improved cook stoves and solar home systems.



Photo 3: Mothers Group in Khari, Dhading



Photo 4: FGD with Vegetable and Livestock Farming Group of Women in Sanogaun Village of Balthali, Kavre.

The women in Ramsikharjhala Village of Ghodhaghodi in Dhangadhi district and Balthali of Kavre district have come together as a vegetable farmers group. Having formed a group they are able to access various facilities from the Department of Agriculture such as seed, subsidised fertiliser and plastic sheets for green houses, which would have not been possible had they worked independently. Besides, they are also able to hire machineries on cost sharing basis, such as tractor for ploughing and pumps for irrigation. The cost sharing approach suits women who work on smaller size land-holdings. These groups also have a savings credit activity which has enabled them to meet small expenses be it personal, special events or children's education.

The savings and credit group in Lumbini Sanskritik Municipality, Gaikhun of Rupandehi district has been working towards raising awareness amongst the community women. They focus on different socio economic activities for their livelihood enhancement. Most members are farmers and depend on rain water for irrigation. However, after the group formation the women have sought support from the local agriculture agency for irrigation. Having put up a shallow well in the neighbourhood, they are now able to even rent a pump when required for irrigating the farm. This has been of great help for vegetable farming.

Across the groups a common factor was that these groups were operating as formal and informal savings and credit groups as well. With financing institutions acceptance of the women's group has collateral, the women have accessed larger loan amounts than is available within their own group.

The groups form an informal co-operative, where members work together for a minimum of 3 hours per day, week or month and contribute to building up their fund, discuss issues –both personal and work. These groups also work towards providing necessary supplies, information and support. Membership is limited and relates to the objectives of the group. Members work either individuals or in a group. In case of agriculture group the final products are sometimes sold by members directly or to the cooperative depending on interest of the members. This practice eliminates the need for middlemen and increases profits.

Benefits of Women's Group (TITLE IS REPEATED AS ABOVE)

Encouraging the women to work in groups is now a common approach in Nepal. This approach offers the women with the following benefits:

- Women's groups have not only provided employment for women, but have also provided leadership qualities and self-confidence. This helps to increase the status of women on the household level and in the broader social context of a society.
- It enables the women to tap opportunities of self and economic benefits.
- It runs income generating activities in groups with shared responsibilities.
- The financing institutions are more acceptable of the women's group enabling them to access necessary loan.
- A set up of a platform for exchanging issues, information and support for one another
- Access to livestock, agriculture inputs and services at lower cost as they are able to purchase these goods and services at scale.
- These groups foster adult education, training, sharing of skills and information among members and address needs of the community, especially weaker sections that need support.
- The groups are formed with least form of discrimination. Democratic control and decision-making provides each member with the same share of influence and power.

Persisting Challenges

Increasing the economic contribution of women is fostering economic resilience and growth not only that of the women but families and the community. However, women still face major challenges to access the formal sector e.g. due to lack of access to credit, property, technology and technical skills. These are yet attributed to;

- Low level of literacy preventing thus reducing their bargaining power in the market
- Drowned in household and sustenance agriculture works which give them no time to tap opportunities effectively
- Lack of resources suited to meet requirements of formal institutions
- No awareness of opportunities that would otherwise support them technically, intellectually and financially
- Traditions and cultures that limits their involvement in specific activities e.g. ploughing in case of agriculture

Lessons Learned

From the interactions with the five groups indicate that women's agency matters as:

- It has undoubted relevance for women's individual wellbeing and quality of life.
- It contributes to a great extent to improving the well-being of women and their families.
- This is essential for promoting inclusiveness while shaping institutions, social norms, and the well-being of the communities.
- It ensures control over resources as women's ability to earn and control income and to own, use, and dispose of material assets increases.
- Builds confidence of the women to move freely outside their homes.
- Enhances decision making ability over family matters.
- To a great extent there is a reduction in the domestic violence.
- They have the ability to have a voice in society and influence policy as their regular and effective participation and representation in collective action and associations.