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**Research Article****LIVELIHOOD IMPROVEMENT THROUGH WOMEN EMPOWERMENT FOR A BROADER TRANSFORMATION IN THE WAY OF LIVING: A CASE OF CHURIA AREA****Y. Humagain<sup>2</sup> and D. Devkota<sup>1\*</sup>**<sup>1</sup>Agriculture and Forestry University, Rampur, Chitwan, Nepal<sup>2</sup>Bharatpur, Chitwan, Nepal**ABSTRACT**

A study was conducted in three program coverage districts of CARE NEPAL implemented livelihood improvement project in Kapilbastu, Chitwan, and Makawanpur with the main objective to understand the extent of economic empowerment activities affecting women's 'meaningful participation'. The other objective was to determine the socio-economic condition of households considering impact of loan and repaid system also to determine profit, or loss of each household associated with their income generating activities. Besides, emphasis was also given to determine achievements in terms of social, economic, physical, humanitarian and natural assets with the understanding of degree of changed expectations of each household before starting business with the achievements they got after. About 20 percent sample size was covered from all the VDCs and Municipalities along with 399 benefited women. Individual interview questionnaire schedule was prepared after discussion with the CARE Nepal team, mainly focusing on livelihood areas whereas comparative analysis of data obtained from each area was done and further results and suggestions were highlighted. Findings revealed a greater achievement towards humanitarian assets in the study area, but comparatively lower in natural and financial assets. The natural asset, such as land is least in all districts as compared to the other natural assets. People of Chitwan have greater income source whereas people of Makawanpur have greater saving, trade and greater capability to spend. Those revolving fund provided by the project has resulted great change in the life of local people. Livelihood improvement through women empowerment had a positive impact in general, that fairly suggest the ground to employ similar approach in addressing the case for the improvement of rural livelihood with a proper intervention.

**Key words:** Women, livelihood, empowerment, assets, transformation

**INTRODUCTION**

CARE Nepal is an International Non- Government Organization (INGO) working in Nepal since 1978. Its initial focus was to address the issues of the poor and vulnerable communities through infrastructure development, agriculture extension activities, and natural resource management. The focus has changed in 1990s with the introduction of a more diversified portfolio and a community-based 'human infrastructure' development approach.

CARE International implements several complementary projects in a consolidated Women's Empowerment Program (WEP) in the Terai and Churia Region of Nepal. The main goal of the program intervention is "to empower women and enable them politically, socially, culturally and economically to exercise and enjoy their rights." Accordingly, based on the overall objectives of SAKCHAM-III, Care Nepal has implemented several development activities with the close partnership with local NGOs.

**Livelihood framework**

A livelihood comprises capabilities, assets and activities needed for a means of living. It is sustainable when able to cope with and recover from shocks and stresses, enhance its capabilities and assets and provide sustainable opportunities for the next generation (Wisner, 2001; Lovendal et.al., 2004; Thabane, 2015). The sustainable livelihood approach considers vulnerabilities as the main factor that shapes how people make their living (Thabane, 2015). The level of vulnerability of an individual or community is determined by how weak or strong their livelihoods are, what occupational activities they are engaged in, the range of assets they have access to, for pursuing their livelihood strategies and the strength and support of the social networks and institutions that they are part of or which have influence over them.

Livelihood options, which ensure the ability of households to generate and accumulate resources and make use of services, are shaped by the broader context and system in which people pursue their livelihoods

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(Hart, 2009; Thabane, 2015). Thus access to, assets is not only determined at the household or local level, but is embedded in the complex configurations of society as a whole (Wisner, 2001) and has much to do with one's historical, social, economic and geographical position in the society at large (Lovendal et.al., 2004). One important factor that influences the choice and strengths of the livelihoods that people pursue is the range of resources or assets that people are able to access and use (Lovendal et.al., 2004). The sustainable livelihood framework describes different aspects of people's vulnerability while pointing to the social, political and economic structures and processes which influence vulnerability (Figure 1).

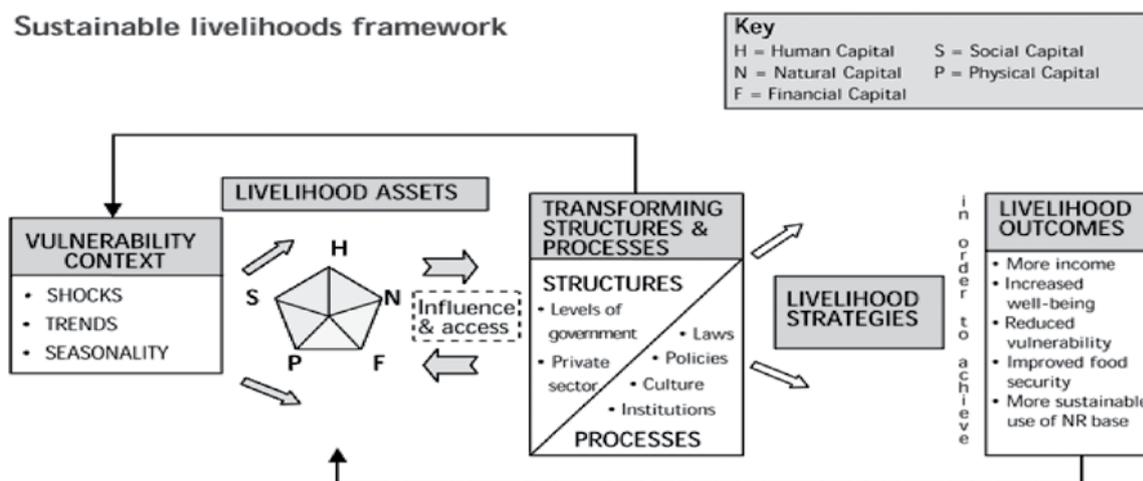


Figure 1. Sustainable livelihood framework adapted from DEFID (2000)

Vulnerability and livelihood have strong link with each other. Vulnerability refers to people's propensity to fall, or stay, below a pre-determined food security threshold. The nature of this minimum welfare threshold depends on the outcome with which one is concerned (WFS, 1996). Vulnerability also can be seen as two sides: an external side of risks, shocks and stress to which an individual or household is subject and an internal side which is defensiveness, meaning a lack of means to cope without damaging loss of the livelihood (Lovendal et.al., 2004). Livelihood refers to the means and capacities required to sustain durably people's basic needs. Basic needs are vitally linked to food, clothing, shelter, cultural values, and social relationships. The ability to meet food and other basic needs depends on assets (Xu et. al., 2015). Other factors also affect people's ability to pursue a sustainable choice of livelihood. Policies, institutions and legislation operating at various levels from local to international, can either support or hinder people in making a living. Institutions such as schools, health services, or agricultural extension agencies, can significantly enhance people's human assets if they are functioning properly (Thabane, 2015). The existence of an "enabling environment" is an important element contributing to the sustainability and resilience of the livelihoods of the poor. Moreover, poor people usually have least influence over policies, or access to, institutions; they lack a voice in decision-making perhaps due to no or poor participation. Some of the basic components of these assets required to make a living can be classified under five main groups as follows (Table 1).

**Table 1. Available asset across the study districts**

Assets	
Natural (N)	Soil, water, forest, environmental assets, etc.
Economical (E)	Sources of income, assets which can be traded or sold, savings, financial services
Physical (P)	Houses, schools, clinics, roads, ploughs, producer goods accessible by community, etc.
Human (H)	Health, skills, education, knowledge, confidence etc.
Social (S)	Family links, groups, support networks, leadership, influences over political decisions, conflict etc.

Source: FGD, 2015

The sustainable livelihood framework indicates different aspects of peoples' vulnerability and point out the social, political and economic structures and processes. From this sustainable livelihoods framework the social (S), human (H), natural (N), economical (E) and physical (P) (DFID, 2000; FAO, 2000) assets indicators and coping strategies were employed in the design of checklist related to the issues to be addressed for the household interview (Table 1).

Under this context a study was conducted in three program coverage districts namely, Kapilbastu, Chitwan and Makawanpur with the main objective to know the extent of economic empowerment activities affecting women's 'meaningful participation'. The other objectives were to determine the socio-economic condition of households considering impact of loan and repayment system, also to determine profit or loss of each household associated with their income generating activities. Besides, emphasis was also given to determine achievements in terms of social, economic, physical, humanitarian and natural assets with the understanding of degree of change in expectations of each household before starting business and also with the achievements they got after the project.

## METHODS

### Study area

The study was conducted in three program coverage districts of CARE Nepal implemented livelihood improvement project namely, Kapilbastu, Chitwan and Makawanpur and their respective village development committee (VDCs) and municipalities. About 20 percent sample size was covered from all VDCs and Municipalities' with the 399 women beneficiaries. Individual interview questionnaire was prepared by the discussion with CARE Nepal team mainly focusing on livelihood areas. The questionnaires were distributed in three areas mainly for the following reasons;

- a. To obtain information about current livelihood state of the household.
- b. To assess their plan for improving livelihoods and
- c. To determine extent of economic empowerment activities that affect women's meaningful participation.

For this, the sample households were the reflect center's members from each district who borrowed loan from those centers, specially using revolving fund. Selection of these household was based on the household heads. The sample unit was systematically identified and household heads were randomly selected to carry out face-to-face individual interview during May 2015. For the focus group discussion that was also employed as a study tool, a check list of issues to be discussed was prepared whereas communities of target districts focusing to the household heads were organized into groups to conduct the study. The group responses were then recorded on sheet of paper according to the checklist.

### Techniques of data collection

The following were the techniques employed for necessary data/information collection:

- a. Purposive sampling for VDC selection
- b. Random sampling for household selection
- c. Household survey questionnaire
- d. Focus Group Discussion (one FGD from each district)

### Questionnaire preparation

A set of questionnaire was prepared following the discussion of CARE NEPAL team and then interview schedule was carried out. Questionnaire was pre-tested, and necessary amendment was done as per the objectives set forth.

### Data analysis

Quantitative and qualitative data was collected in order to address the research problem identified for this study. Quantitative data was collected through questionnaire surveys whereas qualitative data obtained from the focus group discussion (Table 1). The collected information was analyzed using frequency, graphs, and averages, also the coverage of broad issues that community respondents were asked. These issues were socio economic characteristics, farming and livelihood activities, physical, natural and humanitarian achievement as well as the strata of business. Other issues were also discussed during the sharing of investment information as well as profit/ loss information from the household's income generating activities. The data from three different districts were also compared in terms of their expectations and achievements.

The information collected from the FGD was thoroughly recorded and analyzed. Similarly, the program/project documents such as annual plans, reports, and evaluation reports were studied to gather required information for further analysis. The findings from the qualitative and quantitative information were integrated in order to match the study guidelines set by the project.

## FINDINGS

### In terms of business

The comparative analysis shows goat raising in Kapilbastu is highest among three districts, but in Chitwan district it seems lowest (Table 2). Pig farming is less exercised in all districts as compared to the goat farming because the pig farming in some places is not accepted by their culture and social norms though it is more incentive-based business. People of the Makawanpur and Chitwan districts are equally engaged in doing small shop for their livelihood, but in Kapilbastu it seems to be higher (Table 2).

**Table 2. Status of business orientation of the farmers across the study districts**

Type of business	Percent respondents' response		
	Kapilbastu	Chitwan	Makwanpur
Goat farming	41.17	21.05	38.88
Pig farming	11.76	10.52	16.66
Small shop/ petty business	20.58	5.26	5.55
Vegetable farming	5.88	10.52	5.55
Others (off-farm, wages)	3.43	7.51	11.1

Source: Field Survey, 2015

Table (2) showed that most of the people of Kapilbastu and Makwanpur are engaged in goat farming for their livelihood whereas people of Chitwan are also engaged in vegetable farming along with goat. Possibly Chitwan is suitable for the vegetables than in other parts of the study districts (Devkota and Pyakuryal, 2009).

### Business paradigm shift

Some of the people of study area have completely changed their business or we can say that they have shifted their business to other alternatives so that some businesses are collapsed. About 35.29% of total households of Kapilbastu district, 52.63% households of Chitwan district and 44.44% households of Makawanpur district have shifted their business and has stopped their old business. The Change of business in Makawanpur district is quite larger than other districts, but it is less in the Kapilbastu district. This shifting of business to the other alternatives might be because of the reflection of change in social structure and demand of the new generation to engage in the new dimension Devkota and Pyakuryal, 2017).

### Status of investment

Initial investment was provided to all houses in the form of loan by the reflect centers. The money provided by the reflect centers is a form of revolving money that has to be repaid by each household. In order to obtain loan from reflect centers each households have to their business plan which includes their detail information regarding their planned business. After certain period they are bound to refund the loan to reflect centers. Loan amount ranges from Rs. 15,000 to Rs. 20,000 depending upon the scale and type of business (Table 3). In the course of increasing business investment is to be made by them called recent investment. Table (3) presents scenario of recent investment in each district.

**Table 3. Status of recent investment in each district**

District	Recent investment >Rs.10000 (in percent)	Recent investment <Rs.10000 (in percent)
Kapilbastu	23.52	11.76
Chitwan	21.05	10.52
Makawanpur	16.66	5.55

Source: Field Survey, 2015

Findings revealed that in the Kapilbastu district recent investment that was above Rs.10, 000, received by 23.52% of the total households followed by Chitwan and Makawanpur district as 21.05 and 16.66 percent of the respondent's farmers respectively. Accordingly, recent investment made by the households of Kapilbastu, Chitwan, and Makawanpur districts below Rs. 10000 is 11.76%, 10.52% and 5.55% respectively (Table 3). It was learnt that Kapilbastu was found higher in the case of more than Rs 10,000 recent investments among the other two districts whereas Makawanpur was found lowest in structure of recent investment among other districts. This firmly indicates the more vulnerable situation in Kapilbastu households than in Chitwan and Makawanpur if the invested households fail to gain the profit from the business. It might be because of the unstable political structure and economic sustainability that solely affect to the rural livelihood system.

### **Status of refund**

The loan taken by each household for the sake of starting the business has to be repaid after certain period. From the study, it was learnt that some of the households didn't repaid the loan yet. It is either because of the lack of awareness of some of the loan takers as compulsion of repaying money or they don't have surplus money to repay back to the providers. Moreover, some of them have no money to return back since their business was on a total loss (FGD, 2015). In Kapilbastu district most of the people didn't returned back the loan yet while people of the other two districts have refunded their loan in time. However, nearly ninety percent of the households of Chitwan has repaid the amount of loan taken during the business start and so has done by the households of Makawanpur (72.22%). This indicates the fairness in dealing loan is also complex process in the rural households. It might be because of the poor resources of the rural households where they are unable to repay back the loan due to no alternative solutions. This may develop the vulnerable situation of the rural livelihoods if the situation continued.

### **Profit and loss**

Profit and loss gained from each business is a normal practice across the society. Some of the households in our study districts suffered from complete loss from the business whereas other households have gained huge profit from the same business. Some households did not continue business because of their several seen/unseen household problems whereas some people are supported by their family to continue the business as they think it is still profitable. It was learnt that more than 70 percent of the households of Chitwan and Makawanpur districts were benefited by their business followed by 65 percent of the households of Kapilbastu. Study findings also revealed that some of the households were suffered huge loss from their respective business. It has thus clearly seen differences in profit gained and loss scenario of two districts from the business. Accordingly, the households Chitwan district have received little profit from the business than household of Kapilbastu district. Moreover, one-third of the households of Kapilbastu district are in huge lose from their business. The loss from the business is higher in Kapilbastu and lower in Chitwan district. So from the figure we can conclude that most of the households suffered from loss in Kapilbastu district as compared to Chitwan and Makawanpur district.

### **Women empowerment and livelihood**

The overall expectations and achievements in relation to women empowerment and livelihood improvement across the study area are categorized into five dimensions such as social assets, economic assets, humanitarian assets, physical assets, and natural assets. Accordingly, there was an improvement in social assets such as increase in social respect of women, social participation and leadership development and moreover increased in women's position in decision-making at the household and community. In terms of economic assets rural women have started to develop saving behavior, investment in the share market and fulfill household expenses, loan management for daily expenses along with strong participation in social and cultural ceremonies are examples of change in social structure of the rural household. Increased confidence of rural women to speak and walk without any hesitation, increase in school enrollment, capacity enhanced through trainings, have started safe maternity service and utilize the available health facilities. Besides these achievements there was an improvement in physical and natural assets as well. Likewise, rural households across the study districts have started to live in quality life thus they have changed their housing to cemented house, use good bed sheet and mosquito nets, construct permanent toilets, managed electricity and drinking water supply (Table 4).

**Table 4. Status of women empowerment and livelihood across the study districts**

<b>Expected achievement</b>	<b>At present achievement</b>
<p><b>Social assets:</b> Social respect and identification of women; social participation, leadership and other opportunities; Reduction in social conflicts; united people of different profession, class and caste; reduction in violence and discrimination; supportive norms for poor people; participation for decision making process; women influence over decision-making process.</p>	<p>Successful conduction of marriage ceremony by women's leadership; involved in social group such as <i>Unnatti, Sahakari, Poverty Mahila sanjal, Aama samuha etc.</i>; self-dependence; financially trust worthy; got citizenship certificate; leadership development and concept of volunteerism established; family violence reduced; nominated in parents network.; self-respect and identification increased.</p>
<p><b>Economic assets:</b> Loan for daily expenses won't be expected from the donor, complete cultural and social ceremonies with happiness; develop saving behavior, assessment of yearly income and expenditure.</p>	<p>Got life insurance; loan placement; added staffs; fulfilled household expenses; savings in Bank; bought water pump for rent purpose, investment in share market; repayment of loan, share member of cooperative.</p>
<p><b>Humanitarian assets:</b> Healthy life and habit, increment in educational field, safe maternity service, utilization of available health facilities, sanitation, skill and confidence development through trainings, meetings, self-confidence and motivation.</p>	<p>Increased confidence to speak and walk, capacity increased, children are sent to school, increased support from family members and neighbors, attended in meetings and trainings, methods of farming and services are developed, reduction in violence.</p>
<p><b>Physical assets:</b> Construction of cemented house, vehicles, drinking water and irrigation, electric facilities, permanent and healthy toilets, good bed sheet and mosquito nets, quality life and house, increase number of cattle.</p>	<p>Added brick for construction of houses, bought mobile, fan, bike, cycle, utensils, high quality roof-tins, a water tank, bought a shop, bought a machine (<i>ukhupelne machine</i>), <i>Construction of toilet</i>, gas cylinder, got electric facilities. raise livestock</p>

Source: FGD, 2015

#### **Status of available asset**

In terms of status of physical and social assets Chitwan district is ahead than the other two districts. Makawanpur is leading to the availability of humanitarian and financial assets (Table 5). The comparative study of achievement of each study district presented in the following table (5).

**Table 5. Comparison of achievements across the study districts**

<b>Achievement</b>	<b>Kapilbastu</b>	<b>Chitwan</b>	<b>Makawanpur</b>
<b>Physical assets:</b>			
Electronic device	29.4	31.6	23.45
Cycle or rickshaw	23.5	15.8	5.37
Goods	15.9	42.1	39.52
Utensils	22.94	26.3	28.34
	Mean=23.43	Mean=28.95	Mean=24.17
<b>Social assets:</b>			
Family link	11.8	13.05	7.32
Support network	41	59.4	44.23
Influence on social organization	11.6	15.79	12.67
Conflict reduction	41.2	52.1	41.2
	Mean=28.4	Mean=35.08	Mean=26.35
<b>Humanitarian assets:</b>			
Improvement in nutrients	39.4	41	42.1
Skill	30	25	23.78
Education	58.8	47	57.3
Knowledge	29	25	34.21
Confidence	80	87	83
	Mean=47.44	Mean=45	Mean=48.07
<b>Financial assets:</b>			
Income source	47	51	43
Saving	14.7	12.2	32.34
Trade	11.8	9.1	44.67
Capability to spend	11.8	13.35	15.62
	Mean=21.3	Mean=21.41	Mean=33.9
<b>Natural assets:</b>			
Water	38.5	41.6	27.73
Land	7.23	5.33	8.2
Vegetative conservation	12.4	13.28	19.2
Environment	31.8	27.9	24.5
	Mean=22.5	Mean=22.02	Mean=20

Source: Field Survey, 2015

### **Effect of loan and livelihood change**

#### **Areas of changes**

It was learnt the effect of loan in some of the areas of livelihood change such as people have shifted their business to other alternatives, and there were increased in school enrolment of children. However, after taking loan from the reflect centers some important changes have been seen in life of people. Some of the changes are listed below:

- Nutrition levels of each household have been improved. In the past there wasn't sufficient food available for each household, but now about 65% of all households eat meat once a week and have varieties of foods distribute in the family at least once a day.
- Along with the increase in financial status quality and quantity of cloth of each household has improved.
- People are aware about to educate their families. Thus, almost all households have sent their children to school.
- Most of the households have increased income source and thus they have bought ornaments, utensils and electronics devices. Most of them have constructed houses and toilets and those devices have reduced women's drudgery.
- In the past those households were unable to receive government facilitates perhaps due to the lack of skill, knowledge and permission from their family head, but after the project impact rural people has increased

knowledge, skill, understanding level and income most of them have access to government and private sectors services.

- (f) In the past people used to commit suicide, but now a day there were at least eradication of household from suicide.
- (g) Increase in awareness concerning woman rights.
- (h) Women reported that gender based violence at the household and community level has reduced.
- (i) Women reported meaningful participation in decision-making at local and national level.
- (j) Women reported meaningful participation in decision-making at community levels.
- (k) Men reported change in attitude towards gender roles and norms.
- (l) Women reported increased in their income, access to, and control over assets and income at the household level.

### Causes of changes

There were positive changes have been developed at the households after getting revolving fund from the reflect centers. This change has been possible because of CARE NEPAL, who provided seed money to those centers. There was provision of providing written business plan, which was beneficial to each household to clearly understand their upcoming business plan that was supported to start their business efficiently with proper use of loan. Provision of returning money also encouraged people to continue their business since they had to repay after earning.

### Women empowerment

- (a) About one-third of the households have male migration to foreign employment.
- (b) Family coherence among husband-wife and in-laws has increased
- (c) All most all households have achieved appreciation from those who dominated them in past.
- (d) In the past they were not even a member of a single group. After launching the project women are involved in group. There is no restriction of getting membership in 3 or 4 groups.
- (e) Leadership development has increased.
- (f) More than one-third of the women are nominated in community level network and organization even in the prime post. Women and men have changed attitudes towards women in position of decision-making and leadership.
- (g) Opportunity to get formal education enhanced those children to join in children club and other extracurricular activities
- (h) Majorities of women assessed /reported improved socio- political behavioral skills such as greeting, questioning, interacting, dialoging, facilitating, negotiating, and knowing legal provisions and procedures.

### CONCLUSION

Comparative analysis of data obtained from three districts was done and further results and suggestions were highlighted. Thus, it helps to know the use of the revolving fund provided by CARE NEPAL. There is greater achievement towards humanitarian assets in the study area and comparatively lower in natural and financial assets. The natural asset such as land is least in all districts as compared to the other natural assets. Chitwan has greater income source whereas people of Makawanpur have greater saving, trade and they have greater capability to spend. Those revolving fund provided by the donor has positive impact in the rural livelihood of local people.

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