

CONTEMPORARY SOCIAL SCIENCES

PEER REVIEWED, INDEXED & REFEREED QUARTERLY INTERNATIONAL JOURNAL

ISSN 0302-9298

<https://www.jndmeerut.org>

[Vol. 34, No. 1 (January-March), 2025]

<https://doi.org/10.62047/CSS.2025.03.31.85>

Empowering Women through Community Mobilization in Saving & Credit Group

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Abstract

Women empowerment, in the programs of community mobilization through the saving & credit group of cooperatives, is the study of changes on living status of women after their involvement. Community mobilization is a set of programs and activities on community development. Among the programs women empowerment is selected as a tool of community mobilization on women involved in Saving & Credit group. The study reveals the changes in community and women living, women empowerment, in the service area of Janakalyan Saving and Credit cooperative Malekhu Dhading. It has 9,691 members and among them 5023 are males and 4643 are females. To analyze the sociological facts on living status through the involvement in Saving & Credit group, women empowerment, the study has approached the qualitative descriptive method. Among the 4643 women simple 1% that is 47 women were selected randomly, sufficient for the qualitative study. Participatory observation, Key Informants Interview, and focus group discussion were used as the data collection tools. From the sociological perspective social, political, economic, and gender mainstreaming status of the women in community mobilization involved in Saving & Credit group found positive. The study finds out that Saving & Credit group plays an important role in women's empowerment by enhancing financial literacy, decision-making, and community participation. It also has positive impacts on household income, mobility, and children's education while fostering self-reliance and social recognition. However, challenges such as high-interest rates, financial literacy gaps, and gender inequalities persist, requiring further attention for sustainable empowerment.

Keywords

Community mobilization, Saving & Credit group, Women empowerment, Gender equality, Nepal.

Research Foundation International, New Delhi
(Affiliated to UNO)

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1. Background

Women empowerment in community mobilization is one of the important elements of development in community. In the course of community mobilization, Saving & Credit group has played driving roles in women empowerment. Social, economic, political, and in gender mainstreaming Saving & Credit group in community mobilization has direct impact in women empowerment. As development is multidimensional the women empowerment is also multifaceted. Sociological empowerment means when a person is empowered with social, political, and economic aspects. Women are the victims of social, political, religious, and economic subordination and deprivation in Indian society (Mandal, 2013). The issue is not differed in Nepal. The situation of women empowerment in Nepal is further lower than India. Empowerment is giving power or authority to women in decision making. When women get opportunity on finance, they can make further decisions to make better life in community. The feminist scholar and activist Batliwala (1995) expresses her view of empowerment as *“the process of challenging existing power-relations in community, and of gaining greater control over the sources of power and strength, may be termed as empowerment by different scholars.”*

Kamala Bhasin (1998) also broadly defines the term women empowerment. She cites that, *“It means recognizing women’s contribution in the specified community, women’s knowledge on daily life; it means helping women fight against their own fears and feeling of inadequacy and inferiority. Further, it means women enhancing their self-respect and self-dignity in gender issues; it means women controlling their own bodies. She further means women becoming economically independent and self-reliant; it means women controlling resources like land and property; it means reducing women’s burden of work, especially within the home. It means creating and strengthening women’s groups and organizations; promoting qualities of nurturing, caring, gentleness not just in women but also in men.”* It means that economic empowerment

plays a vital role in overall empowerment. Saving & Credit group plays dynamic roles in community mobilization. Empowerment of women means equipping women to be economically independent, self-reliant, and having positive esteem which enable them to face any difficult situation and participate in development activities. The empowered women are able to participate in the process of decision making (Kapila *et al.*, 2016). From the Saving & Credit group women get financial empowerment. From financial empowerment they can increase their financial literacy, decision making, awareness, equality and equality. Selected all the 15 indicators are tested in the study qualitatively.

Indicators of Women Empowerment

Empowerment	Dimensions	Indicators
Women Empowerment	Social Empowerment	1. Mobility Decision 2. Decisions Regarding Children 3. Household Expenditure 4. Household Income
	Economic Empowerment	5. Access to Saving & Credit group 6. Saving Rates 7. Women led Enterprises 8. Employment Generation 9. Ownership of Assets
	Political Empowerment	10. Participation in Political 11. Parties 11. Participation in public protest 12. Participation in Development Projects
	Gender Mainstreaming	13. Freedom from domination in culture 14. Equality with Men/Husband 15. Awareness

Source: Al-shami *et al.*, 2021; Biswas & Kabir 2004.

According to the 15 indicators given by Al-shami *et al.*, (2021) and Biswas & Kabir (2004) the open-ended questionnaire was prepared and conducted the study.

2. Problem Statement

The effect of Saving & Credit group on women agency to make their decisions and control their resources (Al-Shami *et al.*, 2018). From the different entrepreneurial activities people can earn income. To earn something someone must invest either time or money. It is really a challenge to invest by the people poor community. It is

further other challenge to women in country like in Nepal. Saving & Credit group facilities provided by many Banks, microfinance companies, and cooperatives have given a significant platform for the women who want to enhance their living status in the specified community.

3. Objective

The main objective of this study is to evaluate the status of women empowerment in community mobilization within the involvement in Saving & Credit group.

4. Methods

It is a qualitative descriptive study of women empowerment in community mobilization through the involvement of Saving & Credit group.

Population and Sampling: The study is based on the service area of Janakalyan Saving and Credit Cooperative Malekhu Dhading. It has 9691 members and among them 5023 are males and 4643 are females. Among the 4643 women simple 1% that is 47 women were selected randomly, sufficient for the qualitative study.

Data collection: The data has been collected through observation, interview and focus group discussion. I visited the small business firms of the selected women, observed the production, staffs, and marketing scheme and their activities. I interviewed 47 selected women. I made focus group discussions (FGD) with same age groups (5 Groups) and education level groups (5 Groups). In total 10 FGD were conducted. In crux 47 observations, 47 interviews, and 10 FGD were conducted.

Data Analysis: It is a qualitative descriptive study. The results-based data collection has been analyzed through the given 15 indicators of women empowerment. 47 observations, 47 interviews, and 10 FGD were analyzed based on indicators.

5. Results and Discussion

Population Analysis

Among the 4643 women simple, 1% that is 47 women were selected randomly. Population Analysis is depicted in the table-1 on next page:

Table-1: Population Analysis

Age Group (5 FGD)	Numbers	Empowerment	Education Group (5 FGD)	Numbers	Empowerment
20-29	9	Normal	Literate	11	Normal
30-39	20	Increased	SEE/SLC	14	Increased
40-49	8	Increased	Ten Plus Two	15	Increased
50-59	7	Normal	Bachelors	5	Normal
60-69	3	Normal	Masters	2	Normal
Total	47	Increased	Total	47	Increased

Source: Field Work, November 2024.

On the basis of above population analysis table, observation, FGD, and Interview, the study has been conducted on 15 specified indicators of different dimensions of empowerment.

A. Social Empowerment

Who is how much empowered? It is almost impossible to measure. So, it is a qualitative study. From the observation of small business firm, their interview and from 5 age group discussions and 5 education level group discussion on the selected 4 indicators of social empowerment, the women are found that the level of social empowerment is increased and increasing gradually.

5-1 Mobility Decision

All the selected women were invited in the office of Janakalyan Saving and Credit cooperative Malekhu Dhading for focus group discussion. They were all present in the office. In the observation on marketing scheme they have many effective plans to visit market frequently. In an interview, Manamaya Shrestha (41) says, *"It is necessary to visit different places to know the market and its trends, without visiting how can we figure out the profitability?"* The concept of Saving & Credit group is directly related to the business. It has increased the entrepreneurial concepts of women as well. It indicates that their ability to make mobility decisions were increased and increasing gradually.

5-2 Decisions Regarding Children

From the observation, all the selected women have sent their children in private boarding schools. It is only possible with increased income. In the focused group discussion, they said it was almost difficult if the men do not assist them. It shows they have increased gender equality as well. They have leading roles in reproductive roles as well. In an interview, Rabina Kuinkel (34) said, *“Children are our future, if we make our present better our future will be best”*. The statement justifies hope and the sound empowerment on decision making. But most of them were worried and concerned about the trend of youth abroad migration.

5-3 Household Expenditure

From the observation clean school uniform, clean hygienic tiffin box and android mobile in their hand justify the increasing living household expenditures. From the focus group of discussion all of them are almost agreed on as the income comes expenditure is also increasing. Instead of sending public schools they are sending their children to expensive boarding schools. Kanchhi Ramtel (28) says, *“Yes expenditure is increasing but it is actually the investment for the future”*. From the conversation, household expenditure is increasing. People (women) are happy with these achievements, however they have many challenging issues.

5-4 Household Income

Household income is yearly gross income of a family from different types of sources like salary, wage, return in investment, farmhouse income and many more. It is determined as an economic indicator of poverty, production, and living status of a household. From the observation, cleanliness, decent cloths, good foods show that the household income of the Saving & Credit group group has been increasing. From the FGD, it was revealed, the women are perfectly motivated in their business and earning. They want to do more and invest more and seeking soft loans. Sunita Magratee (23), *“To earn some money for future security we are taking loan and doing this business, so as per the result level of our income is increasing little bit”*. Thus, it justifies the level of household income of the people are increasing substantially.

B. Economic Empowerment

Economic empowerment is enhancing access and opportunities to the financial resources of the deprived section of society in poverty

reduction, gender balance and equity. Economic empowerment reduces gender inequalities, enhances household well-being, and promotes economic growth. Policies supporting equal pay, financial inclusion, and women-led businesses are essential for sustainable development (Kabeer, 2019). From the observation, FGD and interviews almost all the indicators are showing positive reactions in the field.

5.5 Access to Saving & Credit Group

Saving & Credit group Scheme in community empowers women by providing financial resources to start or expand their businesses, to improve household income, and enhance social status. It is an important tool for poverty reduction, particularly in developing countries like Nepal, where women face barriers to traditional banking services. However, challenges such as high-interest rates and limited financial literacy can hinder its effectiveness (Yunus, 2017). But in Nepal cooperatives in such a crises period are doing proper well. From the observation and secondary information 4643 women have direct access to the Saving & Credit group . Among them selected 47 have taken credit loan and other assistance. From the FGD, women with lowest income group (literate) and second group SEE passed group are highly motivated. They visit cooperative's office regularly, Kanchhi Lama (53) says, *"service centers of cooperatives in village are providing services and we are easily approaching to them"*. Thus, services of Saving & Credit group is increasing and access to Saving & Credit group is increasing in remote villages as well.

5.6 Saving Rates

Different studies indicate that women tend to save more cautiously and prioritize household stability, education, and healthcare (Dupas & Robinson, 2013) from different jobs and business through Saving & Credit group. Generally excess over expenditure is a saving rate. From the observation they have some savings they have easy access to banks and Saving & Credit group . Some of them are regularly paying insurance premiums. From FGD, they accepted they have minimum amount in saving as well. However, some are just in the beginning stage. Ramila Lama (46) says, *"it took 4 years to pay the previous loans, I have just started some savings but expecting more loan to expand goat farm."* Thus, it seems the saving are increasing but in a way.

5-7 Women led Enterprises

Women led micro enterprises are operating in sectors such as agriculture, retail, handicrafts, and services. Women entrepreneurs face challenges such as limited access to credit, markets, and business training, yet they contribute significantly to local economies and poverty reduction (Brush *et al.*, 2019). But the case in Dhading, Nepal is different. Women are doing good business they have generated employment also, but the scale is very nominal. The micro business firms are not very professional. From the observation, I found 12 Cow farms, 10 Goat farms, 18 Chicken farms, 7 agricultural farms. From the FGD they are happy and pride to lead the enterprise. From an interview Gayatree Sapkota (63) says, *“It feels good to be an owner, but it is very challenging to like us not highly educated women”*. It means that they are leading the business but need more training and education.

5-8 Employment Generation

Similarly, from the observation most of them have appointed some regular staff. From FGD they are not happy from the performance, responsibility and accountability of the staffs. Shanti Karki (57) says, *“what to do, I am getting older, children are in abroad, I could not work as before, but staffs are not sincere”*. Anyway, the women and their small endeavor has substantially created employment in the community.

5-9 Ownership of Assets

Asset ownership enhances women’s financial security, bargaining power, and ability to invest in businesses and household well-being. However, gender disparities in property rights, cultural norms, and legal barriers often limit women’s access to assets, particularly in developing countries (Deere & Doss, 2006). From the observation women have owned assets. From the FDG, women are aware in the issue of fixed properties. Due to the government’s women friendly taxation policy on land purchases, most of the family have purchased the land in the name of women in Nepal. Rammaya BK (25) says, *“Yes we have a mother-in-law, so we bought a piece of land in her name and making a small house, it feels so good.”* From the census of 2021 only 23.8% of household is owned by female. But it is gradually increasing.

C. Political Empowerment

In 2023, Nepal continued its efforts toward political empowerment of women, maintaining a consistent representation of 33.1% in parliamentary seats—a figure that surpasses the South Asian

average of 18.2% and the lower-income countries' average of 21.8% (The Kathmandu Post, 2023). It seems the political women empowerment in Nepal is increasing.

5-10 Participation in Political Parties

Women's political participation in political parties is increasing. From the observation women have clear speech on the issues on their social and political issues. As they have fluency and clarity in their talks, they present their involvement in political leadership. From their FGD, almost all of them are members of different local political wings. Some of them are elected women member of ward development committee as well. From an interview, Manchala Kafle, (42) says, *"The leading policy among other policies is politics, but our leaders do not know or ignore the fact, so they are always in critical situation. Leaders must be able to lead all the policies"*. The statement is very powerful. It seems that Nepalese women can lead the future.

5-11 Participation in Public Protest

In developing countries, democratic polity is not completely stable. Due to the instability the governments have failed to provide justice and good governance. The failing state many times creates inequality, corruption, and many social disorders. So, time and again aware political people must take part in public protest. From observation they are, to some extent, related in political parties. So they have freedom to take participation. From FGD, they say, it is their (women's) time. Men did but failed. Muna Koirala (28) says, *"When I take part in like such political protests, I feel myself more confident and stronger, so I frequently visit"*. Thus, politically they are highly empowered.

5-12 Participation in Development Projects

As Nepal is a least developed country, Nepal needs to work and invest a huge amount in infrastructure development. Without women's participation development is not possible. However, the constitution has declared the 33 % of women's participation in every section of society is a must. From the observation most of them are related to development consumption groups. From FGD, women say, women in development and women and development is different. They prefer the women in development. Karishma Thapa (45) says, *"Men are physically strong, but women, children, and elderly are weak. So development is necessary to weaker people rather than strong"*

people". It means development will be more productive in the hands of women. It is a good notion of women empowerment.

D. Gender Mainstreaming

Gender mainstreaming, equality in male and female, in Nepal involves integrating gender perspectives into all levels of policymaking, planning, and implementation to achieve gender equality and women empowerment. There was certain misconception regarding the culture of Nepal and western philosophy about the roles of women. But it is clear now. Mensuration issues, participation in Puja and functions are mainstreamed now. It is not an issue of religion but inner Dharma is first. If a women want to do she can do - but acceptance of society depends on how she performs. There is no discrimination at all except some cultural differences.

5-13 Freedom from Domination in Culture

No puja, no function, and no pilgrimage will be fulfilled if one does or go single if he or she is formally married. Widowed and unmarried have different systems that the west was not able to understand. Unmarried worship for good future good partner and good wishes but widowed worship for enlightenment. From the observation they have taken decent modern uniform (Pants Shirts and Kurtasuruwal) and Hindu cultural make ups like Bangles, Tika, Sindoor, and Pote. From the FGD, they are understanding old cultural values and recent scientific development. They love their culture and respect new development paradigms. In an interview Babita Thapa (25), says, *"Before leaders or people used to say religion is bad for society but we knew Dharma is not bad, but the people and their attitude are. So, we respect Dharma, Culture, and Modern Development as well"* the society is turned in postmodern era. The women in Dhading Nepal teaches the postmodernism, however still the leaders in Nepal are in modernity of 1950s.

5-14 Equality with Men/Husband

Men and women are different. Men have their own quality and women have their own. Modern west never understood it. The most important issue is not class conflict but love and respect, peace and harmony. The paradigm has been shifted from modernity to post modernism. From the observation, most of them have taken pants and Kurtasuruwal. Pant as well as Kurtasuruwal symbolically men's outfit. From the FGD, they claimed, it is the era of equality and

freedom based on socially accepted culture. Ramita Shrestah (29) said, *“Husband assists me on my business and outdoor activities, but he does not know household work. But I am happy with my husband”*. It seems that it is a good vive of equality or equity.

5.15 Awareness

85% of Nepalese people are Hindu. Hinduism is not only a religion but a civilization. It is based on empirical science since the time immemorial. It is the society of seekers not believers. People seek gods and goddess in everything. The Godly quality within anything is god and they do worship and puja. If the light is there is shadow as well. The dark side of light or god is demon. So, community seek light and darkness attentively in Nepal. Thus, it is the culture of seeking and getting God - godly qualities. The attentive seeking is awareness. Mother, father, teacher, tourist, tree, river, hill, cow, fish, pig, etc. everything is God and they respect. They also evaluate the negative consequences from demonic perspectives. So, they are highly aware. From the observation and FGD the women are clear in their responsibilities. They are highly conscious on people whom they talk and deal. Namrata Adhikari (51) says, *“I don't know, I am not so educated but try to see everything attentively”*. Thus, the level of awareness in women empowerment through Saving & Credit group is sufficiently satisfactory.

6. Conclusion

The study clearly shows that Saving & Credit group plays an important role in empowering women through community mobilization. It also shows that economic, social, and political empowerment is interconnected and financial access serving as a foundational element of it. Saving & Credit group enhances women's agency by fostering financial literacy, decision-making capabilities, and participation in household and community affairs. The Saving & Credit group positively influences women's mobility decisions, household income, expenditure patterns, and children's education. The findings further suggest that women involved in Saving & Credit group initiatives demonstrate increased self-reliance, confidence, and social recognition. Their active participation in business and financial management signifies a shift from traditional economic dependency to financial autonomy.

Similarly, Saving & Credit group facilitates gender mainstreaming by challenging cultural barriers and traditional power

dynamics in rural Nepal. Women's increased participation in political and developmental activities indicates that financial empowerment transcends economic benefits and extends to broader social transformations. However, challenges such as high-interest rates, financial literacy gaps, and persistent gender inequalities still need to be addressed for sustainable empowerment.

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