

GROUP APPROACH TO COMMUNITY DEVELOPMENT

Achieving Effective Group Mobilisation



Study by
Learning, Policy and Strategy (LPS) Team
with support of Education Team
2018



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Acronyms and abbreviations

ABCD	Asset Based Community Development
CBO	Community Based Organisations
CCCDP	Child Centred Community Development Programme
FEST	Facilitation for Empowerment and Social Transformation
FGD	Focus Group Discussion
NGO	Non-Government Organisation
PPLP	Poorest of the People Living in Poverty
SRG	Self-Reliance Groups
UMN	United Mission to Nepal
UNHCR	United Nations High Commissioner for Refugees
VBHCD	Values Based Holistic Community Development
VDC	Village Development Committee

EXECUTIVE SUMMARY

Background and research question

The goal of self-reliance has been a key agenda in development discourse. One of the prominent internationally accepted development strategies for achieving self-reliance of a community is through the formation of local groups and empowering/Mobilisation them as an actor of change. Despite being the principal development strategy, the effectiveness and gaps in these group Mobilisations is questioned time and again. Are they really making a difference? What are the challenges in group approach to development? Why some groups succeed, and others fail to function? Against this backdrop, this study has been carried out to answer some of these major questions. The study will be looking after the Self-Reliance Groups (SRG) of Child Centred Community Development Programme (CCCDP) of the education team at UMN. The study sets five broader research questions to answer these issues:

- i) What is the current status of SRG?
- ii) What factors and characteristics are associated with the 'more successful' and 'less successful' groups?
- iii) Do SRGs positively contribute to the wider CCCDP child welfare goal?
- iv) What modalities, aspects and components required for effective SRG strengthen and functioning?
- v) What is the most appropriate theoretical underpinning for the SRGs and why?

Methodology

The study was undertaken in the CCCDP project location i.e. Dhading, Sunsari and Morang districts. A mixed approach of both qualitative and quantitative method is employed for the study. Total population sampling is taken for quantitative information with entire 224 SRG (135 from Morang and Sunsari and 89 from Dhading) that are formed under CCCDP project were studied. For qualitative data, multistage purposive sampling was adopted. Firstly, the study categorised all 224 SRG into three broader categories based on the conceptual framework: A category being good, B categories being progressing, and C category being weak. Secondly, after categorising the groups based on these performances, a 15 percent sample was drawn from each category and study regions for qualitative inquiry. The quantitative questionnaire includes six major themes associated with group information: Capacity building aspect of SRG, Planning and coordination, Organisational development, Good governance, Resource Mobilisation, Child welfare contribution. Similarly, qualitative interview checklist included information like what changes they think they have brought in welfare of children? What community assets they have? What are their group's strength and weakness? Barriers for future development? And their vision? etc. Intensive desk study was conducted for exploring theoretical approaches.

Limitation

The analysis relied on information and opinion given by SRG. Despite information about other stakeholders like social mobilise, UMN partner staffs, local duty bearers and people outside the groups might add up valuable information, it is not captured in this study due to time and resource limitations. Similarly, the analysis and recommendation are in reference to self-reliance groups and might not be fully replicated to other types of groups in the community.

Findings

1. Current status

The radar chart summarised the overall status of SRG and table A summarises the issues seen in each component. This chapter also contents the detail quantitative breakdown of each five component SRG. i.e. Capacity building aspect of SRG, Planning and coordination, Organisational development, Good governance, Resource Mobilisation.

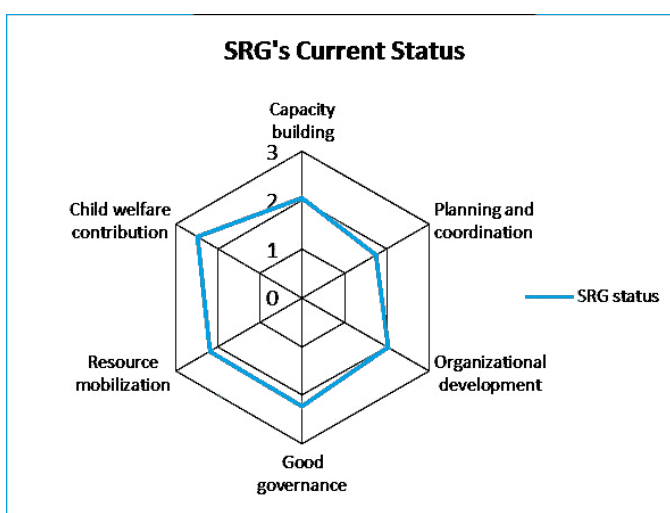


Table A: Summary of SRG's current status

	Progressive	Questionable
Capacity building	Received various trainings	Fully independent; Knowledge and skill still difficult to translate fully into practice
Planning, networking and coordination	Making an effort	Outreach in planning and resource seeking processes.
Organisational development	Meeting frequency and attendance	Satisfaction with leadership, sustainability, institutionalisation
Good governance	Participatory decision, internal information dissemination	External dissemination, feedback, gender and Rotational leadership
Resource Mobilisation	Impressive saving, fund Mobilisation, economic benefits trickle	Financial irregularities, inequitable beneficiaries and external dependency

2. Factors and characteristics are associated with 'more successful' and 'less successful' groups

There were 58 SRG out of 224 on Category A, 135 on category B, and 28 on category C and 3 SRG data missing. It shows SRG are concentrated on B category with progressing and evolving. Table B tries to further detail identifies the underlying characteristic of each SRG's category. This chapter also tried to answer Why groups tend to be passive? Commonality between categories and geographical distribution of the weak groups.

Table B: Characteristics of A, B and C category SRG

A category	B category	C category
Strong implementation	Uneducated members	High inner group conflict
Satisfied over leadership	Mechanistic practice	Lack of internal rules
Having visions and clear job roles	Partial household support	Weak trust among members
Educated/ proactive members	Less second line leadership	Low meeting and attendance
Support form household and high group ownership	Unclear responsibilities and implementation weak	Chaotic group structure, documentation/ management.
Strong networks	More focus on finance	No group ownership
Participatory and democratic decision	Lacks technical organising, managing skills and vision	Lacks technical organising, managing skills and vision

3. SRGs positively contributing to the CCCDP

Table C illustrates some of the qualitative information derived from interview and Focus Group Discussion (FGD) with SRG associated with contribution to child welfare. This chapter also contains the detail quantitative breakdown of child welfare contribution component of SRG.

Table C: Direct and indirect SRG's contributing to child wellbeing

Directly related to children welfare	Indirectly/less related to children welfare
<ul style="list-style-type: none"> Promote basic hygiene of children Increase knowledge of child sanitations and hygiene School cleanliness Improve habit of children in attending school Gender equality between boys and girls 	<ul style="list-style-type: none"> Increase household capital formation Community infrastructure development Increase gender equality PPLP (Chepang, Tamang and Dalit women and children) are leading SRGs SRG Members offered/won position in local election Minimised social ills Environment conservation Promote social cohesion

Acknowledging the share of SRG's contribution to child and equally community development, study also found that SRG are gradually shifting their interest or gradually making child issues a second priority, consciously or unconsciously. Reflecting, the SRGs are surely contributing positively towards child welfare in all four pillars. However, it is a wider platform and they have higher potentiality to make a contribute more than what they are contributing at present. Keeping child-centred development as their initial priority can make this happen.

4. Approaches to achieve self-reliance

In aligned with this framing, there are important approaches to group Mobilisation that are widely successful. Some of the influential approaches in the sector that is being reviewed in this study are (see table D):

- i) Process approach
- ii) Asset Based Community Development (ABCD)
- iii) Value-based approach
- iv) Provision approach.

Table D: Group approaches

	Process approach	Asset based approach	Value based approach	Provisional approach
Concept	Prioritise process, mechanism, institution	Mobilise development intervention from resources already present in the community	Attitude and behaviour changes of Individuals before embarking on broader social change.	Support and welfare nature
Proposed change process	Emerging groups and 6 steps of problem analysis	Identify community knowledge, assets, networks and hidden abilities	Constant intervention on societal values, principles and attitude transformation	Allocation and distribution of resources and supports.

The reviewed four models have their own beauty and a certain process and resources that are required for the desired outcome. Effectiveness of adopting a certain set of approaches also depends upon the nature of the development projects.

Conclusion and Recommendation

The SRG of CCCDP has widely transformed the member's awareness, confidence level and empowered drastically in a programme area. The community has also benefited from various socio-economic initiation of these SRG. However, under the same condition, the SRG has more potentiality for institutional development of group and contribution to child wellbeing. The growing savings and loan, income generation, agricultural and livestock activities are gradually side-lining or replacing the child wellbeing theme. Lack of good outreach of networking and coordination with like-minded stakeholder also places a suspicion about groups sustainability after project completion. The crucial component lacking for group development is that this research saw was on their vision.

While it comes to the current situation of the SRG in CCCDP (2011-2020), the adoption of value-based approaches could guide SRG's in strengthening their vision compared to other approach at this circumstance. Similarly, if targeted is on making them independent through better resource utilisation; the improvisation and incorporation of ABCD model might place rational. Likewise, for future CCCDP intervention, a combination of process and value-based approach will be more cogent. The study sees that the process approach is the right tool for the community penetration and value-based approach is seen as the right tool to achieve an end goal. For future CCCDP intervention, a combination of process and value-based approach will be more rational. The study sees that the process approach is the right tool for the community penetration and value-based approach is seen as the right tool to achieve an end goal. Some list wise brief recommendations are below on table E.

Table E: Recommendation for current and future CCCDP programme.

Current CCCDP till 2020	Future CCCDP 2019 – 2028 (also incorporate the initial recommendations)
Making child issues first priority	Plenty time and strategic group formation:
Restructuring of group	Dismantling dependency and mechanistic nature
Meeting place/room/hut is a must	Different assistance in different group development stages
Better management and diversifying of savings	Knowledge put into practice
Focus on weaker groups	Clarity on group's post maturity structure
Continue promoting current approach of saving and credit activities	Conscious on mobilising old group vs new group and sole group vs joint groups
Exposure visits for stimulating learning	Conscious on naming a group
Encourage them expand their outreach	Combination of process and value-based approach
Planting Group vision	Different staffing and steps in different approach need
Asset and Value based approach is desirable at this stage.	Increase relationship between SRG and child club

CHAPTER I: INTRODUCTION

The goal of self-reliance has been a key agenda in development discourse. Different state, development agencies and scholars define self-reliance differently and believe in a different path and methods to achieve it. Even with this distinction among them, they are clear that self-reliance is a sustainable approach to community development. One of the prominent internationally accepted development strategies for achieving self-reliance of a community is through the formation of local groups and empowering/Mobilisation them as an actor of change.

Over the last few decades, the community development strategy in Nepal is also principally guided under this formation and Mobilisation of community group. The group approach has been believed to be an important agent of change under various assumptions: Firstly, the development interventions through groups can reach out to wide sections of people, making it efficient. Secondly, local people have a better understanding of local context, their problems and rational solutions. Thirdly, community people can take greater risk as a group compared to as an individual. Fourthly, empowering and capacity building of the group member is just an effective path for sustainability. Fifth, the channelised resources towards communities are much more transparent under group's responsibility and it will also ensure check-and-balance. Sixth, groups are comparatively a formal entity that is easily recognised by external agencies. Seventh, the united local force places influential power and is heard by key stakeholders. It is hence, group strategies are gaining popularity as a best entry point of community development in Nepal.

United Mission to Nepal (UMN), one of the oldest development organisations in Nepal, is equally giving emphasis on group Mobilisation and empowering community groups to find a way to be more efficient, effective and sustainable intervention in this endeavour. Till 2016, UMN is working with 933 such community groups in all clusters combined. UMN's group Mobilisation process has two dimensions: i) organisational and ii) technical. The organisational dimension will build leadership capacity within the groups and help the groups to establish institutional systems for organisational growth. In technical dimension, it will help groups to improve the situation in livelihoods, education, health and peacebuilding aspects. It also includes advocacy/campaigning to address power relations and injustice. Both these dimensions working hand in hand aims to accomplish the organisational vision of 'fullness-of-life'¹ in the lives of poor, oppressed and marginalised people, generally termed as 'Poorest of the People Living in Poverty (PPLP)²' at UMN.

Despite being the principal development strategy, the effectiveness and gaps in these group Mobilisations is questioned time and again. Are they really making a difference? What are the challenges in group approach to development? Why some groups succeed, and others fail to function? Against this backdrop, this study has been carried to answer some of these major questions. The study will be looking after the Self-Reliance Groups (SRG) of Child Centred Community Development Programme (CCCDP) of education team at UMN. The core idea of CCCDP programme (2011-2020) is to enable communities and promoting child wellbeing. The CCCDP has a SRG component where group members are majorly the parents of targeted children. Through the medium of SRG, the CCCDP intend for equipping community and families with the necessary knowledge, skills, resources and attitude to promote four pillars³ of child wellbeing. It is hence, the study will analyse the functioning of these SRG in relation to child wellbeing and self-reliance of groups. The study sets five broader research questions to answer these issues:

- i) What is the current status of SRG?
- ii) What factors and characteristics are associated with the 'more successful' and 'less successful' groups?
- iii) Do SRGs positively contribute to the wider CCCDP child welfare goal?
- iv) What modalities, aspects and components required for effective SRG strengthen and functioning?
- v) What is the most appropriate theoretical underpinning for the SRGs and why?

1 Fullness of life model is UMN's vision and working modality of envisioning what is full or abundant life would be like, and how we can contribute towards such a life for the people in Nepal. The model also helps to see how the impacts of actions taken in one area of a person or community's life flow through into other areas, making UMN's work truly holistic.

2 Poorest People Living in Poverty (PPLP) are prioritised group identified by UMN for intervention. They mainly include people with disabilities, single women (particularly widows), children and adolescents (particularly girls), and Dalits (members of the low caste community).

3 Four pillars of child wellbeing: i) Survival, ii) Development, iii) Protection, iv) Participation.

CHAPTER II: LITERATURE REVIEW

This section briefly reviews existing knowledge on self-reliance and group-based community development. It provides an overview of what is self-reliance, how it came into existence and under what condition/context. It then discusses various typologies of groups currently exist in Nepal. It is followed by the issues of how the groups are formed and its development stages. These literature help to gain a better understanding of SRG's group dynamics, development and goal of child wellbeing associated with it.

2.1. Self-reliance and community development

Traditionally, humanitarian assistance and development interventions largely undermine the community people's ability to cope with existing crisis and socio-economic problems. It conceives them as a powerless and passive recipient of support and services from external sources to overcome the problem. The concept of 'self-reliance' - that gradually developed from the scholar Ralph Waldo Emerson in 1841 - challenges this discourse. It directs for believing in the power of independence, creativity and resilience and stands on the trust that community people can themselves attend this on their own effort. Thus, self-reliance is marked by the status of independence and the abilities of thinking, defining and deciding the course of local development by the local community themselves, avoiding dependency to external agencies (Preiswerk, 1980 Fonchingong and Fonjong, 2003; UNHCR, 2005; Kim and Isma'il, 2013).

Critics support this view; however, argue that in practicality, community need some assistance to propel the initiation and support to improve the due process. Some label it as "assisted self-help" (Eade, 1997) or 'Allow for "external" support, however, it is propelled and sustained by "internal" resources.' (Ojameruaye as cited in Kim and Isma'il, 2013) or commonly used phrased in development sector 'helping poor and disadvantaged people to help themselves'. In such circumstance, external support acts as catalysts for creating a favourable ground to improve and sustain the development. Self-reliance term has been synonymously used with the terms like: self-help, mutual-help, independent group, collective action etc. Marinova and Hossain (2006) identify five key characteristics of self-reliance.

- i) Simplicity: local context and value based
- ii) Responsibility: obligation of the community in the direction of self-sufficient.
- iii) Respect: respect for fellow humans and environment.
- iv) Commitment: committed on working towards self-reliant rather than relying on outside help
- v) Creativity: seeking innovative and sustainable solutions for solving existing problems

The present context of social Mobilisation has been transforming with this worldview where local people are no longer labelled as 'passive or reluctant recipients of outside aid, but as competent actor possessing vital knowledge about their situation' (Human Development Report, Nepal, 2001). Communities and individuals hold the ability to identify their own need and define their own model of development based on local values, aspirations and resources (Preiswerk, 1980). This concept of 'Self-reliance' is gaining greater attention and has been a new cornerstone for contemporary community development approach. This conceptualisation of self-reliance will be the basis for analysing the status of SRG of CCCDP project at UMN.

2.2. Typology of groups in Nepal

The history of groups is not new to Nepal. Various indigenous, religious and community groups pre-exists (e.g. guthi – Newar, rodi – Gurung, choho – Tamang, tumyanghang – Limbu, bheja – Magar, mirchang Marphali). It was after democracy in 1990, the government and various development organisations adopted these group-based approach in a systematic manner as an entry point in community for a planned development intervention. The study of development groups and group-based organisations in Nepal by Biggs, Gurung, Messerschmidt. (2004) has categorised the groups in Nepal into two basic categories:

- i) Customary Groups and
- ii) Sponsored Groups.

The 'customary' 'Indigenous' and 'traditional' groups are local organisations based on socio-cultural system that is initiated within a local community by the local people. Simply, they are self-initiated traditional groups. On the other hand, sponsored groups are the one mobilised or organised and supported by the external agencies (government and development organisations) under a development project. The rough estimation by 2004⁴, nearly 400,000 micro-level sponsored groups are being mobilised in various parts of Nepal (ibid). The groups which

⁴ The latest data on number of groups in Nepal is not available.

Group Approach to Community Development

are mature and able to evolve and develop may transform into more advance structure of trusts, associations/ networks, Community Based Organisations (CBO)s, co-committees, cooperatives, federations, Non-Government Organisation (NGO)s (ibid). The detail breakdown of the typology of the group is presented in the figure 1. These typologies help to uncover the nature of SRG in CCCDP.

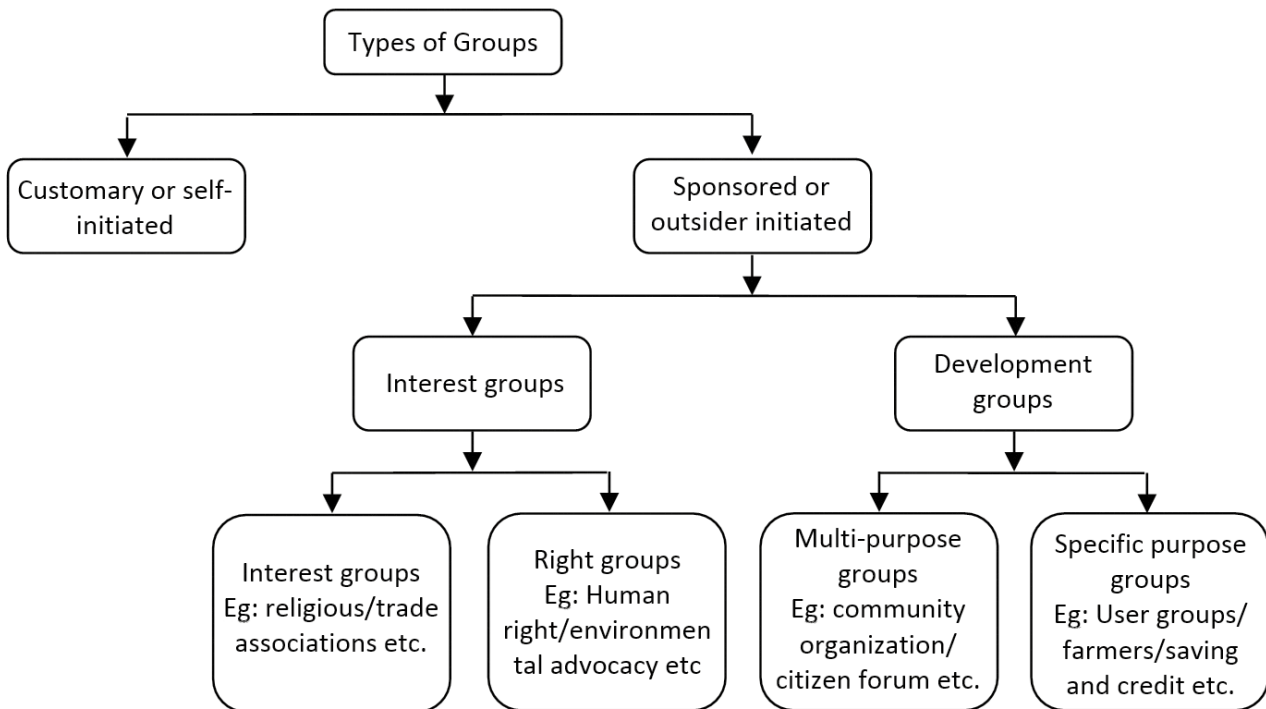


Figure 1: Typology of groups in Nepal

Source: Biggs, Gurung, Messerschmidt. (2004), Maskey (2012)

2.3. Group formation and development

With increasing attention to 'self-reliance' as a best option and 'groups' seen as the vehicle to achieve it, the approach has parallel brought key development questions with it. Issues like - then what is the best approach to engage, empower and built the capacity of groups? What kind of challenges and opportunities exist in group development and functioning? to what extent an external agency should engage themselves with the groups? is group intervention leading to more dependency or sustainability? - have emerged at the second level, towards questioning groups.

Despite groups seen as agent of change, development projects and programmes appear to undermine the group formations, development and functioning stages. In the name of assistance and support, sponsored development groups are formed hastily and channelise the resources which external agencies perceive that groups will automatically transform towards self-reliance. This viewpoint resembles holding a naive judgement and analysis. As a result, many groups dissolve, collapse or stay inactive in just few months/years of its formation. Both initial circumstances and emergent events and conditions affect the group's developmental path (Arrow, McGrath, and Berdahl, 2000). At this point, it is critical to look at what motivates members to continue/discontinue in a group and what makes strong community groups? These questions are key for sustainability of the groups. Aung (2009) in the case study of SRG tried to unearth both sides of the common reasons why members stop their participation in SRG and why members do continue with it. The study identified: irregular attendance, inability to repay the loan and interest, inability to save regularly, unable to give time due to other works, meetings and involvement need high demanding commitments, low household support to attend the meeting, illiteracy leading to low capacity members, lack of transparency and trust among SRG members are reasons for discontinuing the group. The 'group fatigue'⁵ phenomenon equally limits the groups to function to its fullest. On the other hand, reasons like: access to cheap interest loans, self-confidence in mutual dealing, to overcome their local problems through collective actions, and to gain knowledge and have a wider view, motivates them to continue in a SRG (ibid). The Department of Internal Affairs New Zealand (2011) that closely working on local development initiatives identifies five factors that are associated with successful SRG:

⁵ It is the phenomenon where single group members are engaged/occupied/member of multiple groups. This multiple and overlapping

- i) Cultures that sustain robust relationships;
- ii) Cultures that employ innovative and strengths-based approaches;
- iii) Cultures that embrace and value diversity;
- iv) Cultures that nurture critical engagement; and
- v) Cultures that embrace self determination

The Tuckman's (1965) five stages framework is widely used to illustrate the group development. The five stages are:

- i) Forming
- ii) Storming
- iii) Norming
- iv) Performing and
- v) Adjourning⁶

These stages follow the subsequent order with each transforming to following stages with maturity. The group begins its existence with the formation. At this stage, the members will be dependent over technical issues, unclear objectives and responsibilities. Storming is the stage where members began to question about the roles, responsibilities, leadership and about group's structures. In Norming stage, members become open minded and they become critical. The creativity is high, and members also begin to experience a sense of group belonging. Performing stage, group/member can think and act independently. The productivity and performance are also high at this stage. It is hence only few group evolve to this level. Finally, Adjourning stage is marked by the termination of groups after it goal is achieved. However, in the case of development groups in Nepal where their goals are broader and long term, groups might not terminate but usually transform into more advance institutional setup like Non-Government Organisation (NGO), cooperative, federations etc. It is hence the UMN has final stage called 'transforming' rather than 'Adjourning' where groups transform to more self-reliance with advance functional structure (UMN, 2014). These various stages and factors of group development helps to theoretically understand how groups evolve and what are their underlining characteristics.

⁶ fifth stage, "adjourning," was added over the four-stage group development framework by Tuckman and Jensen in 1977 as a revised framework.

CHAPTER III: METHODOLOGY

This chapter presents the methods used for the study.

3.1. Study area

The study was conducted in the CCCDP project location i.e. Dhading, Sunsari and Morang districts. The SRG are formed in those locations under the proposed project.

3.2. Research Approach

A mixed approach of both qualitative and quantitative method is employed for the study. Quantitative information helped to categorise the SRG into various categories based on their performance. It then quantifies its functions. Qualitative information helped to critically look over the SRG's development.

3.3. Sample size and procedure

Table 1: Samples for qualitative data

Category	Morang and Sunsari	Dhading	Morang and Sunsari Sample 15%	Dhading Sample 15%	Total Sample
Quantitative sample					
	135	89	All	All	224
Qualitative sample					
A	25	33	4	5	9
B	85	50	12	7	19
C	24	4	4	1	5
Total					33

Total population sampling is taken for quantitative information. Hence, entire 224 SRG (135 from Morang and Sunsari and 89 from Dhading) that are formed under CCCDP project were studied (see table 1). On the other hand, multistage purposive sampling was adopted for qualitative data. Firstly, the study categorised all 224 SRG into three broader categories based on the conceptual framework: A category being good, B categories being progressing, and C category being weak. Secondly, after categorising the groups based on these performances, a 15 percent sample was drawn from each category and study regions for qualitative inquiry. A selection basis was related to sampling criteria: 1) geography (for easier transport and maintain coverage) 2) religious and social background, 3) formation date of the SRG (for eg. SRG formed on 2000 and SRG formed on 2016 cannot be compared) and 4) SRGs that were formed by our project (at least not formed by other organisations). Hence, 9 SRG samples from A category, 19 from B and 5 from C category were selected as a qualitative study sample, making all together 33 samples that form the basis for a qualitative study.

3.4. Data collection

A questionnaire is designed for quantitative data collection. It includes six major themes related to group information:

- i) Capacity building aspect of SRG
- ii) Planning and coordination
- iii) Organisational development
- iv) Good governance
- v) Resource Mobilisation
- vi) Child welfare contribution.

Enumerators were oriented before collecting these data. In addition, an interview guideline was prepared for qualitative inquiry on selected sample groups. Information like what changes they think they have brought in welfare of children? What community assets they have? What are their groups strength and weakness? Barriers for future development? and their visions? etc. forms the basis of the guideline. This qualitative information was gathered by researchers. For exploring theoretical approaches, an intensive desk study was conducted to relate to various group formation and Mobilisation approaches.

3.5. Data analysis

All together 48 quantitative questions were developed in the questionnaire. Each question was scored 1 if the SRG were performing weak, score 2 if they were progressing and score 3 if they were performing good. The highest score the SRG can get was 144 and 48 as the lowest score. The data set between the highest and lowest score were equally divided into three parts to categorise good, progressing and weak SRG. The SRG that scores 64 or below is set as C category SRG, score above 64 till 128 as B category and score above 128 as C category SRG.

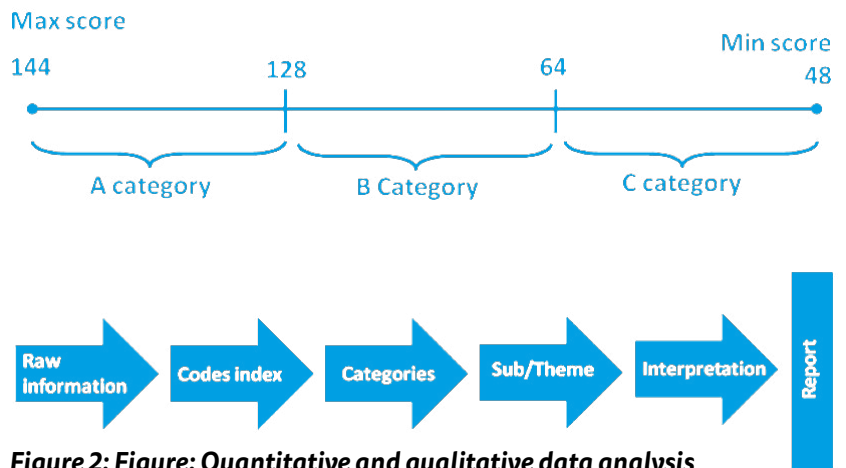


Figure 2: Figure: Quantitative and qualitative data analysis

The quantitative data were tabulated in excel and expressed in percentage form. For qualitative data, a sample from each category was drawn and gathered information through FGD with the group members. The data were then translated and coded. An index of these coded data was developed to segregate the main themes and sub-themes. These themes that have resulted from the analysis process are summarised, and their meaning and implications were further analysed and linked to research questions. This process is the basis for conclusions of the study.

3.6. De/limitation's:

- i) Out of many projects and thematic teams in UMN, this study has only concentrated on looking at the SRG of CCCDP in education team under project framework.
- ii) The analysis relied on information and opinion given by SRG. Despite information about other stakeholders like social mobilise, UMN partner staffs, local duty bearers and people outside the groups might add up valuable information, it is not captured in this study due to time and resource limitations.
- iii) The analysis and recommendation are in reference to self-reliance groups and might not be fully replicated to other types of groups in the community like, child clubs, user groups, committees etc.

CHAPTER IV: CURRENT STATUS OF SRG

This chapter presents the findings on the current status of SRG in relation to group's i) capacity building, ii) planning and coordination, iii) organisational development, iv) good governance, and v) resource Mobilisation.

4.1. Capacity building

This section covers the capacity building aspects of SRG. The table 2 shows that 21 percent of SRG did not receive any group Mobilisation and facilitator development training. Only 45 percent received the training for once and 32 percent have received the refreshed training as well that might help them to update their skills.

Table 2: Group's executive committee members trained on group Mobilisation and facilitator development training

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Received all trainings including refreshed training	14	38	4	6	8	1	71	32
Received only one training	9	38	13	19	21	1	101	45
No any training received	2	8	7	8	21	2	48	21
Missing		1	1			2	4	2
Total							224	100

The table 3 shows 21 percent of SRG did not received any training on leadership. Some 42 percent of SRG still do not have second-line leadership who can lead the group in absent of current leadership or for the next leadership tenure. Only 34 percent have the second line leadership.

Table 3: Group's executive committee members trained on leadership development

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Received training and have second-line leadership	16	38	2	13	7	0	76	34
Received leadership development training but no second-line leadership	7	38	17	12	20	1	95	42
No training received	2	7	5	8	22	2	46	21
Missing		2	1		1	3	7	3
Total							224	100

One of the important functions of SRG is also saving and cooperative engagement. The table 4 reflects 30 percent did not receive any training on account management which might lead to difficulty in managing their financial systems. Only 48 percent informed that they have received training and very few 18 percent informed that they have received the refreshed training as well.

Table 4: Group's executive committee members trained on account management

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Received training including refreshed training	9	21	1	7	3	0	41	18
Received account management training	10	46	13	17	22	0	108	48
No training received	6	15	10	8	25	3	67	30
Missing		3	1	1		3	8	4
Total							224	100

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More than half of SRG (58 percent) have not received any skill development training in table 5. Some 29 percent have received training and only 9 percent are using or implementing the knowledge and skills received from training. This raises the critical question of the relevancy of training and why they are not using what they have learnt.

Table 5: Group members trained in skill development

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Received trained and all are using their skills	8	9	0	2	1	0	20	9
Received training but only few are using their skills	4	22	6	17	15	0	64	29
No training received	12	52	16	14	34	3	131	58
Missing	1	2	3			3	9	4
Total							224	100

The table 6 shows that 22 percent of the SRG claimed that less than 50 percent of their members are illiterate. 37 percent claimed that more than 50 percent but not all members are literate. Only 39 percent claimed that all their members can at-least both read and write. Having more illiterate member can be led to difficult in documentation, transactions and paperwork of the groups.

Table 6: Literacy level (basic read and write) of group members

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
All members can read and write	14	40	5	13	15	0	87	39
50% or more but less than all	9	30	7	14	21	1	82	37
Less than 50%	2	13	12	6	14	3	50	22
Missing		2	1			2	5	2
Total							224	100

The table 7 shows that 21 percent of SRG needs external assistance still to conduct their meeting. 30 percent of SRG informed that they can conduct the meeting independently, however have only single person who can facilitate meeting. In absence of that particularly, human resource, they cannot conduct the meeting independently. Some half SRG (46 percent) claim that they can independently conduct regular meetings on their own and they have more than one human resource who has the capacity and skills.

Table 7: Group members independently conducting group's meetings

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Two or more members can facilitate meeting	18	43	3	20	18	1	103	46
Only one can facilitate meeting	7	23	4	9	24	1	68	30
Need external support to conduct meeting	0	18	17	4	8	1	48	21
Missing		1	1			3	5	2
Total							224	100

Self-assessment by the SRG is an important method and tool to assess their self-progress of the groups. The table 8 shows that 41 percent of SRG did not conduct the self-assessment of group last year. Some one-third (34 percent) conduct the self-assessment but only by taking the help of a partner. This means they do not have skills and human resources to independently conduct the self-assessment. Only 24 percent of the SRG claimed that they have independently conducted the self-assessment of their group last year.

Table 8: Group able to conduct self-access and are doing it

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Conducting self-assessment independently by group	12	17	2	6	16	0	53	24
Conducting self-assessment by taking help of partner	9	26	1	23	15	2	76	34
No self-assessment undertaken past year	4	41	21	4	19	2	91	41
Missing		1	1			2	4	2
Total							224	100

The table 9 shows that 6 percent of SRG do not have the capacity to solve their internal conflicts. Some 36 percent claim that some 50 percent of the internal conflict only is solved within the group. This reflects that they need facilitation from outsiders to manage the conflict. This reflects that in the absence of external facilitation, the unmanaged conflict is likely to hamper the health of the group. Some more than half (55 percent) claimed that they can solve the internal conflict with discussion, facilitation and consensus by themselves.

Table 9: Group solving internal conflict and problems

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
All internal conflict are solved within by group	16	47	9	22	27	3	124	55
Group only able to solve some 50% of internal conflict	9	35	9	7	20	1	81	36
Group cannot solve any internal conflicts	0	2	6	3	3	0	14	6
Missing		1	1	1		2	5	2
Total							224	100

4.2. Planning and coordination

This table 10 shows that 38 percent of SRG have not participated on any external stakeholder's planning process focused in their communities. Some one-third (33 percent) claimed that they have to participate but only on limited programs. Only 27 percent told that they have participated in more than two planning processes. This shows that SRG have limited participation in the broader planning process towards their communities.

Table 10: Group participate in any organisation's (VDC, DDC, I/NGO) yearly planning programmes

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Participate in more than two programmes	12	25	0	17	7	0	61	27
Participate in two or less programmes	9	33	6	6	21	0	75	33
Participate in none	4	26	18	10	22	4	84	38
Missing		1	1			2	4	2
Total							224	100

The table 11 shows that more than two-third SRG (64 percent) did not inform or presented their planning toward

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local government. Only 22 percent claimed that they have presented only one plan till now and very few (12 percent) have presented and was also successful in receiving budgets for the activities. This reflects that there are very few groups who seek for resources outside their group.

Table 11: Group's yearly planning presented in any meeting/forum of VDC or ward

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Plan presented and received budget	6	3	1	12	4	0	26	12
Plan only presented	2	7	1	18	21	0	49	22
No any plan presented past	17	74	22	3	23	4	143	64
Missing		1	1		2	2	6	3
Total							224	100

The table 12 shows that majority of SRG (70 percent) have not developed any annual plans. Only 14 percent have developed however implementation is weak. Similarly, only 14 percent have developed an annual plan and have implemented fully. This lack of an annual plan and weak implementation negatively affects the child-centred community development agenda of the project.

Table 12: Group's annual plan prepared and implementation

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Plan developed and being implemented fully	8	3	1	13	6	0	31	14
Plan developed but not implemented properly	2	7	3	11	9	0	32	14
Not developed	14	74	20	9	35	4	156	70
Missing	1	1	1			2	5	2
Total							224	100

The table 13 shows that 45 percent of the SRG have not developed any poverty-ranking practices in their group. Some 15 percent have developed but the implementation and usefulness of the approach is weak. More than one-third (38 percent) have developed and is being used fully.

Table 13: Group involved in developing poverty-ranking and implementation

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Developed and being implemented fully	10	29	3	22	20	0	84	38
Developed but not implemented properly	3	15	5	3	8	0	34	15
Not developed	12	40	16	8	21	4	101	45
Missing		1	1		1	2	5	2
Total							224	100

The table 14 shows that 41 percent of the SRG have not conducted and self-monitoring and evaluations of their activities. Some 24 percent have conducted but for only limited undertaken activities. 33 percent have conducted self-monitoring and evaluation of their all undertaken activities. The high absence of self-monitoring and evaluation limits them to know about effectiveness, efficiency, and relevancy of their undertaken activities. It will also limit them to know the challenges and opportunities associated with it to for designing better targeted activities.

Table 14: Group conducting self-monitoring and evaluating its activities

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Self-monitoring and evaluating all its activities	16	22	1	20	14	0	73	33
Self-monitoring and evaluating only selected activities	7	27	6	6	7	0	53	24
Not conducted any self-monitoring and evaluations	2	35	17	7	27	4	92	41
Missing		1	1		2	2	6	3
Total							224	100

The table 15 shows that 38 percent of SRG have not engaged in community development activities from the past year. Some 30 percent have undertaken a couple of activities and another 30 percent have undertaken more than two community development activities. This indicates that less than one-third of SRG are only active in community development activities.

Table 15: Group engaged in community development activities

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Undertaken more than two community development activities	9	12	0	26	20	0	67	30
Undertaken two-or-less community development activities	12	27	3	7	17	2	68	30
No any community development activities undertaken	4	44	21	0	13	2	84	38
Missing		2	1			2	5	2
Total							224	100

This table 16 shows that 37 percent of the SRG have not engaged in environmental protection activities. Some 38 percent are only discussion and are not doing any activities and only 22 percent are undertaking environmental protection activities through their group. This indicates that only few SRG are active and sensitive in environmental issues.

Table 16: Group engage in environmental protection activities

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Undertaken activities on environmental protection	13	11	0	14	11	0	49	22
Activities only limited to discussion	11	33	2	18	21	0	85	38
Do not know/engaged	1	38	22	1	17	4	83	37
Missing		3	1		1	2	7	3
Total							224	100

This table 17 tries to link how the SRG initiates in the planning process in reference to resource availability. More than half SRG (54 percent) claimed that they do not plan any activities when there is no external resource support. Some 31 percent informed that they look for local resources and plan activities accordingly. Very few (10 percent) plan the activity and attempt to seek the local/external resources and findings to accomplish that planned activities of the group. It indicates that majority of the group are passive in seeking resources.

Table 17: Process of planning activities

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Planned activities undertaken by independently seeking necessary funds and resources outside group	7	3	0	11	2	0	23	10
Planned activities undertaken by independently seeking necessary funds and resources outside group	7	3	0	11	2	0	23	10
Planned activities not undertaken when resources are unavailable	11	62	22	0	21	4	120	54
Missing		4	1		4	2	11	5
Total							224	100

4.3. Organisational development

This table 18 shows that 13 percent of SRG have less group meetings, some 7 or less in a year. Some 10 percent said they organise 8-9 meeting a year. Interestingly, majority of SRG (75 percent) organises a regular with 10 or more meetings a year.

Table 18: Number of regular monthly meetings conducted

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
At least 10-or-more meetings were conducted	22	68	5	32	37	4	168	75
At least 8 to 9 meetings were conducted	3	6	3	1	9	0	22	10
6 to 7-or-less meetings were conducted	0	10	16	0	2	0	28	13
Missing		1	1		2	2	6	3
Total							224	100

This table 19 shows that apart from conducting meetings, how many members attend the meeting. 14 percent of SRG claimed that only 60 percent or fewer members attend the meeting. 24 percent claimed that at least 70 percent of the member and 59 percent claimed that at least 80 percent members are present on the regular meeting.

Table 19: Number of members present in monthly group meetings

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
At least 80% members are present	18	54	4	25	30	2	133	59
At least 70% members are present	6	21	4	8	14	1	54	24
At least 60%-or-less members are present	1	9	16	0	5	1	32	14
Missing		1	1		1	2	5	2
Total							224	100

This table 20 shows how much SRG members are satisfied with the leadership committee. 20 percent of SRG members agreed that they are not satisfied with their executive committee. 46 percent agreed that they are partially satisfied, and 33 percent are satisfied with the executive committee. It shows that two-third of members are not satisfied with their committee.

Table 20: Group member's satisfaction with executive committee members

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Very satisfied	7	33	2	14	16	1	73	33
Partially satisfied	14	35	7	16	28	3	103	46
not satisfied or needs improvement	4	16	15	3	6	0	44	20
Missing		1	1			2	4	2
Total							224	100

The table 21 shows that 30 percent of SRG have no official documents. 41 percent have documents, but they have not amended till now and 25 percent SRG have documents and have also amended to time and context specific. These kinds of official documents help the groups to be more formal and institutionalised the practice.

Table 21: Group's bylaws, policies and rules available and timely amended

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Documents available and amended as per context	17	18	1	12	9	0	57	25
Documents available but not amended	7	34	6	19	26	0	92	41
No any documents	1	32	15	2	15	3	68	30
Missing		1	3			3	7	3
Total							224	100

This table 22 shows the networking level of SRG with various like-minded stakeholders. 33 percent of SRG have not any communicated and coordinated with like-minded organisations. 42 percent occasionally make an attempt and only 23 percent make regular and frequent communication and coordination. It reflects that the SRG has weak networking with external like-minded stakeholder.

Table 22: Group's communication, coordination and affiliation with like-minded organisation (VDC, DDC, I/NGO, networks and others)

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Regular and frequent coordination, communication and affiliated with some organisations	8	17	0	18	8	0	51	23
Occasionally coordinate and communicate and not any affiliation	13	42	7	10	21	1	94	42
No communication and coordination	4	24	16	5	21	3	73	33
Missing		2	2			2	6	3
Total							224	100

This table 23 indicates 27 percent of SRG have less than 50 percent of its members affiliated to cooperatives. 21 percent SRG have more than 50 percent of its members affiliated and 37 percent of SRG's whole members are affiliated to the cooperatives. This increasing access to cooperative helps the members to minimise financial difficulties.

Table 23: Group member's affiliation in cooperative

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
All members affiliated to cooperative	12	34	5	18	13	1	83	37
More than 50% and less-than-total affiliated to cooperative	0	10	3	12	23	0	48	21
50% or less members affiliated to cooperative	9	29	7	1	12	2	60	27
Missing	4	12	10	2	2	3	33	15
Total							224	100

Table 24 presents 46 percent of SRG is not affiliated to any CBO. 24 percent are only affiliated to ward level networks of groups and only 17 percent are affiliated to Village Development Committee (VDC) level CBO network. The network to CBO can help in strengthening the group structure however the findings reflect there is less SRG affiliated to CBO.

Table 24: Group's affiliation in CBO

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Group affiliated to VDC level CBO network	5	14	0	13	6	0	38	17
Group affiliated to ward level network	4	18	4	8	19	1	54	24
No any affiliation	9	40	14	11	25	3	102	46
Missing	7	13	7	1		2	30	13
Total							224	100

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This table 25 shows if the groups are formally registered under any government institutions. Majority (74 percent) of SRG are not registered under any government institutions. Only 12 percent are registered however not being benefited from that registration and some 11 percent have been registered and being benefited from the registration.

Table 25: Group's formal registration

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Group registered and is getting benefits from respective registering organisation	7	2	1	11	4	0	25	11
Group resisted but have not got any benefits	1	3	0	10	12	0	26	12
Group not registered	16	79	20	12	34	4	165	74
Missing	1	1	4			2	8	4
Total							224	100

4.4. Good governance

The table 26 shows how much new information is being disseminated into the group. It shows in 14 percent of SRG, the information is only known to key executive committee and do not disseminate to other group members. 22 percent informed at occasionally only group members are shared or know about the new information being circulated in their group. Some 63 percent informed that all the new information is well communicated and disseminated within the group. The weak information dissemination of information reflects that not all members are or will be updated about the new information being circulated for the group.

Table 26: Dissemination of new information within group

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
All information are well communicated and disseminated within group and all members know all information	20	56	5	29	28	2	140	63
Information occasionally get shared and disseminated.	3	23	7	2	13	1	49	22
Information only limited to key executive committee personnel	2	5	12	2	9	1	31	14
Missing		1	1			2	4	2
Total							224	100

This table 27 tries to show the level of participatory decision making in the group. It shows in 5 percent of SRG, the decision making is dominated/influenced by the single personnel. 8 percent of SRG claim that the respective task committee takes the independent decision and majority of SRG (85 percent) claimed that their decision making is participatory. It is very positive to find that the studied SRG practices decision making where everyone participates.

Table 27: Group member's participation in decision making

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Decisions are mutually taken by all members	20	73	12	33	48	4	190	85
Respective committee engaged in decision making	4	8	3	0	2	0	17	8
Decision making dominated by single personnel	1	2	9	0	0	0	12	5
Missing		2	1			2	5	2
Total							224	100

This table 28 shows that 58 percent of SRG do not undertake any discussion and feedback programmes about their activities with external stakeholders. 28 percent claims that they do conduct the programme however only at the local level. Only 12 percent of SRG have conducted a VDC level feedback mechanism program. This indicates that the only few SRG disseminates their activities to the wider level stakeholder and gather feedback, comments and suggestions.

Table 28: Group conducting discussion and feedback sharing with stakeholders every year

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Discussion and feedback sharing with VDC level stakeholders	9	6	1	6	5	0	27	12
Discussion and feedback sharing with local level stakeholders	10	24	1	14	14	0	63	28
Not undertaken any discussion and feedback sharing activities	6	54	22	13	31	4	130	58
Missing		1	1			2	4	2
Total							224	100

This table 29 tries to look at the gender balance in the SRG activities where 39 percent of SRG claims that, only specific gender gets engaged in SRG activities. 27 percent claims that there is a participatory gender engagement however only limited to 33 percent. 28 percent claims that both genders equally participate in the activities of the group. The table indicates that there is still a gender gap where only specific gender has high engagement.

Table 29: Status of male and female engagement in activities of group

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Equal participation of both	6	9	1	19	26	2	63	28
Only 33% participation of either male or female	9	17	5	12	17	1	61	27
Either male only or female only are engaged	10	54	15	1	7	1	88	39
Missing		5	4	1		2	12	5
Total							224	100

This table 30 tries to track how much the decisions made in the regular meeting get implemented later. 17 percent of SRG informed that less than 50 percent of decisions get implemented. 32 percent inform that at least 50 percent and 49 percent inform that at least 80 percent of meeting decision gets implemented. It projects that SRG are weak in implementing the decisions made at the meeting.

Table 30: Implementation status of monthly meeting's decisions

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
At least 80% of decisions are implemented	21	37	3	28	20	1	110	49
At least 50% of decisions are implemented	3	29	9	4	25	1	71	32
Less than 50% or none of decision are implemented	1	18	12	0	4	2	37	17
Missing		1	1	1	1	2	6	3
Total							224	100

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The table 31 shows 42 percent of SRG did not have new executive tenure till now. 20 percent claimed they have occasionally tenure change and 36 percent claims that they have regular basis tenure change of executive committee in their group. This rare practice of tenure change might indicate that the groups have power dominance by the same leadership for a long period and the group is not being about to develop/cultivate second line leadership.

Table 31: Regular tenure change of executive members in group

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Regular tenure change exists	17	20	2	22	19	1	81	36
Occasional tenure change exists	4	18	5	6	12	0	45	20
No tenure change	4	45	17	5	19	3	93	42
Missing		2	1			2	5	2
Total							224	100

The table 32 shows the level of group's policies and bylaws being implemented. 23 percent of SRG informed that they do not have any group policies and bylaws. 39 percent informed that they have partially and they also occasionally follow those policies. 35 percent informed that they have a comprehensive policy and they also do regularly follow those bylaws and policies. The table indicated that there is lack of proper group policies and implementation is weak.

Table 32: Effective implementation of group's policies, bylaws and code-of-conduct

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Fully follow and regular implementation	17	30	0	17	14	0	78	35
Partially follow and occasional implementation	6	31	9	15	25	1	87	39
No any policies/code-of-conduct/values developed in group	2	20	15	1	10	3	51	23
Missing		4	1		1	2	8	4
Total							224	100

The table 33 shows how much the groups have kept their documents and paper safe. 5 percent of SRG do not have any organisational documents. 25 claims they have documents but have not been properly filed and stored safely. Similarly, two-third of SRG claims that they have all the records and documents safely managed and stored. It indicates, still one-third of SRG do not have proper filing and storage of group's documents.

Table 33: Proper management of group's key documents and are kept safely

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
All records and document are managed and kept safely	22	54	6	29	34	3	148	66
Have documents but not systematise and kept safely	3	20	13	4	15	1	56	25
Not availability of key documents	0	6	5	0	1	0	12	5
Missing		5	1			2	8	4
Total							224	100

4.5. Resource Mobilisation

The table 34 shows 10 percent of SRG's revolving fund and seen money is being misused. 7 percent claimed the resources has not been misused but have been using in different sector compared to assigned objective. 68 percent claimed that the resources have been using in the assigned objectives. It indicates that majority of groups has been using the revolving funds and seed money in assigned activities however there is still a group who has been misusing or using it in different sectors.

Table 34: Usefulness of revolving fund and seed capital/money

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Using according to the objectives	19	48	5	31	48	2	153	68
Using resources in different sector compared to objectives	1	8	2	2	2	0	15	7
Misuse of funds	1	14	6	0	0	1	22	10
Missing	4	15	12			3	34	15
Total							224	100

The table 35 shows the return of a loan by the group members in the group. 11 percent groups claim that none of the members who have taken the loan have returned the money in group. 19 percent claim that only few members have returned it on deadline and 47 percent SRG claimed that all the members have returned the loan money in a given deadline. The table projects that many people still do not return the money which they take as a loan. It has a serious effect on ethics, financial regulations and resource misuse.

Table 35: Revolving fund and seed money loan return

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
All return the loan money on timeline	15	25	1	31	30	3	105	47
Few follow timeline to return loan money	3	14	4	2	19	0	42	19
None of the member return loan money on time	2	17	5	0	0	1	25	11
Missing	5	29	15		1	2	52	23
Total							224	100

The table 36 shows how much group prioritised the marginal groups/members while initiating and conducting their group activities. 20 percent informed that they do not make any prioritisation, 30 percent informed they make partial prioritisation and only 36 percent highly prioritise the marginal group/member while conducting their activities and resources. It shows, groups are still far away from including or prioritising marginal group in their functioning.

Table 36: Prioritising marginalised groups while investing and mobilising revolving fund and seed money

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Prioritising marginalised groups through developing priority lists	13	23	3	24	17	1	81	36
Partially prioritising	3	24	5	8	25	2	67	30
No prioritisation given to this variable	6	21	8	1	7	1	44	20
Missing	3	17	9		1	2	32	14
Total							224	100

7 In one exposure visit of SRG to Bedetar, Dhankuta district, the group visited cow and goat sheds and saw how to rear them, learned how to protect them from the cold, how to hang the grass so the goats can eat, how to make shelters for them etc.

Group Approach to Community Development

The table 37 shows that in 21 percent of SRG groups, at least 40 percent of its members are being economically benefited. In 30 percent of SRG, at least 41-60 percent of its members are economically benefiting and in 45 percent of SRG, more than 60 percent of its members are being benefited through the engagement in the SRG group.

Table 37: Economic improvement of members by engaging in the group

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
At least more than 60% members are economically benefiting from group from past two year	21	35	3	26	15	0	100	45
At least 41 to 60% members are economically benefiting from group from past two years	3	24	9	6	21	4	67	30
40% or less member are only economically benefiting	0	23	10	1	13	0	47	21
Missing	1	3	3		1	2	10	4
Total							224	100

The table 38 show the high saving practices by the SRG where 73 percent of the SRG informed that all their members regularly make a saving in the group. Only 13 percent and 9 percent informed that they partially and rarely engaged in regular saving respectively.

Table 38: Regular saving status of groups

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
All member are involved in regular saving	24	59	5	32	41	2	163	73
Partial members are only involved in regular saving	0	15	6	1	7	1	30	13
None of the members are involved in regular saving	0	9	10	0	2	0	21	9
Missing	1	2	4			3	10	4
Total							224	100

The table 39 shows the use of the emergency fund of groups. 57 percent SRG informed that they do not have any emergency fund in their groups, 17 percent informed they have just started the fund and finally 21 percent inform that they have established fund and is being utilised accordingly. It gives the impression that most SRG have weak disaster preparedness/emergency funds.

Table 39: Emergency fund management and Mobilisation

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
Develop emergence fund and being implement using proper guidelines to mobilise	7	12	1	18	9	1	48	21
Planned to develop and have incorporated in yearly plan	10	7	1	6	15	0	39	17
No any emergency fund plan	8	63	21	9	24	3	128	57
Missing		3	2		2	2	9	4
Total							224	100

The table 40 shows the group's independent initiation to generate income and resources for the group. More than half (51 percent) informed that they have not undertaken or do not have any plans for seeking resources from external sources or have initiated any income generation activities. 29 percent claimed that they have tried and at least undertaken one income generating activities and only 17 percent have undertaken two or more income generating activities. This weak initiation of seeking resources might challenge them for sustainability of their groups.

Table 40: Group active involvement in various activities to generate internal income and resources

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
At least two income generating activities conducted within year	9	4	0	15	10	0	38	17
At least one income generating activities conducted within year	11	24	4	9	17	0	65	29
No planning and have not done any activities	5	56	19	8	23	3	114	51
Missing		1	2	1		3	7	3
Total							224	100

This table 41 tries to show how much engagement on groups have helped members to increase their access to cheap interest loans and have demotivated the high interest loan from outside sources. In 30 percent of SRG, more than two of its members have taken the high interest loan from outside rather than from the group. Similarly, in 33 percent of SRG, at least one member took the loan and in 33 percent of SRG, nor any member has taken the high interest loan from outside. The table indicates that still the group is not being able to increase the capital, satisfy the loan need and increase access to low-interest loans to the members so that they do not have to compel on seeking for high-interest loans from outside sources.

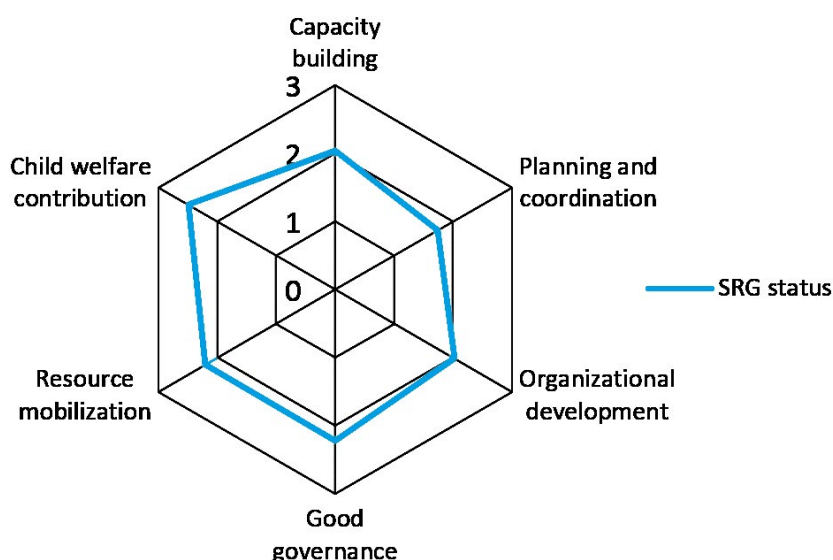
Table 41: decrease in member's accessing loan from outside in high interest rates

Particulars	Sunsari/Morang			Dhading			Total SRG	%
	A	B	C	A	B	C		
No one received loan from outside in high interest rate in current year	10	27	4	17	16	0	74	33
At least two members took loan on high interest rate from outsiders	13	24	6	10	21	1	75	33
More than two members took the loan on high interest rate from outsiders	2	32	13	6	12	3	68	30
Missing		2	2		1	2	7	3
Total							224	100

Figure 3: Current Status of SRG

Above findings presents a detail breakdown of each component of five SRG components (remaining six components i.e. Child welfare contribution component is discussed in following chapter). The figure 3 summarised the overall status of SRG. On capacity building, certainly it was found that they have received various training, initiate discussions and exposures⁷ to members. It has increased their awareness level and confidence. However, knowledge and skill still appears to be difficult to translate fully into practice when it comes to SRG. Provided capacity building approaches to groups, in some or the other way, are not being able to enhance their capacity fully in acting independently. Whether it be personal or structural factor, the learnt knowledge and skills are not

SRG's Current Status



implemented as expected. Some members who received tailoring training cannot continue as they cannot buy a sewing machine and other who took poultry training cannot continue due to regular power cut affecting imbalance in temperature control in a chicken farm. Similarly, despite groups who are partnering for more than five years and getting various trainings, they still need external facilitation to conduct their meeting, look after daily management and functioning. Numerous qualitative information gives the same impression of groups posing dependent nature. The quote from one SRG of Sunsari district that was passive clarifies that *“If NCDC (development partner of UMN) gives more resources, then we will restart the group.”* It reflects that groups are highly dependent on partners or donors support and even do not hesitate to claim it. It signify the groups still dependent on outside support. There is also uncertainty in most SRG about a capable successor in leading the group. Hence, the group might be still relatively away from achieving community-based self-reliance concept forwarded by Fonchingong and Fonjong (2003); Human Development Report, Nepal (2001); UNHCR (2005); Kim and Isma’il (2013).

On planning and coordination, the groups are making a concerted effort however seems to very reserved and confined to themselves. Majority of the groups lack the outreach of networking and coordination with likeminded stakeholders. It applies for both planning and resource seeking processes. Despite some good groups, others have weak planned activity intervention. Even if they have annual plans, the implementation, monitoring and evaluation are weak.

Table 42: Summary of SRG's current status

	Progressive	Questionable
Capacity building	Received various trainings	Fully independent; Knowledge and skill still difficult to translate fully into practice
Planning, networking and coordination	Making an effort	Outreach in planning and resource seeking processes.
Organisational development	Meeting frequency and attendance	Satisfaction with leadership, sustainability, institutionalisation
Good governance	Participatory decision, internal information dissemination	External dissemination, feedback, gender and Rotational leadership
Resource Mobilisation	Impressive savings, fund Mobilisation, economic benefits trickle	Financial irregularities, inequitable beneficiaries and external dependency

On organisational development, one of the positive aspects that this study saw was on the regular meeting organised by majority of SRG and their member’s attendance level. Despite the issues of absentees, a good portion of members do attend the regular meeting. Qualitative information however tries to find out their motives behind attending the meetings. Generalising information, it was seen that members attend meeting to submit their regular group savings. At times, they get busy in transitions that they hardly get time to discuss on social issues. Similarly, some group members are equally self-centred who claim, *“If I (one of the group member of SRG) do not get a loan (from the group), I will leave (the group)”*. Hence, qualitative information sheds more light on group’s structural development that seems to be hindered by many aspects (see chapter V and VI). First, the uneducated members. Second, the unsatisfactory nature of members over governing committee. Third, the weak formalisation and institutionalisation of group, its activities and its affiliations. Forth, unclear and uncertain member’s roles and responsibilities. Fifth, lack of proper internal rules and weak following practice. Sixth, having no proper and regular place for meeting. Seventh, the lack of trust between group members. Eighth, lack of support from the household. Ninth, the dependency nature and lack of outreach networking and resources seeking. Tenth, the inequitable benefits from the group leading to internal conflict. And finally, the eleventh, the lack of vision and mechanistic nature of functioning. These are the guiding factors seen in a study that is limiting the growth of the SRG (further discussion on chapter V). Hence, institutionalisation of practices and sustainability issues of groups are still questionable.

On good governance, the group’s participatory decision making and internal information dissemination are appreciable. However, the weak implementation of inter rules, external feedback receiving, rotational leadership, inequitable gender balance, low accountability to community, possess questions for good governance in a group. It still needs a broader intervention.

On resource Mobilisation, one of the important components of SRG is the regular savings and cooperative, fund Mobilisation and economic benefits trickle down. It has transformed into even stronger component to bind the group together and give them the meaning to be in a group. The significance, priority and networks of these financial practices and institutions are increasing their scope with time. There is a clear visibility that the group, its member and their family have certainly gained economic benefit being in a group. Whether the benefits are gained from the projects or from the opportunities, initiation, platforms and practices created by the group, there is increasing access to financial resources. Qualitative information also supports this (detail on chapter V and VI). Nevertheless, there are also issues of underutilisation of funds and low payoff on loan and financial irregularities creating internal group conflict. Still, who benefits majorly from these financial resources is also questionable as majority of the groups partially prioritise the marginal group while mobilising these funds within the group. The one-way inclination is also there where the groups only prioritise the loan and credit as income generation activities. There is passive or comparatively limited initiation by groups for other income generation activities besides those loan Mobilisations. In addition, external resource dependency is equally high when it comes to undertaking development related work, including child welfare. The component 'child welfare contribution' will be discussed in chapter VI.

Reflecting to these current positions of SRG with the Tuckman's (1965) and UMN (2014) five stages group development framework, it can be said that the SRG has satisfyingly achieved the 'forming', 'storming', 'norming', and 'performing' stages and yet to achieve 'transforming' stages.

CHAPTER V: CHARACTERISTICS OF SUCCESSFUL AND LESS SUCCESSFUL GROUPS

This chapter presents the finding on answering what factors and characteristics are associated with the 'more successful' groups and 'less successful' groups.

5.1. Characteristics of A, B and C category SRG

The study categorises all the SRG into three broader categories: A category being good, B categories being progressing and C category being weak. There were 58 SRG out of 224 on Category A, 135 on category B, and 28 on category C and 3 SRG data missing. It shows SRG are concentrated on B category with progressing and evolving. Table 43 tries to further detail identify the underlying characteristic of each SRG's category that helps to answer some fundamental questions: What are the features of good, progressing and weak SRG? What is the fundamental difference between each category? What are the commonalities between these categories? What factor hinders and supports SRG's growth? The table reflects some key features the A category poses: educated members, participatory and democratic decision making, clear job roles, strong implementation, good support form household, strong networks, having visions, proactive initiations, high group ownership, satisfied over leadership etc. Similarly, B category poses: uneducated members, partial household support, roles and responsibilities not clear, less second line leadership, weak trust among members, more focus on finance, implementation weak, mechanistic practice, lacks technical organising and managing skills, lacks vision etc. Finally, C category poses: inner group conflict, lack of internal rules, weak implementation, no group ownership, low meeting and attendance, chaotic group structure, documentation and management. However, all groups still lack the key characteristics associated with successful SRG: robust relationships, innovative and strengths-based approaches, innovative and strengths based approaches, critical engagement and critical engagement as identified by The Department of Internal Affairs New Zealand (2011) in literature section.

In addition, there are key similarities within these groups that is illustrated on table 44: high priority on finance, limited vision, mechanistic in nature, group benefiting members, high dependency, seeking benefits motive rather than a contribution to group etc.

Table 43: Commonality between categories

- Practice group identity like with common group dress (mostly A and B category)
- Have promoted local resource utilisation and collective actions
- Saving and income generation activities is economically helping members
- PPLP (Chepang, Tamang and Dalit women) are leading SRGs
- High priority on group financial issues compared to child thematic issues.
- Second line leadership is low
- Group finds difficulty on technical issues like self-assessment, poverty ranking, annual plan, monitoring etc.
- Sincere but mechanistic and group's vision is limited
- Filing and storage of group's documents are weak
- Uncertainty whether groups will still continue to perform well without partners and social mobilises (mostly A and B category)
- Seek permission from the partners for important decision of group which projects the ultimate ownership of group is within UMN or partner
- Planning in place but implementation weak (activities, rules, received trainings etc)
- Networking, exposure, coordination and follow-up with external stakeholder is weak
- Household workload is effecting members affecting to attend meeting.
- Group's members are fluctuating (increasing and decreasing order) over time.
- No proper annual planning.
- Passive in seeking external resources
- No proper engagement with child club
- Seeking benefits from group rather than contributing to group.
- Mostly couple of member face high work load in group and the same time they are only one getting empowered.
- Increase household capital formation by savings.

Table 44: Characteristics of SRG

A Category SRG	B Category SRG	C Category SRG
<ul style="list-style-type: none"> • Members are comparatively educated that is helping better management of group function, paperwork and transactions. • Regular and focused meeting with some groups having two meetings on a month (one for financial and other for the community development thematic issues) • Members are updated and concern about what is going on in their community. • Democratic decision making. • Less self-centred, generous, and thinking of others. • Internal documentation, rules and practices are good in institutionalising groups functions. • Comparatively balanced in both priorities of saving/ credit/fund management and child-centred development thematic issues. • Members have bold attitude and confident. When asked why your group did not receive certain training, they reply “we are capable group that is why they might not have given training to us” compared to what other category groups respond, “we do not know” • Engagement, coordination and networking with concern stakeholders like VDC level planning, generating resources from DDC, collaboration with other development organisation, key community leaders etc. • Regular and active participation in group meeting. • Satisfied over leadership and key personnel in the group. • Group members are comparatively clear in their job roles and responsibilities and follow/perform accordingly. • Risk taking ability and having backup plans. • High realisation, learning attitude, aware of local resource Mobilisation and governance. • Adopt and modify group function according to changing context. • Group members are proactively taking imitations rather than waiting for instructions from the key personnel in the group. • Some SRG on this category have good coordination with child club where they jointly organise activities, provide group meeting hall to the child club to conduct their meeting and income generating transaction between them. • Good saving and operational procedure to manage that financial resources. • There is good moral and technical support from male/household for female members to engage in the group. • Only few groups in this category exhibits the visionary groups and seriously/independently talking about their own sustainability and identify, why they are there in group, what they can add value to community development (including child wellbeing). • Practice group identity, like wearing common group's dress. 	<ul style="list-style-type: none"> • A dominated uneducated member limits the daily management and functioning of the group and its development. • Partial support to female members from their male/ husbands/households counterparts. • Member's roles and responsibilities are not clearly defined and uncertain. Even if they have a sense of it, they do not follow sincerely. • Few second line leadership who has the capability to lead the group. • Do not fully trust the group members on financial issues. • Limited critical/strategic thinking, lack of vision and low discussion on sustainability of the groups. • Perceives and have a notion that only infrastructure and physical development are a community development. • Internal Rules and regulation of group are informal. Even in formal rules, the implementation is weak. • The group is highly activity based. They are sincere but mechanistic. Only focusing on completing the activities (or assigned) but do not or ignorant about why that activity is being done, how to upscale and institutionalising the activities. Even when they have a question on supporting resources, they continue to follow what has been given and instructed. • Comparatively weak relation, coordination and networking with local figures/leaders, external development, state authorities. • Irregular meeting and absentees of members are high. • When asked to some groups who conduct regular meeting a year about why they come to the meeting and what they discuss, they respond they come to submit their monthly savings and majority of the time is spent around it. • Financial issues dominated the meeting and group functioning. majority of the meeting time is spending on saving, investing capital, interest calculations, clearing financial confusion etc. • Most of the internal rules and regulations are concentrated on managing the financial issues and loans. • Some SRG are very eager to formally register their group. However, when asked upon, they do not have any idea what it will add value to their group or what they will do with that registration. Seem they only followed by the whim and mechanistic nature. • The groups have an idea about what can be done to make the groups better (annual plan, monitoring, self-assessment etc) but do not take independent initiation. • No loan payment on time by the group members. • Group members are relatively not satisfied with its leadership and key personnel. • Having no proper and own meeting place is creating difficulty in conducting regular meeting, effective discussion and time saving. • High groups inner conflict related to finance, equity issues, skewed workload between members. • Limited child-centred activities conducted. • Not much prioritise of marginal groups while doing activities. 	<ul style="list-style-type: none"> • High groups inner conflict related to finance, equity issues, skewed workload between members. • Some groups had already dysfunctional and were only gathering for data collection of this study. • Very chaotic group structure, documentation, finance and management. • Member's roles and responsibilities are not clearly defined and uncertain. • Lack of internal rules and regulation. Everything is in verbal and informal. • No loan payment on time or not any return on loan by the group members. • Feel and perceive inferior and weak by themselves • Absence of leadership and key positions. Some members have already left. • Send children to school but do not follow-up. • Few second line leadership who has the capability to lead the group. • Weak relation, coordination and networking with local figures/ leaders, external development, state authorities. • Irregular meeting and extreme absentees of members are high. • They do not have a bigger picture of what and why is the group for. • No proper information dissemination channel.

5.2. Why groups tend to be passive?

The study tries to track some crux reasons for groups being passive. Table 45 presents some major explanations that this study found out on why groups do not improve or do not tend to improve. These reasons reflect the commonality identified by the Aung (2009) on reasons for discontinuing the group.

Table 45: Potential reasons for groups being passive

<ul style="list-style-type: none"> • Dependency nature as when the project is completed, the groups also become passive. • Member's migrating outside community. • Internal conflict on finance. • No educated human resource to document and undertake paperwork for the group. • Low social mobility and visits. • Passive support from male and household. • Generation gap between members. • Many organisation engagements make them confusing duties and responsibilities. • Inequitable workload, rules and activities between members. • Ignorant attitude. • High workload at home. • No meeting venue. • No trust between members. • Not satisfied with leadership. • Less ownership of the group and members behave that the secretary is responsible for everything and partner will look after the group. • Lack technical knowledge (self-assessment, monitoring etc.). • Child priority seems not their primary priority making passive in child activities. • Group structure and organisational management problem: don't know how to run and manage the group. • Weak organisational policy and implementing. • No annual planning. • Less exposure. • Seeking benefits from group rather than contributing to group. • Roles are being burdened to them.
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The table 46 and figure 4, 5 and 6 shows the geographical distribution of the weak group in an assumption that geography can also play an important factor in the health of the group. By looking at the SRG distribution in map, it was seen that the C category SRGs are generally located at the rural areas and far from highways and main roads. It can be inferred that easy access to roads is also one of the critical factors associated with the weaker group. However, the C category in Morang and Sunsari district is scattered and no proper pattern was observed.

Table 46: Tentative concentrated locations of weak SRG

Morang C category SRG			Sunsari C category SRG			Dhading C category SRG		
VDC	Ward	Tole	VDC	Ward	Tole	VDC	Ward	Tole
Tanki	7	Purba Tole	Amaduwa	1	Kalauni	Pida	8	Dhadkuna
Tanki	7	Sardar Tole	Amaduwa	6	Narhaa	Pida	8	Bhirkateri
Tanki	3	Karaiyaa'	Amaduwa	2	Amaatya Tole	Pida	4	Ghangare
Tanki	9	Tetari	Amaduwa	9	Rishidev Tole	Pida	6	Gadedandaa
Tanki	8	Baghban	Amaduwa	1	Farm	-	-	-
Tanki	5	Rishidev Tole	Amaduwa	5	-	-	-	-
Tanki	1	Gangaa Chowk	Amaduwa	5	Karki Tole	-	-	-
Tanki	3	Gokuwaa	Amaduwa	1	Rishidev Tole	-	-	-
Tanki	1	Gangaa Chowk	Amaduwa	8	Raj Nagar	-	-	-
Hattimoda	9	Dippu Tole	Kaptangjung	7	Sardar Tole	-	-	-
Hattimoda	8	Simriyaa	Kaptangjung	9	Ansaari Tole	-	-	-
-	-	-	Kaptangjung	7	Mohato Tole	-	-	-
-	-	-	Kaptangjung	2	Muslim	-	-	-

Figure 4: Distrib

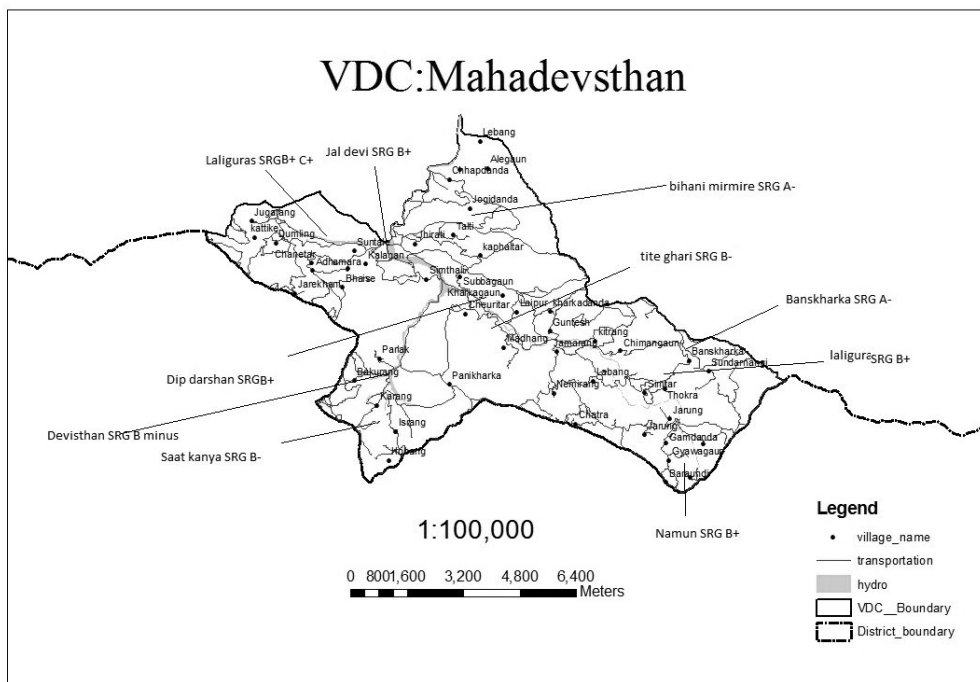
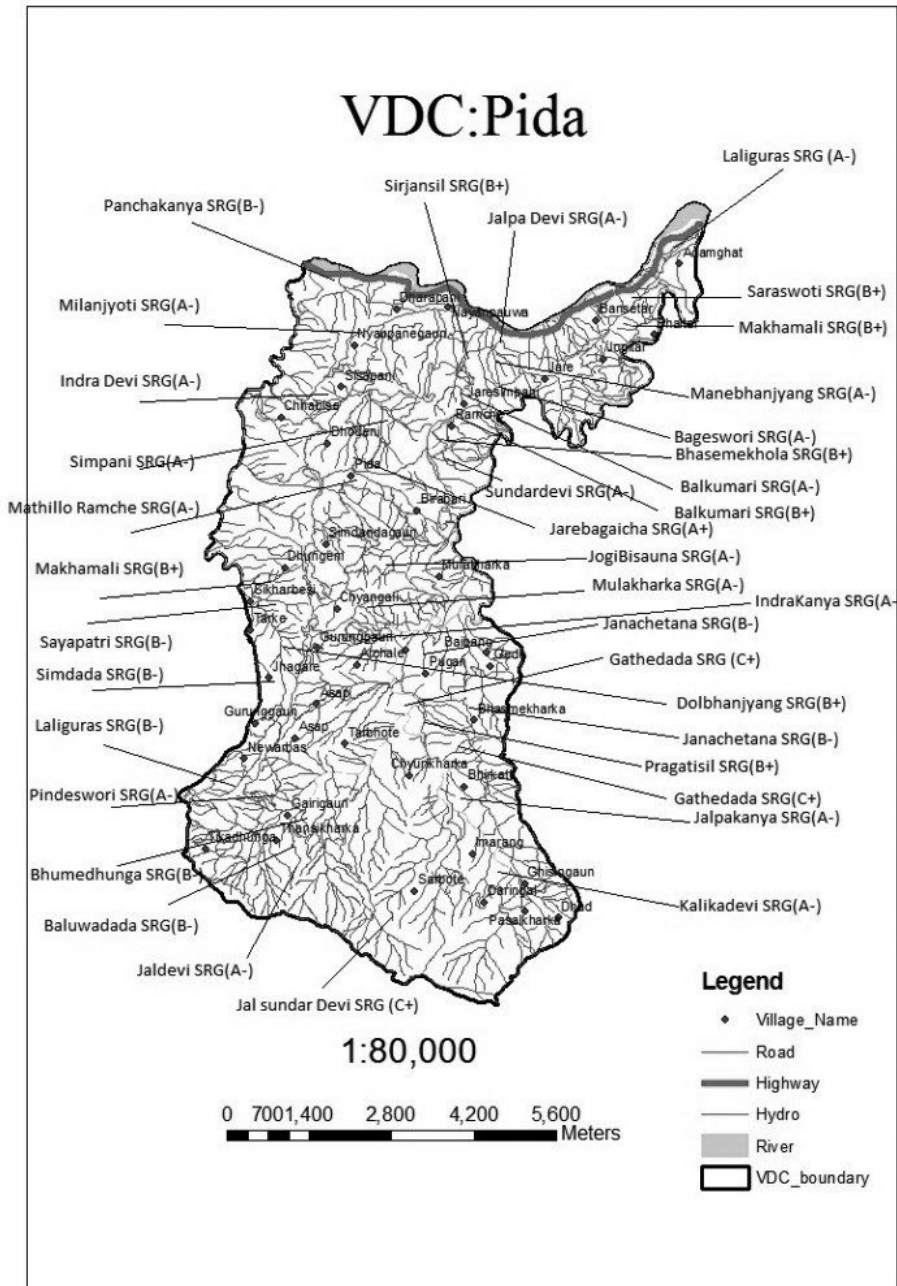


Figure 5: Distribution of SRG at VDC's of Morang district

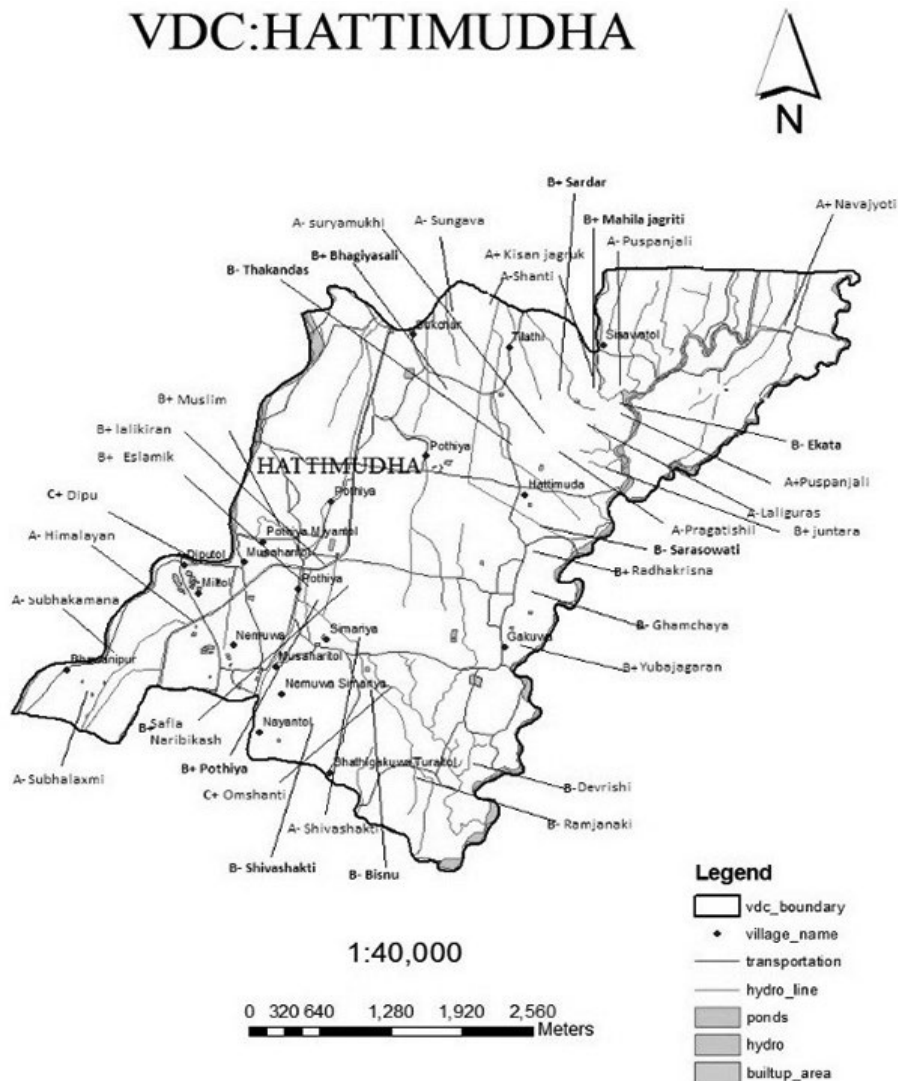
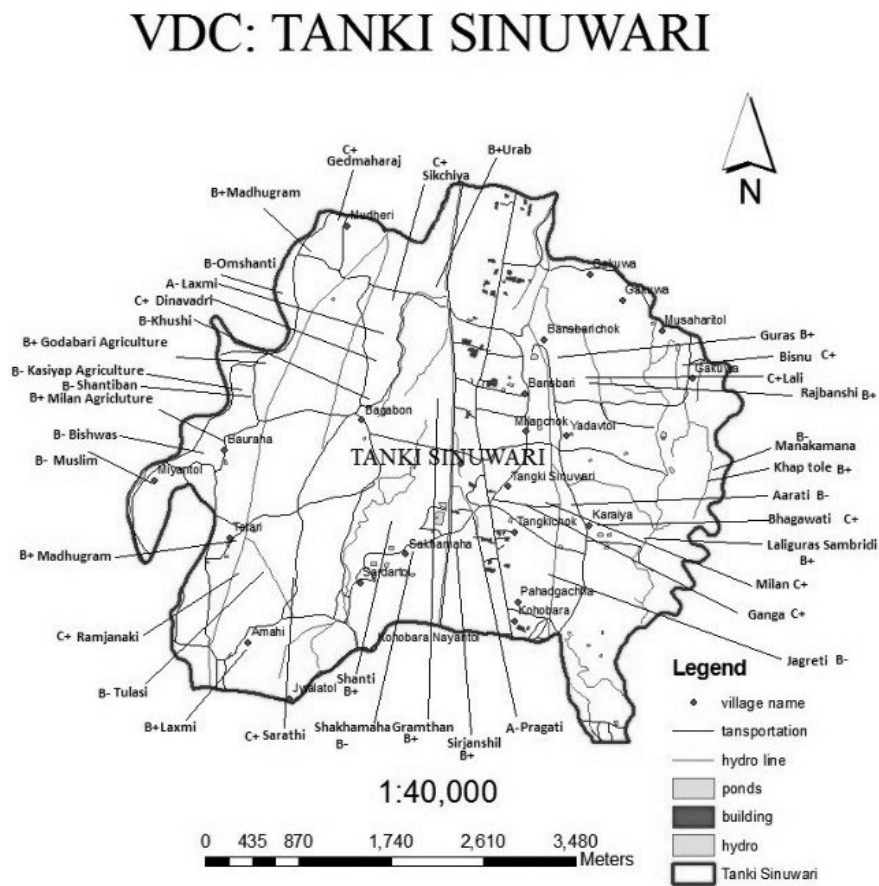
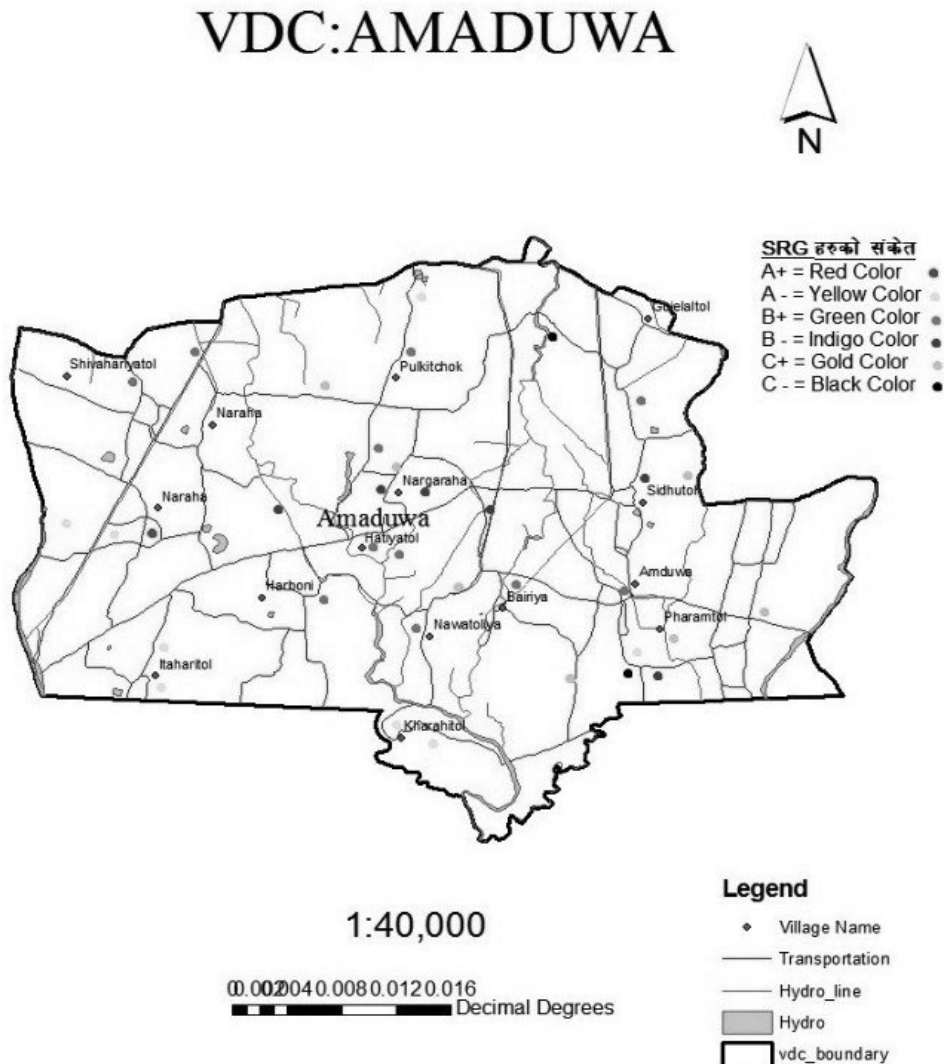
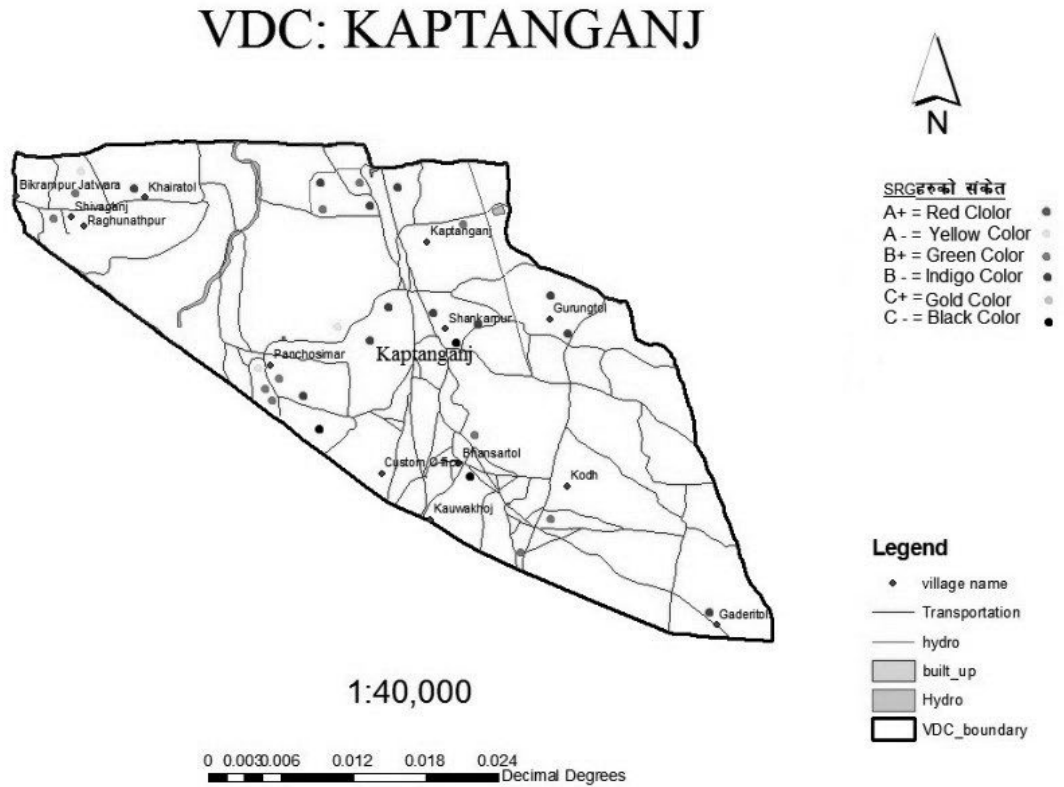


Figure 6 Distribution of SRG at VDC's of Sunsari district



CHAPTER VI: SRG AND CHILD-CENTRED COMMUNITY DEVELOPMENT

This chapter presents the findings related to how much SRG are contributing to four pillars of child-centred community development.

6.1. SRG's contributing to child-centred community development

One of the guiding principles for formulating SRG in CCCDP project is to contribute to the child-centred community development i.e. i) survival, ii) participation, iii) protection and iv) development. This chapter tries to answer the important question 'Is SRG contributing to child-centred community development?' It tries to evaluate SRG's activities linking how much they are contributing to child wellbeing.

Access to education is a key for child wellbeing. The study found that majority (82 percent) of SRG members send their school age children to attend school (see table 47). However, survey data on table 48 illustrate that only one-third of SRG were only engaged in activities of school. This may reflect that parents take concern on sending children to school but were less concern when it comes to what children do and learn at school. SRG are also trained and aware at different points to give them a better understanding on what child wellbeing is. The table 49 illustrates how much they have knowledge on four pillars of child wellbeing and have taken initiation for officially registering their child birth. The table shows less than one-third (29 percent) only have knowledge and have registered their children's birth in the district. Child labour and child marriage are one of important pillar component of 'protection'. SRG has been active in mitigating these social problems but still there are cases related to child labour and marriage taking place in their communities or working areas (see table 50 and 51). Similarly, focusing more on 'survival' aspects of the contribution on ensuring children's nutrition and safe child birth, it was found that the SRG is doing positive contribution (see table 52 and 53). Finally, it was found that the status of SRG members having toilets and using them at their homes is relatively less (see table 54).

FGD information also provides better picture on understanding how much the activities of SRG is contributing to child wellbeing. Table 55 tries to explore what SRG has added value to the child wellbeing. The identified themes have been repetitively arising during FGD. The enlist themes on first column demonstrate that SRG have been directly contributing to the child wellbeing theme. With engagement in the group, parents are also becoming better aware and sensitive to child wellbeing. It can also be reflected in the SRG's undertaken child-centred activities in the same table. In many FGD in Sunsari, Morang and Dhading, members were repetitively claiming that they have now become responsible parents. They internalise that the future of their children is entirely in their hands. Beyond the group-level, individual members are also practicing child-centred development activities at their household level. Overall, looking at what they have engaged themselves till now, study found that it has resulted in better promotion of child wellbeing in all four pillars.

Table 47: Members send all the school age children to school

	Sunsari			Dhading			Total SRG	%
	A	B	C	A	B	C		
All member's children regularly go to school	24	71	18	31	37	2	183	82
At least 50% of member's children regularly go to school	1	9	5	2	11	1	29	13
Less than 50% of member's children go to school	0	2	1	0	0	1	4	2
Missing		3	1		2	2	8	4
Total							224	100

Table 48: Group's engaged in schools near their working areas

	Sunsari			Dhading			Total SRG	%
	A	B	C	A	B	C		
Group members are member in school management committee, teachers parents association and frequently do visits in school's programmes	12	22	2	20	19	2	77	34
No any affiliation but do participate in the school's programme	13	45	14	13	26	1	112	50
None of the members engage in any activities of school	0	14	8	0	4	1	27	12
Missing		4	1		1	2	8	4
Total							224	100

Table 49: Group members know the 4 pillars of child wellbeing and have registered their child birth

	Sunsari			Dhading			Total SRG	%
	A	B	C	A	B	C		
All members can tell 4 pillar of development and have registered their child's birth	15	20	3	13	13	0	64	29
Only few members can tell the 4 pillar of child wellbeing and few have registered their child birth	6	36	4	15	18	2	81	36
None of the members can tell 4 pillars and have not registered their child's birth	4	28	16	5	19	2	74	33
Missing		1	2			2	5	2
Total							224	100

Table 50: Children engaged in child labour

	Sunsari			Dhading			Total SRG	%
	A	B	C	A	B	C		
None of the below 16 years age child of member are engaged in child labour	25	63	14	25	32	3	162	72
Some 50 % of member's below 16 years age child of member are engaged in child labour	0	12	5	6	14	1	38	17
More than 50% of member's below 16 years age child of member are engaged in child labour	0	7	4	2	4	0	17	8
Missing		3	2			2	7	3
Total							224	100

Table 51: Child marriage in working area of group

	Sunsari			Dhading			Total SRG	%
	A	B	C	A	B	C		
No any child marriage happen in working area of group	19	68	14	21	21	3	146	65
One child marriage occurred	6	11	5	6	13	0	41	18
Two-or-more child marriage occurred	0	5	4	6	16	1	32	14
Missing		1	2			2	5	2
Total							224	100

Table 52: Status of nutrition level of children below 5 years

	Sunsari			Dhading			Total SRG	%
	A	B	C	A	B	C		
All member's children eat 4 or more times in a day	24	65	12	27	25	1	154	69
All member's children eat 3 times in a day	1	17	8	6	19	0	51	23
All member's children eat 2-or-less times in a day	0	1	4	0	3	2	10	4
Missing		2	1		3	3	9	4
Total							224	100

Table 53: Pregnant members visit health posts for regular check-up and childbirth

	Sunsari			Dhading			Total SRG	%
	A	B	C	A	B	C		
All pregnant members regularly visit health post for check-up and child birth	25	69	20	24	25	0	163	73
More than 50% and less than all visit health post	0	10	1	6	14	1	32	14
Few pregnant members only visit	0	2	3	3	8	3	19	8
Missing		4	1		3	2	10	4
Total							224	100

Table 54: Status of toilet in member's home and its use

	Sunsari			Dhading			Total SRG	%
	A	B	C	A	B	C		
All members have toilets in their home and are using	23	52	7	20	22	1	125	56
All members have toilets but only few are using	1	11	4	11	17	0	44	20
50 % members have only toilet	1	20	13	2	9	2	47	21
Missing		2	1		2	3	8	4
Total							224	100

The table 55 illustrates some of the qualitative information derived from the interview and FGD with SRG. It tried to dissect information on two sections: the first column reflects the SRG's engagement that directly related to children development and the second column reflects the SRG's engagement that is indirect or may not be related at all to any child wellbeing aspects. The information on the first column describes that SRG members have gained a wide range of knowledge related to child wellbeing. It also shows the various activities undertaken by SRG that is related to child wellbeing. The subsequent section on first column shows how the group members promote child wellbeing not only in group activities but also at individual household level in daily lives. The final sections on the first column show what kind of outcome this whole initiating has brought. The second column with subsequent tables also explains the same type of information but that is indirect or may not related to child wellbeing theme.

Table 55: Direct and indirect child wellbeing activities

Directly related to children development	Indirectly/less related to children development
Member's knowledge and awareness increases: <ul style="list-style-type: none"> Children's cleanliness and nutritional issues Birth control and child health practices Gender equality and value of female child Importance of child education Parents familiar with the structure and rules of school Legal knowledge and implications about Child marriage and child rights 	Member's knowledge and awareness increased <ul style="list-style-type: none"> Business skill increased Adult literacy increased New ideas and perspective on social values Importance of saving Craft and technical skills increased (accounting, livestock rearing, agriculture, motorcycle maintenance, handicrafts, shoemaking, tailoring, group facilitation etc)
SRG's Child focused activities <ul style="list-style-type: none"> School road maintained and cleanliness Engagement in teacher-parent association at school Regular attend and follow-up in school meetings Fight child trafficking Health counselling and regular visiting to pregnant mothers in community Providing nutrition food support during child birth 	SRG' non-child focused activities <ul style="list-style-type: none"> Active group savings and loan Mobilisation Community infrastructure construction (temple, water, roads) Hut construction for group meeting General income generation activities for group Conflict management in community Environmental conservation Active participate in various programs of stakeholders Effort to combat social ills (alcoholism, women violence, dowry system, robbery, drug addiction, domestic violence)
Personal level initiations and commitments <ul style="list-style-type: none"> Valuing children through giving access to education Income generation activities linking to purchasing children's education materials Internalising and become sensitive towards child wellbeing Maintain daily cleanliness of their children Ensuring community children go to school Prioritising girls child birth over boys Started to listen to children's feelings, sharing and caring more than before and started praising for their creative works. 	Personal level initiations and commitments <ul style="list-style-type: none"> Agricultural practices Livestock rearing Saving habits

9 Description of the code (What did you see?, What happened then?). First analysis (Why do you think he behaved in that way?, Why does the girl in the picture look sad?) Real life (Does that ever happen here?, Do you have any experience of this?) Related problems (What happened to his family?, How does that affect the community?) Root causes (Yes, but why? I see, but why? But why does that happen?) Action (What can we do about it?, How could we change that?) (for detail see: <https://www.socialandhealth.com/project-summary/fest-approach/>)

10 The contextualisation of REFLECT model in Nepal is better explained in the book published by Local Initiative for interdependency. See Sharma and Ayer (2016).

Directly related to children development	Indirectly/less related to children development
<p>Overall outcomes</p> <ul style="list-style-type: none"> • Promote basic hygiene of children • Increase knowledge of child sanitations and hygiene • School cleanliness • Improve habit of children in attending school • Gender equality between boys and girls 	<p>Overall outcomes</p> <ul style="list-style-type: none"> • Environmental conservation • Increase household capital formation by savings • Community infrastructure development • Reduction in open defecation • Minimised social ills • Empowered and confident women • Increase gender equality • Promote social cohesion • Create community support system • Access to credit, • Income generation, • Employment generation, • Upgrading of skills. • On-going exchanges of information, experiences and views, • Ability to articulate and solve problems, • Development of grassroots organisations (institution-building), • PPLP (Chepang, Tamang and Dalit women and children) are leading SRGs • Engagement in SRG gave skills, exposure and confidence where many SRG members participated and won local election of Nepal

Above findings and analysis illustrates that SRG has indeed positively contributing to child wellbeing. However, the question remains: Could they have contributed more, given their capacity and resources? How much child wellbeing is a priority for the group? What discussion issues dominates on their meeting? These issues are discussed in following section.

6.2. Child-Centred Development Becoming Second Priority of Groups

Acknowledging the share of SRG’s contribution to child and equally community development, study also found that SRG are equally engaged and occupied in other activities that are slightly differ from the child theme. Majorly the savings and loan, income generation, agricultural and livestock activities dominates in this area (see table 55). Analysing group’s engage and what they are prioritising currently, those three themes are seen as a growing first priority of the SRG rather than child wellbeing. The study looked over group’s meeting and found that financial transactions especially saving, credit and loan transactions, dominated the issues. Income generation and agricultural practices are equally discussed issues when time allows. It was found that the thematic discussion on the child issues occasionally get the forum. Some groups were found to be conducting two meetings a month, one dedicated to financial transaction and the other to the child issues. Apart from these few kinds of groups, majority of other groups hardly get enough time to settle the financial issues and discussion child wellbeing agendas

11 1) Passing on the gifts: Every family who receives a gift of livestock and training is motivated to pass on the same to another family in need. This helps maximise resources and gives families the dignity and compassion they need to overcome their mental state of poverty. 2) Accountability: Heifer encourages its participants to focus on fulfilling one’s accountability rather than to demand for one’s rights. Valuing what you can do for the community rather than focusing on the reverse creates a favorable environment to initiate social, and economic change. 3) Sharing and Caring: Heifer believes that global problems can be solved if all people are committed to sharing what they have and caring about others. Heifer promotes sharing and caring to aide in solving hunger and poverty and caring for the earth. 4) Sustainability and self-reliance: Heifer’s projects aim to make communities socially and economically self-reliant by encouraging the community itself to design and lead project activities. Heifer’s investment in physical inputs, capacity building and technical strengthening strive for sustainability. 5) Improved animal management: Taking rural farm communities from subsistence to resilience means increasing its livestock and agricultural productivity. Heifer does this through inputs, trainings and institution building. 6) Nutritional and income: Increased income fosters better nutrition and good nutrition is required to be able to work to gain better income. Heifer works to promote both through its projects and focuses on equitable distribution of income and nutrition amongst family and community. 7) Gender and family focus: Heifer’s projects promote gender equity by choosing women as primary participants through whom project inputs and trainings are given. Men and women share in decision-making, ownership of the Heifer animals, labor, and the benefits of projects. 8) Genuine need and justice: Heifer is a partner to people who truly need an opportunity to improve the quality of their lives, and who can benefit from modest support. Participants are encouraged to understand genuine need while making decisions and ensure that decisions made are just. 9) Improving the environment: Heifer understands that there can be no sustainability without protecting and improving the environment. This is especially crucial for the families it works with who are largely dependent on natural resources. 10) Full participation: Although Heifer works through women, it encourages full participation from the family and community to achieve impacts. Improving social capital to increase full participation is one of the keys to achieving sustainable holistic development. 11) Training, education and communication: Heifer uses trainings as a means of spreading general awareness, providing education, building capacity and empowering communities. Group members share the knowledge received from the trainings with their families and community members leading the way towards holistic community development. 12) Spirituality: Spirituality is common to all people and groups, regardless of their religion or beliefs. Heifer promotes spirituality through its values, beliefs about the value and meaning of life, a sense of connectedness to the earth and a shared vision of the future (Heifer International Nepal, 2013)

in single meeting. Here I quote a response from one SRG, "There will be no any agenda for the meeting. People are so hurry that even we get limited time to enter the names of who come for saving in the meeting. We collect savings and people rushed to return. Some members say 'if I do not get this much loan then I will quit the group.'" Questioning again on whether they have any discussion on child thematic issues? they responded, "That (child and development discussion) happens when the miss (social mobilise) attends the meeting. When we are only there, we only collect saving and people rush to return saying "la la jau yestae ho' (ok ok things are like this, let's go)". Sunsari and Morang district's groups are also similar where groups shared that whole 2-3 hours meeting is occupied by documenting savings, clarifying financial confusions to the members and investing group's saving on loans. They further claim that the discussion will be so occupied that even the allocated meeting time becomes less even to discuss financial issues. They hardly get time in meeting to discuss about child issues. Hence, groups tend to keep the child issues secondary consciously or unconsciously. The second column of table 55 also illustrates some engagement that might only relate to indirectly contribute or lacks the link to child wellbeing. Unfortunately, some groups of A category and most of B and C category SRG groups exhibit these same characteristics of prioritising savings and loan, income generation, agricultural and livestock activities over child wellbeing themes.

Critical observation further verified this information as groups only mention child issues when specific child related questions are asked to them. When asked about the activities of SRG, their resources, strength, and their vision, in most of the general questions they rarely express the child related issues. The table 56 expresses their vision and future plans that are still not prioritising the child issues, as it should have to. This gave the sense that they might have gradually shifted their interest or gradually making child issues a second priority.

Reflecting, the SRGs are surely contributing positively towards child welfare in all four pillars. However, it is a wider platform and they have higher potentiality to contribute more than what they are contributing at present. Keeping child-centred development as their initial priority can make this happen.

Table 56: Vision and future plans of SRG

- Increase their saving
- Good road and electricity in their community
- Sanitation
- Water issues (drinking and irrigation)
- Open defecation
- Bring more educated daughters in law in this village
- Formally registering SRG
- Stopping domestic violence
- Conspicuous consumption through increasing savings
- House construction
- Develop group or affiliated it to cooperative.
- Expand networks to the VDC level
- To be better and strong SRG
- Better farming and livestock
- Alternative way to generate income
- Increase members
- Minimise social ills
- Better education of children

CHAPTER VII: APPROACHES TO ACHIEVE SELF-RELIANCE

Naming the group 'Self-Reliance Group' in CCCDP is itself proclaiming that the group is self-reliant in nature or aiming for self-reliance. This chapter attempts to analyse various established theoretical approaches to group formation and development for achieving self-reliance. These approaches will then be linked with Tuckman's (1965) and UMN (2014) group development stages and Mobilisation processes.

The formation of groups, capacity building of it and continue functioning towards self-reliance has always been a challenge to external agencies. Hence, various scholars and agencies have developed their own model of engaging with the groups and are practicing it. Ojameruaye (2004), identify some guiding principles that need to be taken into consideration while mobilising the group towards self-reliance. It includes:

- The outsider must make a positive difference in the living conditions of the doer (the helped), i.e. the impact of the helper must be seen as felt.
- The doer (the helped) must own and implement the program or plan of assistance.
- The outsider must see the world through the eyes of the doer and respect the autonomy of the doer.
- The help or support must not undercut the autonomy of the doer –too much help can make the helped lazy.
- The help must be for a limited period of time – long-term charity corrupts self-help and undercuts the capacity for development.
- The doer should be able to sustain or continue with the development process if and when the help stops or even terminated abruptly.

In aligned with this framing, there are important approaches to group Mobilisation that are widely successful. Some of the influential approaches in the sector that is being reviewed in this study are:

- i) Process approach
- ii) Asset Based Community Development (ABCD)
- iii) Value-based approach
- iv) Provision approach.

7.1. Process approach

It prioritises the process, mechanisms and institutions component rather than output while mobilising the group. This concept is being practiced in various forms like Reflect model and Facilitation for Empowerment and Social Transformation (FEST) approach. The Reflect model is based on the philosophy of Paulo Freire (1970, 1973). His thinking can be understood with presenting his concept called 'banking education'. It is the concept explaining that knowledge/education is seen as one-way transfer from educator to learner. The educator deposits the knowledge and education in the head of the learner like money is deposited in a bank. It perceives the learner as passive, ignorant and powerless individual, undermining their ability to engage in rational dialog and critical thinking. He is against this notion and argues to overcome it through another concept 'problem-posing model'. He thinks, learning and self realisation can be better achieved through both actors engaging in dialog and analysis of their experience, feeling and knowledge together. Hence the role of the educator is to guide the learner to find the answer themselves (Freire, 1973). (Mclaren, 2000) sees that problem-posing model as internalising people with the realities they are living in and provide optimism that it can transform the situation if they want. He has also forwarded the process for this. During serious discussion, various issues and concern are emerged. From those, the important concerns to the participants are identified, thematise and represented in the form of 'codification'. This code guides them to internalise the issues and direct for further exploration on a quest to solve problems (ibid). One of Freire's significant theories includes that true knowledge and learning are generated with action and reflection, which Rugut and Osman (2013) writes citing Freire (1973), "The act of knowing involves a dialectical movement that

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goes from action to reflection and from reflection upon action to a new action." It shows that critical reflection after action is important process for attending new improved knowledge.

Table 57: Stages in FEST approach

Stage One	Social Analysis and Listening Survey	This Six month stage includes observation and identify interests and concerns of community
Stage Two	Group Emerging and Problem Definition	About 2-3 months stage focus on Organising community for emerging groups and developing their skills. 6 steps of problem analysis of Freire is used ⁹ .
Stage Three	Action Planning and Implementation	Based on issues, this duration includes planning goal, strategies and resources. Encourage groups to start from small-scale problem using locally available skills and resources.
Stage Four	Organisational Development	After group are organised and confident, this stage related to developing leadership and managerial skills for institutional development

Source: Sharma and Ayer (2016) and <https://www.socialandhealth.com/project-summary/fest-approach/> (Application of FEST)

This theory in development work is practiced with the approach called Facilitation for Empowerment and Social Transformation (FEST) approach in Nepal and adopted by various development agencies. Sahakarmi Samaj¹⁰ is one of the regional level NGO in Nepal that is promoting this approach. This approach needs certain task steps (see table 57) and resources necessary to follow for a desired outcome. The success of FEST depends more than anything else on the personal qualities of those who practise it. Advance skills in process facilitation, practitioners living within the community, their integrity and firm belief FEST are some of the important managerial and staffing processes that need to be seriously followed. Further, it demands a long term commitment and targeted intervention for at least 2 years in laying foundation for group formation.

7.2. Asset Based Community Development (ABCD)

ABCD approach begins with valuing the existing strength of a community, its knowledge, its assets, networks and hidden abilities for attending self-reliance. The approach is the work of Kretzmann and McKnight (1996) who argues that communities can drive the development process themselves when they are able to recognise and identify the inherent resources they have and mobilise them. It in the assumption that when community people perceive themselves as powerless and incapable anticipating for external assistance; it will only further weaken and make them more dependent. It is hence, the external agencies assist in making them recognise and realise the strength and resource they have. Citing Moses Coady - founder of the Antigonish Movement, (Alexander 1997) highlights the people should be "remotivated" not "remade". The approach stresses for focusing on Mobilisation or building the development intervention from the resources that are already present in the community rather than seeking new resources (Green, Moore and O'Brien, 2006). Kretzmann and McKnight (1993, 1996) found that the sustain impact takes place in the community when they discover their own power to act. Rowland (2008) identifies five levels of assets in the community:

- i) Individual: Every individual have a special capacity and unique skills which ought to be recognised and identified.
- ii) Associations: In every community there will be informal groups which have strength for collective actions
- iii) Institutions: the formal and expert external agencies (government and development organisation) who can assist in identifying and help realising the existing resources in the community.
- iv) Physical Assets: the natural (land, water, forest, geography etc) and financial assets in the community which has potentiality to be capitalised.
- v) Connections: Networks and relationships that help in coordination and reach-out

Table 58: Steps in ABCD approach

Step 1	Collecting Stories	Identifying community capacities and successes informal discussions and interviews
Step 2:	Organising a Core Group	core group to carry the process forward
Step 3	Asset Mapping	Identifying associations , Identifying individual gifts, skills, and capacities; Mapping the local economy; Identifying physical assets and natural resources
Step 4	Building relationships, Vision and Plan	Building relationships among local assets for mutually beneficial problem-solving within the community
Step 5:	Mobilising Assets	community assets are mobilised for community development
Step 6:	Link outside resource to support asset base.	Before external resources are tapped, all local resources are utilised

Source: McKnight, J., & Kretzmann, J. (1993), Mathie and Cunningham (2002, 2003), Coady International Institute (undated), Kretzmann et al. (2005)

An extensive period of time and resources is spent in studying, identifying and matching the assets of individuals, associations, and then institutions before they are mobilised towards achieving objectives. The effectiveness of the approach is also determined by various steps that are required to adopt it (see table 58).

7.3. Value based community development

Value based community development is a concept that aims for attitude and behaviour changes of individuals before embarking on broader social change. The transformed attitude, behaviour and skills then act as a tool to overcome poverty and transform their lives and community. Values Based Holistic Community Development (VBHCD), pioneered by Heifer International is one of such approaches that are grounded on societal values, principles and strength for community-led development and transformation. Under this framework, there are 12 principles called 'Cornerstones' (see figure 7¹¹) that together make acronym "PASSING GIFTS". Using the cornerstones as a framework, community groups develop the attitudes, behaviour and skills necessary to improve their own lives and transform their communities. These 12 cornerstones stimulate group wisdom and personal insights, and keep people's hearts, minds and actions balanced, focused and productive (Heifer, undated a). It is in the notion that transformation in one aspect influences changes in others. Hence, transformation in people's values and principles can in turn transform their communities (De Vries, 2012). It encouraged seeing themselves as having strengths and values rather than seeing themselves in a situation of hopeless poverty, thus promoting self-reliance. Like other approaches, VBHCD has also four steps (see table 59) to be followed for a desired outcome that Heifer term as Shared Leadership Model.



Figure 7: 12 cornerstones of PASSING GIFTS
Source: Heifer International. (Undated b)

Table 59: Steps in value based approach

Step 1	Self-Help Group Formation	Prior to Heifer's involvement in a community, the community members must take the initiative to organise themselves into groups of about 20 people – one representative per family. Each group establishes a Group Savings and Credit Fund, and operates it for approximately six months before Heifer begins working with the group.
Step 2	Enlightenment	Reinforcing the Cornerstones. A trainer meets with the community members to overcome hopelessness and lack of cohesion by internalising the Cornerstones.
Step 3	Empowerment	Delivery of Physical Inputs and Technical Training. The enlightened group is now in a position to work through a series of questions and develop a shared vision – which becomes the basis for the planning and implementation of the project.
Step 4	Sustainable Development	Planning and Beyond. At this stage, the focus of the group expands beyond livestock development to holistic development as the community begins to address larger issues and tap other local resources.

Source: Heifer (undated a)

7.4. Provision approach

In development practice, provision approach is seen as supporting a community as a welfare system or as in charity nature. Resources is one way supplied to the community and its members. In this sense, the development agencies are seen as providers and community as passive receivers. This approach has been criticised as it makes community dependency and passive. This approach is resource intense as it requires physical and material support. A long term sustainable change or transformation is questionable as the community might not continue to act once project is completed or stop providing resources. However, these approaches in some contexts are relevant like in an emergency situation, propelled community to act by providing certain resources at the initial stage and when community is dire need of physical and material resources.

The reviewed four models have their own beauty and a certain process and resources that are required for the desired outcome. Effectiveness of adopting a certain set of approaches also depends upon the nature of the development projects. For example: short term (1-3 years) development project might not be able to exploit the benefits of process approach, as it needs certain period (at least 2 years for group emerging) of community consultation, facilitation and empowerment before starting any tangible intervention. Table 61 tries to present some context specific limitations and challenges of adopting these approaches. Hence, based on the need, the project can adopt require framework or improvise it with following necessary steps and resources as discussed above. The table presents some of the limitations of the aforementioned approached in combined.

Table 60: Group approaches summary

	Process approach	Asset based approach	Value based approach	Provisional approach
Concept	prioritise process, mechanism, institution	Mobilise development intervention from resources already present in the community	Attitude and behaviour changes in Individuals before embarking on broader social change.	Support and welfare nature
Proposed change process	Emerging groups and 6 steps of problem analysis	Identify community knowledge, assets, networks and hidden abilities	Constant intervention on societal values, principles and attitude transformation	Allocation and distribution of resources and supports.

Reviewing ongoing activities with SRG, it is concentrating on material and physical support. Hence, the current approach of working with SRG is skewed towards the provision approaches. While it comes to the current situation of the SRG in CCCDP (2011-2020), the adoption of these approach might place practical challenges. At this point the CCCDP implementation is in more than halfway, these approaches might not fully be adopted as they need certain precondition and steps to be followed from the initial stages for the desired outcome. In spite in this complexity, the study assumes the improvisation and incorporation of value-based approach could guide SRG's in strengthening their vision compared to other approach at this circumstance. It is because: i) value-based approaches focus on values and principles in transforming community. This notion can be adopted in any stage of project, ii) the identified values can be a cornerstone that guides groups on where to pursue/aim and what actually they have strength. It helps groups to develop their vision and create the meaning of their group's existence, which was an essential component that this study found missing and yet needed, iii) the definition of values and what it consists can be defined by the project itself. The 12 values of Heifer can act as a reference point to contextualise the values for SRG in CCCDP. Similarly, if targeted is on making them independent through better resource utilisation, the improvisation and incorporation of ABCD model might place rational. It is because: ABCD advocates for commencing the community development from the point where the resources that are already present in the community rather than seeking new resources. Hence, i) it can also be adopted even in the midway of the project. ii) it helps better realise their potentiality, map the locally available resources, built the network and expand outreach and finally mobilise those resources for ultimate self-reliance and community development. This initiation could positively address the current dependency and mechanistic nature of SRG.

Table 61: Limitations of approaches

Process approach	Asset based community development	Value approach	Provision
<ul style="list-style-type: none"> • Time consuming for group formation and targeted intervention • Not appropriate for short term project • Staffs need advance facilitation skill hence making staffing difficulty • Difficulty in managing community expectation and aspiration as they do not receive any tangible support for long period of time. • Interventions are on highly community driven agenda and agendas forwarded by development agencies might not be practical. • Serious effort is needed at the initial stage of group formation and the initial phase of group starting phase. So, ensure staff change and resource support and clear in our mind set. 	<ul style="list-style-type: none"> • Mobilisation of communities around existing assets rather than around the needs. (Green and Goetting, 2010) • Neglect power dynamics issue (Green and Goetting 2010) • Lack of impact on more macro-level structure (Ennis and West, 2010, Mathie and Cunningham, 2003) • Difficulty in managing community expectation and aspiration as they do not receive any tangible support for a long period of time. 	<ul style="list-style-type: none"> • Need transformation in all aspects of attitude and behaviour • Need continuous follow-up • Time consuming for seeing tangible change. • Might create contestation in heterogenic socio-culture community • Not appropriate for short term project • Challenge to undertake targeted development intervention. • Continuous effort needed at all stages of group formation and Mobilisation • Staffs need advance facilitation skill hence making staffing difficulty • Clear planning on the value-based modality before starting 	<ul style="list-style-type: none"> • Makes long term community dependency • Weak sustainability • Large financial resources required • Difficult for achieving transformational change

For future CCCDP intervention, a combination of process and value-based approach will be more rational. The study sees that the process approach is right tool for the community penetrate and value-based approach is seen as the right tool to achieve end goal because: i) sets enough ground for community penetration; ii) the end goal is to change the attitude and behaviour of people in achieving child welfare, iii) CCCDP 2019-2028 has enough time to undertake this transformation, iv) process approach have enough flexibility and acknowledge uncertainty that can be exercised on long term projects, v) enough time to planning, preparation and developing staff capacity on Mobilisation, vi) both are bottom up approach that are in-line with the change process embarking by UMN in 2018. The approaches also need to be improvised in the process by adopting components of other approaches based on local context as they intended to attend self-reliance. Component of provision approach is relevant to propel community groups at the initial stages and ABCD approach to help identify local resources and strength.

CHAPTER VIII: CONCLUSION AND RECOMMENDATION

Group approach and aiming self-reliance have become the driving strategy for community development in Nepal. This study analyses the functioning of self-reliance groups of CCCDP project of the education team at UMN in relation to child wellbeing and achieving self-reliance of groups.

The SRG of CCCDP has widely transformed the member's awareness, confidence level and empowered drastically in a programme area. From being responsible parents to being elected as a local representative in the local election, the group members are being transformed with the engagement in the group. It has also improved their economic wellbeing and access to financial resources. The community has also benefited from various socio-economic initiation of these SRG. In addition, it has also undoubtedly promoted the four pillars of child wellbeing. It is also motivating to see institutional development of groups towards a positive direction. Almost one-fourth of groups are in 'A' category, three-fifth is in 'B' category and only one-eight is in 'C' category.

However, this study also concludes that the SRG is underutilised. Under the same condition, the SRG has more potentiality for institutional development of group and contribution to child wellbeing. The knowledge and skills gained by members is finding difficult to translate fully into practice. The growing savings and loan, income generation, agricultural and livestock activities are gradually side-lining or replacing the child wellbeing theme. Despite majority of the groups are in the good positions, the suspicion remains on whether they can continue performing towards sustainability because of their dependency and mechanistic nature and lack of good outreach of networking and coordination with likeminded stakeholders. The crucial component lacking for group development is that this research saw was on their vision. They have yearly plans but lack the broad vision of their existence – why they are there, where to reach, what needs to be done. Without these vision, there is risk that they will only limit themselves towards basic saving and credit functioning, undertake some income generation activities and promote basic child wellbeing initiations. This will surely limit the group towards developing their fullest potential. This study also did not find any significant difference between the SRG in hill context and those of in Tarai.

This study also reviewed three possible approaches for group Mobilisation: process model, asset-based community development (ABCD), value-based approach and provision approach. All four models have distinct characteristics, different philosophical departure point and various requirements/conditions with processes for the desired outcome. Effectiveness of adopting a certain set of approaches also depends upon the nature of the development projects in an organisation and context of intervention location. Hence, based on the need, the project can adopt require framework or improvise it with following necessary steps and resources for the desired outcome. While reflecting to the current situation of the SRG in CCCDP, where the project is in more than halfway, these approaches might not fully be adopted as they need certain precondition and steps to be followed from the initial stages for the desired outcome. In spite in this complexity, the study assumes the improvisation and incorporation of value-based approach would strengthen if prioritised the vision. Whereas, if targeted on making them independent and aiming for better resource utilisation; the improvisation and incorporation of ABCD model might place rational.

Based on the findings and analysis, the study makes following recommendations for current CCCDP (2011-2020) and Future CCCDP (2019-2028) (see table 62). In addition, the study also lists of some important components to be taken into account in designing and implementing the CCCDP (see table 63).

Table 62: Recommendation for current and future CCCDP programme.

Current CCCDP till 2020	Future CCCDP 2019 – 2028 (also incorporate the initial recommendations)
<p>Making child issues first priority: If the CCCDP aims to mobilise SRG by keeping the child issues at the centre, then the project need to motivate group on focusing child issues. The groups seem to be sidelining from the child issues and increasing engagement in savings and loan, income generation, agricultural and livestock activities. One strategy could be two meeting possibility or conducting group meeting twice a month where on one meeting they discuss saving, credit and income generating activities and the other meeting solely dedicated to child issues.</p>	<p>Plenty time and strategic group formation: The way groups are formed initially largely shapes the development of the group later. Groups are just like any other professional organisation that has purpose, team, resources and activities. Hence, the members selected for the group, the goal that is defined, the resources identify and the ways activities are performed largely influence how the group performs afterwards. If this is taken into primary consideration, the process approach to the group would result in a better formulation of groups.</p>
<p>Restructuring of group: Reviewing some group dynamics like: still dependent on outside facilitation for group functioning, members willing to leave the group, internal conflict within group, group members do not own the group etc. It seems reasonable to proceed for making an attempt to restructure the group so that unwilling can leave, willing can join and skilled can lead the group. After restructuring, the group members should be orient that now they own the group and are responsible for its functioning.</p>	<p>Dismantling dependency and mechanistic nature: The project should make an effort to dismantle their dependency and mechanistic nature of functioning. This could be achieved through increasing ownership and planting vision and better group formation.</p>
<p>Meeting place/room/hut is a must: Study found out the important relation between the meeting venue of the group and the seriousness of the meeting. Better and certain meeting place leads to timely meeting and lively discussions. It is hence recommended to promote the construction of the meeting hut or ensure that they have proper place for a regular meeting. The closed room and sitting arrangements promote lively and formal discussion.</p>	<p>Conscious on mobilising old group vs new group and sole group vs joint groups: It is really complicated to decide whether the project should collaborate with already existed old groups or form a new group for community Mobilisation. Similarly, it is equally confusing whether to mobilise the groups that have single engagement as implementing partner or groups that are working with many development organisations. Working with old group might place a challenge as they might have already been oriented in different thematic issues and different approach. On the other hand, those groups are time and cost effective compared to forming a new groups. Similarly, since each development organisations have their own modality of working, it might be challenging to follow any specific approach with the groups that are collaborating with various organisations. The groups might equally face challenge to meet the various requirements of various organisations. Hence, there is no clear cut answer to this issue and recommends to follow to the rationality of the context with keeping these issues in mind. However, a new group is desirable if we want to follow the new or improvised approach.</p>
<p>Better management and diversifying of savings: Some groups are only limited on their monthly savings and internal loan Mobilisation but are not engaged in better capitalised their savings. It is hence the project should identify that kind of group and facilitate them to use their savings in more.</p>	<p>Knowledge put into practice: The team should device a mechanism how to put SRG members gained knowledge into practice.</p>

Current CCCDP till 2020	Future CCCDP 2019 – 2028 (also incorporate the initial recommendations)
<p>Focus on weaker groups: Weaker groups tend to comprise mostly of PPLP members. Hence, rather than focusing on good groups to make them better and shifting focus from weak groups, this study recommended to do opposite. Strong groups can comparatively be independent to weaker groups. In addition, the focus of UMN is towards empowering PPLP. Thus, weaker groups with PPLP member need more attention and Mobilisation of social mobilises compared to stronger groups.</p>	<p>Clarity on group’s post maturity structure: The groups can be later transformed towards following Group-Based organisational structure after their maturity: trusts, associations/Networks, co-committees, cooperatives, federations and NGOs</p>
<p>Continue promoting current approach of saving and credit activities: The current approach of saving and credit has resulted in various positives economic changes in families and community levels. Hence, it is recommended to continue promoting it in the same direction.</p>	<p>Different assistance in different group development stages: With time the group development crosses various stages: ‘forming’, ‘storming’, ‘norming’, ‘performing’ transforming. Every stage is special and needs a different approach and resources to deal with. Hence, the supporting partner should also be equally clear, prepared and provide different assistance in different assistance</p>
<p>Exposure visits for stimulating learning: Exposure wider can really disseminate the learning. It helps them to know technical know-how and various creative ideas and how others are functioning, how others are solving the practical problems, possible new ways or resource management and utilisation.</p>	<p>Conscious on naming a group: What to name groups should equality need to be a seriously task. By naming Self-reliant group (SRG) group, the name itself if clearly directing or demanding an approach of self-reliance. Naming it self-reliant however working with welfare model would be irony.</p>
<p>Encourage them expand their outreach: Access and networks to the VDC level. They want to know about more activities, so they can have access to budgets for their community and group development.” One option could be preparing the list of possible funding sources, dates, and information on what facilities are available with whom.</p>	<p>Combination of process and value-based approach: A combination of process and value-based approach will be more cogent. The study sees that the process approach is right tool for the community penetrate and value-based approach is seen as the right tool to achieve an end goal. Improvising of approach is also necessary. For eg. Component of provision approach is relevant to propel community groups at the initial stages and ABCD approach to help identify local resources and strength.</p>
<p>Planting Group vision: At this point the group has developed their basic foundational structure and management practices (‘forming’, ‘storming’, ‘norming’, and ‘performing’ stages) and yet to achieve ‘transforming’ stages. In addition, the CCCDP has some more years till 2020 of continuation. This is the right time to stimulate the group’s vision.</p>	<p>Different staffing and steps in different approach need: Adoption of approach is only complete if it also follows proper staffing and steps required by the approach.</p>
<p>Asset and Value based approach is desirable at this stage: Both approaches can be loosely implemented in any stage of a project. The asset could positively address the current resource dependency and mechanistic nature of SRG. Whereas the value based could help in nurturing their vision and create the meaning of their group’s existence leading to sustainability.</p>	<p>Increase relationship between SRG and child club: Main reason for having a SRG component is for child welfare. However, only few SRG are working/ collaborating with child clubs. Hence, working together can accelerate the child welfare goal.</p>

Table 63: Components to be considered in CCCDP programme

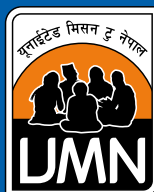
Components	Implication
Compulsory awareness and capacity building training packages <ul style="list-style-type: none"> • Group Mobilisation and facilitation • Leadership training • Account management • Skill development training • Literacy classes • Letter writing training • Couple counselling • Proposal writing • Refreshed training 	<ul style="list-style-type: none"> • Provides technical and practical knowledge/skills for sound group Mobilisation and facilitation.
Self-assessment	<ul style="list-style-type: none"> • Self-monitoring and evaluations of their activities will realise them their strength, weakness and progress.
Increase Coordination and communication with stakeholders <ul style="list-style-type: none"> • Allocate one member as communication and coordination coordinator • Social audit practices • Participate and invite in planning and dissemination process 	<ul style="list-style-type: none"> • Increase outreach and networking
Annual/strategic plan <ul style="list-style-type: none"> • Child and community contribution • Environment • Priorities to poor/ marginalised/inclusion agendas 	<ul style="list-style-type: none"> • Helps targeted and planned intervention
Documentation and filing of internal documentation	<ul style="list-style-type: none"> • Proper documentation of records and evidences
Meeting venue and group's dress	<ul style="list-style-type: none"> • Helps to Formalise the meeting, group identity and institutional the group's structure
Gender integration plans	<ul style="list-style-type: none"> • Promote in making gender sensitive group.
Guideline for financial management and loan Mobilisation. Strong finance regulation	<ul style="list-style-type: none"> • Better utilisation of funds, timely payoff on loan and equitable benefit sharing from funds and minimise financial conflicts.
Creation of emergency fund	<ul style="list-style-type: none"> • Support in overcoming emergency circumstances.
Motivational counselling and excursion visits of best practices	<ul style="list-style-type: none"> • Helps to plant and nurture a vision.
Clear description of roles and responsibilities of members in group	<ul style="list-style-type: none"> • Distributes equitable workload, clear confusion in implementation and makes members accountable.
Clear exit plan	<ul style="list-style-type: none"> • Transform informal groups into more advance and formal structure
Devise clear internal rules of group functioning	<ul style="list-style-type: none"> • Promotes discipline and facilitate the successful accomplishment of the action plan.
Allocate child club coordinator in a group	<ul style="list-style-type: none"> • Develop and promote relationship with child club
Establishing communication and information dissemination channel	<ul style="list-style-type: none"> • Helps in quick and reliable dissemination of new information that reaches the group members and group information to outsiders
Develop sustainability plan	<ul style="list-style-type: none"> • Provide concrete direction for post project group operation
Resource mapping <ul style="list-style-type: none"> • Identify local assets and resources • List of supporting agencies and deadline • Resource generating strategy 	<ul style="list-style-type: none"> • Identify existing strength of a community, its knowledge, assets, networks and hidden abilities for attending self-reliance.
Recording learning	<ul style="list-style-type: none"> • Group will learn from past success and failure cases and modify their course of action
Develop a shared vision	<ul style="list-style-type: none"> • Gives meaning on groups' existence and the clear end pursue point.

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