

Inclusion of Indigenous Tharu People in UNDP Supported Village Development Program

A case study of Benimanipur VDC, Nawaparasi, Western-Terai, Nepal
✉ Damodar Tripathi

Abstract

By using both qualitative and quantitative data generated from primary as well as secondary sources the study tries to find out to what extent the social mobilization approach of UNDP supported Village Development Program (VDP) was effective to include and able to empower the indigenous Tharu people. The socio-economic status of majority of Tharus was weak and limited by state policies since historical period and local power relations which played the pivotal role to result to exclude them from the mainstream of development. In macro level the social mobilization approach of VDP was strong to initiate the issue of inclusion to empower the marginalized people, but in local level it was weak to implement the policies efficiently and effectively regards to local diverse conditions and differentiated actors. The diversity in the village resulted in the different responses to the social mobilization program. Particularly the social mobilization process was generalized and limited by the local networks of power relation.

[Key words: Inclusion, empowerment, power relation]

Introduction

Tharu group is categorized as a 'Janajati' also know as 'indigenous nationality' of Nepal Terai (See Dahal, 1995). The census report (2001) has shown that 'indigenous people', constitute 31.7percent (7.3 million) of Nepal's total population. Tharu group has covered 6.8percent of the total population and ranked in 4th position according to the numerical ranking of caste/ethnic group of Nepal¹. Its number is highest only in 4 districts of Nepal Terai (mostly in the far-western Terai). This suggests that Tharus are spread over in good numbers from the west to the east of the Nepal Terai districts (Dahal; CBS, 2002:99).

¹ Chhetri ranked first (15.8%, Hill Brahmin ranked second (12.7%), Magar ranked third (7.1%), Tharu ranked fourth (6.8%) and Tamang ranked fifth (5.6%)

Tharus ‘practice primitive animism; worshiping spirits and many different objects or phenomena as most of other indigenous groups’ but they have started to follow the Hindu religion after the migration of the caste Hindus from the southern plains into the area during the 19th century. Likewise, the Brahmin and Chhetri migrants from the northern hill during the second half of the 20th century have helped to continue the Hindu belief and practice among them. According to the census 2001, 97.6 percent of the Tharu population follows Hindu religion. However, Tharus have their own language, tradition, culture, and social structure characteristics that make the people different to others (Bista, 2001).

The ‘process of cultural homogenization and monolingualism’ started and speeded followed by the process of geographic unification marginalized the *Tharus* as other indigenous people or nationalities of Nepal by using the consolidated power in the central government. They also experienced violations of their inherited rights to natural resources and abrogation of their traditional land tenure systems, along with expropriation of their homelands and heavy taxes, including a number “collected” in unpaid labor. The influx of hill people after Malaria eradication in 1950 and national par projects had also displaced several *Tharus* from their original lands which resulted economic marginalization of the group. The practice of planned development after 1950s has also failed to empower the groups and enhance their participation in the mainstream of national development. According to National Planning Commission (NPC) 2006, the poverty had declined by 11 percent during the period of 1995/96 and 2003/04 but the decline has not been even in terms of outcomes or different groups and regions. Instead the poverty had been concentrated in the marginalized groups of (World Bank, 2006). So the traditional model of anti-poverty approach which exclusively focuses on the income and basic need and gives least attention to empower the poor people must be reassessed and place the empowerment at the center of the application of the human development paradigm. For the empowerment social mobilization functions as a mechanism by encouraging to form organization, participate in decision-making and deliver services. Thought the social mobilization can play important role through various kinds of interactions, problem of exclusion persists (Nepal Human Development Report, 2004). It depends up on the

strategic policy of social mobilization and the local power relation. Furthermore, the pattern of exclusion may differ in the different steps of decision making process.

Based on the discussion above, this paper assesses the Village Development Program (VDP) a major component of DLGSP (Decentralize Local Government Support Program) implemented by MLD (Ministry of Local Development) with UNDP (United Nations Development Program). The program covers 60 districts over the country. District Development Committee (DDC) Nawalparasi with the financial and technical support of UNDP, deployed the project Village Development Program (VDP) in 1996 (2053 B.S.) in five villages; *Benimanipur*, *Nayabelhani*, *Deurali*, *Sarawar*, and *Somani*. Later the project expanded its working area in other five villages of the districts. The villages were; *Hupsekot*, *Rankachuli*, *Jamunia*, *Pratappur* and *Badhara dubaulia*. Though the project was still running, it had undergone change from time to time in the nature of activity that helped to form and strengthen the Community Organizations (COs). During the period of more than 10 years, the project intervened in the three major components of social mobilization approach, social preparation, capacity development and institutionalization. Intervening those components separately and collectively as planned, the project in the first five villages had already passed from two different phases and it was running in the third phase. The first was beginning phase (from 1996 to 1997), the second was middle phase (from 1997 to May 2006) and the running phase was the third (from Jun 2006). For this study, the data from field were collected between mid June 2007 to mid July 2007. The research setting was Benimanipur V.D.C., located in the inner-Terai of Nawalparasi District, western Terai Nepal.

Benimanipur VDC located in the inner-terai region of the district, which was 5 kilometers far from east-west Mahendra highway, and 50 kilometers far from the district headquarter; Parasi. There were 1939 households and 11,162 populations in the VDC who belonged to different ethnic/caste groups. Most of the people of the village were *Magars*, *Hill-Brahmans*, *Chhetris*, *Kamis* and *Tharus*. Other people were *Kumals*, *Damais*, *Newars*, *Sarkis* and *Gurungs*. Very few people of the village were *Thakuri*, *Giris* and

Muslims. Among them *Magars* covered 32 percent of the total population, the *Brahman* and *Chhetri* covered 20 and 11 percents respectively and *Kami* covered 10 percent of the total population. The indigenous groups *Tharu* and *Kumal* covered 7 and 6 percents of the total population of the village.

There were 149 *Tharu* households in the village. Those the households were highly concentrated in the three wards; 6, 8 and 9 in three different settlements of the village. Beside these, few households were in ward no 3 and ward no 7. The three major *Tharu* settlements were in *Bagaincha* (ward no. 6), *Katibansghari*(ward no. 8), and *Pidhari*(ward no. 9). The main occupation of *Tharus* of Benimanipur was agriculture. They also worked in construction (building constructions etc.). While most of the *Tharu* women invloved as agriculture wage labour. They also produced some *dhakiya* (basket), *Kisty* (Tray) of thatch. Few of them sold the products in local markets. Some of the *Tharus* sold chicken, duck, pig and goat in the markets. Sometime *Tharus* involved in fishing in rivers and stream during rainy season (July- August) but they didn't sell. It was their traditional practice to fish in natural rivers for household consumptions. Very few adult *Tharus* were literate in the village. Recently, they had started to send their children to school but the rate of drop out was very high before graduating secondary level. *Tharus* didn't have interest in politics too. There was only one *Tharu* political leader who was elected as a ward chairman in the last local election. They thought that it was not their job to be the political leader.

Inclusion of Tharu in VDP

The VDP, implemented through Local Development Fund (LDF), passes through different levels to meet the socio-economic needs of the CO members by providing 'package of benefits like training, seed grants, technology and credit', and promoting participatory process of development in village level. The poor and disadvantaged have to include in the group to enhance their access in the benefits of the program and they can have opportunity to participate in the decision making process of VDP in local level i.e. CMC/CDF. Therefore, I have analyzed the inclusion of *Tharus* of the village in the program from two levels; in group level and in village

level. The first level is concerned with the inclusion of Tharus in Community Organization which is also a core unit to implement the program in community level. While in the second level there are CMC and CDF, these are decision making bodies of the project in local level. The bodies are more responsible to make decision to distribute the benefits of the projects to the members and to empower and mobilize the groups.

A. Inclusion in group (CO)

In Benimanipur village there were 1939 households in total. Out of the total households there were 149 *Tharu* households. In total, 1493 members (547 males and 956 females) of 1396 households had joined the COs. Among the total members, there were 92 *Tharus* of 83 households (See Table 1, below). So, in village level 71.9 percent household had included in the groups while within *Tharu* only 55.7 percent household included. So the percentage of inclusion of *Tharu* households in group was less compare to the percentage of inclusion in village level.

Table 1, Ward wise distribution of total household and *Tharu* households involved in CO.

Ward No.	No. of total HHs involved in COs	No. of Tharu HHs involved in COs
1	233	-
2	84	-
3	242	3
4	89	-
5	107	-
6	195	21
7	209	1
8	167	26
9	70	32
Total	1396	83

(Source; Sub Health Post & CDF, Benimanipur, June, 2007)

According to the interviews with the key persons of the village, in the first stage of the project, 62 percent household joined the group. Most of the people involved in the groups were *Brahmins, Chhetris, Newars* and other people who were educated and rich. In that period, especially in remote areas there were some settlements which had no CO. The few groups in such area were not able to cover the large number of households. Even in plain areas some families of *Dalits, Magars* and including *Tharu* who were very poor and uneducated didn't join the groups. The main reason behind their exclusion was the lack of sufficient mobilization in both community and in household levels to include such families. As the project started to form the groups, the high caste educated people proceeded immediately started and formed the groups. They started to organize and set a common vision while in the other part of the same village; i.e. in the remote areas and among the marginalized families they were just 'listening and collecting some information' about VDP. So the high competitiveness of the groups helped to divert the attention of the project from group formation to strengthen the groups. As the good numbers of COs were formed and large numbers of families included in the project the project staffs and the key persons of the village gradually declined their attention to form the new COs and include the excluded households of each settlements minutely.

To include the excluded households in the project some of the key members of CMC/CDF restarted the process of CO formation in 2001 for two years. They were able to include more than 30 percent excluded household in the network of the group in that period and the inclusion of the household reached up to 93percent. However the figure of inclusion declined dramatically to almost 72percent during the last 3-years of the second stage as the large number of uneducated people and poor families quitted memberships. In this period, there were no locally elected people in VDC and the Moist activities also expanded in the village. In the absence of locally elected political organization/leaders the CO lacked sufficient supervision and support by VDC. Likewise, 'people were afraid of the rumor that the Moist would snatched the money collected in groups'. These both factors played vital role to collapse the group and discontinue the membership of the groups which included the poor and marginalized people. So the high competitiveness of the groups formed and the less support and

supervision during the Moist movements were major external factors which restricted to include the large numbers of *Tharus* in COs.

The internal factor that played role to exclude the *Tharus* from CO was the conflict within the members which sometime resulted to quit the membership, or collapse the group. The field study had revealed mainly the two reasons which were responsible to heighten the conflict. One reason was the lack of consensus among the members to provide loan and another reason was not to repay the loan by the member on time. In the case of *Manikhamba* and *Nawajagriti* COs, many members had discontinued their memberships because they didn't get loan on time. Most of the members of the COs who discontinued their memberships were very poor and uneducated. In the beginning of the project there was less deposit and there were many members who were looking for the loan. At that time most of the 'active members' were able to draw more loan than the people who were 'silent'. So some of the members who didn't get loan at the time they needed, they also quitted their memberships. This tendency was observed in the beginning stage of other COs as well especially when they had less deposit. In the later stage also, in few cases, managers were motivated to provide high amount of loan to few members because it was easy to maintain the record in stead of the less amount of loan to large numbers of members. This tendency had also discouraged the members who needed lower amount of loan in the group. And another reason of exclusion was that the naturally developed households (split from the parent) had less motivation to join CO. They thought that they would have less deposit as they joined the group later and they might have less opportunity to get loan in time.

In the case of *Bagaincha* CO the second reason was responsible to exclude the members from the group. It was formed in the first phase of the project and later reformed in 2004 but all the members who had joined CO in the first stage didn't join later. The than chairman of the CO had taken loan from the group but he didn't repay the loan. The members asked to repay the loan to the chairman but he neglected their request. The CO and even CMC failed to take necessary actions so the members were in doubt about the function of the group and divided the money whatever in the balance

and they stopped the regular deposit and monthly meeting. Ultimately, the group collapsed. So not repay loan on time had created suspicion and they lacked the mechanism to make him to pay the loan on time and maintain the group solidarity to run further.

It can be summarized that the two factors; the external and internal were responsible to exclude the significant numbers of poor, uneducated and marginalized *Tharus* of the village from the COs of VDP. The external factors were the high competitiveness of non-*Tharus* (especially *Brahmins* and *Chhetris*) and the less support and supervision of *Tharu* involved group by VDP/VDC or community leader. And, the internal factor was the diversity of the group members which created conflict within the group. These both factors had negative impacts to promote the inclusion of *Tharus* in COs. While the project lacked appropriate mobilization strategy to address these factors and to promote the high inclusion of *Tharus* in COs.

B. Inclusion in decision making body (CMC & CDF)

During the period of study 52 COs in the village were functioning and 1493 members were involved in the networks of those COs. Out of the total COs over the village *Tharus* had involved in 11 COs (See Table 2, below). About the 11 COs, 1 CO was homogenous (all the members of the CO were *Tharus*) while rest of the COs were heterogeneous (the members of the COs were *Magars*, *Brahmins*, *Chhetris*, *Dalits*, etc) including *Tharus*. In the 11 COs, there were 296 members and out of them 92 members were *Tharus* and rest of the members were from other ethnic/caste backgrounds.

The size of a group determines the frequency and intensity of the services provided by CO/CDF. Likewise the participation of women in the group shows the access and control of excluded over the decision making process. As the figures shows above the average size of each CO (the number of member) of the village was 28.71 members and the average size of the 11 COs was 26.90 members. So *Tharu* involved groups were not so big compare to the other groups and the majority of the *Tharu* members were females and only few male *Tharus* were the members of the COs.

Table 2, Description of the Tharu involved CO

Name, type and ward no of CO	Members of CO		Tharu Manger/Chairman		Sex of members
	Total	Tharu	Manager	Chairman	
Only Tharu involved CO					
Asara CO ward no. 8	25	25	√	√	F
CO that has one or both members in key position					
Bagaincha CO ward no. 6	54	21	√	x	
Kolaidevei CO ward no.7	18	1	√	x	
Manikhamba CO ward no. 9	26	13	x	√	F
Nawajagriti CO ward no. 9	20	17	√	√	F
CO that has no Tharu member in key position					
Kalpana CO ward no. 8	39	8	x	x	F
Tarachandra CO ward no. 8	11	1	x	x	F
Samjhana CO ward no. 3	25	2	x	x	F
Annapura CO ward no. 3	34	1	x	x	F/M
Kalyankari CO ward no. 3	19	1	x	x	F/M
Nawajoti CO ward no. 9	25	2	x	x	F

√ ; There is Tharu Manager/Chairman in the CO , x ; There is no Tharu Manager/Chairman in the CO

(Source; CDF, Benimanipur, June, 2007)

CMC was the supreme body of VDP in village level which decided about the distribution of the packages of benefits, credit etc, while CDF was a key body (or a core team of CMC) to implement the overall program in the village. The CMC included the key members of each CO of the village. In each CO there were two key persons (one chairman and one manager) to operate the CO including micro-credit. In total there were 52 chairmen and 52 mangers who were the members of CMC. They joined the monthly meeting of CMC. The members submitted the monthly report of their own CO to CMC. Likewise the CDF also submitted the monthly report and plan for the next month in CMC. It prepared plans and polices and proposed to get final approval of CMC. There were 11 members in the CDF of Benimanipur village including the chairman of VDC. The CDF was headed by the same member of CMC who was also the chairman of CMC.

Out of the 22 key members (11 no of chairmen and 11 no of managers) of the *Tharu* involved COs there were 7 *Tharu* key members; three of them were chairmen and four of them were mangers. So one key person of the 22 CO represented 13.45 members and one key *Tharu* member represented

13.14 *Tharu* members in CMC. So the ratio of *Tharu* members and the total members those who represent CMC was almost proportional. The *Tharu* members were highly motivated to join the monthly meeting of CMC and they were happy to present their monthly reports and to participate in the discussion over the various issues of VDP. So they didn't find themselves excluded in CMC and they were satisfied with their performances compare to other members of the CMC. While in CDF most of the members were from 'high caste' and there was also representation from *Magar* but there was no member from *Tharu* group. The in-depth interviews with the key *Tharu* members had revealed that they were not aware about the process and kind of support that LDF/DDC provided to CDF. They thought that their representation in CDF might help them to know very well about the support so that they could derive more external resources to their group. Therefore, in contrast to CMC, the *Tharu* members were not satisfied with the composition of CDF. They knew that the CDF was a key body to prepare policy and identify the priorities to distribute the various kinds of benefits of VDP to the groups and the members.

The above discussion has shown that the composition of CMC was inclusive but their performance was as the participants not as the leaders or coordinators. As they didn't got any additional inputs from the project they were not equally empowered as other dominant groups of the village. So they had no participation in CDF. The project strategy was not also clear about the composition of CDF, whether it should be inclusive or not in terms of the different social groups.

Performance of *Tharu* Involved CO

Participation of *Tharus* in CO and CMC is not sufficient for empowerment. Until and unless their individual and social capabilities are enhanced compare to other members of the society they can not take the opportunities created by any program or project. So, in this section, it has been examined the performance of *Tharu* involved CO and the competitiveness of *Tharu* members in accordance to the challenges they are facing. To examine the performance of the COs they are categorized in three categories based on the participation of *Tharu* members in the decision making level of CO.

Based on the categories it is analyzed the enhancement of socio-cultural opportunities of *Tharus* members.

The group which has only *Tharu* members is categorized in 'A'. The group which is heterogeneous and has at least one *Tharu* member in key position is categorized in category 'B'. The group which is heterogeneous and there is no *Tharu* member in the key positions and there has least opportunity to influence the decision making process as the members of an indigenous group is categorized in 'C'. So the number of CO in each three-category is different. According to the criteria of the categorization there is 1 CO in category 'A', 4 COs in category 'B' and 6 COs in category 'C'.

The performance of the COs was analyzed by scoring against the indicator developed by LDF/DDC, Nawalparasi these indicators were also termed as the 'maturity indicators'. There were 4 major indicators; institutional development, resource mobilization and management, capacity development and information flow, coordination and communication. The major indicators were divided into 33 sub-indicators. The first indicator had 15 sub-indicators. They covered the issues like; decision making process, performance of group leaders, and focus of a group to the poor/women members. There were also few indicators about the record keeping practice of the group. The second indicator had 6 sub-indicators. The indicators were mainly about the micro-credit of the group. They measured the saving and investment, the rate of return and use of loan and practice of auditing. The third indicator had 7 sub-indicators. The indicators measured mainly the increase in the literacy rate of members, infrastructure development and mobilization of external and internal resources of the group and participation of group in the planning process of DDC. Likewise the last and fourth indicator had 5 sub-indicators. They mainly measured the group's partnership with other organizations, flow of information among the members, and the status of the group as an independent organization. And each sub-indicator was ranked as good, medium and weak. If a sub-indicator was measured as good it scored 3, if it was measured as medium it scored 2 and if it was weak it scored 1.

The overall performance of *Tharu* involved CO was calculated in category wise. First the total score of each CO was counted and the overall performance was calculated by using a formula; $OP = \text{Total score}/\text{No. of CO}^2$. The summary of the average score of the overall performance of the COs is presented (in the table 3) below.

Table 3, The overall performance of the Tharu involved COs.

Category of CO	No. of CO in the category	Average score of the overall performance of the COs
Category 'A'	1	56.00
Category 'B'	4	61.75
Category 'C'	6	69.17

(Source; CDF, Benimanipur, Jun. 2007)

As the figure shows above the performance of the groups of category 'C' was best, and 'B' was relatively better than the group of category 'A'. Though the institutional development of almost all three categories was good there were some differences in other three indicators; resource mobilization, capacity development and coordination and communication (See figure 1, below). The groups represented in the figure above had regular meeting and micro credit was running. The members of each CO, deposited money in their accounts and took decision to provide loan to the member/s among them and some time outside the group in certain interest rate (normally 18-24percent). Traditionally, *Tharu* people had three main sources to get loan; neighbor, relative and moneylender. After CO formation, the group was the primary source of loan of the *Tharu* members. If they failed to get adequate loan from the group they asked loan from other sources; neighbor, relative and moneylender. They needed loan for medical treatment, agricultural activities (buying seeds, chemical fertilizer, livestock etc) and to meet household requirements; such as clothes, food etc. The demand of loan was very high in farming season (Jun-sep). As far as possible, they didn't prefer to go to moneylender because the interest rate was very high (24 to 36percent) and they were dominated; both

² Where *OP* means overall performance, *Total score* means the sum of the score of all COs of each category, and *No. of CO* means the total number of COs of each category.

psychologically and socially by the moneylender when they got loan from them. If they needed more money (normally more than 20000.00 rupees) especially to migrate abroad to earn, most of them asked loan to moneylenders. While for general households requirements the poor families needed loan from 200 to 1000. In short COs were playing the role of modern moneylenders to some of the poor *Tharu* members of the groups in Benimanipur. Here is the specific description of each category of COs in detail.

Likewise the performance of the COs of each category against the four major indicators is presented in the figure below. In the figure, one axis of the figure represents one major indicator. The arithmetic means of each four-indicator is plotted in the axis and each four point are joined by a line which makes a rectangle. A single rectangle represents the performance of the COs of a given category. In the similar way, three rectangles of the diagram are prepared. Though the indicators used to measure the performance had given less emphasis to the age of the COs some of the indicators were influenced by this factor. The performance of each CO was measured based on the performance with in the context of the community where the CO was formed.

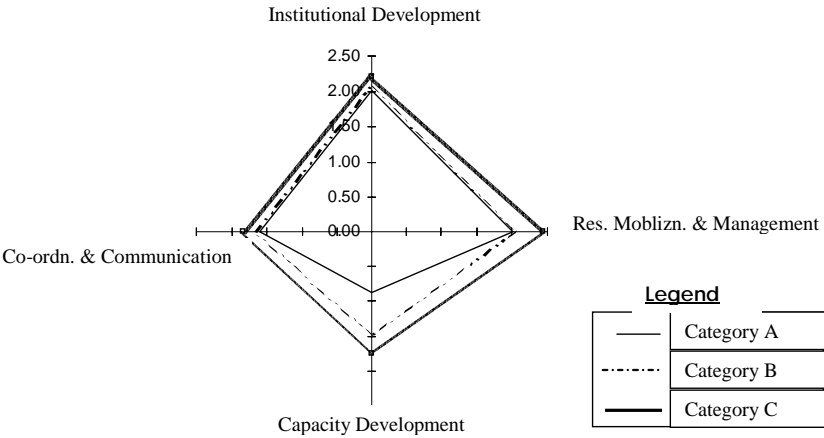


Figure 1; Comparative performance of each category of CO against the 4 major indicators

There was only one group (out of 11 *Tharu* involved COs) in the category 'A' named *Asara* CO of *Katibansghari* of ward no 8. The group was young compare to other COs. There were 25 members and they were all females. Most of the members of the group were the member of another group (*Kalpana* CO) of same ward which is in category 'B'. Some of them had discontinued their membership before 1-2 years ago. There were still 8 *Tharu* members in the group. Later, some of the *Tharu* members who were already the members of *Kalpana* CO initiated to form the homogenous group of *Tharus* in the community. They formed the group before 10 months ago.

Each member of the group of this category 'A' joined the monthly meeting of the CO and had regular saving (Rs 10 per month). There was around 7000.00 rupees in the account of the group. The group provided loan in 24percent interest rate to the members from it's account. The members had taken loan from Rs.200.00 to Rs. 1500.00. They had taken loan for agriculture, health and other purposes. In some cases, they had provided loan outside the group to the member of their community. They charged 36percent interest rate in such case. There was open discussion in any issues related to CO among the members of the group including chairman and manager. They used their own mother tongue i.e. *Tharu* language in conversation which was more comfortable than Nepali language. And the members of the group had 'we feeling'. They had also performed some cultural shows in the village during the *Tharu* festival. They had aspiration to strengthen their group compare to other CO of the village. Few months ago the group constructed it's meeting hall in the participation of the members. The hall is made with timber and thatch. All of them worked actively and they supplied the labor needed. The group invested some money to purchase the timber. The chairman and manager didn't miss CMCs. They take part on the discussion over the reports of COs/CDF and they had also opportunity to get some information about health in the conference and they shared the information to their group members in the following meeting. In the conference, they raised voice about the exclusion of the

large number of *Tharu* families in VDP. The members discussed about the issue and decided to visit the each family to motivate them to join CO.

The members of the group of category 'A' had high demand of loan but the group had not taken credit from CDF; the credit capital. The key members of the CO were not ready to take loan from the CDF because they thought that they were not so capable to handle the large amount of loan. The members of the group were not so educated and they were not aware about the coordination with other organizations and draw external resources. They also lacked some training to maintain the record of the organization. In community level, they needed irrigation facility and sanitation campaign (including pit-latrines in household level). So *Tharus* of the group of this category were empowered culturally but not socially and economically.

In category 'B', there were 4 COs. The overall performance of the groups of this category compare to other categories was better. Despite the members of the groups were from different caste/ethnic backgrounds the *Tharus* had dominated the decision making process of the groups of this category. In total there were 139 members of four COs. Out of the total member, there were 59 *Tharus* and they had achieved 4 key positions out of 8 in those COs. In total the groups of this category had Rs 105380.00 balance and they had invested Rs. 535475.00 including the loan taken from CDF In total the groups had provided loan in 148 times to their members. The two groups of the category 'B'; *Manikhamba* and *Nawajagriti* had generated 'emergency fund' in collaboration with DACAW program which was supported by Unicef. Each two group had Rs 5000.00 in the fund. The fund was also known as 'safe motherhood fund.' Any member could receive money from the fund in emergency like; accident, delivery, medical treatment etc. And one had to return the money in the given time. The money was always revolving from one member to another. The members had taken loan from 1000 to 4000 rupees from the fund. The manager was responsible to collect and distribute the cash of the emergency fund.

Though the groups of this category had better score in institutional development and capacity development they lacked equal performance in resource mobilization and maintaining coordination and communication among within and outside the groups. Most of the group of this category had formed in the first phase of the project but they discontinued their micro-credit and monthly meeting in between and again started the process. *Bagaincha* CO had collapsed after 3 years of it's formation and it was reformed later. Likewise *Kolidevi* CO split into two groups because of the conflict between *Magars* and *Kamis* of the group and all the amount in the balance was equally divided by the members. Similarly, the other two groups; *Manimhamba* and *Nawajagriti* COs had also divided the saving to the members and restarted their account during the second phase of the project. As the amount of balance increased the risk also raised so the manager/ chairman had also intended to withdraw the money from the balance. The group which had large amount of deposit also failed to find out the proper area of investment prioritized by the members in consensus basis. There was also lack of sufficient coordination among the members of the group and with the stakeholders to get idea to strengthen the group and mobilize the resource that was generated by the members.

Another issue related to the groups of this category was the distribution of loan. The groups focused to provide 'big amount of loan' as the balance of the group increased. As it was discussed earlier, the average amount per no. of loan was Rs. 2910.19. While the field data showed that most of the *Tharu* members of the group had taken loan from Rs. 100 to Rs 1000 to meet the medical and household expenses. Likewise there were large numbers of *Tharus* who had discontinued their membership because they failed to get the loan when they need. And there was only one *Tharu* among 59 members who had taken loan of Rs10000 from credit capita. So it can be said that the large amount of loan was taken by the non-*Tharu* members and they were highly benefited than the *Tharus* of the groups by the micro-credit.

About category 'C', there were 6 groups out of 11 *Tharu* involved COs. *Tharus* were not in the key positions and their number was also very limited. In total there were 15 *Tharus* out of 153 members in the 6 COs. In *Kalpana* CO there were 8 *Tharus*, in *Samjhana* CO and in *Nawajoti* CO there were 2 *Tharus* in each and in remaining three COs; *Tarachanda*, *Annapurna* and *Kalyankari* there was 1 *Tharu* member in each. Most of the groups of this category were formed in the first phase of the project and they had best performance compare to the groups of other category. They have monthly saving and the amount was different from group to group which ranged from Rs 20 to Rs. 40. Total saving of the groups of this category was Rs. 151462.00, total investment was Rs. 1512635.00 (including the loan from CDF). So the average investment per time (loan) is Rs 5978.79. The groups were even capable to maintain coordination with other agencies including DDC and trap some resources for community development. The group has focused some pro-poor program to support the poor families of the group. Two groups of this category had supported goat and pig to their poor *Tharu* members. Three *Tharu* members had received support to construct pit-latrine. *Tharu* members of these groups had also got loan as they needed. Some of the members (*Tharu* women) had joined literacy class with their *Brahmin/Chhetri* counterpart and learned to 'read and write their own names'. It can be said that, the *Tharu* members of category 'C' were able to get more economic as well as social benefits (health and education) compare to the members the groups of other categories. But, they had found themselves weak compare to their *Brahmin/Chhetri* counterparts in education, deliver speech, and maintain relation with the other members of the groups. They thought that their social network was also limited compare to the members of other caste/ethnic backgrounds. So the *Tharu* members of the groups of this category were empowered more economically rather socio-culturally and politically compare to the groups of other two categories.

Summary & Conclusion

The study of UNDP supported VDP in Benimanipur village showed that the social mobilization approach was not sufficient to include the large

number of poor indigenous *Tharus* and empower them who were included in the groups. In village level 71.9 percent household had included while in the case of Tharu only 55.7 percent was included in the networks of the Community Organization. Specially two factors; external factors and internal were observed which had negative impacts to promote the inclusion of *Tharus* in COs. The external factors were the high competitiveness of non-*Tharus* (especially *Brahmins* and *Chhetris*) and the less support and supervision to *Tharu* involved group by the project (VDP), VDC/community leader. And, the internal factor was the diversity of the members which created conflict within the group. While in both cases the project lacked strategic social mobilization to address the factors and to promote the high inclusion of *Tharus* in COs. In contrast to CO, CMC was inclusive but the performance of *Tharus* was far behind to their *Brahmin/Chhetri* counterparts which was reflected in the no inclusion of *Tharu* in CDF.

The strategies and plans of action of social mobilization were also generalized because they could not address the specific issues of the COs of different categories. It was observed that the particular category of *Tharu* involved CO had particular nature of problem. Based on the participation of *Tharu* members in the decision making level of CO the *Tharu* involved COs were categorized in into 3 categories. Category 'A' belonged to the group which had only *Tharu* members and they had similar cultural background. They had strong 'we feeling' and higher aspiration to institutionalize their group but they lacked good education, capacity to handle large amount of fund, and capability to trap the external resources by maintaining coordination with other agencies. So *Tharus* of the group of this category were empowered culturally but not socially and economically. The group which was heterogeneous and has at least one *Tharu* member in key position was categorized in category 'B'. The groups of this category had large amount of deposit and they were able to get some external support but they did not have sufficient coordination among the members of the groups. So they were not able to invest the capital to promote the socio-economic status of the members and enhance the access of excluded groups to share the benefits of the poverty reduction activities. The group which

was heterogeneous and there was no *Tharu* member in the key positions categorized in 'C'. *Tharu* members of this category were able to get more economic as well as social benefits (health and education) compare to the members of the groups of other categories but culturally (and psychologically as well) they were not empowered. They had less education, not able to speak Nepali language as their *Brahmin/Chhetri* counterparts, and weak social networks among the members of the group.

In sum, VDP, to some extent, had able to include the marginalized people in the decision making process of CO but it was not enough to change their socio-economic status. The village was heterogeneous. The diversity in the village resulted in the different responses to the social mobilization program. Particularly the social mobilization process was generalized and limited by the local networks of power relation. So, the present social mobilization approach of VDP was not sufficient to change the existing power relation through inclusion and empowerment of indigenous *Tharu* people of the village.

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