

## Sanogimdi Water Scheme- an excellent example of economic empowerment along with accessible drinking water



The group members of Sanogimdi WSS accompanied by Sangita Giri Das, Livelihood expert of the Fund Development Committee, and Shankha Buddha Lama, chairperson of the SO Shanti Jana Adarsha Sewa Kendra.

In a developing country like ours, access to savings and credit is a challenge for a lot of people with low income and especially women in rural areas. Even in the 21st century, many women in rural areas have had to rely on male family members to cover even the smallest of household expenses and there are ample examples of the bitter experiences that women have had to endure because of such situations.

It is for a fact that, for sustainable development and empowerment of women in any field, it is necessary for them to have financial self-reliance. Family and social development cannot be imagined unless women are financially empowered.

Therefore, before involving women as partners in any development work, they must first be socially and economically empowered.

### **Role of Rural Water Supply and Sanitation Fund Development Board**

Taking into account this real and bitter reality of women in rural areas, the Rural Water Supply and Sanitation Fund Development Board is conducting Jeevika (Livelihood) Programs at the development stage of Water Supply and sanitation Scheme. This program sets up a group of women members among the water consumers and helps empower and make them self-reliant. They help provide each household with access to safe drinking water in their own yards. The main objective of this Jeevika program is to use the time saved to fetch water to develop skills, abilities and leadership in women, establish group savings and loan programs and to improve their living standards by engaging them in various income generating activities. Moreover, another main objective of this program is to make a special and significant contribution to social transformation and women empowerment.

While forming the group, the Fund Development Board gives special importance to the deprived and disadvantaged minority women. Community partnership, community responsibility, social inclusion and gender equality have been given special priority in the program and in the working structure of the Rural Water Supply and Sanitation Fund Development Board. The group formed with women as members of the Water Scheme is called Women's Technical Support Service Group. Initially, Twenty Thousand (Rs. 20,000) seed capital is provided to this group by the Fund Development Board. In order to facilitate the group, various skills and capacity building trainings are provided to the members of the Women's Technical Supports Service by Supporting Organization from time to time.

An executive committee is formed by women members for the institutional development and operation of the group. The executive committee holds a meeting every month. The important decisions taken at the meeting are kept as meeting minutes and are implemented and monitored regularly. Also, savings are collected from each female member and the accumulated savings amount is mobilized among the members as a revolving loan according to a certain procedure. The details and accounts are kept in the books by the treasurer.

Besides this, women members keep participating in various other programs of the project such as awareness and social work related to sanitation and health. The

status and effectiveness of all these activities vary from group to group, which is natural because these depend on the geographical and social environment of the group, the status of knowledge and information flow, activism, coordination, and efficiency of the group members.

### **Sanogimdi Water Supply and Sanitation Scheme**

One of the many water supply and sanitation schemes run with the financial support of the Fund Board and the social and technical facilitation of the Shanti Janardash Service Center is Sanogimdi Water Supply and Sanitation Scheme.

Moreover, The Women's Technical Support Service Group formed under Jeevika Karyakram of Sanogimdi Water Supply Scheme is so exemplary that it has been a source of inspiration for other Water Supply and Sanitation Schemes. This project has been providing drinking water facility to 980 people of 126 households of Temal Village Municipality, Ward No. 5 of Kavrepalanchok. The amount Twenty Thousand Rupees (Rs. 20,000) that had initially been given by Jeevika Group has now reached to the fund of Rs. Seven Lakh Sixteen Thousand (Rs.7, 16,000).



Members participating in a Women Technical Support Service group meeting

Apart from the members of the group, the credit for this dynamic group also goes to Pravin Lama, Chairman of the Water Supply and Sanitation users' committee. His contribution to providing proper guardianship to the group and resolving its problems can be considered exceptional.

It seems necessary to give an example to prove so:

Some time ago, a difference of Rs Fifteen Thousand (Rs.15, 000/-) was found while calculating the account. After failing to reconcile the accounts despite various efforts, Mr. Pravin Lama paid Rs Fifteen Thousand from his own pocket. This was an act of his exceptional generous support which helped stop any further

inconvenience that would have risen while carrying out regular activities of the group.

While asking Pravin Lama about the reasons behind solving the problem with his own money, he said, "This small contribution from me to this Jeevika group is nothing in front of the important role that the group is playing in transforming the community, its role in addressing social issues and focusing on economic empowerment of women. Our main concern is to carry out group activities regularly and actively without any disagreement. We are all serious and in action about how to move this group forward in a more disciplined and sustainable way."

The background behind the accumulation of Rupees Seven lakh and sixteen thousand in the group started from a unique practice. Apart from the regular savings made by the members, all the people of the village play Deusi and Bhailo for two or three days with great rejoicing during the great annual festival of Tihar. There is a practice of collecting one thousand rupees from each household. If for some reason a household is unable to pay the amount immediately after the festival, the household can repay it later. Thus, every year a mandatory collection of one thousand in Tihar, this group was able to collect so much money in a short period of time. On one hand, this is away of preserving one's culture and on the other hand; it also helps in maintaining unity, harmony, and a happy atmosphere in the community and strengthening the livelihood program. This practice should be considered admirable and exemplary by all.

As the savings in the group increase, its members seem to be directly benefiting from it. Now, most of the women in the community have been involved in some form of income-generating activities. With the loan taken from the livelihood program, some have been cultivating vegetables; some have been raising livestock such as chickens, goats, buffaloes, and pigs, while others have been running small businesses. The women, who used to spend a lot of time and effort fetching water, now, express their gratitude to the Fund Development Board as its affiliates for giving them the opportunity to invest their time and effort in productive work. "We've benefited a lot from joining this Women Technical Support Service Group under Jeevika Program," they say. The Fund Development Board has opened the eyes of women and empowered them in all possible ways", they added.

When asked if there were any problems or challenges, they said, "The main challenge for us today is the market for goods." In this context, they added, "We have to rely on middlemen because we cannot reach the market on our own due to lack of time and various other reasons." Due to this reason, we are unable to get a fair price for our production. There is a compelling situation to accept whatever they pay us according to their convenience".

However, no matter how challenging the situation may be, the women of the Sanogimdi Water Supply and Sanitation Scheme are enthusiastic and determined to make the group stronger and more sustainable in the days to come.

*(The writer is a livelihood Expert in the Rural Water Supply and Sanitation Fund Development Board.)*