

# CHAPTER I

## INTRODUCTION

### 1.1 Background of the Study

Saving and credit co-operatives are financial institutions which can play significant role to develop Economic situation of the developing countries like Nepal. A co-operative is an association of persons usually of limited means who have voluntarily joined together to achieve a common economic end through the information of a democratically controlled business organization, making equitable contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking (Sharma, 2004).

Co-operative, as economic enterprises and as self-help organizations, play a meaningful role in uplifting the socio-economic conditions of their members and their local communities. Over the years, co-operative enterprises have successfully operated locally-owned people-centered businesses while also serving as catalysts for social organization and unity. With their concern for their members and communities, they represent a model of economic enterprise that places high regard for democratic and human values and respect for the environment. As the world today faces unstable financial systems, increased insecurity of food supply, growing inequality worldwide, rapid climate change and increased environmental degradation, it is increasingly compelling to consider the model

of economic enterprise that co-operative offer. The co-operative sector, especially in developing countries, also presents itself as an important element that can contribute to the realization of the Millennium Development Goals (MDGs) (Acharya, 2009).

Co-operative somehow contributed to the achievement of the MDGs because of their inherent characteristics. Co-operative are economic associations, they provide the opportunity for poor people to raise their incomes. Because they are democratic with each member having one vote, they empower people to own their own solutions, and because they pool risks at the level of the enterprise and offer micro-insurance they increase security. In addition, there is increasing evidence indicating that co-operative

also contribute directly and indirectly to meeting several of the other MDGs, such as primary education for children, gender equality and reducing child mortality (Acharya, 2009).

The co-operative enterprise also presents an important model as many of the poorest and disadvantaged face social exclusion, lack of access to opportunities and growing economic inequality. As the uneven effects of globalization have led to a rise in the unregulated informal economy, workers in the informal sectors have formed shared service co-operative and associations to assist in their self-employment. In rural areas, savings and credit co-operative provide access to banking services which are lacking in many communities. Credit co-operative also play an important role in the formation of small and micro businesses. They can affect the kind of financial 'deepening' that the World Bank envisages, as they consistently reach the poor in a sustainable way (Thapaliya, 2009).

Shree Machhapuchhre Women Development Multiple Purpose Co-operative Limited (SMWDMCL) is the rural Multiple Purpose co-operative in former Amarbhumi VDC (Currently Tarakhola Rural Municipality Ward Number- 1) Baglung district, it has about 584 female members. This co-operative was established by women, therefore there are only women members. This SMWDMCL was established in 2063 B.S. It gives credit services, basic training, business training, agriculture training and free skilful training services, etc for their members. It contributed in saving, credit and other services to meet their member's credit need. This study will concern to analyze; activities of saving and credit co-operative, changes of economic and social empowerment status of women and explore of problem faces by women involved in saving and credit co-operative.

## **1.2 Statement of the Problem**

More than half of the total populations of Nepal are women. Therefore they can contribute immensely to the national development. However, due to prevailing gender discrimination, current socio-economic status of women in Nepal is very poor. Women are being discriminated in every aspect of the society. These and so many other factors have pushed women to be at the back of the development. Some of the major problems faced by women are as follows.

- i. They are not involved in economic activities.
- ii. They are not involved in social meeting.
- iii. They are not involved in every decision making of the family.
- iv. They often faced domestic violence and torture.

These are the problems of women of Tarakhola Rural Municipality-1 even if they are engaged in SMWDMCL. Therefore this study seeks the answers of following research questions:

- i. What are the changes in social status of women after being involved in the multiple purpose co-operative?
- ii. What are the changes in economic status of women after being involved in the multiple purpose co-operative?

### **1.3 Objectives of the Study**

The general objective of the study is to examine the role of multiple purpose co-operative in women empowerment. The specific objectives of the study are as follows:

- i. To examine the social empowerment of women through the multiple purpose co-operative in this area.
- ii. To analyze the economic empowerment of women through the multiple purpose co-operative in this area.

### **1.4 Justification of the Study**

Empowered women contribute greatly to the health and production of whole families as well as to the communities. Empowering women is an indispensable strategy for advancing development and reducing poverty. Monitoring progress towards gender equality and women's empowerment is therefore of great importance.

Empowerment of women, demands recognition of their rightful place in the decision making process. Women should have knowledge and resources, greater autonomy in decision making, greater ability to plan their lives, greater control over the circumstances that influence their lives and free from shackles imposed by prevailing customs, beliefs and practices. They should become active members in development

process rather than simple beneficiaries of programs and service. The result of this study will provide useful information to improve saving and credit delivery and implement appropriate mechanism to Baglung district co-operative desk as well as co-operative Agency (government Organization who are responsible to organize, promote and regulate primary and secondary co-operative societies) there by to improve the income and to empower the rural women. The output of the research will probably contribute to improve the credit supply system of saving and credit co-operative and hence motivate women to increase their saving amount.

### **1.5 Limitations of the Study**

Following are the limitations to the study:

- i. The study has been focused only on women development multiple purpose co-operative of Tarakhola Rural Municipality -1, so the generalization of other co-operative may not give correct result.
- ii. The study has been confined only to the empowerment status of women involved in co-operative.

### **1.6 Organization of the Study**

The study has been organized into five different chapters. The first chapter is introduction which includes background of the study, statement of the problem, objectives of the study, justification of the study, limitations of the study and organization of the study. The second chapter is review of the literature including both theoretical and empirical aspects. Similarly, the third chapter includes methodology and profile of the study area. The fourth chapter includes data presentation and analysis. And the last fifth chapter is summary, conclusions and recommendations of the study. The appendix and bibliography are in the end of the thesis.

## CHAPTER II

### REVIEW OF THE LITERATURE

The primary purpose of review of literature is to learn and it helps researcher to find out what research studies have been conducted in one's chosen field of study, and what remains to be done. For review study, the researcher uses different books and journal, reviews and abstracts, indexes, reports, and dissertation or research studies published by various institutions, encyclopedia, etc.

#### 2.1 Theoretical Review

The literature on gender differences in touch is divided into the categories of Observational studies of touch frequency, people's beliefs about frequency and meaning, data on qualitative differences in touch, and studies of response to touch. The observational studies reveal:

- i. No overall tendency for males to touch females more than vice versa, though two studies of specifically intentional touch with the hand did find such asymmetry.
- ii. A tendency for females to initiate touch more than males.
- iii. A questionable tendency for females to receive touch more than males.
- iv. A tendency for more female same-gender touch than male same-gender touch (at least for white samples).
- v. A tendency for same-gender dyads to touch more than opposite-gender dyads, especially when the dyads are unlikely to be intimate.

Some of these conclusions are debatable, owing to methodological Problems.

Data dealing with qualitative aspects of touch are found to be too sparse and inconsistent to yield much information about gender differences in the uses or meanings of particular types of touch. The literature shows a tendency for women to respond more positively to touch than men. Henley's power hypothesis, the primary hypothesis concerning gender differences in touch, is given special scrutiny as a possible explanatory framework. Despite the psychological significance of touch as a

means of communication, not a great deal is known about when and why touching occurs and what meaning it may have in same-gender and opposite-gender interaction. Studies on the topic of gender and touch have focused on observed occurrences of touch, self-reports of touch frequency, people's beliefs about the meanings of touch, observers' perceptions of interactions that involved touch, and empirically assessed response to touch. Relevant questions and methods are many and the literature smaller than we would wish, considering this variety. But the literature is actually much larger than most psychologists alluding to the topic seem to be aware of; a handful of studies at best, and usually the some ones are generally cited. There has been only one substantial review of gender and touch, that of Major (1981), whose review differs from work on this paper was divided equally between the two authors. The criticisms and suggestions of Fred Gordon, Amy Halberstadt, and especially Maryiee Taylor are gratefully acknowledged, as are the comments of Brenda Major in her capacity as journal referee. Requests for reprints should be sent to Judith A. Hall, 20 Virginia Street, Somerville, Massachusetts 02145. ours in a number of respects. We do not review infant studies nor unpublished studies, but we address more of the published literature on children and adults, employ more quantification, and focus on somewhat different problems and implications. There is one widely recognized theory of gender differences in touch. Nancy Henley (1973) proposed that men initiate touch with women more often than do women with men and that such asymmetry is due to a status difference between men and women. This status difference, maintained Henley, gives men a touching privilege that, in turn, contributes to their domination of women. Henley's ideas about status and gender have inspired workers in this field since 1973, serving as both assumption and interpretive guide, and have profoundly affected the thinking of psychologists who study other nonverbal behaviors as well. One aim of this article is to examine this influential theory in light of the empirical findings of recent years. Observational studies of touch occurrence in this section we present results relevant to several hypotheses about gender differences. Multi-purpose co-operatives (MPCs) are financial intermediaries. Being financial intermediaries, their function is to provide savings and credits services to its member-clients. However, in poor communities MPCs cannot avoid providing more than just financial services to their member-clients due to mainly two factors:

- i. Expectation from their member-clients for non-financial services, and
- ii. Their success in financial intermediation depends greatly on their ability “to create mechanisms to bridge the gaps created by poverty, illiteracy, gender and remoteness” (Ledgerwood 1998).

These mechanisms created to bridge the gaps caused by economic social, and cultural disadvantage may be the form of non-financial services which may come in the form of social intermediation, enterprise development services or social services. Women’s condition and position are described condition refers to women's material state. Position refers to women's social and economic standing relative to men. Practical needs are linked to women's condition. Poor women may identify practical needs which are related to food and water, the health and education of their children, and increased income. Meeting such needs through development assistance can be a relatively short term process involving inputs such as equipment, training, credit Program, literacy Programs, or clinics. Projects that aim to meet practical needs generally preserve traditional relations between men and women (Moffat and Stuart, 1991) Strategic interests for women arise from their subordinate (disadvantaged) position in society. Strategic interests are long-term and related to improving women's position. the strategic interests of women as a group include: reduced vulnerability to violence and exploitation, more economic security, independence, options and opportunities, shared responsibility for reproductive work with men and the state; organizing with other women for strength, solidarity and action; increased political power; increased ability to improve the lives and future of their children; and a more humanistic and just development process (Moffat and Stuart, 1991).

Women's involvement in decision-making in different matters, including households decisions, was taken as a proxy indicator of their empowerment. Involvement of women members in decision-making in various matters, such as opting for family planning, buying and selling assets, participating in community development. Increasing poverty, shift from subsistence farming to cash crop farming, depleting natural resources, increased migration and growing number of women headed households, due to globalization, are factors that have increased women's vulnerability in recent years. Large percent of women lack access to productive resource specially land.

In Nepal, 40.4 percent of women and 59.6 percent of men over the age of 10 are considered economically active. This indicates that women's economic participation is lower than men. This is due to the fact that subsistence agricultural works which almost exclusively performed by women, is not considered to be economic activity and is excluded from surveys. The vast majority of economically active population (81.25 percent), particularly in rural Nepal, is engaged in agriculture and allied industries. The portion of the persons engaged this sector is substantially higher among women (90.5 percent) than among men (74.9 percent). (Beijing and Beyond, 2004)

A study on "The Participation of Women in Decision Making Process of co-operatives as a study of Mangaldeep saving and credit and Hatemalo saving and credit co-operative of Budhabare Municipality, Jhapa". The general objective of this study is to identify the participation of women in decision making process in co-operative. The study was based on primary as well as secondary sources. Out in the study it is found that the participation of women in co-operative is lower than that of male. Similarly the participation of women in co-operative's decision making level is very low. Although the saving and debt situation show comparatively sound situation that all the women member save in co-operative and altogether 78 percent of women member have borrowed from co-operative for agriculture works etc. The co-operative has made the member to unite themselves and increased the feelings of togetherness. This sector has significant impact on the life of the women by providing various facilities such as micro financing- saving and debt, dividends, different trainings, education about co-operative, leadership training etc. the co-operative has been uplifting the socio- economic status , life standard of members. In this scenario, different sectors like small business, agriculture, cottage industries etc. can be developed through co-operative. Moreover, women and backward people can develop and able to show their talent through co-operative because it is such an institution which is organized on grass root level and by integrating the people of same socio-economic level (Bhattarai, 2011).

A study on "Impact of Siddhartha Multipurpose co-operative Limited on Empowerment of Women as a case study of Siddhartha Multipurpose co-operative Organization Limited Birendranagar Municipality, Surkhet."The overall objectives of this study are to assess the present role of Siddhartha Multipurpose co-operative

Organization limited. The general objectives of this study are to find out the role of co-operative in women empowerment. From the study it was clear that the most of the population of Surkhet Valley has still remained largely poor, especially women, despite the saving and credit co-operative initiative. The basic indicators those are very vital for the socio-economic development of the society such as education, health hygiene and sanitation, drinking water, occupation etc. Play major role for the positive change in the community. From the ethnic composition perspective, most of the respondents of the municipality were poor in social as well as economic activities before the establishment of Siddhartha Multipurpose Co-operative Organization Limited. Similarly the economically active population (age group 16-59) indicates that the possibility of active participation of female in the area of economic productivity if the women are given chance. After the implementation of SMCO Program women have an easy access in the economic sector. SMCO has been instrumental for considerable successful in terms of community awareness, which has been reflected upon equal opportunity to women in the selection of occupation, education, training and various other social activities (Raskoti, 2012).

## J      **Empowerment Indicator**

Women's Empowerment educates and empowers women, who are homeless, with the skills and confidence necessary to secure a job, create a healthy lifestyle, and regain a home for themselves and their children. Located in Sacramento, CA, our mission was created by homeless women expressing their needs and a community coming together with a desire to end homelessness—for good. In 2015, Women's Empowerment was featured on The Today Show. There is no denying the fact that women in India have made a considerable progress in almost seven decades of Independence, but they still have to struggle against many handicaps and social evils in the male-dominated society. Many evil and masculine forces still prevail in the modern Indian society that resists the forward march of its women folk. It is ironical that a country, which has recently acclaimed the status of the first Asian country to accomplish its Mars mission in the maiden attempt, is positioned at the 29th rank among 146 countries across the globe on the basis of Gender Inequality Index. There has been amelioration in the position of women, but their true empowerment is still awaited. Swami Vivekananda, one of the greatest sons of India, quoted that, "There is no chance for the welfare of the world unless the condition of women is improved, It is not possible for a bird to

fly on only one wing.” Therefore, the inclusion of “Women Empowerment’ as one of the prime goals in the eight Millennium Development Goals underscores the relevance of this fact. Thus, in order to achieve the status of a developed country, India needs to transform its colossal women force into an effective human resource and this is possible only through the empowerment of women.

Women empowerment means emancipation of women from the vicious grips of social, economic, political, caste and gender-based discrimination. It means granting women the freedom to make life choices. Women empowerment does not mean ‘deifying women’ rather it means replacing patriarchy with parity. In this regard, there are various facts of women empowerment, such as given here under.

**Human Rights or Individual Rights:** A woman is a being with senses, imagination and thoughts; she should be able to express them freely. Individual empowerment means to have the self-confidence to articulate and assert the power to negotiate and decide.

**Social Women Empowerment** a critical aspect of social empowerment of women is the promotion of gender equality. Gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life.

**Educational Women Empowerment** It means empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process. It means making women aware of their rights and developing a confidence to claim them.

**Economical and occupational empowerment** It implies a better quality of material life through sustainable livelihoods owned and managed by women. It means reducing their financial dependence on their male counterparts by making them a significant part of the human resource.

## **Review of Policy**

The Interim constitution of the Federal Democratic Republic, Nepal (2007) recognizes men and women equally and prohibits discrimination between them. The notion that "women's rights are human rights" is a new phenomenon in Nepal. For the last several decades, women's rights did not get recognition as human rights. Even today there have been reluctances to recognize the concept of land and resources rights for women, granting them separate legal status and a degree of autonomy. Affirmative action programs on behalf of women have rarely been statutorily implemented (Beijing and Beyond, 2004). The long-term vision is to development co-

operatives as the lead sector for poverty reduction through public welfare oriented economic development. Co-operatives will be developed as the foundation pillar of the economy, through the economic development of the country, small savings mobilization, operation of agriculture and micro enterprises and development of the concept of co-operatives among the general public. Co-operatives will be developed, as a medium to contribute to fulfilling the economic, social and cultural needs of the general public, by developing it as the mechanism of local development, construction and service delivery.

The strategies of co-operative are to review the existing legislation and institutional framework, in order to make the operation of co-operatives systematic and effective. To strengthen the inspection, regulation and monitoring aspects for effective good governance, competent administration and fiscal management of co-operatives is also a major strategy. Similarly, to increase the share capital and access to other financial resources in order to strengthen the economic condition of co-operatives, to increase the contribution of co-operatives in the development of production, processing and marketing. To expand co-operative education, training and information system, to ensure inclusion of the deprived communities including women, indigenous groups, Adibasi Janjatis, Madhesis, persons with physical disability, conflict affected people and Muslims through co-operative. Necessary concession and facilities will be provided for the promotion and development of the co-operatives sector (Vidyanathan, 2013).

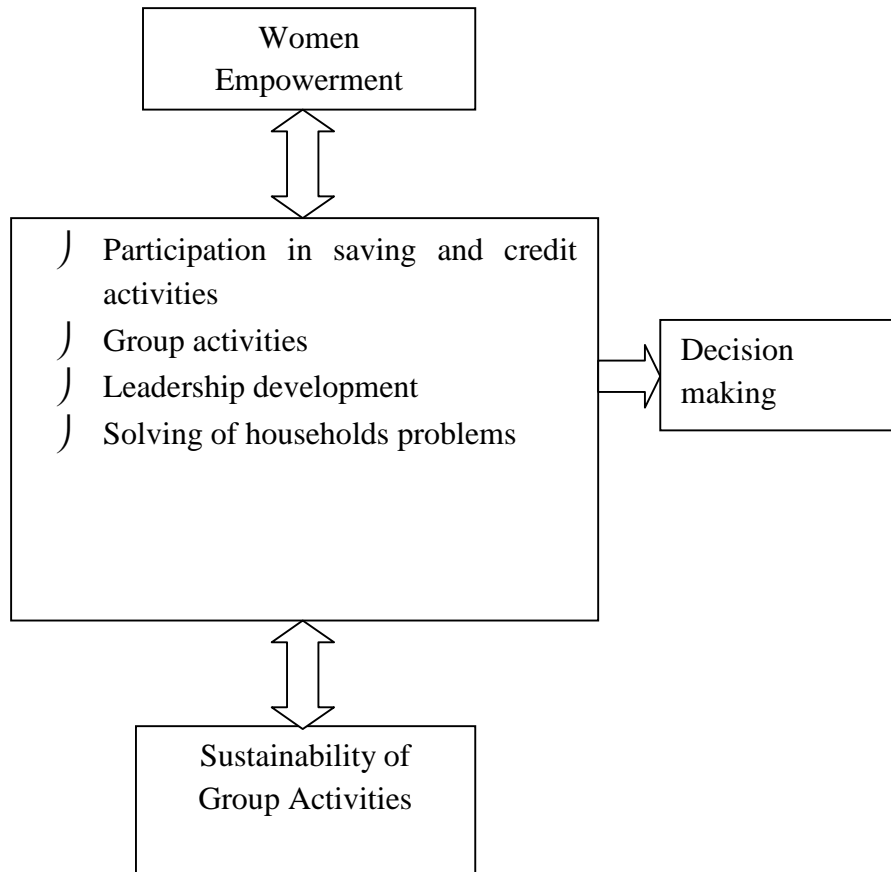
## **Conceptual Review**

For the convenience of study the organization of the elements of empowerment, their participation can be traced out diagrammatically.

The diagram clearly deals that the women empowerment and sustainability of group activities are the outcome of participation of women in co-operative activities, leadership trait of women, group activities of women and implication of saving to solve their practical problems which enables women in decision making power. All the studies mentioned above explain the participation and empowerment of women on co-operative Program. This review of literatures helps to understand the research problems rose in this present study and the ideas generated from these literatures have

been proceed with the research procedures. This study is primarily concerned on how the women are participated and empowered on co-operative Program (Figure 1).

**Figure 1**  
**Conceptual Framework**



) **Co-operative in Developed Countries**

In the new-developed countries, co-operative have had the chance to develop in their own ways over the last two centuries, without much government interference. The first type to develop was a 'friendly' or mutual health society that insured people against sickness and provided basic health care. In the USA, some of the largest health providers are consumer co-operative; in the Pacific Northwest one Co-operative provides health care for 570,000 members; in the Mid-West another has as many as 630,000 members. In Japan, 120 consumers co-operative provide health care for around three million members, who meet in small 'hen' groups to discuss preventive health issues (Global Finance Magazine, 2007).

Housing co-operative have played an important role in developed economies. Much of the housing built in Norway and Sweden in the second half of the last century has been co-operative. Housing co-operative in the USA have been popular among higher income dwellers and retired people. They have proved effective wherever private or public renting has failed; in New York 27,000 homes abandoned by private landlords have been taken over and renovated by housing co-operative designed for low income people. In Britain, management co-operative have taken over unpopular 'council' estates, and tenant-owned co-operative are challenging conventional social housing landlords to involve more tenants in the governance over social housing (Simmons and Birchall, 2008).

### ) **Co-operative in Developing Countries**

In the developing countries, international efforts by ICA, ILO and the UN, have been instrumental in the formation of new co-operative that are independent from their governments. The ICA Identity Statement and co-operative principles, the United Nations Guidelines of 2001 and the ILO Recommendation No 193 on the promotion of co-operative have served as guidelines to form co-operative, as well as limit the role of governments to one of providing an enabling environment and level-playing field so co-operative can operate on a sustainable basis alongside other types of business. These mechanisms recommend that there should be an early and complete disengagement of governments from the internal affairs of co-operative. The ILO Recommendation No. 193 emphasizes the need to promote the business potential of co-operative so that they can contribute to sustainable development and decent employment. It does not advocate the complete withdrawal of government but recommends an institutional framework in which government registers co-operative as simply and efficiently as possible, regulates them in the same way as other forms of enterprise, and provides a wide range of support such as human resource development, access to credit, and support services for marketing, all without infringing co-operative autonomy (Global Finance Magazine, 2007).

Nepalese people have a long tradition in Cooperation taking many forms of labor sharing in villages, informal mutual aid groups and rotating savings and credit associations (Chaudhary, 2008).

The development of the co-operative started in Nepal since 2010 BS with a view to develop the cooperation among the people. For which co-operative Department was established. While this department was concentrated on all the activities relating to the co-operative sector, the Nepalese people suffered from the all-round influences and as a result there was great loss of the lives and properties. People were compelled to migrate. The co-operative department played an important role to resolve the disaster with patience (Acharya, 2009).

Even in the ancient time there used to be certain forms of co-operative in Nepal, like Dharma Bhakari, Parma and Guthi etc. In line of this “Rapti Valley Co-operative Loans Committee” was formed in 2013 BS to provide the loan to the farmers issuing the executor order. In addition, co-operative development treasury was established in 2018 BS when co-operative society and co-operative organization act was brought into light. In the same year co-operative Publication, co-operative Transposition, co-operative Wealth Services and Sajhaco-operative Health Services and SajhaBhandar were established under co-operative central organization. Co-operative training center was established in 2019 BS. Under the co-operative bank act 2019 BS in 28 Bhadra 2020 BS co-operative Bank was established which was later converted into Agricultural Development Bank in 2024 BS (Acharya, 2009).

## ) **Review of Empirical Study**

### **Global Context**

In the mid-19<sup>th</sup> century, Raiffeisen and Schulze Delitzsch founded co-operative self-help institutions of farmers and business people. The first Raiffeisen banks and Volksbanks were established. Municipal savings banks (Sparkassen) also emerged at the same time. The locally anchored savings banks and co-operative banks, which were normally very small in size, accepted savings to be deposited and granted microcredit in other words, they were the first microfinance institutions in the world. And they are still active in this field today, 200 years later. They actively promote the generation of savings by the public at large finance three quarters of all small and medium sized businesses and more than 80 percent of all startup businesses in Germany. Co-operatives self-help institutions were originally founded because of the need to optimize the economic position of the individual member by joint business activities based on solidarity in line with the economic principles of self-help,

individual responsibility and self-governance as a result of better access to financial services and markets, while maintaining the members own capability to operate and compete in the markets. The existence of functioning co-operative societies leaves a positive mark on the economic and social structure of a country since Co-operative develop on the basis of local initiative and local economic strength; decentralized co-operative systems can operate in close proximity to markets and target groups. In the context of globalization, co-operative are particularly well equipped to combine the advantage of local activities with regional and national networking within the system, provided they adapt their structures and operations accordingly, thus contributing considerably not just to strengthening their members but the local/regional economic structure in which they are operating (Paul Armbruster,2004).

Recognizing that economic empowerment is key to poverty alleviation. Therefore, women's empowerment program in China works directly with women to develop income-generating projects and strengthen the capacity of local women's groups to identify and address issues related to poverty and long-term development in their own communities. For example, to encourage and increase entrepreneurship skills and economic opportunities for migrant workers, The Asia Foundation is supporting migrant workers to start or improve their small businesses through technical training, networking opportunities, and access to credit. These women are not only responsible for income-generation, but must also care for children and the elderly. The earthquake exacerbated the challenges that these women face, including heightened stress and isolation. To address the distinct needs of these women, The Asia Foundation is working with local partners to provide immediate services to rural women, ranging from psychosocial counseling and housing repair, to longer-term assistance to improve women's livelihoods and ensure that their voices are heard throughout the recovery and rebuilding process. Despite the devastation of the earthquake, women from affected communities are now rebuilding their lives and communities to be stronger than they were before with the aid of The Asia Foundation (The Asia Foundation, 2010).

Women have been the focus of all international and national development Programs. Efforts have been directed at empowering them in all fields of activity. Special Programs have been instituted to improve their social and economic status through provision of education, employment, health-care and involvement in social and

economic institutions, including co-operative. Co-operative institutions and especially the agricultural co-operative are the agencies which hold enormous potential for the development of women, and more particularly the rural women. Rural women are actively involved in the process of food production, processing and marketing. They often lack the legal status which prohibits them to have access to credit, education and technology. Co-operative institutions can help accelerate the process of development and participation of women in their organizational and business activities. Institutions like the International Co-operative Alliance ICA and the Institute for the Development of Agricultural Cooperation in Asia-Japan IDACA together with the support of other international organizations and national level institutions can develop and sponsor Programs with aim at improving the livelihood of rural women. In the past some efforts have been made through which member-organizations, co-operative and agricultural departments all over Asia and Africa have been requested to make special Programs for rural women and set aside budgets for their implementation. In some cases some good responses have been received (Daman Prakash, 2003).

### **National Context**

Co-operative Federation of Nepal is the apex body of co-operative movement in Nepal. It launches several activities mostly in the areas of training i.e. co-operative trainings, leadership development training, capacity building training, member awareness campaigning, agriculture marketing training, product diversification on agro products, success case replication etc. Likewise, the project also develops model co-operative, support to women co-operative, distribute seed money for the expansion of agriculture business related to production and marketing (UNFAO, 2010).

The center for micro finance (CMF) in Nepal had commissioned a number of studies in the past for purposes of determining how best to use micro-finance as a mechanism to empower poor rural women. One of such studies investigated women's control over savings and loans, while another examined the role of savings in women's empowerment. The former study concluded women have control over savings than over loans. The study further pointed out various factors that mitigate women's control over loans. This study proved that credit loan is not enough to bring about women's empowerment. SSC is the better institutional mechanism for women empowerment in Nepal. (Parajuli, 2011)

Co-operative provides microfinance in the form of credit to individuals and groups. Saving and credit co-operatives for women are the blessing of god. One woman's saving cannot do anything but group's saving amount do everything if it is used rotationally. Group saving amount earn interest from the investment sector and it is useful to solve the problem of other women. After the involvement of group they tend to increase their saving habit, which can be used in their future life. Saving and credit program uplift women. It offers opportunities for poor women to come out of their household to organize themselves in group and to work in productive and social activities (Thapalia, 2009).

Co-operative program uplift the socio-economic condition of rural as well as urban women through access of financial services and other development services and thereby alleviate poverty through women empowerment. Co-operative strengthen the management capacity of the member, and ultimately improve the economic position of the shareholders through income generating projects and sustainable agriculture practices. (Bastakoti, 2011)

### **Regional Context**

Saving and credits co-operative (SCCs) are financial intermediaries to provide savings and credits services to its member-clients. However, in poor communities SCCs cannot avoid providing more than Just Financial Services to their member clients due to mainly two factors:

- i. Expectation from their member - clients for nonfinancial services, and
- ii. Their success in financial intermediation depends greatly on their ability "to create mechanisms to bridge the gaps created by poverty, illiteracy, gender and remoteness". (Ledgerwood, 1998)

The Asian and Pacific region is home for over 60 percent of the world's population and more than 70 percent of the region's population lives in rural areas and primarily involved in agriculture. Integrating and empowering rural women by promoting women's entrepreneurship in green co-operative has been recognized as an important approach to alleviate rural poverty and enhancing sustainable rural development. The promotion of women's entrepreneurship in the area of green co-operative is a vital approach where women can play pioneering role for income generating activities,

employment opportunities and improve quality of life for sustainable development. Furthermore, many women reside in rural areas and therefore agricultural employment can be a primary source of income for the women. Obviously, women's development in the region depends on the improvement of the situation of rural communities. However, women lack access to land credit or production inputs and, they bear inadequate knowledge and business experience of co-operative. In conclusion, women's entrepreneurship through green co-operative, capacity building and information can enable them to produce and market their green products (World Journal of Agricultural Sciences, 2008).

Women play a vital role in the life of the children. The child learns to walk from his mother and speak his first word from his mother. The child needs proper care and attention of an educated woman. The children of educated women are better brought up than of the uneducated ones. (Thapa Magar, 2008)

## **2.2 Review of Related Studies**

### **Review of Journals and Articles**

This part includes major empirical studies such as: Baral's study, P.R. Sharma's study, Pradhan & Shrestha's study and so on.

Baral (2010) has made some important improvements in the field of co-operative. He has conducted that loan recovery rate is a measure of quality of loan. The finding of the study shows that the recovery rate of loan mobilized under different Program on Jhapis found to satisfactory. He has also clarified "the term delinquency is use to imply the situation when overdue loan is remaining unpaid. In the context of Nepal, high loan recovery rate indicates that co-operative institutions do not have to face much more problem relating to delinquency". He identified two kinds of irregularities committed by both MFIs and borrowers. On the part of MFIs the irregularities were commonly found on selection of target area, identification of target group, irregularities in formation of group, mobilization of loan on the basis of securities, and emphasis of investment and recovery of loan. Similarly following irregularities has found from the side of borrowers such as misuse of loan, non-repayment of due installment, and repayment of loan from different sources. He has suggested that the MFIs should not select the target area on the convenience of the project or employees

serving for it, and on the basis of vested interest. He has also suggested that there should be a mechanism in concerned project and institution to monitor the target group or as per the operation manual of the concerned project and institution. He has further suggested that the concern project and institution should not consider only the target of investment and recovery of loan but also consider the effectiveness of the mobilized loan.

Sharma (2011) conducted the empirical work on private, public and non-governmental institution to assess sustainability and financial efficiency. He has also focused on delivering co-operative service to the poorest of the poor. He has found that MFIs were not being able to reach the poorest of the poor due to inability of proper identification of the poor at the lack of commitment and clear vision of their action. He has mentioned that they were suffering from the problem such as inadequacy of resources, inappropriate regulations, loss of confidence of depositors, narrow level and area of operation, excessive overhead and ineffectiveness of activities. In addition to these, peace and security situation of the country, strategic planning, operation cost and interest rate, delinquency management etc. are equally challenging for its sustainability.

He has suggested that MFIs should need to enter in a new paradigm of financial market and develop business planning practice and efficient management of human resources within the situation. He has further suggested that strategic approach should be adopted in order to address management challenges, controlling and monitoring mechanism, effort to link formal and informal sector involved in micro-financing Program, and flexibility in financial management regulation.

Pradhan and Shrestha (2012) concluded that most of the MFIs are facing the serious problem of sustainability due to high administrative and overhead cost, heavy service delivery cost, absence of self-regularity mechanism and fully committed professionalism. They further concluded that the role of the central bank in co-operative development is still important in Nepal where private sector institutions are just involving. They have mention that many activities have to be coordinated new skill and technology should be added, and micro-credit Program should be expanded to reduce the role of poverty.

Dhakal (2013) has published the effect of women's participation in group-based microcredit programs on a large set of qualitative responses to questions that characterize women's autonomy and gender relations within the household. The data were taken from a special survey carried out in hill and terai in 2004-2006 of Nepal. In this paper, analysis were done on women's involvement in decision making, changes in self-confidence, women's status in gender equity, changes in social and political participation, changes in control over income, changes in awareness of social issues and problems, and family relationships and domestic violence. From the study the result was taken out those similar changes in making decision was noticed in both hills and terai. There is a significant change in self-confidence of women after the program. By ecologically belt hills showed relatively higher proportion of men's involvement in cooking as compared to terai, but in childcare, fetching water, washing clothes, cleaning house and utensils, men's involvement is relatively higher in terai belt than the men in hills. It also shows that there is a significant change in social and political participation of women after the program. MFI program has substantial impact on terai women's income control as compared to hills. Terai shows a relatively greater change in family relationship and domestic violence.

Adhikari (2014) has analyzed the role of the micro-finance in women empowerment and to identify the problems of micro-finance in Nepal in general and western and central region in particular. His study found that micro- finance leads to social and economic changes in the borrowers after participating in the program. Women empowerment should positive change in decision making, change in occupational structure, participating in social activities, gender equity, high level of self-confidence, awareness in social issue and control of income. He recommends that the government should formulate a national policy of micro-finance setting the vision, objectives, strategies, and specifying implementation modalities to direct the micro-finance program to accomplish the stipulated objective.

The Nobel Peace Prize winner Prof. Mohammed Yunus of Bangladesh was the first person who developed and applied the concept of saving and credit co-operative or micro-finance. In 1976 he established saving and credits bank in the Jobra village of Bangladesh (Chaudhary, 2008).

## **Review of Thesis**

This chapter includes review of major thesis or dissertations which are conducted in Nepal in the topic of co-operatives. It is consulted the library of Shanker Dev Campus for the study of thesis or dissertations related to co-operatives.

Gyawali (2003) has been studied is the performance evaluation of NGOs. His study has tried to investigate how far NGOs have applied project implementation procedures and how they have selected the site, involved target women and formed the women group. His major finding is that the activities of micro credit project for women (MPCW). NGO has successfully imported overall idea about MCPW project to participating women during the introducing meeting. 71 percent participating women did not accept conflict among group member, the participation rate of one member, from a family is 95 percent, 75 percent participating women are involving in the group from same locality. So NGOs formed women group as per set criteria MCPW guide.

Lamichhane (2006) made the study on the loan investment of the project has been properly utilized or not and to find out in which sector loan has been mobilized. Simple random sampling technique has been used. Out of 507 populations, 152 have been used in sample. After preparation of major-sheet data, classification and tabulation were done manually. Description research design has been used. His major finding was that the project has provided loan for different sectors cereal crop, cash crop, livestock, bio-gas, cottage industry, horticulture etc. The project has invested from FY 2056/2057 to FY 061/2062 Rs. 23.87 million in various sectors during the study period. Out of 152 farmers 41 (26.97 percent) have used for the very purpose of the loan and 111 farmers have misused it. Among the 152 farmers 41 farmers have increased their income by undertaking the various purposes and 111 have not able to increase their income.

Acharya (2007) has explored the role of co-operative program for women of Bhadaure Tamagi VDC Kaski. Other specific objectives of this study are; to analyze the position of existing credit; to analyze the relationship in between investment and income; to measure the perception of users group towards the program; to assess the effect of co-operative program on living standard of the people; to assess the financial

sustainability of the program. From this research study she found that the overall impact of co-operative program for women's earning beneficiaries and living standard is positive. It has positive impact on clothing and sheltering facility after the intervention of the program. The condition of loan recovery has a positive impact up on the regularity of loan payment. Among the sample women, 4 percent could not repay both the principal and interest, 28 percent could repay only interest and not principal and 18 percent could repay only principal and not interest regular. Since all the respondents of the program have taken loan at least one time from the program. Out of the total investment of co-operative program, the highest proportion of investment is made on poultry farming (35.95 percent), and the lowest is made on goat keeping (18.21 percent). The main sectors of taking loan were poultry farming, buffalo keeping, retail business and goat keeping.

Aryal (2007) has been studied the effective activities and effectiveness of rural development program and is to carry out the detail study of rural development program in Khilung Deurali VDC Syangaja. The other specific objectives are; to know the activities operated under rural development program; to analyze the mode of loan disbursement, repayment, outstanding and overdue; to analyze the state of saving, deposit and its mobilization in terms of loan disbursement; to find out the problems faced by the women in obtaining the loan. From this study he found and concludes that the program has made positive impact of the women living standard by generating employment and increasing productivity. Most of the women's income is sufficient for one year living or less. The performance of the project in terms of achievement of loan disbursement and recovery has been found very well in study period. So the repayment of loan was very satisfactory in the following years. It was 100 percent successful. The identification, encouragement and training of local leadership, saving and its mobilization, loan disbursement and its recovery should be a basic objective in any program. In this way different papers which are related to this research paper give the conclusion that only co-operative success to reduce the poverty alleviation of country especially for women.

Timilsina (2007) has been conducted the study on the sectors and types of investment on microcredit, to study the role of microcredit in employment generation, to study the state of microcredit in terms of distribution, repayment and investment sustainability, to study the fruitfulness of microcredit in terms of income generation

pursuing poverty alleviation, to study the bank's performance on target group identification and accessibility of microcredit to the target group. From the study he found that the investments were mainly of three types i.e. investment of loan to support existing business/ occupation, expenditure. Out of 97 new employment, the highest contribution in new employment generation was from small business and lowest was from animal keeping sector. The highest amount of loan was borrowed for the purpose of small business. It is also seemed that investment of the bank loan to the members who have existing business/occupation is not fruitful for poverty alleviation. It is also proved that the performance of bank to identify target group is also poor.

Nepal (2012) has been conducted a study to analyze the position of existing credit, the relationship between investment and income, the effect of training on standard of living of the people, the perception of user groups towards the program and the financial situation of the program. The study had been carried out in Aarukharka VDC, Syangja covering all 9 wards. The total participants of the program are 689. Out of this 100 women are sampled for the purpose of the study. The study is generally based on primary data. To conduct the study descriptive, cross-sectional and analytical approach had been adopted. The study found that the participant women have significantly increased their economical income, social status and awareness after involving the program. The value of investment and saving are positively increased in each year. The study shows that there no association to the perceived benefit from the program towards the age group, educational level and ethic group of the participants. The result of the investment found to be positive upon the earning of the respondent. The study shows that most respondent has repaid loan and interest in due time and majority of the participant has utilized their investment properly. He concluded that the women empowerment showed positive change specially involvement in decision making, participating in social activities, gender equality, awareness in social issue and control of income.

Thapa Magar, (2013) has been analyzed saving and its mobilization pattern of women, explore mode of loan, loan disbursement and repayment practice, the relationship between investment and income, and in between loan disbursement and recovery and assess the impact on the poorest of the poor women's financial condition. His study shows that the women of this municipality are unprivileged and low socio-economically background and poverty among the women population is

high. To reduce this poverty and make women self-dependent, economically strong different co-operative institutions are working. Among them GrameenBikas Bank was established in 2056 B.S. in Syangja as branch office. This study focuses only activities of saving (deposit), loan disbursement and its recovery as well as impact on poor women etc. Grameen Bikas Bank is a practical model to co-operative program. Grameen Bikas Bank, Syangja is a women participating co-operative institution. In the GBB program saving and its mobilization and skill enhancement are the main instruments to raise the economic growth and human resource development. GBB is actively involved in saving programs of women. Loan is disbursed in different sectors and GBB is still focusing more on loan disbursement to poor women. It shows that women believe in loan and interested to invest that loan in profitable sector. The status of loan investment and income of women is found satisfactory and they are earning slowly higher with involvement of GBB programs. Instead of this, business which is running by taking loan is found as running satisfactory. Poor women are found more and some of them have high confidentiality of standing themselves as a successful entrepreneur in future. Majority of women believe that involvement in GBB program initiates to increase their living standard. The overall study shows that the program has made positive impact on the women living standard by generating employment and increasing productivity. The most important and effective program is to the basis to uplift the economic condition of rural women.

### **2.3 Research Gap**

According to above literature review there are various studies that have been done in the topic of co-operative and micro-credit program. They are focusing in the site of women empowerment from co-operative and micro-credit but they are not studying about women enterprises through co-operative and micro-credit. All of the above research studies are identified about effectiveness of co-operative and micro-credit program in some topics and areas in other district in Nepal. This study is related to the women enterprises helped through co-operative and micro credit of Tarakhola.

# **CHAPTER III**

## **METHODOLOGY**

Methodology is a process of completing the study. Methods techniques of data collection and methods of analysis have been consisted in methodology. It describes the essential and experienced view for all academic work of the study. It clarifies the concept and gives the way of the study. This is the comparative study which uses both qualitative and quantitative methods.

### **3.1 Rational for Selection of the Study Area**

Tarakhola-1 Buskat is situated in west-north part of Baglung district. Based on the nature of the study, Tarakhola-1 Buskat is selected for the study where most of the dwellers are Brahmin/Chhetri, Janajaties, and Dalits people. Among them most of the people are women. Moreover, women's empowerment through saving and credit co-operative is different in comparison to other rural women.

### **3.2 Research Design**

The study has been carried out both on the basis of exploratory and descriptive research design. The study has been focused on to investigate the role of co-operative in rural women's empowerment. On the other hand it has tried to describe the existing status, problems and prospects.

### **3.3 Nature and Sources of Data**

The present study has been based on primarily data which are collected from the field survey. However, information obtained from secondary sources are useful during discussions of several issues. Secondary data or information have been derived from different books, journals, reports, institutional publication and website.

### **3.4 Sampling Procedure**

The universe of this study is saving and credit co-operative of Tarakhola-1 Buskat. Out of total 584 members of this co-operative, only 100 (17.12 percent) members were selected as respondents from this co-operative. The respondents were sampled to

get the intended information. The samples were selected by using simple random sampling method to acquire the desired objectives.

### **3.5 Data Collection Techniques and Tools**

Both qualitative and quantitative data have been collected for the study.

#### **3.5.1 Household Questionnaire Survey**

A questionnaire has been prepared consisting with close and open structure. The researcher herself administered the questionnaires with the selected co-operative's members. For Socio-economic information of different variables were included in the questions.

#### **3.5.2 Field Observation**

Direct observation was applied in order to get additional information of the activities of co-operative members for the study. Generally, this observation collects women behavior and information on members with other persons, staff of administration, visitors. Their internal interaction with other women also were observed and it is helpful to understand the dynamic of daily life style in empowerment sites. It is participant observation of the researcher was the key tool to acquire their income pattern or practices.

#### **3.5.3 Key Informant Interviews**

Educated persons and administrators were the sources of special information in this survey. To derive some specific information, it is necessary to visit some key persons. Generally, teachers, social workers, politicians and senior citizens are key persons. In this survey, ten key persons were interviewed in Tarakhola-1 Buskat for specific information about the study area and role of co-operative in rural women's empowerment process. A checklist, including some structured and unstructured questions was used for key informant interview.

#### **3.5.4 Informal Interview**

During field study, informal interactions with a number of people were made. They were asked about saving and credit business informally. This technique is also useful to provide essential information about the activities of members.

### **3.5.5 Focus Group Discussion**

Focus group discussion is most essential for collection of qualitative information. Altogether four focus group discussions have been carried out in this study. Different issues associated with saving and credit occupation has been forwarded to the group for discussion.

### **3.6 Reliability**

Information collected from FGD is reliable. The assessment done by participation has been further verified with the records of the concerned local savings and credits co-operative offices. Questionnaire has been reviewed by affiliated guide and experts. Information's and findings also was validated by the thesis supervisor

### **3.7 Method of Data Analysis**

Collected data have been processed scientifically. Data have been analyzed with the help of computer software like excel as well as manually. Different tables have been prepared for different socio-economic variables. The collected data have been analyzed with the help of table, percentage, diagrams, etc.

## CHAPTER IV

### DATA ANALYSIS

This chapter attempts to analyze the information received from the questionnaires, observations, case study, field survey and informal discussions with women. Especially analysis process and contents are determined as per set of objectives for the study. It consists of savings, investments, repayment pattern of loan, income from loan, socio economic impact of co-operative, utilization of loan, decision making, consumption, health, education, changes in custom and society.

#### 4.1 Identification of the Respondents

This chapter contains the normal identification of the respondents like age structure, ethnic group and educational status.

##### 4.1.1 Age Structure of Sample Women

Respondents are found of different age group. Out of 100 sampled women, 20 (20 percent) women are of age group of 20 - 30 years, 22 (22 percent) women are of age group 30-40 years, 23 (23 percent) women are of age group of 40-50 years. Similarly 24 (24 percent) women are of age group of 50-60 years and 11 (11 percent) are of age group of above 60 (Table 1).

Table 1  
Age Structure of Sample Women

Age Group	No of Respondents	Percentage
20-30	20	20
30-40	22	22
40-50	23	23
50-60	24	24
60 above	11	11
Total	100	100

Source: Field Survey, 2019

#### 4.1.2 Ethnic Group

While doing the field survey respondents are found of different ethnic group. There are three ethnic groups. They are Dalit, Janajati, and other. Out of 100 sampled women, 31 (31 percent) women are in Dalit category, 62 (62 percent) are in Janajati category and 7 (7 percent) are in other category (Table 2).

Table 2  
Ethnic Group

Ethnic Group	No of Respondents	Percentage
Dalit	31	31
Janajati	62	62
Other	7	7
Total	100	100

Source: Field Survey, 2019

#### J Educational Status of Respondents

Respondents having different educational status have been found while doing the field survey. Out of 100 sampled women highest 58(58 percent) women are literate and lowest 8(8 percent) women are higher educated, 16(16 percent) women are up to S.L.C. and 18(18 percent) are S.L.C passed (Table 3).

Table 3  
Educational Status of Respondents

Educational level	No of Respondents	Percentage
Literate	58	58
Upto S.L.C	16	16
S.L.C	18	18
Higher Education	8	8
Total	100	100

Source: Field Survey, 2019

#### 4.2 Background Characteristics of the Respondents

This chapter contains the background characteristics of the respondents like marital status, family occupation, family type and head of household.

#### 4.2.1 Marital Status of the Respondents

Different marital status of the respondents found in the field survey, among the 100 selected respondents, 88 (88 percent) respondents are married, 5 (5 percent) respondents are unmarried. The number of widow respondents is 7 (7 percent) (Table 4).

Table 4  
Marital Status of the Respondents

Marital Status	No. of Respondents	Percentage
Married	88	88
Unmarried	5	5
Widow	7	7
Total	100	100

Source: Field Survey, 2019

#### 4.2.2 Family Occupation of the Respondent

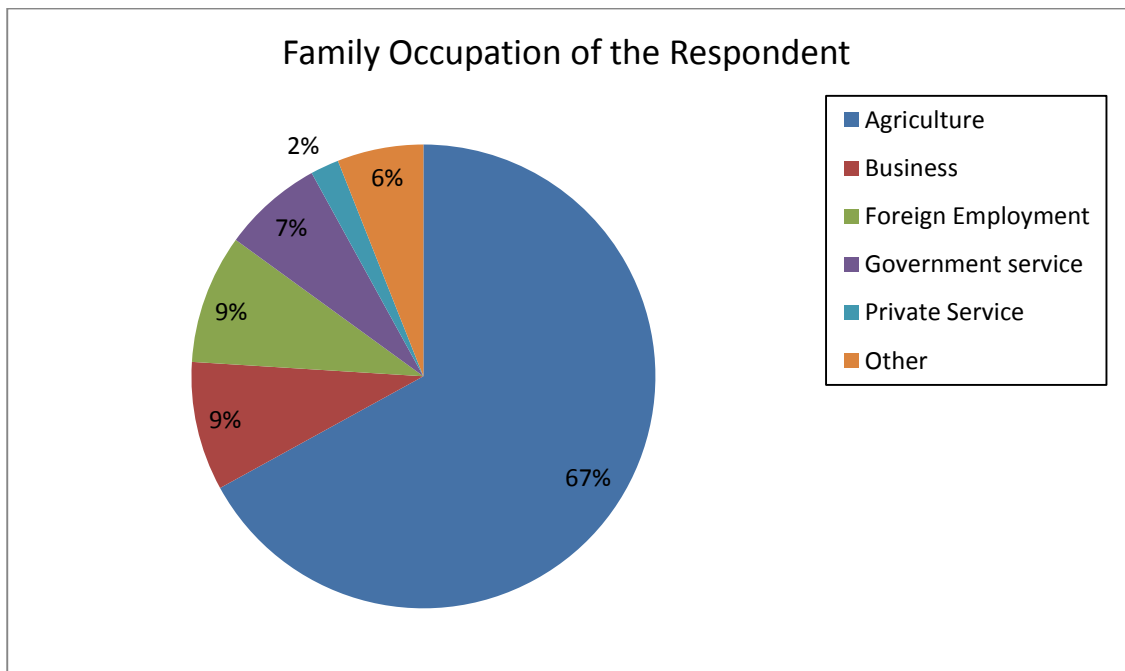
Out of 100 sampled women 76 (76 percent) are doing Agriculture, 9 (9 percent) are doing their own business, 9 (9 percent) are in foreign employment, 7 (7 percent) are in government service, 2 (2 percent) are in private service and 6 (6 percent) are in different service (Table 5 and Figure 2).

Table 5  
Family Occupation of the Respondent

Occupation	No. of Respondent	Percentage
Agriculture	67	67
Business	9	9
Foreign Employment	9	9
Government service	7	7
Private Service	2	2
Other	6	6
Total	100	100

Source: Field Survey, 2019

**Figure 2**



#### **4.2.3 Family Types of the Respondents:**

Respondents are found from different family types, out of 100 sampled women highest 52 (52 percent) women are from nuclear family and 48 (48 percent) women are from joint family (Table 6).

**Table 6**  
Family Types of the Respondents

Types of Family	No of Respondents	Percentage
Nuclear Family	52	52
Joint Family	48	48
Total	100	100

Source: Field Survey, 2019

#### **4.2.4 Head of the Household**

Out of 100 sampled respondents, 35 (35 percent) women are head of the family. Similarly, 45 (45 percent) head of the house hold are their husband and 20 (20 percent) includes father in law and mother in law. So only some respondents are head of the house hold (Table 7).

Table 7  
Head of the Household

Head	No. of Respondents	Percentage
Respondents (Women)	35	35
Husband	45	45
Others	20	20
Total	100	100

Source: Field Survey, 2019

### 4.3 Activity and Information of the Program

This chapter contain the activity and information of the program like reason of becoming the member of Program, type of benefit from the Program, Loan investment, loan disbursement, payment pattern of loan, saving of the respondent.

#### 4.3.1 Reason of becoming the member of co-operative program

Different respondents are involved in co-operative program with different motives, Out of 100 sampled women it is found that 24 (24 percent) are joining this Program by other's request. Similarly, 6 (6 percent) by inherited from parents and 70 (70 percent) by self-decision (Table 8).

Table 8  
Reason of Becoming the Member of Co-operative Program

Reason	No of Respondent	Percentage
By other's request	24	24
Inherited from parents	6	6
Self-decision	70	70
Total	100	100

Source: Field Survey, 2019

#### 4.3.2 Type of benefit through the Program

Respondents are benefitted through co-operative program and their type of benefit is presented in table below. Out of 100 sampled women, 31 (31 percent) women are economically benefitted and 57 (57 percent) women are non-economically benefitted.

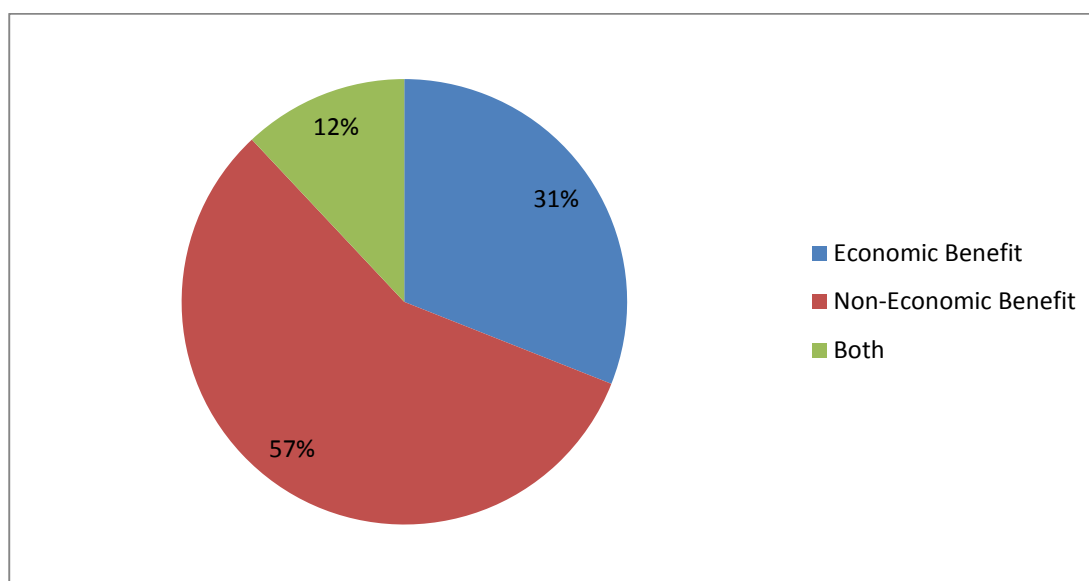
Altogether 12 (12 percent) women are economically and non-economically benefitted (Table 9 and Figure 3).

Table 9  
Types of Benefit through the Program

Types of benefit.	No of Respondent	Percentage
Economic Benefit	31	31
Non-Economic Benefit	57	57
Both	12	12
Total	100	100

Source: Field Survey, 2019

Figure 3  
Type of Benefit through the Program



#### 4.3.3 Sector wise Loan Investment in Different Years

SWDSCC were chosen for the study of sector wise loan investment in different years. Out of total investment (Rs. 11969 thousand) of loan, 35 percent in agriculture, 17 percent in trading, 34 percent in livestock and 14 percent in manufacturing are being made. The data shows that highest investment in agriculture and lowest amount investment in manufacturing enterprises (Table 10)

Table 10

Sector wise Loan Investment in Different Years (in '000 Rs.)

Investment Sector	Year					Total	Percentage
	2013/014	2014/015	2015/016	2016/017	2017/018		
Agriculture	740	797	846	886	902	4171	35
Trading	321	338	427	453	469	2008	17
Livestock	742	759	848	877	893	4119	34
Manufacturing	252	269	368	383	399	1671	14
Total	2055	2163	2489	2599	2663	11969	100

Source: SMWDMCL Office, 2019

#### 4.3.4 Loan Disbursements

SMWDMCL were chosen for the study of sector wise loan investment in different years. Out of 100 sampled women 37 percent women received loan in agriculture, 27 percent women received loan in trading, 22 percent women received loan in livestock and 14 percent women received loan in manufacturing enterprises. Similarly out of total investment from the SMWDMCL, 35 percent is in agriculture, 17 percent is in trading, 34 percent is in livestock and 14 percent is in manufacturing enterprises (Table 11 and Figure 4).

Table 11

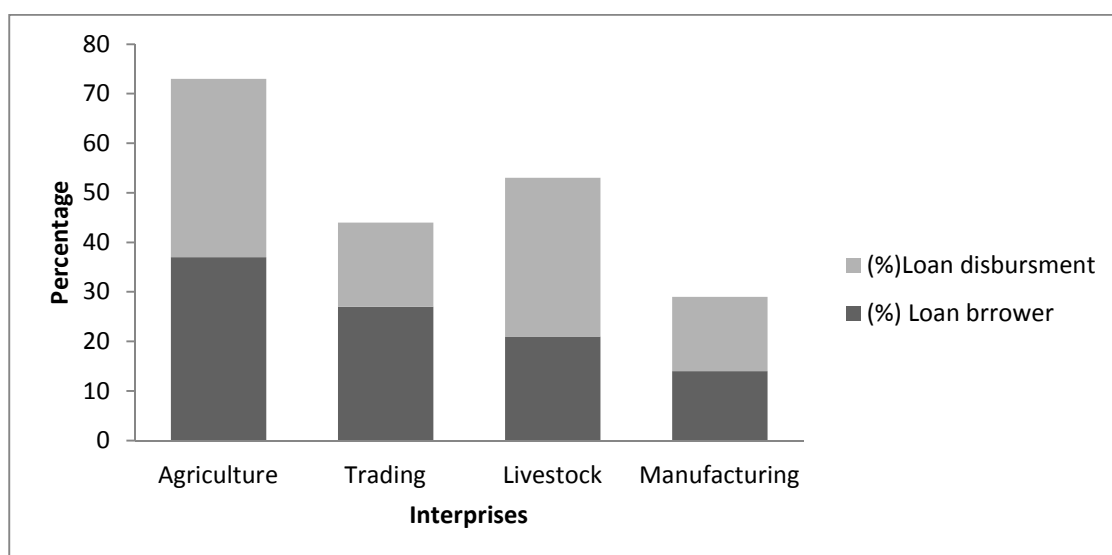
Loan Disbursement (in '000 Rs.) to the Borrowers

Enterprises	No of borrowers	Loan borrower (in percent)	Loan disbursement	Loan disbursement (in percent)
Agriculture	37	37	4171	35
Trading	27	27	2008	17
Livestock	22	22	4119	34
Manufacturing	14	14	1671	14
Total	100	100	11969	100

Source: SMWDMCL Office, 2019

Figure 4

Loan Disbursement to the Borrowers



#### 4.3.5 Loan Amount and Borrowers

Respondents are taking loan from the program. Out of 100 sampled women, higher level 60 (60 percent) women borrowers are in the range of more than Rs. 20 thousand and lower level 19 (19 percent) borrower are in the range of below Rs. 10 thousand. Similarly, 21 (21 percent) borrower are in the range of Rs. 10-20 thousands (Table 12).

Table 12

Loan Amount and Borrowers

Loan Amount ( in '000 Rs. )	No of Borrowers	Percentage
Bellow 10,000	19	19
10,000 – 20,000	21	21
Above 20,000	60	60
Total	100	100

Source: Field Survey, 2019

#### 4.3.6 Utilization of Loan in Business

Utilization of loan in different sector is found, while doing the field survey. Out of 100 sampled women 26 women enterprises of agriculture among them 21 women are using the loan in very purpose and 5 women are misusing the loan. Among 19 women enterprises of trading 15 are using the loan very purpose and 4 are misusing the loan. Among 15 women enterprises of livestock 12 are using loan very purpose and 3 are

misusing loan. Among 10 women enterprises of manufacturing 8 are using loan very purpose and 2 are misusing the loan (Table 13).

Table 13  
Utilization of Loan in Business

Sector	Using loan	Miss Using Loan	Total
Agriculture	51	6	57
Trading	9	3	12
Livestock	17	4	21
Manufacturing	8	2	10
Total	85	15	100

Source: Field Survey, 2019

#### 4.3.7 Participation in any Training Arogram Organized by Co-operative

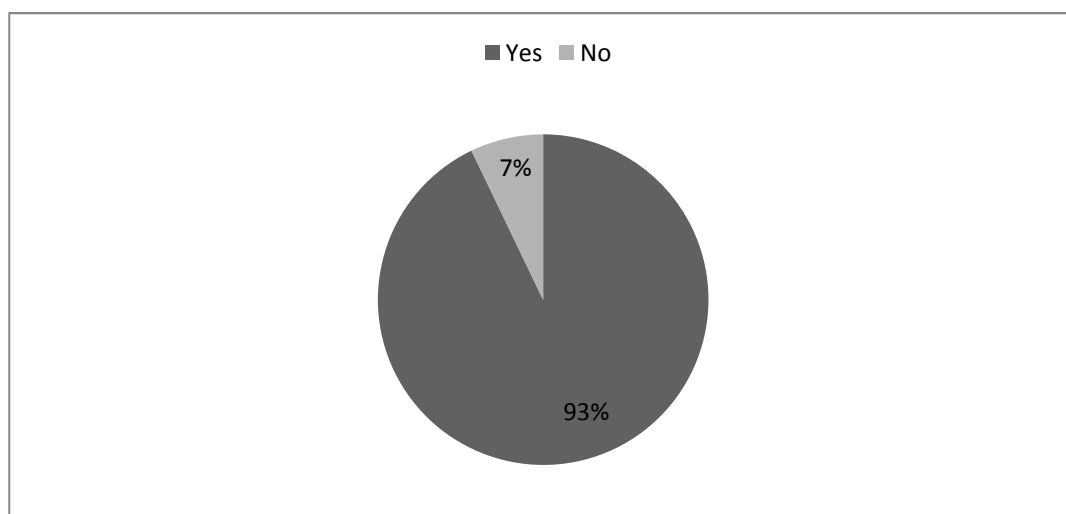
While doing the field survey respondents are found trained and untrained by the co-operative program. Among 100 sampled women, 93 women are participated in co-operative training program and rest are not participated in training (Table 14 and Figure 5).

Table 14  
Participated in Co-operative Training Program

Total Respondents	Yes	No
100	93	7

Source: Field Survey, 2019

Figure 5  
Participation in Co-operative Training Program



#### 4.3.8 Payment Pattern of Loan

From the field survey, different pattern of loan payment is found. Among 100 sampled women, 53 (53 percent) of women are paying their loan totally in time, 33 (33 percent) women are paying their loan partially and 14 (14 percent) women are not paying their loan (Table 15).

Table 15  
Payment Pattern of Loan

Payment Pattern	No of respondent	Percentage
Paid totally	53	53
Paid partially	33	33
Not paid at all	14	14
Total	100	100

Source: Field Survey, 2019

#### 4.3.9 Priority Given to Develop the Women's Status by the Program

Priority given by the program is found different in the field survey. Out of 100 sampled women 46 (46 percent) women answered that co-operative giving priority in training, 34 (34 percent) women answered that co-operative giving priority in loan, 11 (11 percent) women answered that co-operative giving priority in technology and 9 (9 percent) women answered that co-operative giving priority in other to develop the women enterprises (Table 16).

Table 16  
Priority Given to Develop the Women's Status by the Program

Particular	No. of Enterprises	Percentage
Training	46	46
Loan	34	34
Technology	11	11
Other	9	9
Total	100	100

Source: Field Survey, 2019

## 4.4 Changes of Social Empowerment through Saving and Credit Co-operative

This chapter contains the changes of social empowerment through the co-operative Program like membership status of organization of the respondents, thinking of society towards women, confidence level, and family status.

### 4.4.1 Increase in Social Participation

Increase in social participation of the respondent after joining the program is found different, while doing the field survey. Out of 100 respondents, 85 (85 percent) respondents answered that their social participation has been increased. Similarly, 15 (15 percent) respondents replied that their social participation has not been increased after joining the program (Table 17).

Table 17  
Increase in Social Participation

Response	No. of Respondents	Percentage
Yes	85	85
No	15	15
Total	100	100

Source: Field Survey, 2019

### 4.4.2 Increase in Confidence Level

Out of 100 respondents, 90 respondents answered that their confidence level has been increased after joining the program, which represents 90 percent and rest of 10 has not been increased their confidence level after joining the program, which represents 10 percent (Table 18).

Table 18  
Increase in Confidence Level

Response	No. of Respondents	Percentage
Yes	90	90
No	10	10
Total	100	100

Source: Field Survey, 2019

#### 4.4.3 Positive Changes in Thinking of Society Towards Women

Positive change in thinking of society towards women is found in good status. Out of 100 respondents, 93 respondents answered that positive change in thinking of society towards women has been increased which represents 93 percent. Rest of 7 answered that positive change in thinking of society towards women has not been increased, which represent 7 percent (Table 19).

Table 19  
Positive Changes in Thinking of Society Towards Women

Positive thinking	No of Respondent	Percentage
Yes	93	93
No	7	7
Total	100	100

Source: Field Survey, 2019

#### 4.4.4 Change in Household Decision Making

After joining the program, changes in household decision making is found in good status. Out of 100 respondents, 91 respondents answered that their household decision making has been changed which represents 91 percent. Similarly, 9 respondents replied that their household decision making has not been changed which represents 9 percent respectively (Table 20).

Table 20  
Change in Household Decision Making

Response	No. of Respondents	Percentage
Yes	91	91
No	9	9
Total	100	100

Source: Field Survey, 2019

#### 4.4.5 Change in Gender Discrimination

Gender discrimination faced by different respondents at different place is presented in table below. Gender discrimination in child caring at 59(59 percent) respondent's

house. 41 (41 percent) respondents do not have such discrimination in child caring. In the same way, 89 (89 percent) respondents have found gender discrimination in cooking food. 11 (11 percent) respondents have not found gender discrimination in cooking food. Similarly all total respondents have found gender discrimination in fetching water, cleaning cloth and washing utensils. And 77 (77 percent) respondents have found gender discrimination in feeding cattle, goat etc. 23 (23 percent) respondents have not found gender discrimination in feeding cattle, goat, etc. (Table 21)

Table 21  
Gender Discrimination

Gender discrimination	No. of respondents		Percentage		Total percent
	Yes	No	Yes	No	
Child care	59	41	59	41	100
Cooking foods	89	11	89	11	100
Fetching water	100	0	100	0	100
Cleaning utensils	100	0	100	0	100
Washing cloth	100	0	100	0	100
Feeding cattle, goat, etc.	77	23	77	23	100

Source: Field Survey, 2019

## **4.5 Economic Status and Changes of Economic Empowerment through Co-operative Program**

This chapter contains the economic status of women like land ownership, monthly income, job status. Similarly this chapter contains changes of Economic empowerment through co-operative Program like living standard of the respondents.

### **4.5.1 Respondents having Land**

Out of 100 respondents all number of respondents have land with them which is cent percent of the total respondents (Table 22).

Table 22  
Respondent Having Land

Title	No. of Respondents	Percentage
Land	100	100
No land	0	0
Total	100	100

Source: Field Survey, 2019

#### 4.5.2 Respondents having Land Ownership

Out of 100 sampled members, only 30 respondents having land i.e. 30 percent respondents have land ownership with them. In the same way, respondent's husband having land ownership is 59 (59 percent). And other people having land ownership is 11 (11 percent). According to the field survey, other people having land ownership include father in law and mother in law of respondents respectively (Table 23).

Table 23  
Respondents Having Land Ownership

Land Ownership	No. of Respondents	Percentage
Respondent	30	30
Husband	59	59
Other	11	11
Total	100	100

Source: Field Survey, 2019

#### 4.5.3 Area of Land with Respondents

Out of 100 sampled women, 40 (40 percent) respondents have 1-2 ropani of land with them. In the same way, 40 (20 percent) respondents have 3-4 ropani of land, 14 (14 percent) respondents has 5-6 ropani of land, 13 (13 percent) respondents has 7-8 ropani of land, 10 (10 percent) respondents has 9-10 ropani of land and again 3 (3 percent) respondents have above 10 ropani land (Table 24).

Table 24  
Area of Land

Area of land ( in ropani)	No. of Respondents	Percentage
1-2	40	40
3-4	20	20
5-6	14	14
7-8	13	13
9-10	10	10
Above 10	3	3
Total	100	100

Source: Field Survey, 2019

#### 4.5.4 Land used for Cultivation of the Respondents

Out of 100 sampled respondents, 46 (46 percent) respondents are using 1-2 ropani of land for cultivation, 19 (19 percent) respondents are using 3-4 ropani of land for cultivation, 13 (13 percent) respondents are using 5-6 ropani of land for cultivation, 13 (13 percent) respondents are using 7-8 ropani of land for cultivation, and 10 (10 percent) respondents use 9-10 ropani of land for cultivation. No one are using above 10 ropani of their land for cultivation (Table 25).

Table 25  
Land Used for Cultivation

Land use for cultivation (in ropani)	No. of Respondents	Percentage
1-2	46	46
3-4	18	18
5-6	13	13
7-8	13	13
9-10	10	10
Above 10	0	0
Total	100	100

Source: Field Survey, 2019

#### 4.5.5 Quantity Bought of Agricultural Products

Quantity bought of agricultural products by respondents in the last year is presented in table given below. Out of 100 sampled respondents, 23 (23 percent) respondents who bought agricultural products fall under 1-200 kg group. Similarly, 19 (19 percent) respondents fall under the group 201-400, 24 (24 percent) respondents fall under the group 401-600, 19 (19 percent) respondents fall under 601-800 group and 15 (15 percent) respondents fall under the group 801-1000 (Table 26).

Table 26  
Quantity Bought of Agricultural Products

Quantity Bought (in k.g)	No. of Respondents	Percentage
1-200	23	23
201-400	19	19
401-600	24	24
601-800	19	19
801-1000	15	15
Total	100	100

Source: Field Survey, 2019

#### 4.5.6 Quantity Sold of Agricultural Products

Quantity sold of agricultural products by respondents in the last year is presented in table given below. Out of 100 sampled respondents only 44 sampled women sold their agriculture products in the last year. Out of 44 women 7 (16 percent) respondents who sold the agricultural products fall under 1-200 kg group. Similarly, 10 (23 percent) respondents fall under the group of 201-400, 15(34 percent) respondents fall under the group of 401-600, 8 (18 percent) respondents fall under the group of 601-800, and 4 (9 percent) respondents fall under the group 801-1000. The table shows that 44 respondents sold agricultural products and 26 respondents did not sold agricultural products (Table 27).

Table 27  
Quantity Sold of Agricultural Products

Quantity sold (in k.g.)	No. of Respondents	Percentage
1-200	7	16
201-400	10	23
401-600	15	34
601-800	8	18
801-1000	4	9
Total	44	100

Source: Field Survey, 2019

#### 4.5.7 Income Level of Respondents

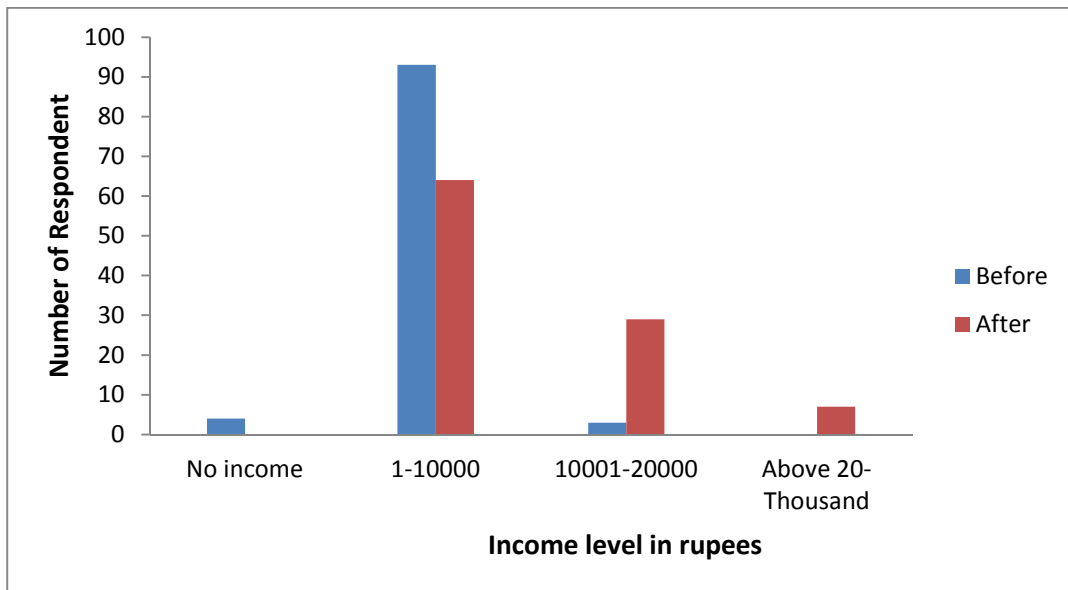
Income level of respondents involved in co-operative is found different. Before being involved in co-operative institution 4 (4 percent) respondents did not earn any level of income. This data was removed after the involvement in co-operative institution. Similarly, 93 (93 percent) earned 1-10 thousand before being involved in co-operative institution but this number changed to 64 (64 percent) after being involved in program. 3 (3 percent) earned 10-20 thousand before being involved in program and this number changed to 29 (29 percent) after being involved in co-operative. No one earned above 20 thousand before being involved in co-operative but after involved, this number changed to 7 (7 percent). So after being involved in co-operative, the income level of the respondents got increased (Table 28 and Figure 6).

Table 28  
Monthly Income Level of Respondents

Income level (in Rs.)	Before		After		Change in percent
	No. of respondents	Percent	No. of respondents	Percent	
No income	4	4	0	0	-4
Bellow 10000	93	93	64	64	-29
10001-20000	3	3	29	29	26
Above 20000	0	0	7	7	7
Total	100	100	70	100	

Source: Field Survey, 2019

Figure 6  
Monthly Income Level of Respondents



#### 4.5.8 Level of Saving

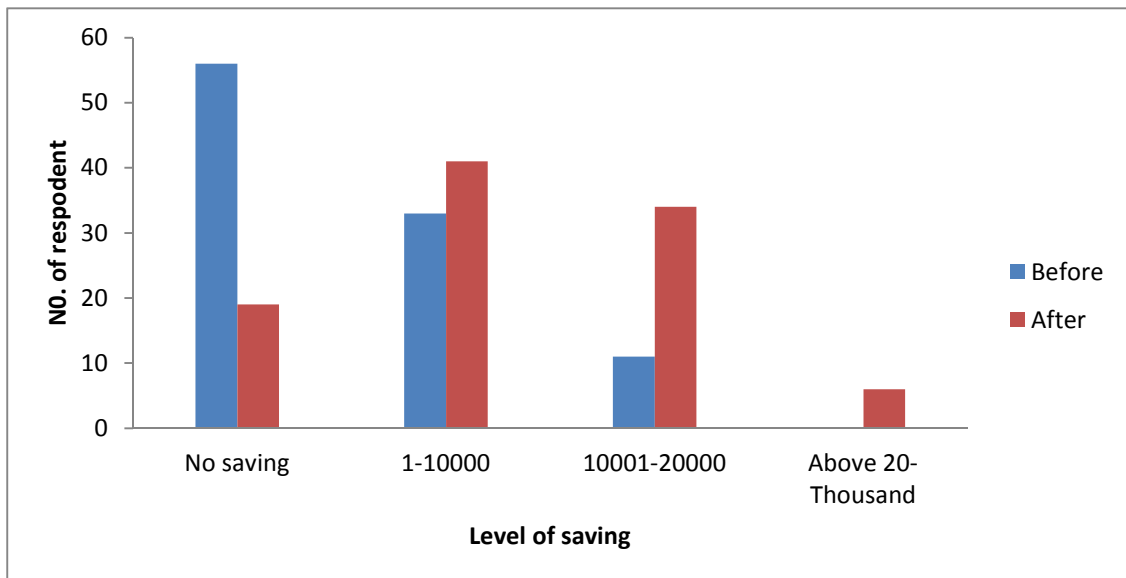
Level of saving of respondents is found different, while doing the field survey. Out of 100 sampled respondents, 56 (56 percent) respondents did not have any amount of saving before being involved in co-operative. But after being involved in co-operative institution, 19 (19 percent) respondents did not have any amount of saving. The data shows that 33 (33 percent) respondents have saving of about rupees bellow 10,000 and 11 (11 percent) had about rupees 10,001-20,000. But before being involved in co-operative, 41 (41 percent) respondents have bellow Rs.10,000 level of saving. 34 (34 percent) respondents have Rs.10,001-20,000 level of saving. Similarly, the percent change in people having no saving, saving between bellow Rs.10,000 and Rs.10,001-20,000 and above Rs.20000 is -37, 8, 23 and 6 respectively (Table 29 and Figure 7).

Table 29  
Level of Saving

Saving level (in Rs.)	Before		After		Change in percent
	No. of respondents	Percentage	No. of respondents	Percentage	
No saving	56	56	19	19	-37
1-10000	33	33	41	41	8
10001-20000	11	11	34	34	23
Above 20- Thousand	0	0	6	6	6
Total	100	100	100	100	

Source: Field Survey, 2017

Figure 7  
Level of Saving



#### 4.5.9 Construction of House

Out of 100 sampled respondents, 59 (59 percent) respondents had house made up of with stone and mud before being involved in co-operative but 40 (40 percent) respondents have house made up of with stone and mud after being involved in co-operative institution. Similarly before being involved in co-operative institution, 26 (26 percent) respondents had house made up of with brick, mud and tin, but this number falls to 20 (20 percent) being involved in co-operative institution. In the

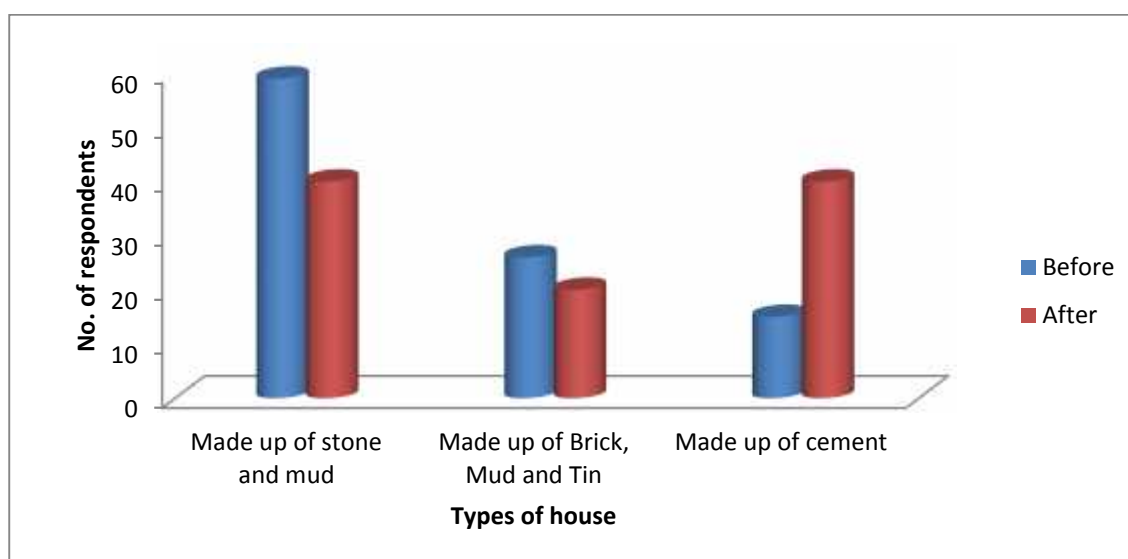
same way, 15 (15 percent) respondents had house made up of with cement before being involved in co-operative but after being involved in the co-operative institution this number goes to 40 (40 percent) (Table 30 and Figure 8).

Table 30  
Construction of House

Types of House	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Made up of stone and mud	59	59	40	40
Made up of Brick, Mud and Tin	26	26	20	20
Made up of cement	15	15	40	40
Total	100	100	100	100

Source: Field Survey, 2019

Figure 8  
Construction of House



#### 4.5.10 Change in use of Fuel for Cooking Purpose

Different respondents have different type of fuel for cooking purpose. The data shows that, out of 100 sampled women, 100 (100 percent) respondents had used firewood for cooking purpose either before being involved in co-operative. But 65

(65 percent) respondents have used firewood for cooking purpose either after being involved in co-operative institution. Similarly LP gas was used 0 (0 percent) before being involved in co-operative institution. In the same way 35 (35 percent) are using Lp gas for cooking purpose after being involved in co-operative institution (Table 31).

Table 31  
Use of Fuel for Cooking Purpose

Fuel	Before		After	
	No. of respondents	Percentage	No. of respondents	Percentage
Firewood	100	100	65	65
LP Gas	0	0	35	35
Total	100	100	100	100

Source: Field Survey, 2019

#### 4.5.11 Nature of Toilet

The nature of toilet in the respondent's house is found different, while doing the field survey. Data shows that about 29 (29 percent) respondents did not have toilet at their home before involved in the program. In the same way, about 62 (62 percent) respondents had local toilet and 9 (9 percent) percent respondents had flush toilet at their home. Now all respondents have toilet at their home. About 33 (33 percent) respondents have local toilet at their home and about 67 (67 percent) respondents have flush toilet at their home. Now the number of house with no toilet is removed after joining the program (Table 32).

Table 32  
Nature of Toilet

Types of Toilet	Before		After	
	No of Respondents	Percentage	No of Respondents	Percentage
No	29	29	0	0
Local	62	62	33	33
Flush	9	9	67	67
Total	100	100	100	100

Source: Field Survey, 2019

#### 4.5.12 Increase in having Communication and Media

Increase in having communication and media after joining the program is found different, while doing the field survey. Out of 100 sampled women, 59 (59 percent) respondents had radio at their home before joining the program. Only 17 (17 percent) respondents bought radio afterward. Similarly, 34 (34 percent) respondents had TV at their home before joining the program. Now, this number goes to 84 (84 percent) after being involved in co-operative program. Only 9 (9 percent) respondents had computer at their home and 24 (24 percent) respondents have it after being involved in co-operative program. 32 (32 percent) respondents had mobile at their home before and 100 (100 percent) have it later. According to the survey it is also found that, some of the respondents are using multiple types of media like both Mobile and TV (Table 33).

Table 33  
Increase in Having Communication and Media

Types of Media	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Radio	59	59	17	17
Television	34	34	84	84
Computer	9	9	24	24
Mobile	32	32	100	100

Source: Field Survey, 2019

#### 4.5.13 Increase in Quality and Consumption of Goods

Increase in quality and consumption of goods in a day by respondents is found different after being involved in co-operative program. Out of 100 sampled women, 90 percent of respondents have increased their quality and consumption of food, 91 percent have increased their quality and consumption of vegetable, 80 percent have increased their quality and consumption of meat, 87 percent have increased their quality and consumption of milk, 86 percent have increased their quality and consumption of egg, 79 percent have increased their quality and consumption of

clothes, 71 percent have increased their quality and consumption of cosmetic after joining the co-operative program (Table 34).

Table 34  
Increase in Quality and Consumption of Goods

Types of Goods	Yes	No	Percentage of Yes	Percentage of No.	Total
Food	90	10	90	10	100
Vegetable	91	9	91	9	100
Meat	80	20	80	20	100
Milk	87	13	87	13	100
Egg	86	14	86	14	100
Clothes	79	21	79	21	100
Cosmetic	71	29	71	29	100

Source: Field Survey, 2019

## 4.6 Major Problems of Women Involved in Women Saving and Credit Co-operative

This chapter contains the problem faced by the women while being in the program.

### 4.6.1 Types of Problem

Data shows that, out of 100 sampled women only 17 (17 percent) are facing family problem, 4 (4 percent) are facing society problem, 14 (14 percent) are facing caste problem, 25 (25 percent) are facing time problem and rest of 40 (40 percent) women are not facing any problem (Table 35).

Table 35  
Types of Problem

Types of problem	No of Respondents	Percentage
Family	17	17
Society	4	4
Caste	14	14
Time	25	25
No Problem	40	40
Total	100	100

Source: Field Survey, 2019

#### 4.6.2 Awkwardness in the Program

Out of 100 sampled women, 11 (11 percent) women are facing awkwardness in the program and rests of 89 (89 percent) women are not facing awkwardness in the program (Table 36).

Table 36  
Awkwardness in the Program

Awkwardness	No. of Respondents	Percentage
Yes	11	11
No	89	89
Total	100	100

Source: Field Survey, 2019

#### 4.7 Major Findings

The major findings of the overall study of status of women and role of saving and credit co-operative for women empowerment of Tarakhola Rural Municipality-1 are as follows:

1. Out of 100 sampled women 76 (76 percent) are doing agriculture, 9(9 percent) are doing their own business, 9 (9 percent) are in foreign employment, 7 (7 percent) are in government service, 2 (2 percent) are in private service and 6(6 percent) are in different service. This data shows that, their source of income is in good standing.
2. Out of 100 sampled respondents, 35 (35 percent) women are head of the family. Similarly, 45 (45 percent) head of the house hold are their husband and 20 (20 percent) includes father in law and mother in law. So only some respondents are head of the households.
3. Out of 100 sampled women, 31 (31 percent) women are economically benefitted and 57 (57 percent) women are non-economically benefitted. Altogether 12 (12 percent) women are economically and non-economically benefitted. This data shows that respondents are fully satisfied through the program.
4. Out of total investment (Rs. 11969 thousand) from co-operative. 35 percent is in agriculture, 17 percent is in trading, 34 percent is in livestock and 14

percent is in manufacturing are being made. The data shows that highest investment is in agriculture and lowest amount investment is in manufacturing enterprises.

5. Out of 100 sampled women 37 percent women received loan in agriculture, 27 percent women received loan in trading, 22 percent women received loan in livestock and 14 percent women received loan in manufacturing enterprises. Similarly out of total investment from the SMWDMPCCL, 35 percent is in agriculture, 17 percent is in trading, 34 percent is in livestock and 14 percent is in manufacturing enterprises.
6. Respondents are taking loan from the program. Out of 100 sampled women, higher 60 (60 percent) women borrowers are in the range of above Rs. 20 thousand and lower 19 (19 percent) borrower are in the range of Rs. 0 to 10 thousand. Similarly, 21 (21 percent) borrower are in the range of Rs. 10-20 thousands.
7. Out of 100 sampled women, 57 women enterprises of agriculture among them 51 women are using the loan in very purpose and 6 women are misusing the loan. Among 12 women enterprises of trading 9 are using the loan very purpose and 3 are misusing the loan. Among 21 women enterprises of livestock 17 are using loan very purpose and 4 are misusing loan. Among 10 women enterprises of manufacturing 8 are using loan very purpose and 2 are misusing the loan.
8. Among 100 sampled women, 93 women are participated in co-operative training program and rests are not participated in training. This data shows that training program is effective.
9. Among 100 sampled women, 53 (53 percent) of women are paying their loan totally in time, 33 (33 percent) women are paying their loan partially and 14 (14 percent) women are not paying their loan.
10. Out of 100 sampled women, 46 (46 percent) women answered that co-operative giving priority in training, 34 (34 percent) women answered that co-operative giving priority in loan, 11 (11 percent) women answered that co-operative giving priority in technology and 6 (6 percent) women answered that co-operative giving priority in other to develop the women enterprises.
11. Out of 100 respondents, 85 (85 percent) respondents answered that their social participation has been increased. Similarly, 15 (15 percent) respondents

- replied that their social participation has not been increased after joining the program.
12. Out of 100 respondents, 90 respondents answered that their confidence level has been increased after joining the program, which represents 90 percent and rest of 10 has not been increased their confidence level after joining the program, which represents 10 percent.
  13. A positive change in thinking of society towards women is found in good status. Out of 100 respondents, 93 respondents answered that positive change in thinking of society towards women has been increased which represents 93 percent. Rest of 7 answered that positive change in thinking of society towards women has not been increased, which represents 7 percent.
  14. After joining the program 100 respondents, 91 respondents answered that their household decision making has been changed which represents 91 percent. Similarly, 9 respondents replied that their household decision making has not been changed which represents 9 percent respectively.
  15. Out of 100 respondents, gender discrimination in child caring at 59(59 percent) respondent's house. 41(41 percent) respondents does not have such discrimination in child caring. In the same way, 89(89 percent) respondents have found gender discrimination in cooking food. 11(11 percent) respondents have not found gender discrimination in cooking food. Similarly all total respondents have found gender discrimination in fetching water, cleaning cloth and washing utensils. And 77(77 percent) respondents have found gender discrimination in feeding cattle, goat etc. 23(23 percent) respondents have not found gender discrimination in feeding cattle, goat, etc.
  16. Out of 100 respondents, all number of respondents has land with them which is cent percent of the total respondents.
  17. Out of 100 sampled member, only 30 respondents having land i.e. 30 percent respondents have land ownership with them. In the same way, respondent's husband having land ownership is 59(59 percent). And other person having land ownership is 11(11 percent). According to the field survey, other people having land ownership include father in law and mother in law of respondents respectively.
  18. Out of 100 sampled women, 40(40 percent) respondents have 1-2 ropani of land with them. In the same way, 20(20 percent) respondents have 3-4

ropani of land, 14 (14 percent) respondents has 5-6 ropani of land, 13(13 percent) respondents has 7-8 ropani of land, 7(10 percent) respondents has 9-10 ropani of land and again 3 (3 percent) respondents have above 10 ropani land.

19. Out of 100 sampled respondents, 46 (46 percent) respondents are using 1-2 ropani of land for cultivation, 18 (18 percent) respondents are using 3-4 ropani of land for cultivation, 13 (13 percent) respondents are using 5-6 ropani of land for cultivation, 13 (13 percent) respondents are using 7-8 ropani of land for cultivation, and 10 (10 percent) respondents use 9-10 ropani of land for cultivation. No one are using above 10 ropani of their land for cultivation.
20. Out of 100 sampled respondents, 23 (23 percent) respondents who bought agricultural products fall under 1-200 k.g. group. Similarly, 19 (19 percent) respondents fall under the group 201-400, 24 (24 percent) respondents fall under the group 401-600, 19 (19 percent) respondents fall under 601-800 group and 15 (15 percent) respondents fall under the group 801-1000.
21. Out of 100 sampled respondents, only 44 sampled women sold their agriculture products in the last year. Out of 44 women 7 (16 percent) respondents who sold the agricultural products fall under 1-200 k.g. group. Similarly, 10 (23 percent) respondents fall under the group of 201-400, 15 (34 percent) respondents fall under the group of 401-600, 8 (18 percent) respondents fall under the group of 601-800, and 4 (9 percent) respondents fall under the group 801-1000. The table shows that 44 respondents sold agricultural products and 26 respondents did not sold agricultural products.
22. Income level of respondents involved in co-operative is found different. Before being involved in co-operative institution 4 (4 percent) respondents did not earn any level of income. This data was removed after the involvement in co-operative institution. Similarly, 93 (93 percent) earned Rs.1-10 thousand before being involved in co-operative institution but this number changed to 64 (64 percent) after being involved in program. 3 (3 percent) earned Rs. 10-20 thousand before being involved in program and this number changed to 29 (29 percent) after being involved in co-operative. No one earned above Rs. 20 thousand before being involved in co-operative but after involved, this number changed to 7 (7 percent). So after being involved in co-operative, the income level of the respondents got increased.

23. Level of saving of respondents is found different, while doing the field survey. Out of 100 sampled respondents, 56 (56 percent) respondents did not have any amount of saving before being involved in co-operative. But after being involved in co-operative institution, 19 (19 percent) respondents did not have any amount of saving. The data shows that 33 (33 percent) respondents have saving of about rupees 1-10,000 and 11 (11 percent) had about rupees 10,001-20,000. But before being involved in co-operative, 41 (41 percent) respondents have Rs. 1-10,000 level of saving. 34 (34 percent) respondents have 10,001-20,000 level of saving. Similarly, the percent change in people having no saving, saving between Rs 1-10,000 and Rs. 10,001-20,000 and above 20- thousand is -37, 8, 23 and 6 respectively.
24. Out of 100 sampled respondents, 59 (59 percent) respondents had house made up of with stone and mud before being involved in co-operative but 40 (40 percent) respondents have house made up of with stone and mud after being involved in co-operative institution. Similarly before being involved in co-operative institution, 26 (26 percent) respondents had house made up of with brick, mud and tin, but this number falls to 14 (20 percent) being involved in co-operative institution. In the same way, 15 (15 percent) respondents had house made up of with cement before being involved in co-operative but after being involved in the co-operative institution this number goes to 40 (40 percent).
25. Different respondents have different type of fuel for cooking purpose. The data shows that, out of 100 sampled women, 100 (100 percent) respondents had used firewood for cooking purpose either before being involved in co-operative. But 65 (65 percent) respondents have used firewood for cooking purpose either after being involved in co-operative institution. Similarly LP gas was used 0 (0 percent) before being involved in co-operative institution. But 35 (35 percent) respondents have used LP gas for cooking purpose after being involved in co-operative institution.
26. The nature of toilet in the respondent's house is found different, while doing the field survey. Data showed that about 29 (29 percent) respondents did not have toilet at their home before involved in the program. In the same way, about 62 (62 percent) respondents had local toilet and 9 (9 percent) percent respondents had flush toilet at their home. Now all respondents have toilet at

their home. About 33 (33 percent) respondents have local toilet at their home and about 67 (67 percent) respondents have flush toilet at their home. Now the number of house with no toilet is removed after joining the program.

27. Increase in having communication and media after joining the program is found different, while doing the field survey. Out of 100 sampled women, 59 (59 percent) respondents had radio at their home before joining the program. Only 17 (17 percent) respondents bought radio afterward. Similarly, 34 (34 percent) respondents had TV at their home before joining the program. Now, this number goes to 84 (84 percent) after being involved in co-operative program. Only 9 (9 percent) respondents had computer at their home and 24 (24 percent) respondents have it after being involved in co-operative program. 32 (32 percent) respondents had mobile at their home before and 100 (100 percent) have it later. According to the survey it is also found that, some of the respondents are using multiple types of media like both Mobile and TV.
28. Increase in quality and consumption of goods in a day by respondents is found different after being involved in co-operative program. Out of 100 sampled women, 90 percent of respondents have increased their quality and consumption of food, 91 percent have increased their quality and consumption of vegetable, 80 percent have increased their quality and consumption of meat, 87 percent have increased their quality and consumption of milk, 86 percent have increased their quality and consumption of egg, 79 percent have increased their quality and consumption of clothes, 71 percent have increased their quality and consumption of cosmetic after joining the co-operative program.
29. Out of 100 sampled women only 17 (17 percent) are facing family problem, 4 (4 percent) are facing society problem, 14 (14 percent) are facing caste problem, 25 (25 percent) are facing time problem and rest of 40 (40 percent) women are not facing any problem.
30. Out of 100 sampled women, 11 (11 percent) women are facing awkwardness in the program and rest of 89 (89 percent) women is not facing awkwardness in the program.

## CHAPTER V

### SUMMARY AND CONCLUSIONS

#### 5.1 Summary

The first chapter is introduction which includes background of the study, statement of the problem, objectives of the study, justification of the study, limitations of the study and organization of the study. The second chapter is review of the literature including both theoretical and empirical aspects. Similarly, the third chapter includes methodology and profile of the study area. The fourth chapter includes data presentation and analysis. And the last fifth chapter is summary, conclusions and recommendations of the study.

Half of the world population is covered with women. They are backward socially, economically and politically also. The economic condition of women is very poor. Majority of women are literate and engage in agriculture for their livelihood. It is not showing good condition for development of the country because more than half of the population in poverty and backward. Women are important source of energy for developing their society and building enterprises in rural areas. It helps them to be self-employed in actively participating in income generating activities by investing through co-operative. In recent years it has been realization of the important of women's participation in developing process. So numbers of NGO and INGO are working with women for achieving the goal of poverty alleviation.

The objectives of the study were; to find out activities of saving and credit co-operative, economic and social empowerment status of the rural women and economic change of rural women by saving and credit co-operative. In order to meet the research objectives different tools and techniques were used for data collection. Descriptive research was carried out for which both primary and secondary data were collected. Perception about saving and credit cooperation was collected from 100 respondents based on proposed accidental random sampling.

Total population of this Ward of Tarakhola Rural Municipality is 2,965 with female and male population of 1,485 and 1,480 respectively. The percent of population who

solely depend upon agriculture is 67 percent. About 24 percent of the people in this Ward are found engaged in business whereas about 9 percent are engaged in Jobs.

The co-operative program target to women is a recently development strategy to bring out changes in quality of life of women. It also focused to be self-employed who live in rural area for reducing poverty by generating enterprises through co-operative. The strategy has adopted the poverty alleviation by providing credit, technology, training and other services of awareness in group by making community organization. This co-operative program is lunched in Tarakhola Rural Municipality-1 as a development program since 2063.

This program aiming at reducing poverty by taking three Mantras: organization, saving and skill development strategies. Co-operative has been a major means of mobilize the local peoples saving, however, some funds also allocated from the Local Development Fund.

In order to find the above objectives the research work was done in Tarakhola Rural Municipality-1 by taking representative sample to the co-operative's members. Co-operative program has actually been an effective tool to mobilize the people and is leading towards better life there. The study shows that there is no association to the perceived benefit from program towards the age group, educational level and ethnic groups of the participants.

This study has done on the study of investing of the women enterprises of loan in various sectors such as agriculture, trading, life stock and manufacturing enterprises.

The study has found that the participant women have increasing their income, social status and awareness after involving in the program. The leadership of women and decision making power is also increasing smoothly. Women's investment and income are positively increased in each year. Most of the women are using the loan in very purpose. Most of the participant are got training to development their enterprises. Most of the respondents have` repaid loan and interest in due time. The standard of living is in good standing and increasing after being involved in the program. Most of the enterprises are based on local product and they are selling their product in cash. They can easily sell their product in city.

## **5.2 Conclusions**

Co-operative program has been a very effective tool in reducing poverty and generating enterprises. Women have initiated this program by taking three “Mantras” as a program motto: Organization, Saving and Skill.

The levels of income of the members have positively changed during the period. Women are found actively engaged in the social mobilization activities which are indeed very important for the human development perspective. These members are discussed about participate in a decision making and also involve in the benefit sharing. Co-operative has been an important and effective tool for poverty reduction in rural areas of Nepal. It has the potential to have a powerful impact on social mobilization. It helps to generate more and more money from saving and use the saving for small investment. People have felt safe in community organization.

This study concludes that women are interested in agriculture enterprises rather than livestock and manufacturing enterprises. Most of the women are literate and few are only educated who are running the enterprises. The change of income level is increasing. Loan recovery status is positive but it is not cent percent recovered in time. Most of the enterprises have got training but few are still out of getting training facility. Most of the women take decision themselves to run the enterprises but still few are dependent on their family member.

After studying about the program it is concluded that, women are active in group activity, regular meeting, regular saving, utilization of loan, utilization of training skill. They are getting loan without any collateral of personal property. They are improving their living standard day by day. The investment on enterprises is increasing. Women are also utilizing time in income generating activities because of the awareness of program.

## **5.3 Recommendations**

On the basis of this major findings, the major suggestions have been forwarded here. The researcher believes that it would be helpful to the uplift the present living standard and it would also provide guidelines for further planning and implementation of co-operative practice in Nepal in the sector of women empowerment.

- i. Since most of women respondents are engaged agricultural activities therefore. Program should focus to women in agriculture sector.
- ii. Most of the respondents' views are about the longer period of loan pay back. Hence, loan payback period should be made longer by looking in to the nature of repayment pattern.
- iii. Most of the respondent women are not benefited from the credit program. Therefore, they should be trained and encouraged about this program.
- iv. The respondents bear many problems by using the credit amount. Therefore, program should be focus to solve their problem.
- v The program should reward successful women enterprises in yearly basis to encourage for them.
- vi. There are many poor women in the surrounding area of the co-operative. Therefore, program should address the problems by developing strategies that would motivate poor people to join in it.
- vii. There is lack of credit capital in the co-operative. Therefore, it should raise the required capital internally or by accessing funds from external lending agencies.
- viii. Most of the involved women in the saving and credit co-operative are facing the problems of society, caste, family and timing. Therefore, these traditional values should be removed by the concerned authorities.
- ix. Since, some respondents are found to misuse credit amount. Therefore, the concerned authority should check it timely.
- x. It has been found that most of the respondents are getting non-economic benefit from the program. Therefore, it should be diverted to economic benefit by the concerned authorities.

## APPENDIX

Namaste!!

My name is Srijana Thapa, I am a student of Tribhuvan University Master of Economics, I am conducting a data collection for the research in the topic entitled “SOCIO-ECONOMIC IMPACT OF SAVING AND CREDIT CO-OPPERATIVE WOMEN LIVELIHOOD”. During this data collection I will ask you some personal questions that will be about role of co-operative. All collected information will be strictly treated as confidential. The information will not be leak we talk about because your name will not be published anywhere. Your answers are important for me, as they will support me in completing my thesis paper of master Degree.

Would you be willing to participate in this research?

1. Yes                      2. No

If yes, procede ahead if no, leave

### Section 1:- Identification:

Name:-

Age:-

Caste:-

Occupation:-

Educational Qualification:

### Section 2:- Background characteristics of the respondents

S.No.	Questions	Coding		Go to
	What is your marital status?	Unmarried.....	1	
		Married.....	2	
		Divorced.....	3	

		Separated.....	4	
		Widower.....	5	
	How many years have passed from your marriage?  (passed years)	.....		
	What is your family occupation?	Agriculture....., Business..... Foreign employment..... Govt. service..... Private service..... Other.....	1 2 3 4 5 6	
	How long have you been in this occupation?	..... Years		
	What is your family type?	Nuclear..... Joint.....	1 2	
	Family members numbers	Female..... Male..... Others..... Total.....		
	Family head		1 2 3	

Section 3:- Activity and information of the program.

S.No.	Questions	Coding		Go to
	How did you become a cooperative member?	By other's request ..... Inherited from parents ..... .....Self decision	1 2 3	
	Why did you join the cooperative program?	To earn more income and to improve family condition..... To be self-dependent..... Other specify:.....	1 2 3	
	What type of benefit do you get after joining the program? (multiple answer)	Economic Benefits..... Non-economic benefits..... Both.....	1 2 3	5
	If Economic benefit, What type of economic benefit?	Saving mobilization..... Easy to take loan..... Curtailed unproductive expenses..... To develop saving habit.....	1 2 3 4	
	Economic benefit, -If Non? What type of benefit?	Develop social-concept..... Social awareness lowered social evils ..... Health and sanitation ..... Others : .....	1 2 3 4	
	Have you taken any loan from the program?	Yes..... No .....	1 2	

	What was the amount of loan?	.....Below ten thousand .....Ten to twenty thousand .....Above twenty thousand	1 2 3	
	What was the purpose of loan? (multiple answer)	Health treatment ..... Business..... Education ..... Farming..... Others .....	1 2 3 4 5	
	If Business, in which sector you are investing?	Agriculture..... Trading..... Livestock..... Manufacturing.....	1 2 3 4	
	Have you ever participated in training program organized by co-operative?	Yes..... No.....	1 2	
	Did you pay the loan?	Paid totally..... Paid partially ..... Not paid at all .....	1 2 3	

**Section 4: Changes of social empowerment through the program.**

S.No.	Questions	Coding		Go to
	Is there any change in social participation?	.....Yes .....No	1 2	
	If yes, membership of social organization	.....(Before(how much .....(After(how much		
	Attending meeting of social	.....(Before(how much		

	organization?	.....(much After(how		
	Vital position holds in social organization?	.....Yes .....No	1 2	
	If yes,how many social organization?	.....(Before(how much .....(After(how much		
	Isthere any change in self confidence level?	.....Yes .....No	1 2	
	If yes, then ability to put own interest to familyand ?society	.....Yes .....No	1 2	
	Do you think that the thinking of society towards you has changed after joining this program?	.....Yes .....No	1 2	
	Is there any change in decision making role in household activities?	.....Yes .....No	1 2	
	If yes, In which sector you ?changes got (multiple answer)	Schooling of children..... Family member treatment Sale and buy of livestock Agricultural activities decision Buying goods decision All of above	1 2 3 4 5 6	
	Is there any Change in gender differentiation in house activities	.....Yes .....No	1 2	
	If yes, In which sector you ?got changes	Child care Cooking foods	1	

	(multiple answer)	Fetching water	2	
		cleaning utensils	3	
		Washing cloth	4	
		Feeding cattle, goat etc.	5	
		.All of above	6	
			7	

**Section 5: Economic status and changes of economic empowerment through co-operative program.**

S.No.	Questions	Coding		Go to
1.	Do you have land in your family?	Yes.....	1	
		No.....	2	
2.	Do you have land ownership?	Yes.....	1	
		No.....	2	
3.	How much land do you have in your ownership (in ropani)?	1-2.....	1	
		3-4.....	2	
		5-6.....	3	
		7-8.....	4	
		9-10.....	5	
		Above 10.....	6	
4.	How much land you are using for cultivation (in ropani)?	1-2.....	1	
		3-4.....	2	
		5-6.....	3	
		7-8.....	4	

		9-10.....	5	
		Above 10.....	6	
5.	How much quantity did you bought of agricultural products in the last year (in kg) ?	1-200.....	1	
		201-400.....	2	
		401-600.....	3	
		601-800.....	4	
		801-1000.....	5	
6.	How much quantity did you sold of agricultural products in the last year (in kg) ?	1-200.....	1	
		201-400.....	2	
		401-600.....	3	
		601-800.....	4	
		801-1000.....	5	
7.	How much is your income level before and after joining the program?	Before:.....		
		After:.....		
8.	How much is your saving level before and after joining the program?	Before:.....		
		After:.....		
9.	Is there any change in your house after joining this program?	.....Yes	1	
		.....No	2	
10.	If yes, then types of house	<u>Before:</u> Made with stone, mud and straw.....	1	
		Made with stone, mud and stone .....	2	
		Made with Brick, mud and tin .....		

		Made with cement and brick..... <u>After:</u> Made with stone, mud and straw ..... Made with stone, mud and stone ..... Made with Brick, mud and tin ..... Made with cement and brick.....	3 4 1 2 2 3 4	
.11	Is there any change in the use of Fuel for cooking after joining this program?	.....Yes .....No	1 2	
12.	If yes then,	<u>Before:</u> Firewood ..... Kerosene ..... biogas ..... others: ..... <u>After:</u> Firewood ..... Kerosene ..... biogas ..... others:.....	1 2 3 4 1 2 3 4	
.13	Is there any change in your toilet after joining this program?	.....Yes .....No	1 2	
.14	If yes, then type of toilet	<u>Before:</u> Local toilet ..... Flush Toilet ..... Not Toilet..... <u>After:</u> Local Toilet..... Flush Toilet ..	1 2 3 3	

		Not Toilet.....	1 2 3	
15.	Is there any change in having Communication media after joining this program?	.....Yes .....No	1 2	
16.	If yes, then	<u>Before:</u> Radio..... Television..... Daily news papers... Mobile..... Others..... <u>After:</u> Radio..... Television..... Daily news papers.... Mobile..... other.....	1 2 3 4 5 1 2 3 4 5	
17.	Is there any increase in quality and consumption of foods after joining this program?	.....Yes .....No	1 2	
18.	In which goods your quality is increasing? (question)	Food... Vegetable.... Meat.... Milk..... Eggs..... Clothes.... Cosmetics.....	1 2 3 4 5 6 7	

**Section 6:- Major problem of women involved in program.**

S.No.	Questions	Coding		Go to
	Do you have any problem to be engaged in this program?	.....Yes .....No	1 2	
	,If yes mention the problem s ?you are facing (multiple answer)	..... ..... .....		
	Do you have any objection ?from your family	.....Yes .....No	1 2	
	Is it difficult to manage your time for this program?	.....Yes .....No	1 2	
	Are you feeling acquired to face in the program?	.....Yes .....No	1 2	

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