

Impact of Cooperative on Women Entrepreneurship Development
(A Study of Manakamana Cooperative in Hetauda Sub-metropolitan city-4 of
Makwanpur)

Proposal

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CHAPTER-I

INTRODUCTION

1.1 Background of the Study

Co-operative is a tool and a catalyst for economic growth and social change for developing countries in particular. It creates self-employment opportunities for thousands of unemployed men and women through small business and income generating activities. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of Nepal has defined women entrepreneurs as - an enterprise owned and controlled by women having a minimum financial interest employment generated in the enterprise to women. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs (Nepal, Paudyal, Dahal, Adhikari, & Pokhrel, 2013).

Voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training, and information, cooperation among cooperatives and concern for community. Generally, co-operative have a vital role to play in the lives of women folk in rural areas of the underdeveloped countries like Nepal. Rural women are still economically, socially and politically lagging behind in our male dominated structure of the society. Co-operative are deemed to play an important role for poverty reduction, Justice, equal employment opportunities, small scale business, wholesale enterprises and self-dependence on the part of women folk (Perez zea, 2012).

Poverty is one of the burning and perplexing issues in the current arena. It is one of the great enemy of the world. Nepal is least developing country and faces this problem. Nepalese government and other sectors of Nepal are trying to solve this problem from various methods. Cooperative is an effective tool to increase the life standard of women and status of people in society (Nepal, Paudyal, Dahal, , Adhikari, & Pokhrel, 2013).

Manakamana Cooperative Ltd. is the famous Cooperative of the study area. It is a financial institution with the mission of with a delivering sustainable Cooperative

service at the doorstep to the deprived sector target societies. It was registered with the company register's office as a limited company, under the company act, 2053 on October 5, 2001 (Aswin, 19, 2058) and obtain license from Nepal Rastra Bank- the central bank of Nepal on January 3. 2002 (Paush, 19, 2058) to operate financial activities under development bank act, 2052. Now operated under bank and financial institution act 2006, Manakamana Cooperative provides Cooperative service such as loan, deposit, and micro- insurance service to low income families of Nepal. It is helping a poverty alleviation of the people of the weaker section in the society has widely been implementing (Manakamana Cooperative Profile, 2018).

1.2 Statement of the Problem

Today, poverty is the world's main problem. Every country faces this problem. Since poverty is the main barriers for today's world without solve it no one cannot get really success in every part of country's development. Nepal is least developing country and faces this problem. Nepalese govt. and other sectors of Nepal are trying to solve this problem from various methods. Cooperative is such a source which helps to solve this problem, with the help of Cooperative, Nepal get success in poverty alleviation. This Cooperative is an effective tool to increase the life standard of women and give socio-eco status of people in society.

Women of Nepal are poorest then men because they lack access to health, education and economic resources. Most of the women of Nepal are involved in agriculture but not recognized as farmer due to triple burden of work. Majority of women in Nepal are suffering from hard work and have difficult social and economic condition. The most unprivileged class like women is to be especially targeted to effectively achieve overall poverty reduction in the country. Although Makwanpur is one of educational developing district of Nepal, women of this district are still involved within household activities. They involve in agricultural activities. The ownership right over the family properties rests with males not the females (Thapa, 2018).

Some common problems related to women such as not owning land and low level of education, limited scope to generate income and low social status are interconnected and circular in nature. They are less conscious to save money and financial

mobilization. It is difficult for women to get high amount of loan without collateral and with less collateral. It is difficult for them to invest in business activities.

This research paper focus on impact of cooperative on women of Manakamana Cooperative in Hetauda Sub-metropolitan city-4, Makwanpur, how it helps to develop local level women's financial condition, how it helps to save small amount of money and it's mobilization, how it help to distribute loan and its repayment policy, how it helps to make relationship between investment and income and between loan disbursement and recovery, and how it emphasis on poorest of poor women's financial condition through Cooperative activities.

Women Cooperative in Nepal has been facing many problems. So this study is tried to solve the following research questions.

1. What is the service provided by Manakamana cooperative?
2. What are the benefits received by women members of Manakamana Cooperative?
3. What is the impact of the Cooperative on women entrepreneurship?

1.3 Objectives of the Study

The general objective of the study is to assess the impact of Cooperative on women of Manakamana Cooperative in Hetauda Sub-metropolitan city-4, Makwanpur. Other specific objectives are as follows:

The specific objectives of this study are:

1. To assess the service provided by Manakamana cooperative.
2. To identify the benefit received by women members of Manakamana Cooperative.
3. To examine the impact of the Cooperative on women entrepreneurship.

1.4 Rationale of the Study

Through the help of this research study, it can be helpful to the Cooperative, saving groups created by women to understand what could be done to empower women effectively. Similarly, it can be helpful to reveal the condition of the society. This research work will be helpful to policymakers, students, research scholars, government agencies, NGO's, INGO's, financial institutions, and all others who are working in the area of women empowering activities, societal empowering activities. This Cooperative will disclose the ground reality of women, representing semi-urban location of Hetauda. Based upon this, policymakers can generalize the status of overall Nepalese women, which could be beneficial, while developing policies related to women empowerment.

Cooperative program is related to the poverty alleviation and women empowerment for the sustainable development. The government of Nepal has been initiating Cooperative programs as well as promoting the development banks, rural banks, NGOs, INGOs for such programs toward targeted group. Therefore, this study is significant for decision makers for long term future planning in micro financing sector and helps identify better solution from the problem which will arise in future. In addition, the study helps identify the status of poor people in the study area as per self-dependency.

Present research is trying to discuss about background characteristics of the Cooperative beneficiaries in Manakamana Cooperative, income level of the beneficiaries after joining Cooperative institutions and the impact of the Cooperative on beneficiary's consciousness and decision-making power in the family. It is also trying to discuss about different profile of respondents. This paper is trying to discuss on the poorest of the poor women's financial condition.

1.5 Limitation of the Study

Followings are major limitation of the study

- This study will be based on Role of Cooperative on Women Entrepreneurship Development for which Manakamana Cooperative in Hetauda Sub-metropolitan city of Makwanpur is taken as sample of the study.

- This will be based on both primary and secondary data. Primary data will be taken from questionnaire and secondary data will be taken from annual financial report of Manakamana Cooperative in Hetauda Sub-metropolitan city of Makwanpur.
- Reliability and validity of the study result is completely will be based on information available from respondents (questionnaire) and published data.
- This study covers five years' time period from 2013/14-2018/19.
- Only limited financial and statistical tools will be used for analysis.

1.6 Organization of the Study

The thesis will be organized into five chapters.

Chapter I Introduction

This chapter contains an introduction part of the study which includes: background of the study, statement of the problem, objectives of the study, significant of the study and limitations of the study.

Chapter II Literature Review

Chapter two has devoted to review of the literature

Chapter III Research Methodology

It deals with research methodology including research design and methods of analysis.

Chapter IV Presentation and Analysis of Data

This chapter will be included data analysis and presentation with findings.

Chapter V Summary, Conclusion and Recommendation

Chapter five will be included summary, conclusion and recommendation of the study.

CHAPTER-II

REVIEW OF LITERATURE

Literature review has done through journal articles, reports, manuals, workshop proceedings, internet home pages, previous these and other studies into Cooperative programme that are available.

2.1 Theoretical Literature

2.1.1 Concept of Cooperative

A cooperative is defined by the International Co-operative Alliance's Statement on the Co-operative Identity as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. It is a business organization owned and operated by a group of individuals for their mutual benefit. A cooperative may also be defined as a business owned and controlled equally by the people who use its services or who work at it.

Co- operative is a user - owned and user-controlled business that distributes benefits on the basis of use. According to patronage proportionality – ‘a co-operative is a private business organized and joined by members to fulfill their mutual economic needs as patron of the business, with the key control, ownership, and income distribution decision based on patronage proportions; namely, member voting, equity capital investment by patrons, and distribution of net income to patrons are proportional to use of the co-operative. The terminology used to describe co-operative and other firms differs widely. Co-operatives are also commonly called non-profit corporations or patron- owned corporations. The distinction between co-operative and other businesses is that co-operatives return net income to users or to patrons, while other business firms return net income to users or to investment (Cobia, 1989).

Although the term may be used loosely to describe a way of working, a cooperative properly so-called is a legal entity owned and democratically controlled equally by its members. A defining point of a cooperative is that the members have a close association with the enterprise as producers or consumers of its products or services,

or as its employees. In some countries, there are specific forms of incorporation for co-operatives. Cooperatives may take the form of companies limited by shares or by guarantee, partnerships or unincorporated associations (Shaw, 2016).

The philosophy of cooperation is evolved around 18th century in Europe with the notion of protecting economically poor people from the exploitation of economically powerful (Subburaj, 2003). Co-operatives are democratically owned and governed enterprises guided by the values of self-help, self-responsibility, democracy, equality, equity and solidarity. They put people at the heart of their activities and allow members to participate in the decision-making (Kimberly & Robert, 2004). Cooperatives generate considerable socio-economic benefits to their members. From the economic stand point, cooperatives improve income and bargaining power of their members. While the social purposes of cooperation are more diverse than economic purposes. They provide a unique opportunity to members to education and training; encourage active participation in meetings, committee membership and leadership positions (Shrestha, 2016).

A study has been taken by Man Bahadur B.K. on the financial analysis of Nepalese Cooperative societies with reference to district Cooperative association Ltd. Banepa, Kavre. The objective carried by this study was to analysis the strengths and weakness of the association on the basis of financial statements and their behavior. The study concluded that organization's liquidity position was satisfactory but it had invested its fund in current assets unnecessarily. The assets utilization position of the organization was not satisfactory due to loss and inefficient debtors management. The association had not maintained its appropriate leverage position due to its improper management of funds and sundry creditors. The association was suffering from the operating loss throughout its study period. On an average there is an operating loss of 0.92 percent per year. The financial performance of the association was found very weak. He has suggested that the Cooperative should maintain the political neutrality. If managed and utilized properly, Cooperative could be the backbone for the economic development of the country it would have been the best very mobilize the scattered saving of the Chovar and labours and the country would have been moving towards a golden tomorrow walking on the way of Cooperative movement.

Co-operatives contribute to poverty reduction by increasing their members' access to financial and other assets (including information), thereby allowing Chovar to increase their productivity (e.g., by allowing them to purchase seeds, fertilizer, transport and storage) and, as a result, their incomes (Subburaj, 2013). Overall, agricultural co-operatives are commonly seen as a highly effective organizational framework that allows isolated Chovar to organize themselves towards self directed economic development.

A similarly positive role is generally attributed to multi-purpose and credit co-operatives. By providing their members with access to small loans – which otherwise are difficult or impossible to obtain for poor people – they enable individuals to support their own self-employment, be it through retail shop keeping, farming or keeping livestock (Torfi, Kalantari, and Mohammadi, 2011).

Cooperative is a business enterprise organized, funded and managed by and for its member patrons, the main purpose the establishment of Cooperative is to protect the interest of the people from low and medium level income by providing goods and services when required at fair prices. Similarly, the farmers and procedures can get the equitable prices of their products from the Cooperative, farmers with small plots of land can join joint farming Cooperatives and so on. For this the international labour organization has conceptualized the term Cooperative as 'An association of persons usually of limited means who voluntarily joined together to achieve a common and through the formation of a democratically controlled business organization, making equitable contribution to the capital required and accepting a fair share of risks and the benefits of the under taking (Wanyama, Frederick ; Develtere; & Pollet, 2008).

The international labour organizational (ILO) has taken the Cooperative and Cooperative as follows. "Cooperative in the widest sense means the union and the coordination of the resources and endeavors of each individual in a joint effort to achieve the results sought offer by all. A Cooperative society is an association of persons carrying in number who are grappling with the same economic. Difficulties and who voluntarily associated on a basis of equal rights and obligations, endeavor to solve those difficulties. Mainly by conducting at their own risk, an under taking to which they have transferred one or more or such of their economic functions as

correspond to their common deeds and by utilizing their understanding in joint Cooperative for their common material and moral benefit, (ILO Cooperative, 1956).

2.1.2 Historical Background of the Co-operative

Although co-operation as a form of individual and societal behavior is intrinsic to human organization, the history of modern co-operative forms of organizing dates back to the Agricultural and Industrial Revolutions of the 18th and 19th centuries. The 'first co-operative' is under some dispute, but there were various milestones.

In 1761, the Fenwick Weavers' Society was formed in Fenwick, East Ayrshire, and Scotland to sell discounted oatmeal to local workers. Its services expanded to include assistance with savings and loans, emigration and education. In 1810, social reformer Robert Owen and his partners purchased New Lanark mill from Owen's father-in-law and proceeded to introduce better labor standards including discounted retail shops where profits were passed on to his employees. Owen left New Lanark to pursue other forms of co-operative organization and develop co-op ideas through writing and lecture. Co-operative communities were set up in Glasgow, Indiana and Hampshire, although ultimately unsuccessful. In 1828, William King set up a newspaper, The Cooperator, to promote Owens's thinking, having already set up a co-operative store in Brighton.

The Rochdale Society of Equitable Pioneers, founded in 1844, is usually considered the first successful co-operative enterprise, used as a model for modern co-ops, following the 'Rochdale Principles'. A group of 28 weavers and other artisans in Rochdale, England set up the society to open their own store selling food items they could not otherwise afford. Within ten years there were over 1,000 co-operative societies in the United Kingdom.

2.1.3 Principle of Cooperative

Cooperatives are based on the values of self-help, self-responsibility, democracy and equality. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others. Such legal entities have a range of unique social characteristics. Membership is open, meaning that anyone who satisfies certain non-discriminatory conditions may join. Economic

benefits are distributed proportionally according to each member's level of participation in the cooperative, for instance by a dividend on sales or purchases, rather than divided according to capital invested. Cooperatives may be generally classified as either consumer cooperatives or producer cooperatives. Cooperatives are closely related to collectives, which differ only in that profit-making or economic stability is placed secondary to adherence to social-justice principles.

The Rochdale Principles are a set of ideals for the operation of cooperatives. They were first set out by the Rochdale Society of Equitable Pioneers in Rochdale, England, in 1844, and have formed the basis for the principles on which co-operatives around the world operate to this day. The implications of the Rochdale Principles are a focus of study in co-operative economics. The original Rochdale Principles were officially adopted by the International Co-operative Alliance (ICA). The Rochdale Principles of cooperative according to the 1996 ICA revision are detailed below.

1. Voluntary and open membership
2. Democratic member control
3. Member economic participation
4. Autonomy and independence
5. Education, training, and information
6. Cooperation among cooperatives
7. Concern for community

2.1.4 Importance of Cooperative

Cooperative today are in operation in all the economic systems prevalent in the world, private or capitalist market economics (USA, Germany, Western Industrialized countries or Japan) (Pradhan, 2005). With a per capita income of around US \$ 250. (CBS, 2001) Nepal remains one of the poorest countries in the world, the poorest in the South Asian region. Its main problem is poverty. To develop the Nepal, there are big requirement of capital and technology. Without Rural Development all venture wouldn't be effectiveness. So many potentiality are still we have but we couldn't

success. So, Cooperatives are the main instrument for the Rural Development (Shaw, 2016).

Cooperative is an extremely useful tool to promote any sector of economy with limited resources particularly the rural development sector. For this, market access should be ensured right institutional framework established and government support and incentives even if in a time bound manner should be extended. If these aspects can be ensured, Cooperatives movement will defiantly take a forward looking shape. This will ensure Rural Development and will facilitate the faster growth and development of Nepal in a suitable manner while targeting to its primary problems of poverty, inequality and unemployment. Capital formation can be defined as the transfer of savings from households and governments to the business sector, resulting in increased output and economic expansion (Pradhan, 2005).

The growing need for credit and access to the basic necessities of life and articles of trade led to the formation of most of the co-operative societies. Co-operatives vary in meaning for different purposes and with the profession of the people. Regardless of the type, size, geographical location or purpose, cooperatives provide a unique tool for achieving one or more economic goals in an increasingly competitive global economy. These goals include achieving economy of size, improving bargaining power when dealing with other businesses, purchasing in bulk to achieve lower prices, obtaining products or services otherwise unavailable, obtaining market access or broadening market opportunities, improving product or service quality, securing credit from financial institutions and increasing income (Shaw, 2016).

The present study focused on the role and effectiveness of Janata Bachat Cooperative, Kanchanpur. All the activities of Cooperative institution like financial condition, deposit, credit utilization, working efficiency, efficient use of assets loan recovery, loan distributions as well as weakness and strengths of the Cooperatives.

2.1.4 Emergence of Cooperative

In Great Britain, the first propounded the concept of Cooperative by Robert Owen in the idea of Cooperative was brought in to eight in the beginning of the 19th century (Haijata, 1994). In England with initiating the saving from group of factory workers comprising 28 members an organization Rochdales society of equitable pioneers was

established in 1844. It made expansion in the area of flour, milling, textile and shoe factory (Majurin, 2016).

In U.S.A. at a time when rural and agricultural development were synonymous. Teddy Roosevelt's 1908 country life commission recommended Cooperatives as a means to improve economics of scale and strengthen the vertical and horizontal linkage in agriculture production, input supply and infrastructure development for rural America through this concredited strategy and a series of government programmers'. Cooperatives were formed across rural America. This strategy was one of the most comprehensive and successful rural development strategies ever created and funded by the federal government (NCDP, 2015).

In Russia, the first Russian Cooperatives appeared during the Czrist Empire in the 1860s. In 1865, the first consumers Cooperatives appeared and were joined also by the first agriculturally oriented credit Cooperatives as evidenced by a special governmental legal Act. Cooperative development, originally limited to rural areas expanded further and spread into the commercial sectors of the cities (NCDB, 2016).

In Poland, the housing Cooperative society was established in 1928 through peasant self-aids. The government had given them with the test of dialing up extra land, which was taken from the big state amount of the peasants because peasant self aids were run on Cooperative lines they were long before interpreted into Cooperative movement.

In the control and Eastern Europe, K. Marx and F. Engles had not outlined of Cooperative theory but had developed some fundamental ideas on the topic of Cooperative which were inserted into their overall theory. In fact Marx wrote that "In order to turn social production" to a complete and harmonic system of free collective labor, overall social changes are necessary charges of general conditions of the society, that can only come in to being through a ship of the organization of the society, i.e. state authority, which has to be taken out of the hands of the capitalists and the landowners and to be put into the hands of the producers themselves.

Modern Cooperative organization has been a long process of ideological and conceptional controversies as well as trial and error. Social philosophers, philanthropist's professional groups. Cooperative members and politician propagated

in various forms the idea that socio-economically weak persons should establish Cooperative owned enterprises of promotional services. Which needed to increase their income and improve their socio-economic situation as well as Rural

2.1.5 Concept of Women Empowerment

Empowerment can be defined in many ways, however when discussing about women's empowerment, empowerment means accepting and allowing women who are on the outside of the decision-making process, bringing in the main Strim of the Nation, Participation in Public and private sector, involving them in income generating activities, building their access in property and more.

Women empowerment and economic development are closely related: in one direction, development alone can play a major role in driving down inequality between men and women; in the other direction, empowering women may benefit development. Does this imply that pushing just one of these two levers would set a virtuous circle in motion? This paper reviews the literature on both sides of the empowerment “development nexus, and argues that the interrelationships are probably too weak to be self-sustaining, and that continuous policy commitment to equality for its own sake may be needed to bring about equality between men and women.

The economic participation, economic opportunity, political empowerment, educational attainment, and health and well-being. Countries that do not capitalize on the full potential of one half of their societies are misallocating their human resources and undermining their competitive potential. Consolidating publicly available data from international organizations, national statistics and unique survey data from the World Economic Forum's Executive Opinion Survey, the study assesses the status accorded to women in a broad range of countries.

Women's economic independency and empowerment are associated with each other. If women's economic independency is established in society properly, it helps to create natural uplifting of empowerment resulting gender equality. Cooperative is a useful tool to poor household's women to helping them raise income, build up assets and/or cushion themselves against external shocks.

2.2 Review of Related Studies

Eugenia & Niki (2017) published the articles under the title *'Rural women entrepreneurship within co-operatives: training support Co-operatives'* one of the main sources of employment for Greek rural women and an important factor for the endogenous development of local economies, is today at stake. Indeed, the viability and continuity of such activities is uncertain. This is related to problems concerning mainly marketing, financial and organizational matters and the member's lack of skills to manage and run the co-operative. To address this issue, initiatives involving mainly training are undertaken by policymakers. The current study is an evaluation research of a training intervention on rural women entrepreneurs, who participate in co-operatives, and highlights the effects on the participants' entrepreneurial behaviour and on their co-operatives viability. The results have indicated that the training support seems to have had positive effects mainly on skills related to: IT skills; the identification and capturing of business opportunities; the organization of resources, interpersonal communications; and economic negotiations. As far as the effects on women's entrepreneurial attitudes they feel more selfconfidence, more achievement motivated, more capable in demonstrating control over circumstances. Co-operatives' survival and development prospects as well as their product promotion both at national and European level, are the main effects on the co-operatives viability. Furthermore, the evaluation research results have indicated that rural female entrepreneurs are motivated to participate in entrepreneurial activities, as members of co-operatives, by their personal needs for achievement and economic independence. This suggests that undertaking entrepreneurial roles is closely related to the need for improvement of the social status of women from lower socio-economic classes located in rural areas. Thus, the preservation of the co-operations is linked not only to the overall improvement of local resources and development but also to social changes in the quality of life of rural women and the creation of equal employment opportunities. Moreover, the co-operatives members' positive perceptions on improvements in their own abilities has increased self-efficacy and cultivated attitudes that are closely associated with higher levels of motivation for entering and remaining in entrepreneurship activities.

Yasha (2019) Published the articles under the title '*Empowerining Women Through Entrepreneurshp: Purposive Credit Deployment by Souhardha Co-Operatives*' and concluded that a quiet revolution is in the making through the entrepreneurial/self-employment/business development loans disbursed by souhardha co-operatives. There are clear indications that the economic empowerment, though at a small scale, are facilitated by souhardha women cooperatives, and there are evidences that this has had its ramifications in terms of social and political empowerment as well. Institutionalizing such programs is an indication that cooperatives are well equipped (though not fully conscious of it) to identify the members and local needs and respond to it appropriately. SDGs have a focus on all-round empowerment of women apart from addressing problems of poverty of all forms and at all levels. Women co-operatives are ideally designed to address this twin goals. By helping women engage in income generation activities, they empower them economically which directly address the issues of poverty and indirectly contributes to overall empowerment of women. Therefore, such schemes need to be show cased and the co-operatives need to appreciate the invisible benefits of the schemes better and highlight them within their member community.

Chakraborty & Jayamani (2013) published an article on '*Impact of Cooperative on Women Empowerment*' Cooperative, a poverty alleviation tool to mitigate the vulnerability of the people of the weaker section in the society, has widely been implementing all over the world by engaging especially, the women in the main stream economic development. From the conducted study suggests that cooperative has been able to make poor women psychologically empowered and has raised their consciousness level high. It is also found that now they are equally capable of executing their decision- making power in the family matters. From the table of consciousness level of the beneficiaries, it is evident that the consciousness level regarding exercising voting right, preparing oral saline and drinking tube well water is satisfactory while the habit of using contraceptive is little bit low. Thus for the overall development of the country including rural sector, the weaker section women must be included as the key force with the existing male dominated financial sectors and all the development program must be addressed to the financially backward women.

Abdul, Shadiullah, Faqir & Jan (2014) study on *'The Impacts of Cooperative on Women Entrepreneurs'*. The main goal of this study was to empirically analyze the impact of cooperative services provided by BRAC, Pakistan to women entrepreneur level at urban areas of district Quetta. It has been observed that the BRAC, Pakistan's cooperative services has overall significant impact on women entrepreneurs at urban areas of district, Quetta. Its impact were felt more positive on economic as compare to social welfare of clients. The cooperative impact were significantly recorded on beneficiaries' financial securities, family support from entrepreneurial activities and control over household and enterprise resources as compare to non-beneficiaries. The data regarding social impact showed not significant impacts on self confidence and self-esteem whereas more significant impacts were found for interpersonal skills and establishment of contacts with local business man. So cooperative empower female more economically as compare socially. Overall, it has been observed that cooperative can be executed as development tools for empowerment of women entrepreneurs economically as well as socially.

Swapna (2017) study on *Impact of Cooperative on Women Entrepreneurship*, in today's context we are in an enhanced position where women contribution in the field of entrepreneurship is increasing at a noteworthy rate. Efforts are being taken at the economy for laws which has guaranteed equal rights of contribution in political process and equal chances and rights in education and employment. In spite of this there are few lacking parameters which needs to be addressed soon. Short-term assistance programmes should be focused which aims at increasing the productivity of women's labour by providing credit, technology, and skill training. Cooperative programmes should offer women with detailed tailored products through suitable methods, which can propose competitiveness to their business and their families. Women entrepreneurship is both about women's position in the society *and* about the role of entrepreneurship in the same society. Women entrepreneurs face many obstacles, specifically in marketing their product (including family responsibilities), that have to be overcome in order to give them access to the same opportunities as men. The entry of rural women in micro- enterprises must be encouraged and aggravated. Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women have the basic indigenous knowledge, skill, potential and resources to establish and manage enterprise. Now, the

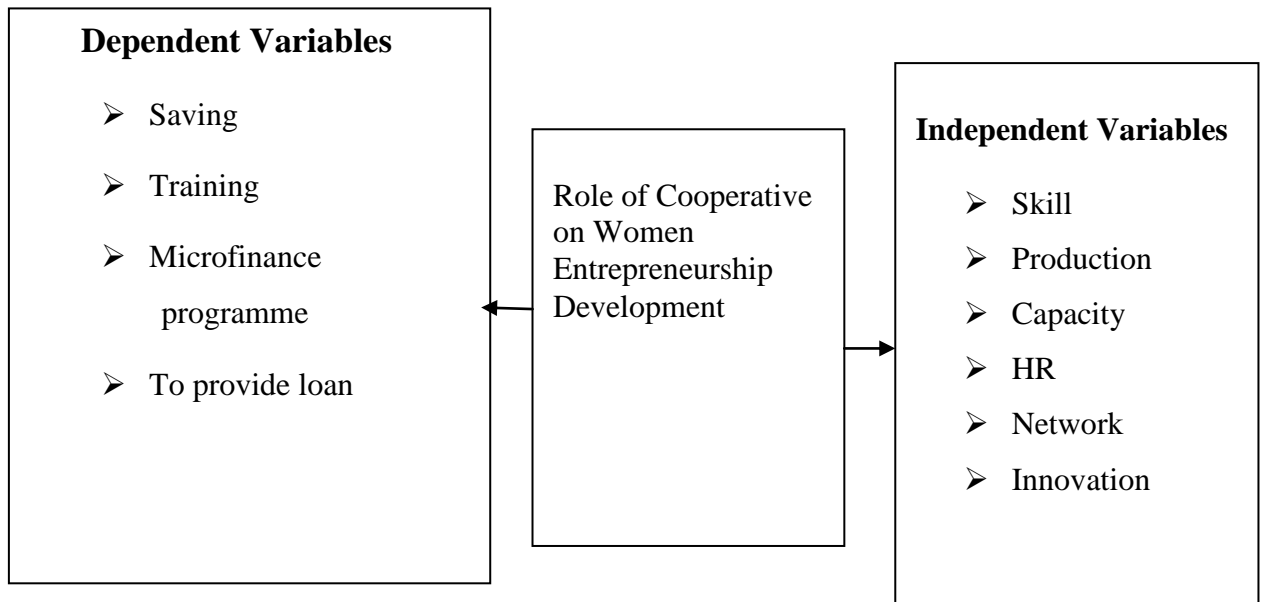
need is for knowledge regarding accessibility to loans, various funding agencies, procedures regarding certification, awareness on government welfare programmes, motivation, technical skill and support from family government and other organization.

2.3 Research Gap

From the above review of articles and dissertations it seems that this research paper is trying to find out something new in the field of women Cooperative. This research paper is different from others in the case that is trying to find out the role of Cooperative on women entrepreneurship development of Manakamana Cooperative in Hetauda-4 of Makwanpur. This research is trying to discuss about source of income of women, the improvement on the status of women from the program and major problem faced by women. It is also trying to discuss about different profile of respondents. This paper is trying to discuss on the poorest of the poor women's financial condition.

3.4. Conceptual Framework

Following conceptual framework has been operationalized in this study.



CHAPTER-III

RESEARCH METHODOLOGY

3.1 Research Design

To conduct present study descriptive and correlational design will be adopted. Correlational design will be utilized mainly to describe the relationship between income, investment and other variables. Descriptive will be used mainly for conceptualization of the research objectives and research problem of the study.

In order to describe the present status and past experience of clients of cooperative program, case study research design will also be followed. This study will be facilitated a long discussion with interacting clients regarding the impact of cooperative. Attitudes, values, perceptions and behaviors of the participants of the cooperative program will also be explored. Descriptive research design will be used for accessing the opinions, behaviors or characteristics of given beneficiaries and describe the situation and events occurring at present. Present researcher will be used to analyze the collected data and information more accurately and critically.

Information will be collected from primary sources. Primary information will be collected during the field study through questionnaires. Primary data will be collected through using a self-administered questionnaire. Income, investment, loan, expenditure etc. are the main variables for the questionnaire. Questionnaire will be done in Yes/No question pattern for the collection of data. This method of collecting data will be used to fits the current study. It will also relevant to the aim of the current study which investigates the relationship between source of income of women and the improvement on the status of women from the program through collecting a large amount of data from a sizeable population in a highly economic way.

3.2 Population and Sample

The whole groups of cooperatives and women saving Groups of Manakamana Cooperative in Hetauda Sub-metropolitan city-4 are considered as the size of the population. This study covers some sample women members for the purpose of study

because of the limitation of area, budget and time. Only 100 women will be selected as sample for this study using simple random sampling method.

3.3 Nature and Source of Data

This study will be based on both primary and secondary data. The nature of data will be both qualitative as well as quantitative.

3.4 Data Collection Techniques

This study basically will be based on primary and secondary data. Primary data will be collected from the different primary data collection techniques. Primary data will be collected from actual field. Questionnaire will be used to get qualitative information. But some important quantitative information will be also collected the respondents of questionnaire survey are the sample numbers and group managers of the program. Secondary data will be from cooperative annual report.

3.5 Data Processing and Analysis

The available data will be edited, classified and tabulated in appropriate form. Processing of data will be done by the computer using Microsoft excel. Analysis is the careful study of available facts so that one can understand and draw conclusion on the basis of established principles and sound logic. Various analysis tools will be used.

According to the data will be used and research methodology, different types of hypotheses test can be used. In the present case, relevant data will be compared the testing of significance associated before and after joining cooperative program. In this context, the statistical tools such as pair t-test and chi-square test were used as test of significance as per the data demanded.

Paired t-test for Difference of Means: When two samples are independents of each other than this types of test will be used. However there are many situations where the samples are dependent in each other, for example: if we are testing the income generation of respondents, testing of socio economic empowerment of women before and after involving in MF are related to each other. In such situation, we are

concerned with the difference between the pair of related observations instead of the value of individual observations.

Chi-square is a test which describes the magnitude of difference between observed frequency and expected (theoretical) frequencies under certain assumptions. In other words, it describes the magnitude of the discrepancy between theory and observation. Chi-square test is a non-parametric test because it depends only on the set of observed and expected frequencies are degree of freedom.

The standard deviation is powerful and useful measuring tools in dispersion in order to measure the size of deviation from the average.

Coefficient of Variation (C.V.): It is relative measure of dispersion based on standard deviation. Since standard deviation is by far the best measure of dispersion for comparing the homogeneity or heterogeneity of two or more distributions we generally compute coefficient of standard deviation (C.V).

In the study, descriptive approach will be utilized. For this purpose, necessary statistical tools will be used. Keeping in mind the objectives of the study following procedures will be followed in analyzing the data. Collection of relevant information, classification and tabulation of data, Analysis and interpretation of data using various statistical tools, identification of data will be suited to fulfill purpose of the study and conclusion will be based on the analysis.

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Questionnaire for Respondents

1. Personal Information

Age :

Address :

2. Marital Status

I) Married

II) Unmarried

III) Divorced

IV) Widow

V) Separated

3. Education

I) Illiterate

II) Literate

III) Primary

V) SEE

VI) Intermediate

VII. Bachelor

4. Main Occupation

| S.N. | Occupation | Before involvement | After involvement |
|------|-----------------------|--------------------|-------------------|
| 1 | Retail trade and shop | | |
| 2 | Agriculture Sector | | |
| 3 | Animal husbandry | | |
| 4 | Service | | |
| 5 | If other (specify) | | |

Service Provided by Manakamana Cooperative

5. What are the services provided by Manakamana Cooperative?

I) Loan

II) Saving

III) Training

IV) Employment

6. How have you taken loan from Manakamana Cooperative, with collateral or without collateral?

I) with collateral

II) Without collateral

7. If you have taken loan, on what scale did you take?

5000 – 10000

10000 – 20000

20000 – 50000

50000 above

8. For what purpose you have taken loan from Manakamana Cooperative?

I) Farming

II) Retail trade

III) Animal husbandry

IV) Specify (if other)

9. Do you know the repayment schedule of your loan to Manakamana Cooperative?

I) Yes

II) No

10. Have you repaid any of the loans to Manakamana Cooperative?

I) paid fully

II) Paid partially

III) Not paid yet

11. How do you pay your loan? (Only if paid loan)

I) Income earned from investing loan

II) Taking loan from other lenders or friends

III) Specify if others

Impact

12. What is your monthly income?

Before Involvement

After Involvement

13. If your income increased after involvement please specify why?

- I) Due to expansion of business
- II) Establishment of new business
- III) Increase in production of agriculture
- IV) Specify (if others)

14. Why your income decreased? (Specify only if decreased)

- I) Decrease in sales
- II) Low production in agriculture
- III) Illness of family member
- IV) Undesired death of cattle
- V) Specify (if others)

15) What is your propriety after the improvement in economic condition?

- a) Education
- b) Health
- c) Food pattern
- d) Saving
- e) Investment
- f) Others

16) How much do you have income before and after the involvement of the cooperative?

- a) Before (Appromaxitally)
- b) After (Appromaxitally)

17) Do you satisfied with the performance of the institution?

- a) More
- b) Less
- c) No

18) What should be done by cooperative for improvement poverty?

- a) Low interest
- b) To provide more loan.
- c) Provide loan for long time
- d) Above all.