

Role of Co-operative in Women Empowerment
A Case Study of Sahara in Saniarjun Municipality of Jhapa District

A Thesis Submitted
to The Department of Rural
Development in Partial Fulfillment
of the Requirements for the Degree of Masters of Arts

Mahendra Ratna Multiple Campus
Faculty of Humanities and Social Sciences
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Declaration

I hereby declare that the thesis entitled **Role of Co-operative in Women Empowerment : A Case Study of Sahara in Saniarjun Municipality of Jhapa District**, submitted to the Department of Rural Development, Mahendra Ratna Multiple Campus, is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of preparing this thesis. The results of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

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Recommendation Letter

The thesis **Role of Co-operative in Women Empowerment : A Case Study of Sahara in Saniarjun Municipality of Jhapa District** has been prepared by **Sabita Poudel** under my guidance and supervision. I hereby forward this thesis to evaluation committee for final evaluation and approval.

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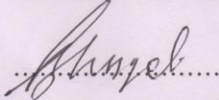
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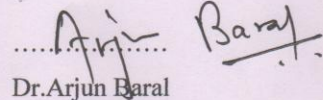
Approval Letter

The thesis entitled **Role of Co-operative in Women Empowerment : A Case Study of Sahara in Saniarjun Municipality of Jhapa District** Submitted by **Sabita Poudel** in partial fulfillment of the requirement for the masters Degree (M.A.) in Rural Development has been approved by the evaluation committee.

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Sabita Poudel

Abstract

*The study under the title **Role of Co-operative in Women Empowerment : A Case Study of Sahara in Saniarjun Municipality of Jhapa District** has been accomplished with the main objective to find out the socio-economic status of women empowerment, to find the savings and credit activities of women and to analyze the prospects and challenges of saving and credit co-operatives for the empowerment of women. The information were collected through household questionnaire survey, field observation, key informant interviews, informal interview, focus group discussion and field note. The study area was confined in Saniarjun Municipality of Jhapa District.*

The findings of the study showed that the population of Saniarjun Municipality has still remained largely poor, especially women, despite the saving and credit cooperative initiative. The economically active population (age group 16-59) indicates the possibility of active participation of female in the area of economic productivity if the women are given chance. The overall educational status of the sampled population of the study area is 66.67 percent.

The sampled household population engaged in agriculture is 50 percent but engaged in services are only 10 percent. The landholding, among the sampled members is little schemed as 10 percent of the members hold more that 10 katthas of land. 56.67 percent of sampled members have joint type of family.

SCC 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. It is evident that women's role and status has been increased positively than before after the establishment of SCC. The household decision making power and authority of women has been significantly improved and reached after the establishment of SCC. The study showed that as financial intermediaries, the SCC was able to meet only some practical financial needs of its members, specifically basic saving and credit services. The members' expectation on the

co-operative was higher than what was available.

The study also showed that the non-financial, developmental activities carried out in the Sahara with its members as participants and beneficiaries included the following types of activities that are "services" at the same time, namely; social intermediation, enterprise development, social services and women's empowerment. Sahara also carried out community development related activities. These services/activities met the members' practical needs for literacy, good health (particularly nutrition, reproductive health and awareness on family planning) and sanitation, and practical skills needed in livelihoods. The rural women's empowerment services/activities addressed the strategic interests of women, especially those that were related to awareness of women's rights. The Sahara model was found effective in providing financial and social services for the rural communities. Sahara's financial services helped communities (through direct and spill-over effects) in increasing their incomes, which thereby contributed to reducing their poverty. Similarly, technical services in terms of training provided by Sahara to their members helped in enhancing their skills, which also indirectly contributed to increasing their incomes. In addition, undertaking of adult literacy classes contributed to making illiterate adult literate. Sahara's community development activities were recognized in the community. Increased incomes and knowledge generated by training and exposure programmes helped in empowering the women members. The Sahara has, therefore, a role to play in poverty reduction and development in rural areas. Although Sahara had good outreach, it had problems in reaching the ultra poor in its working area. Its membership being voluntary, those women who were aware and literate joined the programme and the poor were left behind. They had no special programme that emphasized motivating the poor to join them. The activities of Sahara were found effective in generating wider role in its own area of operation in addition to the general role on the livelihood and empowerment of members at individual and household levels.

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ABBREVIATION

BoD	:	Board of Directors
CBS	:	Central Bureau of Statistics
CMF	:	Centre for Micro-Finance (Pvt) Limited
DDC	:	District Development Committee
DoC	:	Department of Cooperative
FGD	:	Focus Group Discussion
GO	:	Government Organization
GoN	:	Government of Nepal
HSCCL	:	Himalaya Saving and Credit Cooperative Limited
INGO	:	International Non-Governmental Organization
MFI	:	Micro-Finance Institution
NEFSCUN	:	Nepal Federation of Savings and Credits Cooperative Unions Limited
NGO	:	Non-Governmental Organization
PRA	:	Participatory Rural Appraisal
SCC	:	Savings and Credit Cooperative
VDC	:	Village Development Committee
WDD	:	Women Development Division