

CHAPTER I

INTRODUCTION

1.1 Background of the Study

The word empowerment means the function for upgrading and uplifting the disadvantages or non participated people in main stream of the social aspects. "Empowerment as the enhancement of assets and capabilities of diverse individuals and groups to engage influence and hold accountable the institutions which affect them" (Malik & Luqman, 2005).

Empowerment is a more effective and relevant approach for upgrading or uplifting the condition of the Nepalese women. In this activity, both governmental and nongovernmental organization is engaged. The process which generates and builds the capabilities of women to exercise control over their own life and decision making is called women empowerment. This means the activities which develop the women in every field of family and social areas/sectors for the judgmental role and free thoughts is women empowerment. Women empowerment is the concept of power that cannot be streamlined intentionally as it differs from social contexts (Snijders, 2009). In conclusion, women empowerment is the type of process which relates many influencing factors, like decision making, economic role, social status, and ownership in family establishment.

There are several processes for women empowerment. Among these, co-operative program is one of them. International Cooperatives Alliance (ICA) defines, "a cooperative is an autonomous association of persons united voluntarily to achieve their common social and cultural needs and aspirations through jointly owned and democratically controlled enterprises" (Nepal, 2075). In conclusion, cooperative is the service oriented organization which is based on mutual help and focuses on social and economic development. The main functions of cooperatives are capacity building, planning, governance and operation, and micro credit in society.

Acharya (1997), defines empowerment as a process which enables women to meet both their practical as well as strategic needs, practical needs related to immediate problems such as poverty, water and health. There may be meeting certain external ones with the existing social structures without challenging the ingrained power relationships. Meeting strategic needs, like access to poverty and wealth, changing the

division of labor and the system of unequal wages, and giving control over their own bodies, on the other hand is challenging the existing structure of oppression.

The founder of cooperative Robert Owen (Nepal, 2075) related the cooperatives with justice and equality. Rochelle (1830), established the cooperative society (Nepal, 2075). Thus, cooperative concept was started from England and expanded in Germany, Denmark and all over the world. In Nepal, after establishing the Cooperative Department under the Agriculture Ministry (2010), the Cooperative concept was formally started.

For developing country, cooperative is an important sector nowadays. The Nepalese government has also strengthened the cooperative by giving it as an economic policy of the nation (Tri-polar economic policy: government, cooperative and private). Thus, it is said that cooperatives are mainly related to economic practices. It also helps for leadership development and priority to service.

Cooperatives have a vital role for rural women because comparatively rural women are more backward than urban women. Rural women are educationally, economically and socially disadvantaged. Cooperative provides them the several ideas or ways for empowerment. Various programs and conferences are being held in the sector of women empowerment. The fourth world conference on women held in Beijing (on 4-5 September 1995), stated that empowerment and autonomy of women and the improvements of women's social, economic and political status is essential for the achievement of both transparent and accountable government and administration and sustainable development in all area of life (Shrestha & Hachhethu, 2002).

This study is related to the women empowerment program held by the nongovernment organization, Abhiyan Nepal, located in Arujndhara 3, Jhapa. This INGO has helped the women in two sectors, economic efficiency and leadership development. So, this study is based on these two programs and its findings and effectiveness.

1.2 Statement of the Problems

Women are a larger population size than men in Nepal but there are several factors that make them disadvantaged and out of the main stream society. This situation is seen more critical in our country which cannot help the nations' development. In this condition, empowering programs for women should be conducted. NGOs and INGOs are holding several programs in these sectors but they are not enough. This nongovernment organization (Abhiyan Nepal) had launched the empowering women in the process of providing eco-friendly and increasing leadership power program on

11 July 2016 to 31 December 2017 at Arjundhara 3, Jhapa Nepal. This program has hoped that women are skillful, conscious and self dependent for earning power.

Nepalese women are under privileged and disadvantaged in comparison to their male counterparts. Their access to resources, information and services, decision making power and economic ownership is in nominal stage. This shows majorities of Nepali women are suffering the several lacks, so these types of programs help the women for uplifting in every field or areas.

This program has been conducted in 31 households who were dependent on agriculture, farming and labors, or they had no fixed job and profession. Among them, some programs are related only for women that focuses women empowerment. It is related mainly to two sectors of women. First is capacity building or leadership development and second is earning power development or improving of financial capability. Thus, the study is mainly based on the following research questions:

- (i) What role is Abhiyan Nepal playing for the women empowerment in Arjundhara 3, Jhapa?
- (ii) What are the major causes of increasing women empowerment in several fields held by Abhiyan Nepal?
- (iii) What are the activities of the Cooperative in the process of empowerment?
- (iv) What types of changes have been brought after conducting programs in rural women?
- (v) How can cooperative play a role in social development of women?

1.3 Objectives of the Study

The general objective of the study is to discover the role of the co-operative on women empowerment in the study area. The specific objectives are as follows:

- (i) To find out the role of cooperative in socio-economic upliftment of women in the study area,
- (ii) To identify the empowering areas of women through cooperative,
- (iii) To examine the pre-post conditions of the women after implementing the different programs.

1.4 Significance of the Study

Women population is more than half of the total population in Nepal. In quantity 50.5 percent are women population (CBS, 2068). They are backbones of the nation and their role and responsibilities are so important for social development. But, they have

no equal opportunities and affecting role. Thus, women are structurally oppressed and backward. The significances of the study are as follows:

- (i) The study helps to find out the present position and role of women in rural area. This study is useful sources for policy makers who are related to cooperative activities. The result of the will also helpful for local bodies to formulate appropriate plans and programs concerned to the women empowerment.
- (ii) It helps to know how cooperative help the women empowerment.
- (iii) It is useful for determining women's empowerment's indicators.
- (iv)The study contributes the rural women for bringing them on the main stream society.

1.5 Limitation of the Study

Every research is bound in certain area or cluster. The subject matter should be specific, so the study is limited. The limitations of this study are as follows:

- (i) This study was conducted as a case study of small area with the fulfillment of the partial requirement of the master degree of TU, Nepal. So the study would not cover all the dimensions of the subject matters and cannot enter the extreme depth due to limited time period.
- (ii) This research is concentrated on Arjundhara Municipality ward no.3, Jhapa only. This research is conducted with rural women who have participated in women empowerment program held by Abhiyan Nepal and not in other villages/wards/Municipalities of the district.
- (iii) The study was mainly based on primary data and partially supported to secondary data also. The study is limited to the analysis of data obtained from the primary sources (questionnaire and interview) with the related people from specified area and the secondary information has been collected from the concerned cooperative.
- (iv) Due to limited time and budget constraints, the research would not be carried out in a very rigorous way. The study was carried out in a single ward where the program was launched by Abhiyan Nepal, Arjundhara 3. So, it may not be able to reflect all scenario of the women empowerment.
- (v) The finding of the study cannot be generalized in other situations. It was focused to find out the opportunities created by this program. The report is solely based on the answer given by the respondents and secondary data collected. So the result may not represent exact scenario of the whole country.

1.6 Organization of the Study

The study has been divided into five different chapters and units and sub units. The induction part covers background of the study, statement of the problem, objective of the study, limitation of the study and organization of the study in an order. Similarly, the second chapter focuses on relevant literature of women empowerment through co-operatives. In this chapter global, national as well as international and local literature article related to women were reviewed cited and ordered. The third chapter covers different methodologies used in this research work. On this chapter, the selection of study area, method of research design and different qualitative and quantitative data sources as well as tools and techniques of data collection, procedure of data analysis and processing are explained in a brief. The fourth chapter consists of analysis and interpretation of survey data. The analysis has been shown in two ways, table and pie chart which are explained by numbers of respondent and percentage. The last chapter consists of conclusion of the research with findings and recommendations. References and annexes are also included in last section of the thesis.

CHAPTER II

REVIEW OF LITERATURE

A literature review is a scholarly paper, which includes the current knowledge including substantive findings, as well as theoretical and methodological contributions to a particular topic. Literature reviews are secondary sources, and do not report new or original experimental work

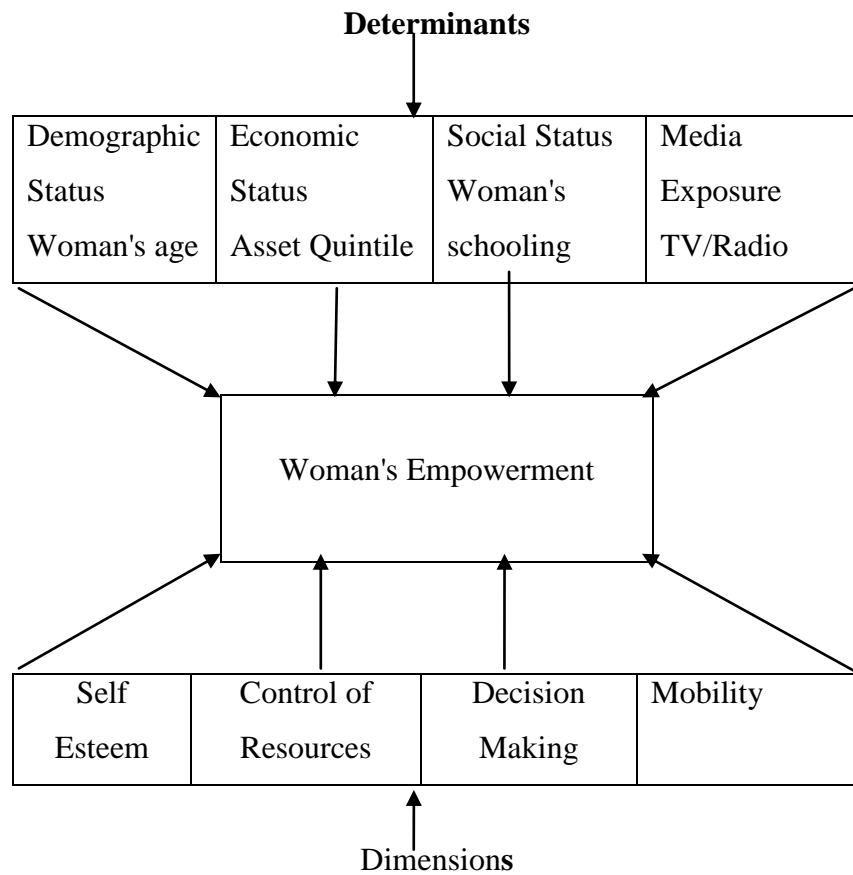
According to Cooper (1984), the literature review accomplishes several purposes. It shares with the reader the results of other studies that are closely related to the one being undertaken. It relates a study to the larger, ongoing dialogue in the literature, filling in gaps and extending prior studies (Creswell, 2011).

2.1 Conceptual Framework

Conceptual framework means the researcher's synthesis of literature on how to explain a phenomenon. It maps out the actions required in the course of the study given his/her previous knowledge of the researcher's point of view and his/her observations on the subject of research. According to Guba & Lincoln (1994), conceptual framework possesses ontological, epistemological, and methodological assumptions, and each concept within a conceptual framework plays an ontological or epistemological role. The ontological assumptions relate to knowledge of the way things are, the nature of reality, real, existence and real actions (Jabareen, 2009). It has been believed that empowerment programs empower the women so it has taken the figure of empowering program to empower rural women (Mahmud et al., 2012).

Figure 2.1

Role of empowering program to empower rural women



(Mahmud et al., 2012)

2.2 Cooperative and Women Empowerment

Cooperatives are people-centered enterprises owned, controlled and run by and for their members to realize their common economic, social, and cultural needs and aspirations (ICA, 1995). Cooperatives bring people together in a democratic and equal way. Whether the members are the customers, employees, users or residents, cooperatives are democratically managed by the 'one member, one vote' rule. Members share equal voting rights regardless of the amount of capital they put into the enterprise. Cooperatives allow people to take control of their economic future and, because they are not owned by shareholders, the economic and social benefits of their activity stay in the communities where they are established. Profits generated are either reinvested in the enterprise or returned to the members (Nepal, 2075).

ICA (1995), states it is the autonomous association of persons voluntarily to meet their common social, economic and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (Nepal, 2075). Thus, the concept of cooperatives had been emerged in the period of late eighteenth century due to the effect of industrial revolution. This gave some thinkers and socialists for the world to raise the socio economic conditions of the marginalized people. So, the cooperative concept is a socialist concept.

In developing countries, international efforts by ICA, ILO and UN have been instrumental in the formation of new cooperative that are independent from their government. After establishing the cooperative concepts the government role has been limited and the ways of earning and programs for awareness in every field people are independent. ICA and ILO recommend that there should be an early and complete disengagement of government from the international affairs of cooperatives. ILO recommendation no.193 emphasizes the need to promote the business potential of cooperatives so that they can contribute to sustainable development and decent employment (Global finance Magazine, 2007). The cooperative concept in Nepal was started in 2010 B.S. as a governmental sector (Nepal, 2075). After political revolution of 2046 B.S., the government of Nepal has had permission for nongovernmental cooperative (Ibid). These days several types and numbers of cooperatives are in existence in Nepal.

In developing countries, cooperatives have played a significant role for the development of the nation. Cooperative is valuable more for self –help, democracy, equality and solidarity. It is mainly a voluntary organization of people with limited interests and needs. Basically, these organizations are established by such persons of ordinary means who have oneness of interest in solving their problems. Mainly cooperatives are based on self responsibility, honesty, openness, social responsibility and carry for others. The cooperative functions are related to the following four sectors, respectively members, structure, community and management. Cooperative is raised on the basic principle of all for each and each for all, self help through mutual help. It's the main purpose is to help the weaker and disadvantaged sector of the society.

Development is a central issue facing many countries in the third world today. In today's globalized economy there are greater disparities between the developed and developing countries, from individual opportunities such as education and

employment, health condition and life expectancy and the marked difference in the standard of living. Within developing countries women are suffering greater than men. As international agencies, nongovernment organization (NGOs) and government organizations (GOs) attempt to address gender disparities in their development agendas. There is a need to move beyond mere rhetoric of equality and empowerment and incorporate measures that allow women and girls to actively and equally participate in decision making and other processes that affect the shape their own lives. In Nepal as in many other developing countries, women's subordination is a fact and discrimination from the local, national and international level continues to hamper their status in society. As such, unless women are empowered, development goals will never be attained (Curtis, 2003).

Empowerment is the movement from inability to ability to make choices. It is a process of developing the capacity to have a political leverage to correct grossly unfair decisions regarding the allocated of development resources and distribution of the ensuring benefits and to acquire a necessary base of sustainable livelihood on which to build and create for future (Kebber, 2000).

Empowerment is the key to women for taking them in main stream of the society. Therefore, women empowerment program works directly with women to develop the capacity of local women's groups to identify and address issues related to economic status and long term development in their own communities. For examples, to encourage and increase entrepreneurship skills and economic opportunities for migrant workers. There are several processes for women empowerment. Likewise social empowerment, cultural empowerment, economic empowerment, educational empowerment, health empowerment. This study is mainly related to economic and educational empowerment.

Co-operatives in Developing Countries

The ICA Identity Statement and Cooperative Principles, the United Nations Guidelines of 2001 and the ILO Recommendation No. 193 on the promotion of cooperatives have served as guidelines to form cooperatives, as well as limited the role of governments to one of providing an enabling environment and level-playing field. So, cooperatives 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 cooperatives'. The ILO Recommendation No. 193 emphasizes the need to promote the business potential of

cooperatives 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 cooperatives 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 cooperative autonomy (Global Finance Magazine, 2007). Telecommunications cooperatives are strong in Poland, Albania, Argentina, Bolivia, and electricity cooperatives in the Philippines and Bangladesh. Credit unions are growing in many countries and extending access to credit, savings and remittance services by poor people and migrant workers. In Bolivia cooperatives are a serious alternative to privatization of water services to urban consumers. Health professionals also sometimes find it useful to organize through a cooperative, as in Brazil where the biggest cooperative medical system in the world has 367 local member cooperatives operating in over 80 percent of Brazil's counties with 98,000 doctors in membership, serving 12 million service patients. In Argentina 58 percent of rural electricity is supplied by cooperatives, and they are also strong in telecommunications. In 2001, workers in Argentina from some 200 failed enterprises were taken over by the workers to form workers cooperatives (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 cooperatives started in Nepal since 2010 BS with a view to develop the cooperation among the people. For which Cooperative Department was established. While this department was concentrated on all the activities relating to the cooperative sector, the Nepalese people suffered from all round influences and as a result, there was great loss of the lives and properties. People were compelled to migrate. The cooperative 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 cooperatives in Nepal, like Dharma Bhakari, Parma and Guthi etc. In line of this "Rapti Valley Cooperative Loans Committee" was formed in 2013 BS to provide the loan to the farmers issuing the executor order. In addition, Cooperative Development Treasury was established in 2018 BS when Cooperative Society and Cooperative Organization Act were brought into light. In the same year Cooperative

Publication, Cooperative Transposition, Cooperative Wealth Services and Sajha Cooperative Health Services and Sajha Bhandar were established under cooperative central organization. Cooperative Training Center was established in 2019 BS. Under the Cooperative Bank Act 2019 BS in 28 Bhadra 2020 BS Cooperative Bank was established which was later converted into Agricultural Development Bank in 2024 BS. (Acharya, 2009). According to the declaration of the cooperative programmes in the royal address, the cooperative programmes were launched in 27 districts. The Sahakari Sastha act 2016 BS and Sajha Sasthan in 2041 BS was promulgated in 2041 BS. After cancelling the Sajha Sasthan Act, Sahakari Act 2048 BS and Sahakari Niyamawali 2049 BS were implemented this shows the importance of cooperative in Nepal (Acharya, 2009).

However, the cooperative programme adhering to the globally recognized cooperative principles and values started in the country only in 1956 when 13 credit cooperatives were established in the Chitwan Valley. The objectives of the cooperatives societies were to provide agriculture credit to flood-stricken people resettled in the valley. Following the successful delivery of the agricultural credit by these cooperatives, the cooperatives societies Act was promulgated in 1959. After this, many legal and other reforms have been made to continue the cooperative movement in the country (Chaudhari, 2008). Modern Cooperatives began in Nepal in 1954 when a Department of Cooperatives was established within the Ministry of Agriculture to promote and assist development of Co-operatives. By the end of mid-April, 2010, a total of 22,646 cooperatives were registered across the country. Capital share of these institutions totaled Rs 20.196273 billion and the number of total members was 2,963,114 (male members – 1,763,376; female members – 1,199,738). A total of Rs 124 121.831359 billion savings were collected while investment worth Rs 105.453569 billion was made from these institutions. Except the initial institutions, from central to district level of cooperative campaign, National Cooperative Association Ltd – 1, National Cooperative Bank Ltd – 1, Central Sector-wise Association – 11, District Cooperative Association – 66 and Sector-wise District Cooperative Association – 127, have been registered and are in operation (Economic Survey 2010/011).

Global Overviews on Women Empowerment

Improving the status of women is an integral part of the work of eradicating poverty and building civil society. Poverty can only be eradicated if women, half of the world's population, are educated and strong enough to generate income for themselves and their families. A broadly representative civil society cannot be created without the voices of women. Awareness of gender and the particular needs of women must inform our understanding across all the dimensions of poverty and injustice. At its roots, women's empowerment is about women gaining the skills and confidence to develop themselves fully as human beings and challenging existing male-dominated power structures in order to participate fully as equals, in their families, communities and countries. Women are less educated than men and are less able to access specialized training and loans from banks. Without training and loans, it is very hard to start a business or other type of project. When women work outside the home, they are paid less than men for the same work: that is, their labor is valued less. Also, the types of jobs generally available to women are usually lower-paying than those available to men. Because of these factors, women worldwide earn, on average, slightly more than 50 percent of what men earn.

Women Socio-Cultural Empowerment

The subordinate status of women vis-à-vis men is a universal phenomenon, though with a difference in the nature and extent of subordination across countries. Gender role ideology does not only create duality of femininity and masculinity, it also places them in hierarchal fashion in which female sex is generally valued less than male sex because of their socially ascribed roles in reproductive sphere. The gender status quo is maintained through low resource allocation to women's human development by the state, society and the family. This is reflected in the social indicators which reflect varying degrees of gender disparities in education, health, employment, ownership of productive resources and politics in all countries. Additionally gender is mediated through class, caste and ethnicity that structure access to resources and opportunities.

Cooperative as Enabling Environment for Women Empowerment

A democratically organized and managed organization is favorable to women, as it is only in this kind of environment where they will be able to express their needs, articulate their interests and views, as well as seek for equal and equitable rights and privileges with men. To actualize this principle, however, the cooperatives must ensure that their members are able to live the principles of democracy. Gender, racial, political, social, religious discrimination, which hinders many people from being equitably represented in decision-making bodies, must, hence, be discouraged and systematically addressed. Moreover, people with leadership potentials, but have been inhibited to develop and actualize their capacities because of the effects, for instance, of gender stereotyping, must be identified and given assistance for self transformation. For instance, aside from ensuring that tasking and responsibilities are based on qualifications, and not on gender biases, the cooperative must also provide training programs which will enable the members and potential leaders to bring out and use their leadership capacities.

The implication of ICA's explanation of the principle is that the cooperative's face-to-face encounter with the general needs and situation of its women-members is inevitable. As such, as the principle mandates, understanding the situation of women, raising the awareness of all members on the situation of gender inequality and inequity, and responding appropriately are imperative actions in the organization. This, therefore, makes cooperative indeed an enabling environment for women empowerment. To the women cooperatives, the principle gives them the opportunity to connect with women of other cooperatives, to join hands in raising their common interests and in ensuring that cooperatives are able to respond to their practical and strategic needs, and therefore are able to move towards gender equity and equality.

CHAPTER III

RESEARCH METHODOLOGY

A systematic and scientific way of solving the research problem is research methodology. It is the tackling process of research problems. It is a method of studying how research is done in a scientific way. This part provides the way of site selection, sampling procedure, and techniques used for data collection. It is the specific procedures or techniques used to identify, select, process, and analyze information about a topic. "Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. In it we study the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them" (Kothari, 2009). Research methodology is a systematic way to solve a problem. It is a science of studying how research is to be carried out. Essentially, the procedures by which researchers go about their work of describing, explaining and predicting phenomena are called research methodology. It is also defined as the study of methods by which knowledge is gained. Its aim is to give the work plan of research. The following procedures have been applied to find out the actual women's conditions or positions.

3.1 Selection of the Study Area

There are several agencies involved in women empowerment program. Among them Abhiyan Nepal is one, which is located at Arjundhara Municipality ward number 3, Jhapa. It has conducted many programs for women empowerment. Among them, empowering women in the process program is selected for this study which is related financial development and empowering leading capacity training. It is based on cooperation. This program has uplifted the living standard and consciousness of rural women.

3.2 Research Design

The study has been carried out both on the explanatory as well as descriptive research design. The mixed method, qualitative and quantitative, has been used in the study of the concerned topic.

3.3 Nature and Sources of Data

The data are quantitative as well as qualitative in nature. Both primary and secondary data have been used. Primary data were collected by field visit, key person interview and group interactions while secondary data have been collected through the published & unpublished report of the program conducted by Abhiyan Nepal. Basically this research is based on the primary data gathered from questionnaire survey.

3.4 Sample Size and Sampling Procedures

The area of the research is Arjundhara municipality ward number 3, Jhapa. The populations of the study were 31 households of ward no.3, Arjundhara, Jhapa (the program was conducted from February 2013 to December 2015). From the total households, 16 participant more than fifty one percent women were selected as sample size by using sample random sampling procedure. Because of the nature of the universe the simple random sampling method has been applied for the selection of sample size.

3.5 Tools and Techniques of Data Collection

There was used key informant's informant and group interactions as tools of data collection. Both primary and secondary data has been collected for the purpose of study. Key informant's interview, questionnaire survey and group interactions were used for primary data collection. The secondary data have been collected from the official report of Abhiyan Nepal, published and unpublished related materials where needed.

To obtain the objective, related data, key informant interview method was also conducted. For this purpose, the chain person of informants is selected to interview.

Structured/Semi structured/Unstructured interview was conducted to collect the more information about empowerment of women through Abhiyan Nepal Programs.

(a) Questionnaire Survey

Survey was used for the information of changed physical conditions of participants' after conducting the program. By giving the prepared questionnaire to the respondents their opinions have been collected.

(b) Key Informant's Interview

Key Informant's interview has also been conducted to get the primary data from the key persons who are related to this program. Certain questions have been used for this interview.

(c) Focus Group Discussions

Interactions have also been conducted to get primary data from the participants by making groups. Participants were divided in four groups.

3.6 Method of Data Presentation and Analysis

At first, the collected data have been coded and tabulated. The statistical tools such as table, pie chart, figure and percent were used for presenting the data. After that, quantitative as well as qualitative method (mixed method) was used for analyzing and interpreting the collected data. Mainly, descriptive methods have been used for analyzing and interpreting the required data.

CHAPTER IV

ANALYSIS AND INTERPRETATION OF DATA

4.1 Introduction of the Study Area

Jhapa is one of the 14 districts of province no.1. It is located in the eastern part of the state and the country. It is situated in the 26°20' to 26°50' north latitude and 87°35' to 88°15' east longitude. Jhapa district is the gateway of eastern part of Nepal from where the main highway East-West Highway, crosses to India. The district is surrounded with her neighboring districts in two sides. i.e. Ilam in the north and Morang in the West, eastern and southern part being bounded with India. The area of the Jhapa district is 1606 square kilometer and it is located in Terai belt (District profile of Jhapa, 2019).

The total population of Jhapa district is recorded as 633,042. Among them 313010 are males and 316490 are females. The density of population is 394 people per square k.m. while the national average is 157 people per square k.m. The population growth rate is 2.25 per year and the literacy rate is 64 percent (CBS, 2011).

The district is characterized by various ethnic groups, namely Dhimal, Rajbansi, Satar, Danuwar, kisan, Meche who are the terrain indigeneous people. Whereas Brahmin, chhetri, Rai, Limbu, Kami, Damai, Gurung, Magar are the people from hills and mountains. Each of them has its own language, rituals and culture and their social organization also varies. The majority of the people speak Nepali as their second Language. Regardless of religion, caste or language, nearly all the people of the district depend on agriculture for living. The other economic activities include livestock raising trade, wage labor employment in various cooperatives, NGOs and INGOs found in district. Jhapa district is located in terai on of low land areas of Nepal. There are several opportunities as well as consequences. More people are migrated from hill and mountain in Jhapa.

4.2 Introduction to Abhiyan Nepal

Abhiyan Nepal is a nongovernmental cooperative organization which was established on 19 Bhadra, 2059 B.S. It is supported by Heifer International, Habitat for Humanity Nepal and Lutheran world federation. Abhiyan Nepal has launched the project 'Empowering Women in the Process of Providing Eco-friendly Sustainable Housing in Nepal' from 11july, 2016 to 31 December, 2017. The main objectives of this program are to make decent housing accessible to women by increasing income level

and leading capacity development. There have been conducted many programs for increasing income level. eg.tailoring, vegetable farming and general business. The program has focused on the fulfillment of the gap between the mainstreaming of women for the community development and eco friendly sustainable housing where every man, woman and child should have simple and affordable place to live in dignity and safety.

4.3 Demographic Features of Respondents

The demographic features of respondents were diversities. While doing field survey, demographic data were collected and analyzed in several bases which are as follows:

4.3.1 Caste and Ethnicity of Respondents

Nepal is divided in to several castes and cultures. One of the characteristics of Nepali culture is its caste-based system and different ethnic groups. Every society is divided into various castes with a lifestyle of its own. In the same way, Arjundhara municipality ward no.3 has people from different ethnic groups and castes. The data show that among 16 respondents 3 were from Brahmin, 3 were from Chhetri, 8 were from Janajati and 2 were from Dalit caste.

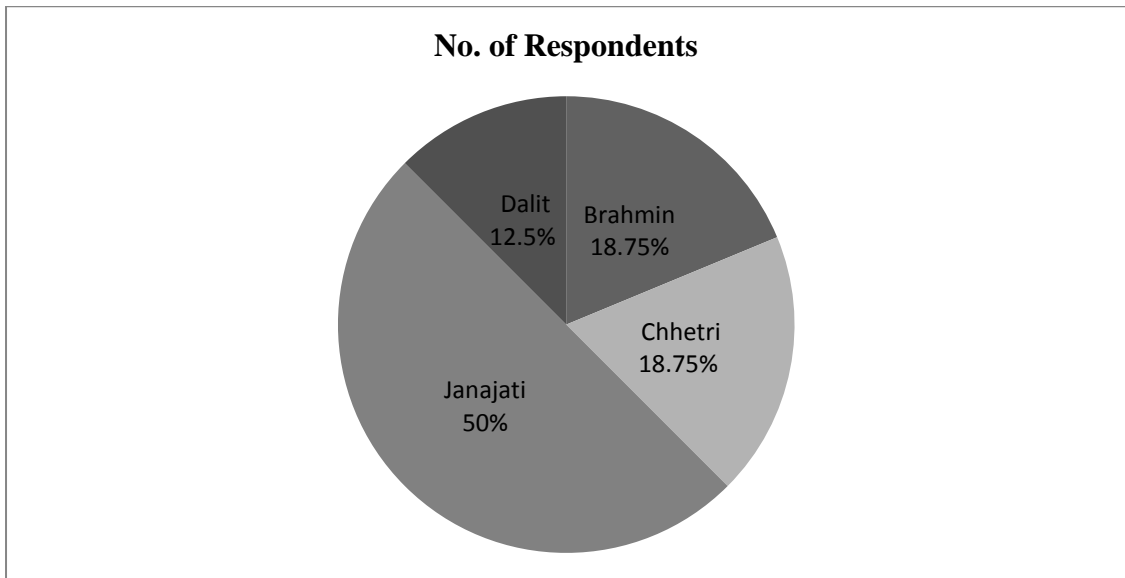
Table 4.1 Ethnic Composition of Respondents

S.N.	Ethnic Group	No. of Respondents	Percent
1.	Brahmin	3	18.75
2.	Chhetri	3	18.75
3.	Janajati	8	50
4.	Dalit	2	12.5
Total		16	100

Source: field Survey, 2019.

The table 4.1 shows that the respondents comprise four castes and ethnic groups: Brahmin, Chhetri, Janajati and Dalit. 18.75 percent of the selected respondents belong to Brahmin group, 18.75 percent belongs to Chhetri group, 50 percent belongs to Janajati group and 12.5 percent belongs to Dalit group. From the data we can see that Janajati castes are more attracted with Abhiyan Nepal's program and Dalit caste are less attracted with this program.

Figure 4.1 Ethnic Composition of Respondents in Pie chart



4.3.2 Age Group of Respondents

The age factor is important for personal career development. It also influences the participation in social work & responsibility. The table shows that the age of respondents. The table 4.2 shows that out of 16 respondents, 6 had the age of below 30, likewise 8 had in between 30-40 and 2 had the age of above 40 years.

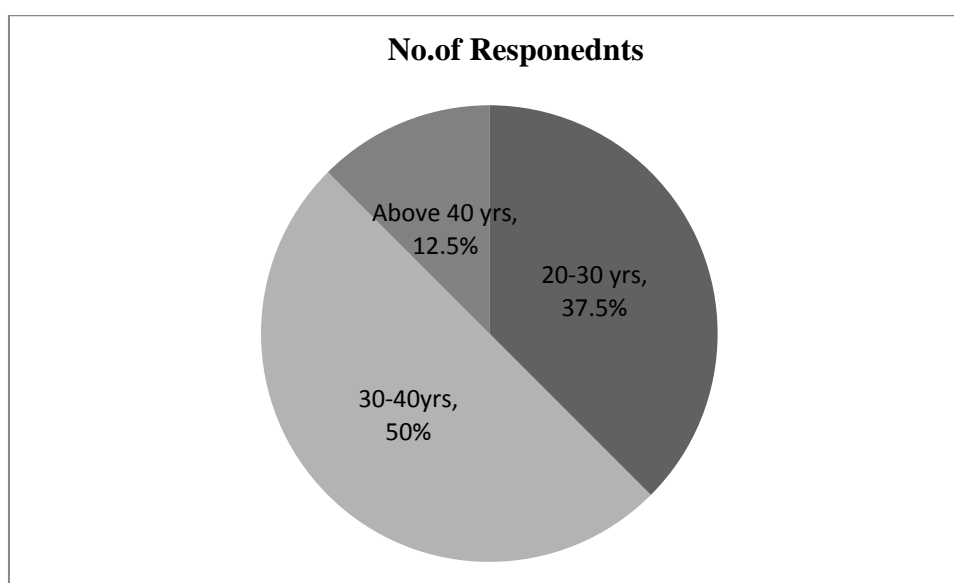
Table: 4.2: Age Group of Respondents

S.N.	Age Group	Number of Respondents	Percent
1.	20-30 years	6	37.5
2.	30-40 years	8	50
3.	Above 40 years	2	12.5
Total		16	100

Source: Field Survey, 2019.

The table 4.2 depicts that age composition of the respondents is mixed. The age group of the participants is categorized in three groups between 20-30, between 30-40 and above 40. The major age group of the participant is 30-40 years which is 50 percent of the total, participants of age group 20-30 years were 38.50 percent, whereas 12.50 percent of the participants are above 40. This Data show that the middle age group 30-40 years is attracted on this program. The data are shown in the pie chart as follows.

Figure 4.2: Age Group of Respondents



4.3.3 Academic Qualification of Respondents

Naturally education plays a vital role in empowerment of an individual. Thus the study has tried to find out the education level of respondents. While analyzing the data out of 16 respondents 2 were illiterate, 6 had completed basic level of education and 8 had completed secondary level of education.

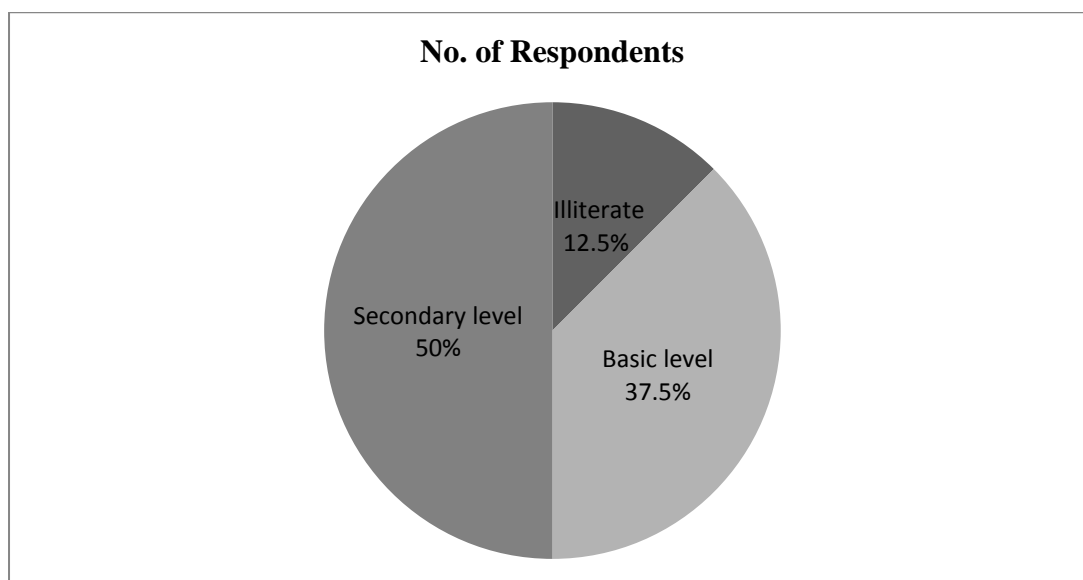
Table 4.3: Academic Qualification of Respondents

S.N.	Education Level	No. of Respondents	Percent
1.	Illiterate	2	12.5
2.	Basic level	6	37.5
3.	Secondary level	8	50
Total		16	100

Sources: Field Survey, 2019.

Table 4.3.shows that 12.5 percent of the respondents were illiterate, 37.5 percent of the respondents had basic level education and 50 percent of the respondents had secondary level education. Finding shows that 87.5 percent of the respondents had completed the basic level education.

Figure 4.3: Academic Qualification of Respondents



4.3.4 Marital Status of Respondents

Marital status of the respondents is divided into three categories. Among 16 respondents, 10 were married, 4 were unmarried and 2 were divorced. The majority are married. The table shows the marital status in percent is as follows.

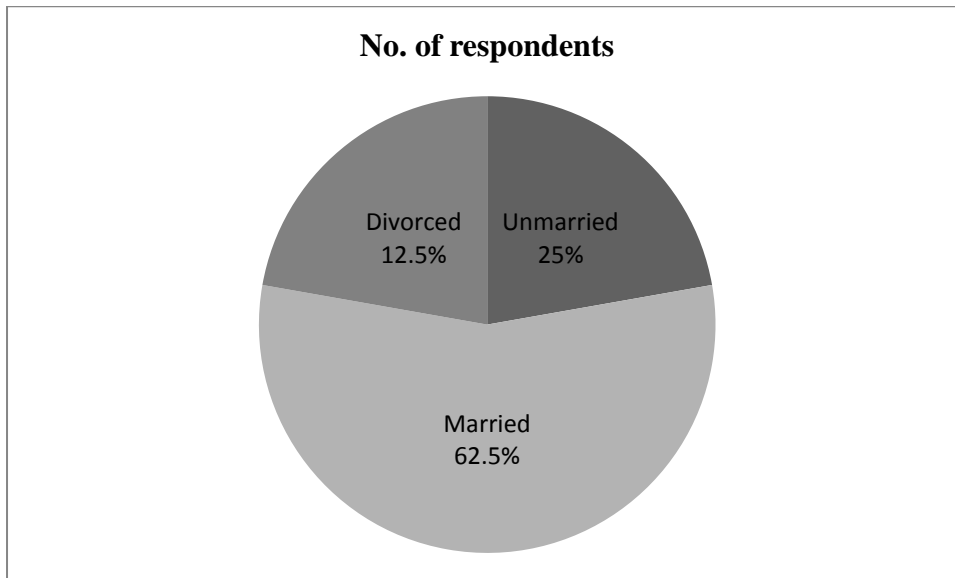
Table 4.4: Marital Status of Respondents

S.N.	Description	No. of respondents	Percentage
1.	Unmarried	4	25
2.	Married	10	62.5
3.	Divorced	2	12.5
Total		16	100

Source: Field Survey, 2019

Table 4.4 shows 62.5 percent of the respondents were married, whereas 25 percent of the respondents were unmarried and 12.5 percent of the respondents were divorced. This means the married women were more involved in Abhiyan Nepal' program.

Figure 4.4: Marital Status of Respondents



4.3.5 Family Types of Respondents

The family types of the respondents were joint and nuclear both. The table 4.5 depicts the family types of the respondents. It shows 10 families have joint family and 6 families have nuclear family. It shows that most of them are joint Family.

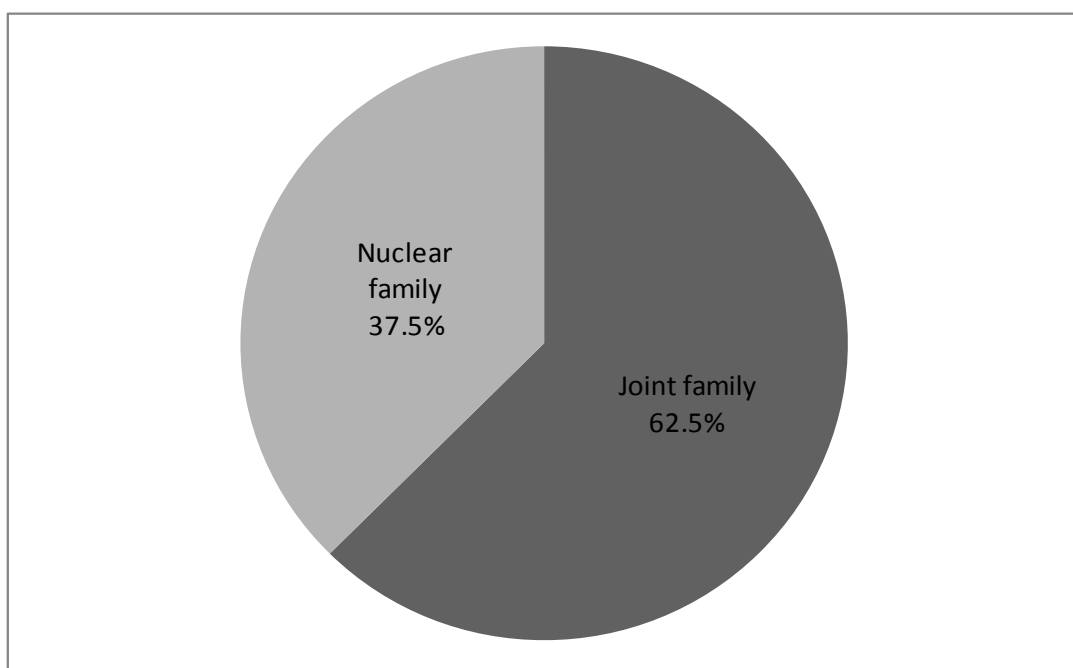
Table 4.5: Family Types of Respondents

S.N.	Description	No. of Respondents	Percent
1.	Joint	10	62.5
2.	Nuclear	6	37.5
Total		16	100

Source: Field Survey, 2019.

Table 4.5 shows that 62.5 percent respondents were having joint family and 37.5 percent have nuclear family. It means more respondents had joint family.

Figure 4.5: Family Types of Respondents



4.3.6 Family Size of Respondents

The family size of the respondents is divided into 3 categories. The categories are 1-3 family members, 3-5 family members and above 5 family members. The table 4.6 shows that the family size of the respondents. Among them 4 respondents have below 3 family members, 4 respondents have 3-5 family members and 8 respondents have more than 5 family members.

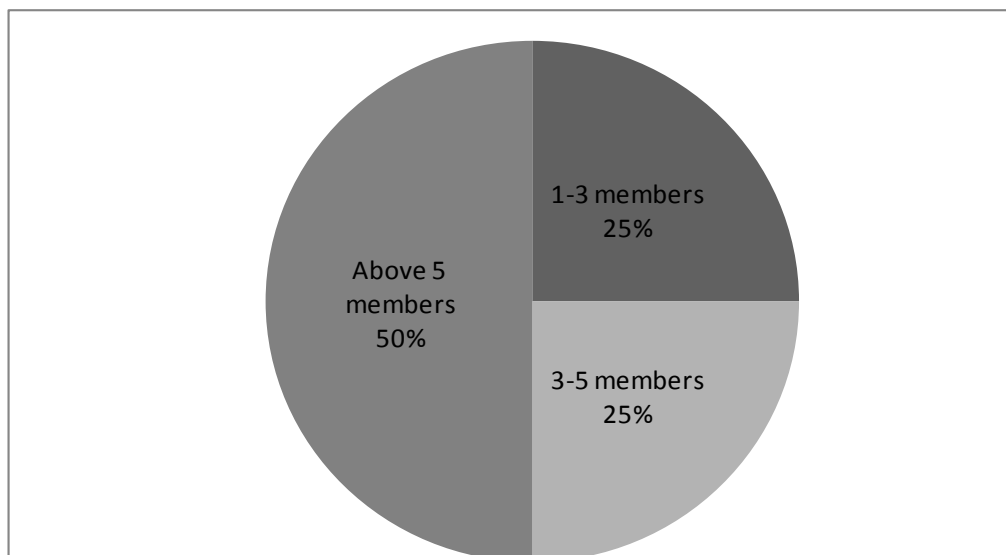
Table 4.6: Family Size of Respondents

S.N.	Family member	No. of Respondents	Percent
1.	1-3	4	25
2.	3-5	4	25
3	Above 5	8	50
Total		16	100

Source: Field Survey, 2019

Table 4.6 shows that 50 percent of respondents live in family with family members above 5, whereas 25 percent of the respondents have family size of 1 to 3, and 25 percent of the respondents have family size of 3 to 5 members.

Figure 4.6: Family Size of Respondents



4.3.7 Occupational Composition of Respondents

The respondents' occupations have been divided into three categories. Only related in household work, working in general business and students. The table 4.7 shows that whole respondents (16 out of 16) were not involving any occupation. All respondents were household workers.

Table no.4.7: Occupational Structure of the Respondents

S.N.	Occupation before this Program	No. of Respondents	Percentage
1.	Only household works	16	100
2.	Working at general business	-	-
3.	Students	-	-
Total		16	100

Source: Field Survey, 2019

The table 4.7 shows that whole respondents (100 percent) were not involving any occupation and job. All respondents were limited in household work. So that it is not necessary to show the data in pie chart.

4.4 Service Offered by Abhiyan Nepal

Various programs and services are offered by Abhiyan Nepal. Abhiyan Nepal has conducted safe shelter and housing program. Vocational training and empowering

programs in several fields. It is also conducted public awareness programs and non formal civic education.

4.4.1 Conducting Program

Abhiyan Nepal has conducted the program empowering women in the process of providing eco friendly and increasing leadership power program in Nepal. This program is centered in Arjundhara Municipality Jhapa.

4.4.2 Purpose of the Program

The program, empowering women in the process of providing, eco-friendly and increasing leadership power program in Nepal, held by Abhiyan Nepal has hoped increasing income level and skill development of the most vulnerable families. It has hoped for empowering the women increasing leading power also.

4.4.3 Needs and Importance of the Program

The program can help the society by physically and psychologically. So, its needs and importance are as follows:

It helps the vulnerable women for social empowerment.

It helps to increase income level of the women.

It helps the women for several skills and vocational training.

It helps the women for increasing leading capacity and consciousness level.

4.5 Needs and Involvement of Women in Abhiyan Nepal

There are certain purposes of women for involving in Abhiyan Nepal. Mainly developing the skill for increasing earning level, and secondary empowering the consciousness level and awareness are the purposes for involving in this cooperative. There are four reasons of inspiration for involving in Abhiyan Nepal: self motivated, family encouraged, neighbors and friend encouraged and social mobilizer encouragement.

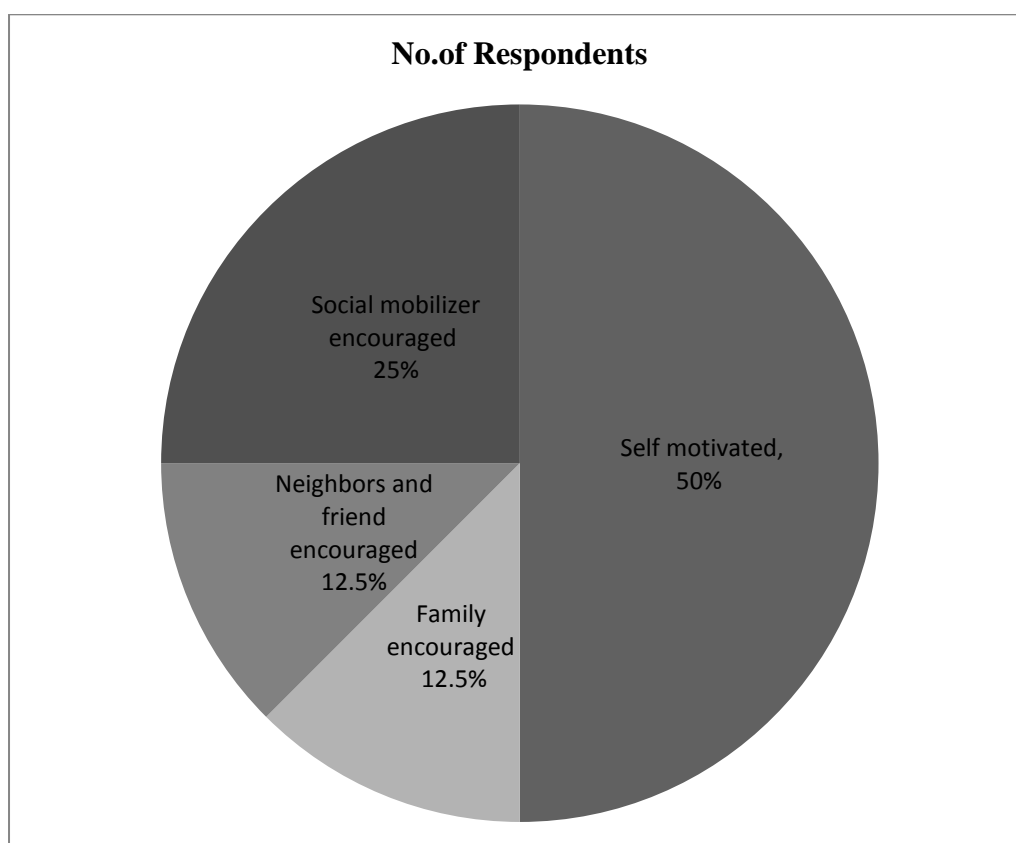
Table 4.8: Reasons for Involvement in Abhiyan Nepal

S.N.	Reasons	No. of Respondents	Percent
1.	Self Motivated	8	50
2.	Family Encouraged	2	12.5
3.	Neighbors and Friend Encouraged	2	12.5
4.	Social Mobilizer Encouraged	4	25
Total		16	100

Source: Field Survey, 2019

The table 4.8 shows that 8 respondents out of 16 were self motivated for involving Abhiyan Nepal, 2 were involved by family encouragement, 2 were involved by neighbors and friend encouragement and 4 were involved by social mobilizer encouragement.

Figure 4.7: Reasons for Involvement in Abhiyan Nepal



The figure 4.7 shows that 50 percent of the respondents were involved through self motivation, 12.5 percent of the respondents were involved by family encouragement, 12.5 percent of the respondents were involved by neighbors and friend encouragement and 25 percent of the respondents were involved by social mobilizer encouragement.

4.6 Impact of Conducting Program

The program empowering women in the process of providing eco-friendly and sustainable housing in Nepal has positive impact on the women. The effects have shown in three sectors/areas.

4.6.1 Impact on Economic Condition

Here, the economic conditions are described in two ways. First is economic condition before involving the program and other is after involving the program.

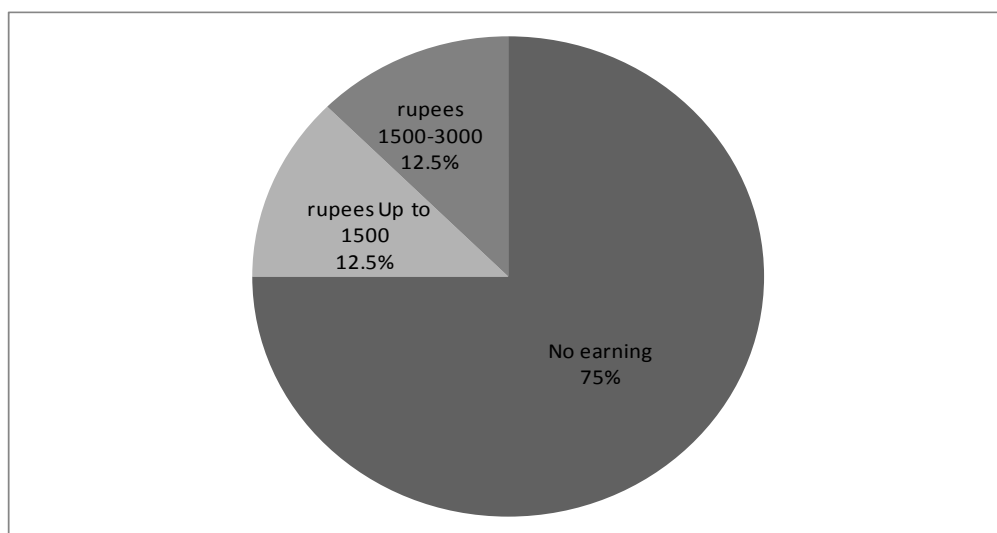
Table 4.9: Impact before Involvement in Abhiyan Nepal

S.N.	Earning Scale (in Rs.)	No. of Respondents	Percent
1.	No earning	12	75
2.	Up to 1500	2	12.5
3.	1500-3000	2	12.5
4.	Above 3000	-	-
Total		16	100

Source: Field Survey, 2019

The table 4.9 shows that before involving the program, 12 respondents out of 16 had no earning capacity, 2 respondents were earning up to 1500 and 2 were earning 1500-300 rupees per month. The result shows that maximum respondents had no earning capacity before involving Abhiyan Neppal's program.

Figure 4.8: Impact before Involvement in Abhiyan Nepal



After involving the program the economic condition of the respondents had been changed. The figure 4.8 shows that the effect on economic condition of the respondents. 4 respondents out of 16 earned up to 1500, 3 respondents earned 1500 to 3000, respondents earned 3000 to 5000, 4 respondents earned 5000 to 7500 and respondents earned above 7500 rupees per month.

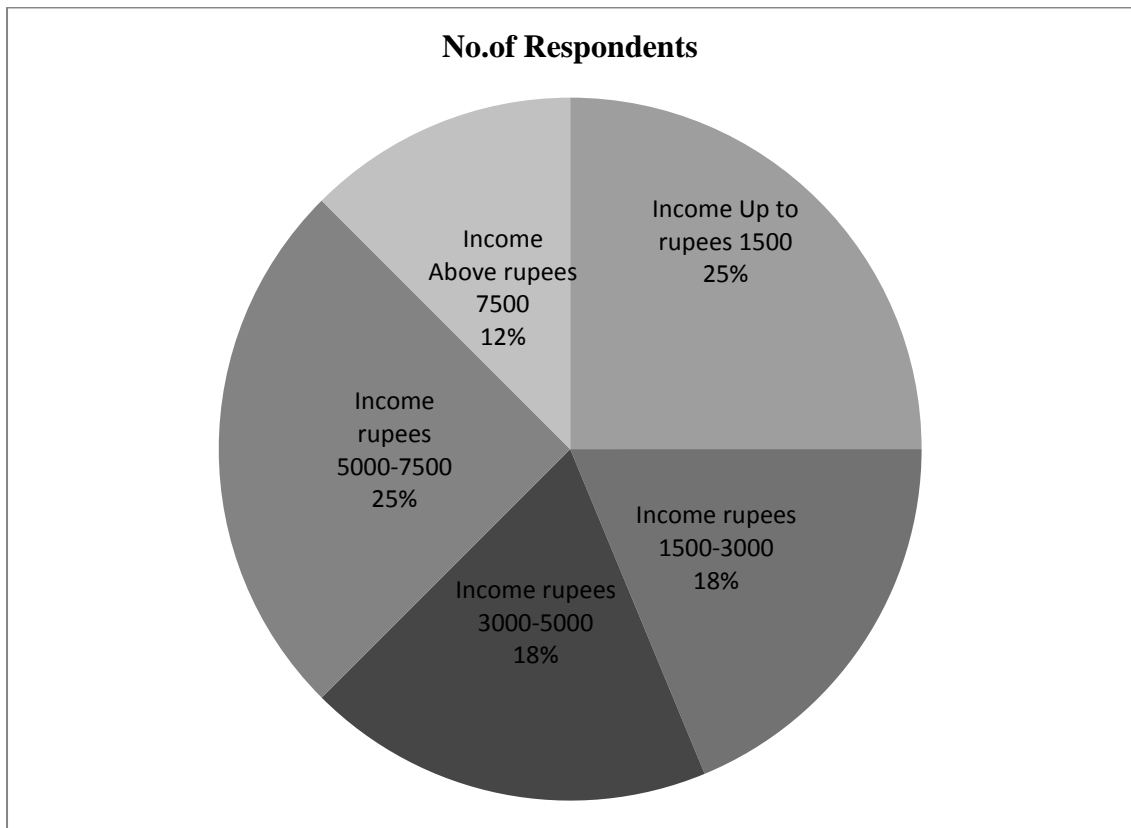
Table 4.10: Impact after Involvement in Abhiyan Nepal

S.N.	Income level (in Rs).	No. of Respondents	Percent
1.	No earning	-	
2.	Up to 1500	4	25
3.	1500-3000	3	18
4.	3000-5000	3	18
5.	5000-7500	4	25
6.	Above 7500	2	12
Total		16	100

Source: Field Survey, 2019

After getting involvement in the program, respondents' economic condition has changed. The table 4.10 shows that 25 percent of the respondents had started to earn up to 1500, 18.75 percent of the respondents had started to earn 1500-3000, 18.75 percent of the respondents had started to earn 3000-5000 Rs per month.

Figure 4.9: Impact after Involvement in Abhiyan Nepal



4.6.2 Impact on Decision Making Process

After involving in this program, women increased their decision making power. They got the informal but practical knowledge for decision making in the household management. This program supported the women for the confidence level of family management also. Before involving in this program, women were not aware about their right and duty but after involving in this program, they became aware and conscious. The following table shows the description.

Table 4.11: Impact on Decision Making Process

S.N.	Faculties	No. of Respondents	Percent
1	No change in decision making process	2	12.5
2	Helping for family decision making	10	62.5
3	Self decision making in every work	4	25
Total		16	100

4.6.3 Impact on Leadership Development

This program not only helped the women for developing earning skills and improving decision making power but also for increasing leadership development.

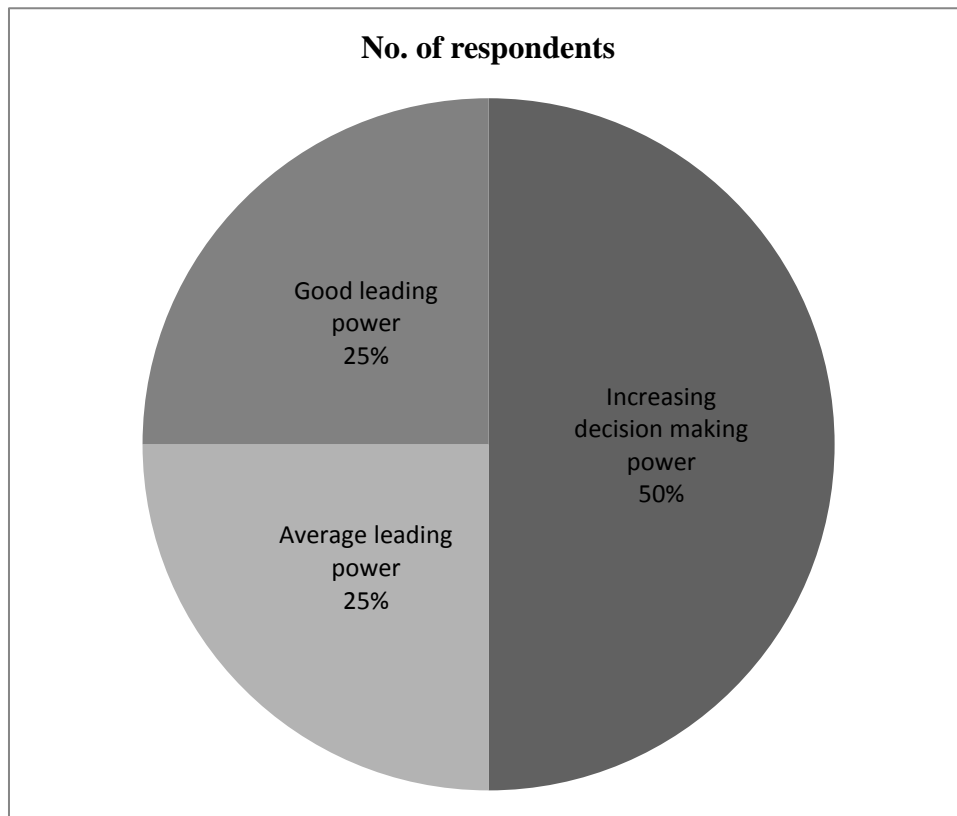
Table 4.12: Impact on Leadership Development

S.N.	Description	No. of respondents	Percent
1.	Increasing leading power only	8	50
2.	Average leading power	4	25
3.	Good leading power	4	25
Total		16	100

Source: Field Survey, 2019

Table 4.7 shows that More than 50 percent respondents increased their decision making power, 25 percent average leading power and 25 percent good leading power. So, it is said overall respondents increased their leadership development.

Figure 4.10: Impact on Leadership Development



4.7 Conclusion

In this research, the rural women of Arjundhara Jhapa have been selected as a sample of this study. The rural women's age, caste, education, marital status, occupation, family types and family size have been selected as study sectors of this research. After analyzing the collected data, it has been found that co-operative programs have played valuable role to empower the women. Likewise, Abhiyan Nepal has also played an important role for this purpose. Abhiyan Nepal has played the vital role to reduce poverty through sustainable improvements in the situation of poverty housing and disadvantaged families and to increase the consciousness and awareness through several public awareness programs. In conclusion, it is needed that nonformal education and skill based awareness programs should be conducted to empower the women.

CHAPATER V

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Findings

This study has analyzed the women empowerment through empowering women in the process of providing eco-friendly and sustainable housing in Nepal conducted by Abhiyan Nepal of Arjundhara municipality ward no.3 Jhapa. This study is mainly based on primarily and secondly secondary data collection. This study is an attempt to analyze the women empowerment through cooperative programs and their roles and participation in decision making, leadership development and earning skills. In this study, sixteen respondents are taken as sample to collect information.

Today's cooperatives are playing a crucial role to bring the changes in Nepali society. More rural people are influenced by several cooperative programs. Women are mostly influenced by these types of programs. Furthermore, rural women are benefitted from these programs. They are participating under these programs as their needs and interests for their personal and social changes. In Nepal, cooperatives organizations are conducting several empowering programs and these are spreading day by day. Cooperative organizations are providing the women several information, skills and income generating/earning capacity. These processes enhance for the increasing of awareness, leadership development and for developing earning capacity or financial strength of rural women. So, these types of programs have played the vital role for personal, social and national development.

The following are the major findings of this study:

- (i) Total of respondents are household workers (100%) and none are engaged in the job. So this data shows the unemployment of Nepal.
- (ii) All participants are benefitted from leading power and earning skills launched by the programs.
- (iii) All participants are aware and known about cooperative and its effectiveness.
- (iv) After involvement in this program, more than two third (66%) women are personally powerful for decision making and economic condition and rest are in going phase.
- (v) Family structures of participants are two types. 10 (62.5%) out of sixteen participants are in joint family and 6 (37.5%) out of sixteen are in a nuclear family.

(vi) Participants' ethnicity is divided 3 (18.75%) out of sixteen are Brahmin, 3 (18.75%) are chhetri, 8 (50%) are Janajati and 2 (12.5%) are Dalit. So dominated participants are Janajati.

(vii) According to age groups, all participants are young (above 20 years). So, all participants are able to labor hard.

(viii) Education levels of participants are divided in to three categories. 2 (12.5%) out of 16 illiterate, 6 (37.5%) have basic level and 8 (50%) have secondary level education.

(ix) Most of the respondents/participants are married. 10 (62.5%) out of 16 are married, 4 (25%) are unmarried, and 2 (12.5%) are divorced in marital status.

(x) Total participants are not engaged in other jobs and businesses so total 16 are engaged in household work.

(xi) Experiences of participants are effective. More than 62.5% (10 participants) experiences are effective, 25% (4 participants) experience is satisfaction and 12.25% (2 participants') experience is unanswered.

(xii) Effects of the program are very good. 8 (50%) out of 16 have increasing decision making power, 5 (31.25%) have average leading power and 3 (18.75%) are good leading power. It shows the program's effect is good.

(xiii) After conducting this program, the participants' earning power is good. Before this program 12 (75%) out of 16 had no earning power, 2 (12.5%) had up to 1500 and 2 (12.5%) 1500-3000 rupees had monthly income. After the program 4 (25%) out of 16 have earned up to 1500, 3 (18.75%) have 1500-3000, 3 (18.75%) have 3000-5000, 4 (25%) have 5000-7500 and 2 (12.5%) have above Rs.7500 monthly income.

5.2 Conclusion

This study is fully centered to analyze women empowerment through cooperative program in Arjundhara municipality 3, Jhapa. From the findings and summary of the study, conclusions have been made the role of cooperative organization is so good for women empowerment. Women have lower decision making power and role to family holding and social sector as well as financial sector. They are derived from their right and responsibilities in every sector. They have no more chance of leading and decision making power than their men counterparts. In major household activities, men have played a dominant role. This program has helped the women being skilled

and economically independent. Likewise the program has changed the women in awareness and leadership development.

It has found that most of the participants are young/adult but they have no independency capacity. After conducting the program they have increased their living standard, economic conditions and personal and social role also. Empowerment of women, particularly women's active role in their personal and family aspects, is concerned for a long around the social phenomena. Before the program more participants were unknown and they had no idea about the priority sectors of cooperative and their other activities.

The main objectives of the program are to increase the women's earning power, skills and leading capacity. So the program seems successful in these improving areas. Empowerment is not a simple process itself but it is a complex process of change that takes place gradually and differently also. The program has the potential to have a powerful impact on women empowerment. Although this type of programs has no equal chance for empowering, every woman by personal activeness, interest, curiosity and family support are the main supporting factors for empowering. In this condition, they have no chance of their independency in personal and family role. So, this program has changed their role by empowering them in skill, earning power/skill and leading capacity, and awareness program. To sum up, the program conducted by Abhiyan Nepal has changed truly the women's role and responsibility of Arjundhara municipality ward no.3, Jhapa by physically and psychologically.

5.3 Recommendation

After findings and conclusions, the study's significance is helpful and relevant for other types of study. On the bases of different thoughts and opinion of the respondents and the findings the following recommendations are given in order to empower women skillfully, economically, physically and psychologically.

- (i) Cooperative organizations should try to increase physical and psychological conditions of participants.
- (ii) Cooperative organizations should endeavor to attain the participation of all the disadvantaged and oppressed rural women.
- (iii) Several types of training should be conducted for women empowerment.
- (iv) Rural women should be encouraged to participate in cooperative programs for increasing their personal and social development.

- (v) All the local government should emphasize the cooperative programs for rural women in empowerment.
- (vi) The cooperative should provide the non formal awareness education for developing their leading capacity.
- (vii) The educational institutions should help the local government for the women empowerment by informing new information and awareness notices.
- (viii) The cooperative organizations should conduct the skillful training for developing earning power of rural women.
- (ix) The cooperative organizations should help the rural women from guidance and counseling for psychological empowerment.
- (x) Minimum health facilities should be provided in rural areas.
- (xi) The cooperative organizations should help the women for balanced saving and spending trend of the earned money.
- (xii) The cooperative organizations should consult the other social organizations likewise religious organizations, educational institutions, political organizations etc. for women empowerment.