

**WOMEN EMPOWERMENT THROUGH WOMEN-RUN
SAVING AND CREDIT CO- OPERATIVES**

**(A Case Study of Gupteshwor Women's Saving & Credit
Cooperative Society in Pokhara-Lekhanath -17, Kaski)**

A Thesis

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Tribhuvan University, Prithvi Narayan Campus, Pokhara
In Partial Fulfillment of the Course for the Degree of Master of Arts
(M.A.) in Sociology**

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RECOMMENDATION LETTER

This is to certify that this thesis entitled WOMEN EMPOWERMENT THROUGH WOMEN-RUN SAVING AND CREDIT CO- OPERATIVES (A Case Study of Gupteshwor Women's Saving & Credit Cooperative Society in Pokhara-Lekhanath Metropolitan City-17, Kaski) by Srijana Tiwari has been prepared under my supervision for the partial fulfillment of the requirements for the Degree of Master of Arts in Sociology. I, hereby, recommend this thesis for final evaluation and approval.

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APPROVAL LETTER

This thesis entitled WOMEN EMPOWERMENT THROUGH WOMEN-RUN SAVING AND CREDIT CO- OPERATIVES (A Case Study of Gupteshwor Women's Saving & Credit Cooperative Society in Pokhara-Lekhanath Metropolitan City-17, Kaski) by Srijana Tiwari submitted to the Department of Sociology, P.N. Campus, Pokhara in partial fulfillment of the requirement for the Master's Degree (M.A.) in Sociology has been approved by the evaluation committee.

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Srijana Tiwari
2018 (A.D.)

ABSTRACT

The thesis entitled "*Women Empowerment Through Women-Run Saving and Credit Co-operatives*" has been conducted with the specific objectives of the research as to study about the socio-economic status of women, the activities of women run cooperative's activities for the socio-economic empowerment and level of empowerment of the women members.

This sociological study has been applied in a mixed research design with mostly quantitative and partially qualitative research and its study area is Gupteshwor Women's Saving and Credit Cooperative Society Limited, located in Pokhara Lekhnath Metropolitan city ward number 17. Among 592 members 60 members have been selected randomly by lottery method. Both the primary and secondary data has been used. The primary data has been collected from field visit and household survey (by detail questionnaire) and key informant's interview. Secondary data has been collected from various published and unpublished literature, and office related reports for the study. The data analysis process is mainly based on tables, pie-charts etc.

GWSCC has been successful in an extent in terms of community awareness, which has been reflected upon equal opportunity to women in the selection of occupation, education, leadership capacity building, right to choice, training and various other social activities. It is evident that women's role and status has been increased positively after its establishment in the selected area. The level of increase is slow and gradual but has proven significant in terms of household decision making and in economic productivity for socio-economic empowerment of the women members. The household decision making power and authority of women has been significantly improved and reached after the establishment of GWSCC.

The study revealed that the program has made positive impact in the study area as all the respondents found being literate; almost all of respondents satisfied by cooperative activities. Women members have an active participation in saving, credit

and training program, and in income generating activities. 90% have been responded as their own socio-economic status had increased after joining the cooperative and 80% of the women have been involved in the cooperative have been trained. The respondents have received different types of the training as institutional capacity development, skill development, and awareness raising and finance management. Similarly, the women have been engaged on the meeting, interactions, saving and taking loan opportunities, etc. As about 83% of the trainees have responded that they realized being empowered significantly and 14.28% partially, whereas 2.08% has been found not noticed about it. After joining the cooperative, the socio-economic status has been found improved significantly. Taking decision about taking loan, decision making capacity, social activities, self confidence, right to spent, participation in community and social activities (meeting, development, etc.) has been found increasing significantly after the involvement in the cooperative. Their involvement in the cooperative and saving credit group has increased the social mobility, interaction and participation, so this has given them to earn space in their social arena and respect for themselves and has encouraged them to find active role in the family and society /neighborhood. So, the women saving and credit cooperative has been a way to access the women's socio-economic empowerment.

ABBREVIATIONS

CBS	Central Bureau of Statistics
DOC	Department of Cooperative
FAO	Food Association Organization
GAD	Gender and Development
GO	Government Organization
GON	Government of Nepal
GWSCC	Gupteshwor Women's Saving and Credit Cooperative
ICA	The International Cooperative Alliance
HMG	His Majesty Government
IBP	Intensive Banking Program
IEC	Information Education and Communication
ILO	International Labor Organization
INGO	International Non Government Organization
MCPW	Micro Credit Project for Women
NCD	National Cooperative Development
NCDB	National Cooperative Development Board
NGO	Non Government Organization
OECD	Organization for Economic Co-operation and Development
PCRW	Production Credit for Rural Women
PDDP	Participatory District Development Program
PSCP	Priority Sector Credit Program
SCC	Saving and Credit Cooperative
SFDP	Small Farmer Development Program
UK	United Kingdom
UNDP	United Nations Development Fund
UNICEF	United Nation Children's Fund
VDC	Village Development Committee
WID	Women in Development

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CHAPTER I

INTRODUCTION

1.1 Background

The International Cooperative Alliance (ICA) in its Statement on the Cooperative Identity, in 1995, defines a cooperative 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 voluntarily owned and controlled by its member patrons and operated for them and by them on a nonprofit or cost basis (UWCC, 2002). It is a business enterprise that aims at complete identity of the component factors of ownership, control and use of service, three distinct features that differentiate cooperatives from other businesses (Laidlaw, 1974).

The national population census 2011 shows 57.4 percent female literacy in comparison to 75.1 percent of the male and out of the total population of Nepal, nearly 51.50 percent (13645423) is occupied by the population of Nepal. The literacy rate of Nepal is 65.9 percent in which male are 75.1 percent literate and female are 57.4 percent. Women on Nepal owned only about 19.71 percent of the land. They have headed in 25.73 percent of household (CBS 2011). They have very limited participation in political leaderships.

Women empowerment refers to strengthening the social, economic and educational powers of women. It refers to an environment where there is no gender bias and has equal rights in community, society and workplaces. (Team Work, 2015).

Women empowerment is very important to reduce the gender gap, as well as the gender discrimination. Gender inequalities and gender gap create inefficiencies that hamper growth. As recent studies find that higher the inequality, especially in the accumulation of human capital is a constraint on growth. Development process can go smoothly if there is no any kinds of constrain, between men and women. Gender equality is not only a matter of social justice but also of good economies, it is good for

the society for good economy. Women tend to be more work less education than men and to do paid less. This disparities creates inefficient hampers growth, and towards potential well being of society (WB, 1993).

Cooperatives, today, are in operation in all the economic systems prevalent in the world; private or capitalist market economics (USA, Germany, Japan and many other Industrialized countries), centrally planned economies (socialist) like former Soviet Union, Peoples' Republic of China etc. and all the developing countries that adopted mixed economies e.g., India, Nepal, Pakistan, Sri Lanka, Bangladesh in South Asia. Over a period of 200 years, cooperatives are extended over 100 countries and into various sectors and activities encompassing agriculture, fishing, housing, banking, insurance, water, electricity and health sector. For example, it is estimated that over 50% of global agricultural output is marketed through cooperatives (Ibid, 2006).

Saving services allow servers to store excess liquidity for future use and to obtain returns their investment. Credit services enable the use of anticipated income for current investment or consumptions. Overall cooperatives services can help low income women, reduce risk, improve management, increase empowerment, raise productivity, obtain higher returns on investments, increase their incomes and improve the quality of their lives and those of their dependent. Lack of saving and capital make it difficult for many poor rural women to become self employed and to undertake productive employment generating activities. Providing credit seems to be a way to generating self employment opportunities for the poor women (Shrestha, 2014).

Thus, saving and credit co-operatives in a locality especially the women's saving and credit cooperatives may be one of the better means for the socio-economical empowerment of women through their active participation in saving, credit, income generation, leadership, social interaction, entrepreneurships etc. and become socially and economically upgraded.

Cooperatives in Nepal

Nepalese society has very a strong culture of resource sharing. Nepalese have a long tradition of labor sharing in informal mutual aid groups and rotating savings and credit association in rural areas with different ethnic groups. Dhikuri, Parma,

Dharama Bhakari and Guthi are some to the traditional forms of informal cooperatives. However, modern cooperatives began in 1953 after the establishment of the Department of Cooperatives within the Ministry of Planning, Development and Agriculture to promote and assist cooperative development in the country (NCDB, 2006).

The first cooperative formed in Nepal was Credit Cooperative Societies with unlimited liability in the Rapti Valley of Chitwan district as a part of flood relief and resettlement program. The 13 credit cooperative societies established in 1956 were provisionally registered under an executive order of His Majesty's Government and were legally recognized after the enactment of the first Cooperative Act 1959. Thus the Cooperative Act 1959 and Cooperative Rules 1961 provided the legal framework and basis for registering those groups in multipurpose cooperatives (Shrestha, 2007).

The word Co-operative refers working together for the common benefits by collecting capital in small parts from the certain group of people. The concept of cooperative refers an association of rural households who have voluntarily joined together to fulfill a common socio-economic objective by undertaking suitable income generation activities, making contribution to the capital required and accepting fair share of the risks and benefits. They can operate and expand their business and service activities through the process of networking as primary, secondary or tertiary cooperative (NCDB, 2006).

A cooperative is a voluntary organization of people with limited means to safeguard their needs and interest. Such people of ordinary means, who have ownness of interest in solving their similar problems, establish principally cooperatives. The philosophy behind cooperative movement is "all for each and through mutual help". Such an organization registered under Cooperative Act is called "cooperative society". Its basic purpose is to help weaker section of the society. In Nepal, cooperative societies are registered under cooperative Act, 1992 (Acharya, 2006).

Co-operatives are being operated as socio-economic institutions at the primary level to meet and satisfy the needs of a common person. The essence of democratic management tends to diminish cooperative institution and thus the little democracies operating at the doorstep of a common person's, since there is no bar on any

individual to become a member and to participate in the affairs of the society. There is greater respect and appreciation of the system and liberty that a member can enjoy by getting into the fold of a cooperative institution. A cooperative has often been compared to a state. It is a state within the state. A state is a political organization, which has four ingredients e.g. territory, population government and sovereignty. A look at the fabric of a cooperative will reveal that a cooperative also has territory i.e. a particular area of its operation. The members are its population, the executive committee its government and the general body just like the people in a state is supreme. A cooperative society is supreme (Prakash, 2007).

Co-operatives and Women Empowerment

Cooperative refers networking through fair sharing of decision-making power. In a society, decision-making power is centered to the male in socio, economic and cultural fields. There is discrimination between men & women, rich & poor in order to share power in society. In this context, women and poor don't have proper access to resources and they have been separated in economic activities for many years (NCDB, 2006).

According to the National census 2011, only 19.71% of ownership of house was with women and only 25.73% family heads were women. The literacy rate of the population of age of 5 years and above was 65.9 .9% where that of the male and female were 75.1% and 57.4% respectively (CBS,2012). These references simply indicate that women are educationally, economically and socially deprived which ultimately hinder their socio-economical empowerment.

As per the statistics of Cooperative Enterprises the women participants involvement of women in saving and credit co-operatives are found increasing yearly in last three years as 217,492,843, 214,226,044 respectively in fiscal years 2071/72 to 2073/74 respectively (Co-operative Department: 2015, 2016, 2017). As per the annual household survey 2015/16 conducted by the central department of statistics, the literacy rate of the population of age of 5 years and above is 65.9% where that of the male and female are 74.2% and 58.3% respectively. Similarly the sex-ratio 94 males/100 females.(Annual Household Survey, 2015/16, CBS).

These data also indicates that the literacy rate of women has been increased and also the increment in participation in saving and credit cooperatives may lead somewhat direct or indirect impact. Through the saving and credit cooperatives women may be more capable of decision making, may increase the social interactions, willingness of choices, leadership capacity, social adjustments and self-confident which act as tools of the empowerment socially.

Co-operative finance could break culture of poverty especially on behalf of rural poor households, disadvantaged group, destitute women etc. Co-operative Finance is a program that serves large number of client's, majority of them being women and deprived people at the gross root level and tries to provide financial sustainability. In fact, meaningful economic transformation and social progress lies on the shift in the economic activities from low order to high enabling the poor section to involve in such activities. Majority of rural households are earning less; saving less and investing less on their part so unanimous access of Co-operative Finance is desirable.(Sigdel: 2007).

Women can self simplify through co-operative on the matter of talking about their own matter, self planner, capable to investigate in cultural evils, capable in decision making, capable to develop self business and create self employment. Now rural women are establishing co-operative meeting as per their necessity based on social and economic program, they are conducting program and heading toward their empowerment.

Women who were limited in household chores, farming and fodder are now capable to take responsibilities of different position, participate in meeting, develop business and perform skills & income generating activities. These activities are effective in women empowerment, besides these representing own institution: District centre, National and international levels co-operative opportunity lead institution is also get from the running of co-operative institution is a process of from establishment to running. Likewise, empowerment is a process (Subedi, 2007).

Women comprise half of the total population of Nepal. They have a lower status than men, by tradition they are limited in mobility and access to information and education. The status of Nepalese women has been deeply affected by various

religious, traditional, evil customs. Social norms and evil practices have seriously affected the role and status of Nepalese Women. The United Nations has defined the status of women in the context of their access to knowledge, Economic resources, Political Power and their personal autonomy in the process of decision making. When Nepalese women's status is analyzed in this light the picture bleak. (Acharya, 1995).

Education and training for rural women is critical in correcting the gender imbalance and inequality, as well as to empower women. It has to be stressed that the Asia Pacific structure, Cultural and religious practices and economic activities responsible for this reason. Women have different needs and concerns within and among the nations. Illiteracy, low level of education and economic activities, however remain common areas of concern in the region. Education is a human right and an essential tool for achieving equality, development and peace (Beijing Convention, 1995).

This economic empowerment of men and women are essential for overall development as women's roles and responsibilities towards household survival system is increasing as the pace of development is being increased. Thus, co-operative plays vital role for women's empowerment.

There are different types of co-operatives in existence such as work sharing for agriculture, livestock, vegetable and fruits. No human being can maintain livelihood without co-operation. If people are economically sound, they can fulfill their basic requirement of life. Specially, if the women's participation in co-operatives increases they can emerge in every sector like economic, social, and political. Empowerment is to power between and within (Oli, 2001).

1.2 Statement of Problem

Nepal is a developing country where women lag behind from all aspects; education, health, participation in local and national institutions, economic resources and other opportunities due to the social structure of the society. As agriculture is the main source of income, most of the women are engaged in agricultural activities but their work is not countable. The role is mostly dominant over the household works and reproduction. More than a half (i.e., 51.5 Percent) of the total population of Nepal is women without their contribution national development cannot be uplifted. The

contribution of the women in households and agriculture is not accounted in the economy. Their participation on decision making is very low. Women's role in socio-economic development has not been properly recognized and their social and economic empowerment is must.

Comparing the condition of women in our society, the questions arise. How one can change in the status of women in Nepal? How women can be able to make decisions by themselves and get more socio-economically empowered?

As this study is concerned with the women empowerment through the women-run saving and credit cooperative, especially Gupteshwor women saving and cooperative society of Pokhara-Lekhanath Metropolitan city ward number 17, it tries to find answers to the following questions.

1. What kind of saving and credit programs/services does the Cooperative provide for the women to ensure their involvement and empowerment?
2. Is the saving and credit system of women cooperative able to make women empowered socially, economically, and psychologically?
3. What role the Cooperative is playing to bring socio-economic empowerment of its members?

1.3 Objectives of the Study

The general objectives of this research are to assess the role of women cooperative in women empowerment and measure how far women have been able to enhance their living standards. However, the specific objectives of the study are given below:

- To examine the socio-economic status of women gained through the women saving and credit cooperative activities.
- To assess the level of empowerment of women involved in women saving and credit cooperative.
- To analyze the activities for women empowerment adopted by the women saving and credit co-operatives.

1.4 Significance of the Study

This study has both theoretical and practical significance. The research has revealed the actual situation of women at the level of empowerment in the study area. It has tried to explore how the women are being socio-economically empowered by the implementation of the women saving and credit cooperative program. This study has been conducted in micro level and is focused to examine the overall role of women-run saving and credit co-operatives for the empowerment of the women. This study also aims to provide useful information to the concerned women and other interested on how the women saving and credit cooperative has brought change in developing strength in decision-making process, develop social prestige, self-confidence, ability to decision making and feeling of equality eradicating the backwardness, illiteracy and superstition so that women can be socio-economically empowered.

The output of this study is expected to be useful for the government, policy maker and the I/NGOs facilitating for the development of the cooperative itself. This study may be helpful for those who are directly concerned with women empowerment in socio-economic aspect and those who are concerned with the study of women run saving and credit cooperatives.

1.5 Limitation of the Study

The major limitations of the study are as follows:

- a. The study will conducted within limited time and limited resources constraints.
- b. This study will be concerned only with the role of women saving and credit cooperative in women empowerment in the study area.
- c. It is limited with small population and area. It covers only a Women run Gupteshwor Women Saving and credit Co-operative situated in ward number 17 of Pokhara-Lekhanath Meropolitan City.
- d. The conclusion drawn in this study can be generalized in entire ward number 17 of Pokhara-Lekhanath Meropolitan City of Kaski district.

- e. It is for the partial fulfillment of the requirements for the course of master's degree in Sociology of Tribhuvan University.

1.6 Organization of the Study

This research study consists of altogether six chapters. Chapter one has included the background of the study, objectives of the study, rational of the study and conceptual framework of empowerment of women through women run co-operatives. Chapter two includes literature review. Chapter three has presented the research methodology adopted for the study in which various methods for data collection tools, techniques & analysis are described. Chapter four includes the introduction of the study area. Similarly, chapter five has presented data analysis and presentation. The chapter six incorporates the summary, conclusion and recommendation of the study.

CHAPTER II

LITERATURE REVIEW

This section deals with literature regarding status of women, women empowerment as well as about the program of women empowerment through Women Cooperative in ward number 17 of Pokhara -Lekhanath Meropolitan City. Based on the aspects available literatures have been reviewed as presented below.

2.1 Theoretical Review

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 standpoint, 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 (Majurin, 2012).

A gender approach to development was reflected fully only in the Ninth Plan (1997-2002), which called for much broader institutional, structural, and ideological changes than those implied by the earlier concepts of Women in Development (WID) or Women and Development (WAD). Accordingly, the Plan adopted mainstreaming, eliminating gender inequity and empowerment as its major strategies (Ninth Plan, 1997-2002). In policy terms it promised to integrate gender in all sectors at the national and regional levels. It also promised to eliminate gender inequality in all laws and through affirmative action, policies and program to reduce inequality in all fields. The section on empowerment also included mandatory representation of women in

formulating policies and programme at all levels and ensuring equal rights in ownership of land and other services. (UNFPA,2007).

Women empowerment can be defined in very simple words that it is making women powerful so that they can take their own decisions regarding their lives and well being in the family and society. It is empowering women to make them able to get their real rights in the society. (women empowerment essay, 2018).

For women, who due to gender-based norms often have lower access to and control over economic and social resources and opportunities, cooperatives present distinct advantages. As group-based ventures, cooperatives bring to their members the benefits of joining forces with others. Apart from being able to access economies of scale as providers of services, producers or as consumers, participating in a cooperative as a member, elected leader or manager also brings with it enhanced status and voice in the community and society in general. Furthermore, due to the values, including equality and equity, solidarity, social responsibility, and caring for others, on which they are based and principles that they embody - voluntary and open membership, democratic control, economic participation, education, and concern for the community - their mandate places cooperatives in a unique position to not only further decent work overall, but also to ensure and promote gender equality (Majurin, 2012).

What diverse women are like and how individual women go about conducting their lives are issues that go to the heart of feminism. Because patriarchal societies consider women inferior beings, and because these societies severely constrain women's choosing and acting, all feminists theorists and activists alike-regard the questions of why women suffer these wrongs and how they can be righted as crucial. Not surprisingly, then, the issues of women's identity and their agency inspire intense critical engagement not only with social conventions but also with the philosophical canon. The result has been a veritable cavalcade of theoretical advances (Mayers, 2002). Wherever women are subordinate, and they have been subordinated almost always and everywhere, they seem to have recognized and protested that situation in some form (Learner, 1993).

Promoting women's empowerment is essential because in most cases women are responsible for their children and for their family, thus empowering women is empowering the society in large (World Bank, 2001). Decision making agency refers to a particular dimension of empowerment that is frequently used in empowerment studies (Holvoet, 2005). Although women empowerment is not a sufficient condition, it is still a necessary condition for development process. Thus, women empowerment has three dimensions. Social dimension signifies respectable and non discriminatory positioning in the society. Political dimension signifies involvement in the governance of organization and administrative positions, and economic empowerment is enabling women members to have equal in employment, spending, ownership of production means and sharing benefits (Prakash, 2002).

When we talk about savings, credits cooperatives, the credit goes out the Nobel Peace Prize winner Prof. Mohammed Yunus of Bangladesh. He was the first person who developed the concept and applied it. An economist by profession, he established saving and credits bank in Bangladesh that come to known as Grameen Bank. The Bank was established in the Jobra village of Bangladesh in 1976 as a result of action research project on Chittagong University. The project later became a pilot project and covered throughout an entire district. This was undertaken with the financial support of the Central Bank of Bangladesh. In 1983, an independent financial institution, Grameen Bank was established under a special law passed for its creation. It is owned by the poor borrowers of the bank who are mostly women. It works exclusively them. At present, 94% of the total equity of the bank is owned by the borrower of Grameen Bank and remaining 6 percent by the government of Bangladesh (Dahal, 2012).

Saving services allow servers to store excess liquidity for future use and to obtain returns their investment. Credit services enable the use of anticipated income for current investment or consumptions. Overall cooperatives services can help low income women, reduce risk, improve management, increase empowerment, raise productivity, obtain higher returns on investments, increase their incomes and improve the quality of their lives and those of their dependent. Lack of saving and capital make it difficult for many poor rural women to become self employed and to undertake productive employment generating activities. Providing credit seems to be a way to generating self employment opportunities for the poor women (Khatiwada, 2013).

Experience and studies have shown that the provision of financial services is not sufficient in meeting the needs of the disadvantaged and the poor. The needs of this particular sector in society are basic yet diverse that opportunities to improve their condition must be varied and multifaceted. This fact is even more pronounced when clients are poor women. The very motto of cooperatives, each for all and all for each, signifies loyalty, trust, faith, and fellowship. Cooperatives provide opportunity to the weaker segment of the society by pooling their resources leading to collective and cooperative social action and thereby mitigate their problems and promote development. A cooperative is an autonomous association of persons united voluntarily to achieve their common social and social and cultural needs and aspirations through jointly owned and democratically controlled enterprises (Karki, 2013).

However, in course of time, the concept of Guthi has also been further elaborated from literacy foundation i.e. Madan Puraskar Guthi to health institution i.e. Mrigendra Chikitsa Guthi to Social Services i.e. Nepal Charkha Pracharak Gandhi Smarrk Maha Guthi. Nepal does not have a long history of modern cooperatives. The cooperative movement began only since the last five decades. It saw the formal cooperatives for the first time in 1953 through establishing the Cooperative Department. Nepal is a developing country. It was not realized the difference between men and women in development process before 1970s. First of all, the analysis of Esther Boserup's research paper, women's role in economic development from the concept of "Women in Development" was developed to involve women in social, political, economic empowerment activities. One strategy of women in development is to change social condition and position of women. Because of some weakness of women in Development, the concept gender and development tool place in 1980 (Shrestha, 2014).

Social mobilization, group formal education and credit are felt to be powerful intervention strategies for reaching women effectively and for their empowerment across all sectoral programs. HMG should continue its emphasis on the above aspects where relevant. Group mechanism does provide a basic commendation and scope for women's development and subsequent empowerment. Women who are originally shy in public and imbued with little self-confidence to express their opinions in the public and may show considerable leadership capacities ultimately. Savings and credit as an initial inducement for group formation serves a useful purpose in bringing women

together. It also could help women to raise household living standard to some extent and to meet emergency needs from group fund at reasonable interest rate. It empowers women to the extent that household members and she herself feel that she is contributing to the maintenance of the household. This recognition by herself, her immediate family members and the local community seems to be the most valued aspect of these small savings/credit and income generation programs. Women who from groups are also able ultimately to influence some community action in favor of women, e.g., banning alcohol misuse in the villages. Ownership of a collective element for group sustainability. (Acharya M.,2001)

However, group formation and its eventual sustainability is a long drawn out process. Further, for empowerment, improvement in gender relations must be an integral part of all social mobilization programs including credit. Field observation reveals that often women are aware of the oppressive gender relationship in their own community but are helpless to do anything about it. When programs sidetrack such problems women become apathetic to the programs. Non-formal literacy classes must also form an integral part of group mobilization process both in the rural and urban areas. Education is a necessary element in empowerment of women. (Acharya M.,2001)

Extension of micro-credit programs, income-generating programs, and skill development training should be major strategies in women's economic empowerment. A gender-based analysis of these programs will be essential to gauge the real benefits acquired by women. Women's empowerment not only be limited to monetary gain; it must also include efforts to increase women's social capital. In the ten years since the Beijing Conference, democratization, decentralization and education have been identified as important ways to accomplish this goal (Beyond Beijing Committee, 2004).

Cooperatives institution provides social and economic services to their members. They not only help the members but also provide service to their families and the community. Any amount of aid or assistance given to primary societies or to any institution from external sources tends to weaken the institution more than anything else. The key factor in the management of a cooperative is the participation by members; participation in business, participation in the democratic process and the participation in the social factors relating to the cooperatives activity. Some of the

principal factors which can help make a cooperative strong, viable and vibrant are: Awareness, Strengthening of the institution, Professionalism, Active participation for higher business, Rewards and satisfaction, Flow of information, and marketing with advantage. It is through the process of education that a bridge of goodwill can be built between the members and their cooperative. They are the real owners and the owners have to make good decisions. Good decision is made by those who are educated, well informed and enlightened. A combination of education, training, information and professional business lays a strong foundation for a strong cooperative (Prakash, 2007).

Status of Women in Nepal:

Women constitute half of the population in the country. They work 11 hours a day and yet do not own any private property. The infant and maternal mortality rates (8.3 per 10000) in Nepal are also among the highest in south Asia. The adult literacy rate of 40% (female about half of that is one of the lowest) (CBS, 2012).

Although, women who comprise half of the population of the country and have always have been involved in National development, they are still marginalized from the opportunities such as economic resources, parental property, and income generating employment as well as other resources. Illiteracy, unhealthiness, poverty and conservative social taboos have been the fate of Nepalese women in Nepal, as elsewhere; they hold the triple work responsibility of reproduction, household framework and Job. However, reproduction is not treated as work and household works is not considered as production by the government system. Women also suffer from discriminatory practices in opportunities for education, personal mobility, which is the most required for skill development and independent decision-making (UNICEF, 1997). Women have very low participation in decision-making process, 70% of household related and external decision are entirely made by male member of house (Acharya, 1995).

Women's decision-making power is associated with the economic strata. Women with high economic strength have higher decision-making power than women belonging to lower economic strata in house. The economic, demographic and social factors directly or indirectly affect on the decision making process of women. The women's

involvement in the market economy gives them greater power in terms of household decision making in important matters. Women who are educated and involved in the outside jobs have greater power to make decision in the house. On the other hand confinement of women to the domestic and subsistence sectors automatically implies a low status conferred to them in terms of decision-making power (Acharya and Bennett, 1982).

Margrate Mede challenged the concept of the males as superior and females as inferior in early 1930. Worldwide women's relatively lower position in the society was considered theological started to be analyzed in depth issues of violence dichotomization of public and private domain, systematic exclusion of women from public are not and devolution of women's work started uncovering and put for word for public debate and discussion. As a result, new concepts and approaches emerged and continued to be emerging and developing to analyze social realities; women in development (WID) women and development (WAD) and Gender and development (GAD) are among the other powerful approaches, which sees existing hierarchical, unequal gender relation. Therefore, WID approach, which focused primarily on women's practical needs were in the center of development discourse in late 1960s. Moreover, those who believed in WID approach did not question 'why' about women and continued to focus only on how women could be better targeted into mainstream development. This approach in a way created opportunities for women to participate, in the public arena. In other words, it contributed multiple responsibilities for women (Acharya and Bennet, 1982).

GAD approach starts from a holistic perspective looking at the totality of social organization, economic and political life in order to understand the shaping of particular aspects of society. WID Approach helped Nepalese women particularly rural women to satisfy their practical needs to same extent. At the same time, it reinforced the traditional role of women by providing nutritional knowledge and population education to women only. GAD approach helped women to be economically independent by providing credit and skill. This increased women's work burden dramatically, it is after GAD that policy and programs started integrating gender component in all sectors (Acharya and Bennet, 1982).

Women's Empowerment through the Co-operatives in Nepal:

The history of co-operative in Nepal was started in 1956 with the establishment of cooperation credit societies very first time. They were established to progressively abolish excessive rural indebtedness and conditions of the rural people. To make financial resources available to these co-operative banks was established in 1959. Soon it was realized that merely establishing the co-operative banks was not effective to channel funds to the agriculture sector and also to the cooperative societies. As a result, ADBN was established in 1968 to provide agricultural credit; ADBN has still remained the foremost rural and agricultural financing institution and is accounted for 55 % of the total rural institutional credit. Commercial banks are the second biggest institutional success for 43% of the total rural credit. The role of cooperative in rural micro financing has increased recently but their share in total outstanding institutional credit was less than 2 % share of financial intermediary NGOs and savings credit cooperatives (SCCS) in the outstanding rural institutional credit is still negligible (Shrestha, 2000).

Concept of women Entrepreneurs, there is no internationally recognized definition for entrepreneurship and as a result. “A women entrepreneur can refer equally to someone who has started a one women business, to someone who is principle in a family business or partnership or to someone who is shareholder in a publicly held company which she runs” (OECD, 1998).

Growth of Women Entrepreneurs:

In the context of Nepal, women entrepreneurs can be categorized into the following five groups. First category comes under the affluent entrepreneurs. They are the entrepreneurs being daughters, daughters in law and wives of rich business families who have financial and other resource backing to take any business risks. The second is pull factors. In this group, the town and city based women take up some assignments of enterprises as a challenge. The third is the push factor. Under this group, the women take up some business activity to overcome financial difficulties. The fourth group covers rural entrepreneurs. Women in rural sector try to start something suiting to their resources and knowledge. In this group normally they undertake dairy products, pickles, fruit juices, papads etc. making. The fifth and last

group is self-employed entrepreneurs. In this group, women are from poor and very poor category of society and rely on their own efforts for sustenance. Majority of them are from villages and towns. They are involved in vegetable and fruit vending, brooms making, wax candle making, providing tea\coffee to offices, ironing of clothes, knitting work, tailoring shop etc. These are tiny and small enterprises, which are convenient to manage. (Acharya, 2007).

The above categorization shows that the majority of the women entrepreneurs are aiming for sustenance earning and lesser category is in taking up challenges. In the socio-economic environment of Nepal, it is only to expect slow growth in this area. The basic reasons for various growths of women entrepreneurship is related to literacy level, industrial and economic growth and deep-rooted traditional ethos (Acharya, 2007).

As the women comprise two thirds of the world's population and produce 70% of the food in developing countries (over 80 % in some areas like Sub-Saharan Africa). If Fair trade seeks to tackle poverty then it is necessary to identify and to target women. Empowering women means making an impact on their economic (incomes, assets, earning Potential) and personal decision-making (NCDB, 2006).

Seven Principles of International Co-operative Alliance:

Cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democracy ally controlled enterprise. Cooperatives are based on the value of self-help self-responsibility, democracy, equality, equity, and solidarity. The coops follow universally accepted seven principles. They are Voluntary and open membership; Democratic member control; Member economic participation; Autonomy and independence; Education, Training and information; Cooperation among co-operatives and Concern among community (NCDB, 2006).

Beijing Declaration and Platform for Action:

The Beijing conference on women has also emphasized different aspects related to women; it had passed platform of action considering 12 different critical areas of concerns as Poverty, Education and training, Health, Decision making power, Armed

conflict, The girl child, Economy, Environment, Violence, Human Rights, Media and Advancement of women. Similarly, At the Beijing Fourth world conference on women (September, 1995) Nepal made six commitments for advancing the status of women in Nepal. The major areas of concern were to re-visualize women's right, concerns and activities as an integral part of all planning and policy framework, rather than as separate and sectoral concerns; to amend all laws, which contravene upon the equal rights of men and women including trafficking. The priority areas were to prioritize all components directed to assisting impoverished women; to improve educational status of women by strategic intervention such as providing scholarships, female teachers and enforcing quotas in technical school and training program; to plan and implement development program within gender framework (Thapa, 2003).

Empowerment is more than simply opening up access to decision making, it must also include the processes that lead people to perceive themselves as able and entitled to occupy that decision making space and overlap with the other categories of power to “power within”. These interpretations of empowerment involve giving full scope to the full range of human abilities and potential (Deboran, 1999).

Empowerment Practice:

In fact, the amount of suffering and the human rights violations faced by Nepalese women during the conflict is yet to be reduced since the peace process has just begun. Moreover, as other country examples show, sexual gender based violence tends to increase and be overlooked in post-conflict situations. Without addressing the gendered dimensions of the conflict and without women's direct and active engagement in the peace process, there is little hope of achieving a meaningful and sustainable peace. Empowered women contribute to the health and productivity of whole families and communities and to improved prospects for the next generation. Therefore, it is very critical to empower and capacitate women in general and poor women from the discriminated castes and ethnicities in particular, address issues of human rights violation of women, and also ensure women's effective participation and presence in all phases of reconciliation, reintegration and recovery process (UNEP, 2007).

The idea of empowerment is increasingly used as a tool for understanding what is needed to change the situation of poor and marginalized people. Empowerment is defined as become aware of the power dynamics at work in their life context, develop the skills, capacity for gaining some reasonable control over their lives exercise this control without infringing upon the rights of others and support the empowerment of other in the community. There are major three dimensions of empowerment as personal, close and close relationships. Empowerment has much in common with other concepts used by development practitioners and planners, such as participation, capacity building, sustainability or institutional development. Yet it is precisely those realities, which shape the lives of poor and marginalized people and the communities in which they live. The concept of 'empowerment' if it is used is careless, deliberately vague or sloganeering. It risks becoming degraded and valueless (Deboran, 1999).

Development is viewed as a movement of awarding the people to control their own resources and destinies that call for much broader and complex changes in institution, even in the professional values and power relationships (Acharya, 1997).

Empowerment of Women through Different Institution, Dhikutis:

Traditional revolving credit group called, Dhikutis, Guthi are well known, widely recognized and practiced in Nepal. The Dhikutis are based upon the collection of equal amounts of money from group members at regular intervals. This represented the truly indigenous and local needs to credit required mints. There is no empirical evidence about the origin of *dhikuti*. However, it is believed that Thakali community copied this from Tibetan traders. Thakali traders may have been forced to form *dhikuti* association to raise the funds required to run the business. But some of the Gurung residents of Tin Gaun of Manang believe that this rotating credit system was invented by Gurung community (Messersmshmidt, 1974). Dhikutis have an average membership of 20-30 persons with individual contributions or shares ranging from Rs. 100 to Rs. 1000 per annual rotation. A major function of Dhikuti was capital formation for everyone in a trading or small business community, especially Thakalis (Shretha, 2008).

Production Credit for Rural Women (PCRW):

Production Credit for Rural Women (PCRW) was established in 1982. The aim of this project was to increase the standard of living of low income families by providing rural women with access of credit. This project first started its implementation in 1987 with the main objectives as: to increase the income, to develop small scale enterprises for women, to establish self-reliant women's group, to develop the capacity of women for income generation projects and community development groups. (Shrestha, M., 1993).

Saving and Credit Cooperatives (SACCO):

Savings and credit cooperatives provide financial services to millions, including poor and low-income people in many countries in the world as an effective means of socio-economic activities from the cooperative. Savings and Credit Co-operative (SACCO) is a type of co-operative whose objective is to pool savings for the members and in turn provide them with credit facilities. Other objectives of SACCOs are to encourage thrift amongst the members and also to encourage them on the proper management of money and proper investments practices. These type of cooperatives enhance the members to get easy access to saving and credits so that the fund rising as well as credit facilities can be provided among the members for the purposeful tasks. In Nepal such type of cooperatives are largest in number amongst all other types.

Although cooperation is viewed as an organization for the promotion of economic interests of its members, it does not confine itself only to the economic aspect. It also permeates the social aspect of life and aims at establishing a new democratic social order based on freedom and equality, where people live in harmony, caring and sharing like a family, where there is a unity of spirit and common economic bond (Warman & Kennedy, 1998).

A saving and credit organization is a community based financial organization that is owned and controlled by its members, operates primarily on funds generated through members' savings and has savings mobilization and credit supply as its main activities. In fact, in the later days of the cooperative history its role as a means to

woman empowerment could be seen as dominant and effective factor (Cooperative Darpan, 2007).

Impact of the Empowerment:

Strategy to call women the weaker section is a libel. It is man's injustice to women. If by strength, is meant brute strength then indeed it is women who is less brute than man is. In terms of moral power women is immeasurably superior to man. As she is a greater intuition, she is more self sacrificing and she has greater powers of endurance. If non violence is the law of our being the future is with women (FAO Report, 1998).

Role of Cooperative in Promoting Women Entrepreneurship:

Co-operative form of organization is established to enhance the skills of entrepreneurship of the members. As the primary Function of the cooperative members is both entrepreneurial and innovative focusing on the identification and implementing cooperative opportunities. The identification of the possibility to produce something more cheaply is therefore both the result of an innovative approach and an entrepreneurial achievement (FAO Report, 1998).

An entrepreneur of an Industrial venture who chooses a joint stock company as a form of organization conceives the project idea, negotiates with the financial institution for their commitment that evaluates the projects, goes to public and money flows suitable managerial staff. In case of a cooperative, few people with their wisdom choose an approach. The entrepreneurial spirit comes either through social or political set up. The main difference being that in a cooperative venture the beneficiaries need to get convinced about the project and its benefits. May be once the idea succeeds, it is replicated in many places wherever there is potential (Karan, 1994).

However, due to the lack of proper knowledge on cooperative norms, values and principles as well as the entrepreneurial skills, they are mostly following and imitating the activities of other women owned cooperatives. Such activities have made the cooperatives run beyond their mission, goal and objectives. Most women cooperatives are small and have a narrow range of products and service, limited financial resources, and small work force. Rural women can form cooperatives in fisheries, tree plantation, rabbit rearing, animal husbandry, brick making, chalks and matches, to

clean cereals and pulses and pack them, sericulture etc. Likewise, the urban women can form cooperatives such as knitting embroidering, swing, jari art work, dress making, to run canteens, to run monthly provision stores, to make papad, pickles, sweetmeats, making and packaging of boxes, banking, handlooms, handicraft, food processing, child care, patch work, block printing, book binding, to make bakery products, to provide set of utensils for cooking, etc. (Acharya, 2007).

2.2 Review of Previous Study

Bashyal (2009) assessed the financial access and women empowerment through gender equity improvement based on survey of clients of NirdhanUtthan Limited.

The study found that Co-operative Finance has improved family's wellbeing by increasing household's food sufficiency level, assets accumulation and children's education. The effectiveness of program in improving socio economic condition is more visible in the improvement in housing condition and possession of consumer durables. It has been Financed with: empowering women by increasing their self-confidence and decision making power, enhancing family status, family co-operation, and greater say in household spending. Moreover, the access to Finance not only gave women opportunity to contribute to the family business but they could also deploy it to assist the husband's business that increases her prestige and influence within the household. Co-operative loans have enabled women to start non-farm activities particularly, petty trade.

The study reaches to the conclusion that no unique model of Co-operative Finance is applicable for all situations. To provide Co-operative Finance services to large numbers of scattered poor people in the hills and mountains of the country through well managed operating costs, the program should be designed as according to its topographical differences and diversified settlements.

Thapa and Sharma (2009) conducted a small study to assess the impact of rural finance program in empowering women, based on secondary information generated by Sahakarya Project.

They found that rural Co-operative Finance program has empowered women and disadvantaged groups of people to access Finance services in rural area.

Sigdel (2009) argued that Co-operative Finance could break culture of poverty especially on behalf of rural poor households, disadvantaged group, destitute women etc. Co-operative Finance is a program that serves large number of client's, majority of them being women and deprived people at the gross root level and tries to provide financial sustainability. In fact, meaningful economic transformation and social progress lies on the shift in the economic activities from low order to high enabling the poor section to involve in such activities. Majority of rural households are earning less; saving less and investing less on their part so unanimous access of Co-operative Finance is desirable.

From the theoretical review, we come to know that Co-operative Finance has emerged as an essential tool to fight against poverty and deprivation of disadvantaged groups. Co-operative Finance program can be used for sustainable and balanced economic development. We can say that the women clients can improve their confidence, leadership, decision-making power and entrepreneurial skills after participating in Co-operative Finance program.

Majorano (2007) assessed the impact of the rural Co-operative Finance projects based on the observation and analysis of MFIs working in Kathmandu, Makwanpur, and Dhanusa, Sunsari and Morang districts.

In her study, she found that the Co-operative Finance programs aimed at women empowerment have contributed to it in different ways. The women treated their savings as a means of building up an assets base and gaining a certain independency from their husbands. The programs have increased the women self- confidence and greater influence in household decision-making.

From her analysis, she has concluded that Co-operative Finance services have reached the poor and the poorest families. The women clients have improved their confidence, leadership, decision-making power and entrepreneurial skills after participating in the Co-operative Finance program.

Oli (2001) studied about the empowerment of women through micro-credit programme of Grameen Bikash Bank (GBB) of Budhabare VDC of Jhapa District.

This study revealed that eighty percent of the women have been found with tremendous changes in their life after being the member of GBB programme. Most of the women were involved in other community activities after joining the programme. Few women, who were educated, were found to be a bit advanced and active and used to go these places alone.

Shrestha (2008) studied about the socio-economic impact study of micro finance project of women's group on capital formation as a case study of Aambhanjyang VDC in Makawanpur District.

This study revealed that women's involvement in decision-making process has been remarkably increased; within short duration, the programme has been successful to open the eyes of women towards their access over resources, health, education and social development activities. In the end, the savings and credit programme has increased women's access over resources, decision-making and participation in various activities.

Dhakal (2012) on his study about participation of women in household decision making process, a case study of Surkhet district.

This study revealed that the women who are not involved in the different microfinance and entrepreneurship activities have to be dominant by the males in every aspects of household decision-making process. The women are facing the problem of decision-making. They have no right to decide freely without the permission in each and every activity. So the women in our community have to be access and participation in the different microfinance and entrepreneurship activities.

Also, we can analyze from the point of view of seven principles of cooperative as its principle of i) open and voluntary membership and ii) autonomy and independence iii) members' economic participation ensure the participation of women freely, with equality based contribution, from any caste, religion, community so that women can be more socially and economically interactive, participating and harmonious whereas iv) democratic member control helps to exercise their democratic norms , values and leadership as well as freedom of choices. Similarly, v) cooperation among cooperatives vi) education, training, and information and vii) concern for community

also help them to adjust in society, strengthen their networking, sharings, decreasing social discrimination by education, becoming skilled and confident so that their decisive power, freedom of choices, capacity of social adjustment, interaction and consciousness to different social cultures, customs, situations, etc. get improved and they can make positive change not only in themselves but also in their house/ family, society and country and help to reduce racial, cultural, social conflicts and conservative and ill traditions/customs; as they become socio-economically empowered.

2.3 Conceptual Framework

The miserable socio-economic condition and their unlimited house hold work burden the women from dawn to dusk, and their limited access to economic resources, arose the curiosity to conduct research on the empowerment aspect of women considering the opportunities provided to them by women's cooperative.

Have women felt empowered through getting an opportunity to be involved into the socio-economic activities? How far is the banking facility successful in bringing change in the status of women in our context? It is necessary to find out more in this context and see how women's participation in saving and credit program through cooperatives that aims at empowering women economically would help to develop in them a feeling of confidence psychologically by making them independent in their decision making. Although, there are various other ways to look at the empowerment aspects e.g. through social awareness, leadership and decision making capacity, literacy, skill development program, income generation program, etc. The study has focused only on the socio-economic empowerment of women through economic opportunity and income generation activities.

The conceptual framework of this study is based on the idea with established relationship of women with women run women saving and credit cooperatives regarding the socio-economic empowerment of the women through different programs offered/run by the women cooperative to enhance and develop the social interaction and awareness, leadership and decision making capacity for household, social and economic issues, right to choices, access to economic opportunity; income-generating activities, trainings etc. to them so that the socio-economic status of the women could be significantly improved to the way of socio-economic empowerment.

CHAPTER III

RESEARCH METHODOLOGY

Research Methodology is a systematic way to solve the research problem. In other words, research methodology deals with the methodology that has been adopted in the study. It contains the research design, nature and source of data, method of data collection, sample size, etc.

3.1 Rationale of Study Area Selection

Gupteshwor Women Saving and Credit Cooperative Limited situated in Pokhara-Lekhanath Meropolitan City Ward number 17 of Kaski district has been selected for this study. The main reasons for selecting this cooperative are:

- i) This is the only saving and credit co- such cooperative run by women and it covers a large number of women of the locality.
- ii) The area has the population with different ethnic and marginalized community and other as well.
- iii) Not any such study was found conducted under the field of women empowerment through women run saving and credit cooperatives.

3.2 Research Design

For the study, a mixed form of quantitative and qualitative research design has been used which comprises mostly quantitative and partly qualitative research design. The study has focused on to investigate the socio-economic empowerment of women through the women's cooperative.

3.3 Universe and Sampling

As per the data published by Cooperative Training and Division Office, Kaski (Kaskeli Sahakari:Samkshipta Jhalak:Arthik Varsha 2073/074), the cooperative institutions in Kaski district are as below:

Table 1: Types of Cooperatives in Kaski

S.No.	Types of Co-operatives	Number
1	Consumer	29
2	Multipurpose	21
3	Saving and credit	349
4	Agriculture and fruits	156
5	Milk Producers	22
6	Coffee	15
7	Fish farming	3
8	Health	1
9	Communication	5
10	Herbal	2
11	Animal husbandry	4
12	Apiculture	3
13	Tea	2
14	Tourism	2
15	Others	16
16	Sangh	6
Total		636

(Source: Kaskeli Sahakari: Samkshipta Jhalak:Arthik Varsha 2073/074)

Pokhara Lekhanath Metropolitan City ward number 17 will be the main study area for this study. As per the data available at present, there are about 349 Saving and Credit Cooperatives in Kaski district out of total 636 cooperatives. Among them about 20 are located in Pokhara Lekhanath Metropolitan City, Ward number 17 of Kaski district. Among them there is only one cooperative; namely Gupteshwor Women Saving and Credit Cooperative Limited was the only women - run cooperative in ward number 17 of Pokhara-Lekhanath Metropolitan City of Kaski district.

The universe of the study was the total members of co-operative i.e. 592. All of them

were female members. All together 60 respondents has been taken as sample size who are participating in saving and credit activities. The technique for the sampling for members has been the simple random sampling by lottery method to acquire the desired objectives.

3.4 Nature and Source of Data

Both quantitative and qualitative data has been collected during the fieldwork. Similarly, both the primary and secondary data has been collected. The source of primary data had been taken from the field visit/survey, questionnaire and key informant's interview. Secondary data had been collected including both published and unpublished literatures i.e. articles of published book from co-operative board, national and international organizations, journals, research, reports, progress report other relevant literatures.

3.5 Tools and Techniques of Data Collection

3.5.1 Questionnaires

Questionnaire method usually used in social research, in which information is obtained with the help of several questions, which is prepared exclusively for the purpose. The questionnaires had been prepared for the information collection of the study area. The respondents and the key informants of the study area had been requested to fill up to the questionnaire.

3.5.3 Observation

Observation is also an important technique of the data collecting process. In the methodological research we use to engage in observation of things, objects and processes and even the thought of people. The observation is our basic method of obtaining information about the world around us. Field observation has been done to collect the necessary data for this study. The observable information such as women participation on saving and credit program, income generation activities, training and women group meetings and other activities has been obtained through semi-participants observation. Similarly, women's pattern of work, use of other benefits and engagement in other activities were studied to understand the change in their decision-

making role and the role to exercise power and change lifestyle. The observation has been made to a possible extent through the participant observation.

3.6 Key Informants Interview

To obtain required data, which could not be collected by interview, the information through observation were collected through key informant's interviews. The key informants were a local social worker, the president/manager of the women cooperative and a senior-level officer of the cooperative. The data regarding the operation and management of the saving and credit program, impacts of the program on socio-economic empowerment of women of the study area and its problems were noticed from the key informants.

3.7 Data Analysis and Interpretation

All data collected and gathered through various sources has been categorized broadly according to the research objectives and it is presented and analyzed and interpreted in a systematic way; mainly characterizing in various headings and sub-headings to meet the objectives of the research study.

CHAPTER IV

DATA PRESENTATION AND ANALYSIS

4.1 Introduction to the Study Area

4.1.1 Pokhara Lekhanath Metropolitan City ward number 17

Pokhara Lekhnath metropolitan city is the largest municipality of Nepal in terms of area till now, and the second largest city in terms of population. It is divided into 33 ward numbers. Among them the ward number 17 is located in its southern part. It mainly includes main city area such as Birauta, Chhorepatan, Pardi, Gharipatan area alongwith some village area.

4.1.2 Caste, Religion and Language of ward number 17

There are varieties of ethnic castes; religions practiced in the Pokhara-Lekhnath Metropolitan city ward number 17. In terms of caste, the population of Brahmin is largest that is followed by Chhetri. Similarly, there exist Gurungs, Newars, Dalits and other ethnic castes and marginal groups too. In terms of religion, there exist Hindu in highest number that is followed by Buddhists and the followers of other religions are also present in a certain number. So, there exists a heterogeneity in castes and religions. Nepali is the main language. But there also exist the peoples speaking Gurung, Magar, Newari, etc. in certain extent. Dowry system, social discrimination, witch doctor etc. are still in existence in the society.

4.1.3 Population distribution of the ward number 17

According to the data in the website of Pokhara Lekhanath metropolitan city, the total population of the ward number 17 with 6944 household is 26752 with 12770 males and 13982 females. The female population is counts 52.27% of total population and the male population is 840 which is 47.73 %.

4.1.4 Economic and occupational pattern of the ward number 17

In Pokhara-Lekhnath Metropolitan city ward number 17, majority of the population is engaged in business and secondly in agriculture. Some are found job holders in government and private sectors. Some are involved in professional agriculture and some are in animal husbandry rearing reared bulls, buffalos, cows and s/he goats and in poultry farming.

4.1.5 Infrastructures Development

There is accessibility of electricity, almost black-topped motor able roads; and pure drinking facilities in almost of the households of this ward number. Majority of people use LPG as cooking fuel whereas few people still use firewood for it. There is a good access to NTC GSM, NTC, CDMA, Ncell, like telephone services or the meads of communications and Smart connections. There are hospitals, clinics Primary to Higher Secondary Schools, Colleges, Banks, etc. so that this ward is entertaining the good access of infrastructural and economical development.

4.2 Saving and Credit Cooperative in Ward Number 17

As per the data available at present, there are about 349 Saving and Credit Cooperatives in Kaski district out of total 636 cooperatives. Among them about 20 are located in Pokhara Lekhanath Metropolitan City, Ward number 17 of Kaski district.

4.3 Introduction to the Gupteshwor Women Saving and Credit Cooperative Society Limited

Gupteshwor Women Saving and Credit Cooperative Society Limited(GWSCC) is the only women - run cooperative institution in ward number 17 of Pokhara-Lekhanath Meropolitan City of Kaski district (CTDO Kaski, 2017).This cooperative was established by women, therefore there are only women members. This cooperative was established/registered in 2068 B.S. and office is situated in Pokhara-Lekhanath Metropolitan City ward number 17, Davi's Fall in Chhorepatan. It mainly provides credit services, saving/deposit services, free skilful training services, etc to the members. It contributes in saving, credit and other services to meet their members' credit need and its own objectives and the related rules and regulations. As mentioned

in its annual report, its motto is 'By the women, for the economic development of women'.

4.3.1 Saving Service

From the field study, it was found there is a provision of compulsory compulsory saving of Rs.1000 per member per month. The cooperative provides 12% interest on this compulsory monthly saving whose interest is added in every three months. Additionally, the members can deposit other amounts as per their need, choice and within the framework of the cooperative. There was a provision of daily saving or monthly or need based optional saving facilities. It has been providing (5-7) % interest on daily or monthly saving whereas (9-12) % interest to the fixed deposit. All members have involved in compulsory type of saving.

4.3.2 Credit/Loan Service

The cooperative has provided loan to the members. The saving money is being utilized for buying share capital. The co-operative provided credit up to Rs. 20,00,000 for various titles under agricultural and business loan to the members for different purposes such as starting small shop, business, farming, as well as agricultural loans, business loans, etc.

4.3.3 Free Services and trainings

Gupteshwor Women Saving and Credit Cooperative Society Limited (GWSCC) have been provided various free training like educational, empowering training, business training, farming training etc. and free tour like entertaining tour, educational tour, etc.

4.3.4 Membership

Membership is the most important and first activity of cooperatives as well as members. Women should be a member in order to get saving and credit benefit from cooperative. To become member they should pay the decided registration fee and buy at least one share capital/unit from the cooperatives. This is because the share capital is an entry ticket that ensured a membership.

4.3.5 Co-operative Management

Savings and credit cooperatives are usually managed by a volunteer elected committee. From this point of view, the cooperative is fully governed by the elected members. All activities were served by different committees which were constituted by the general assembly.

4.4 Services offered by Gupteshwor Women Saving and Credit Cooperative Society Limited

The various savings and loan products and social services were offered by Gupteshwor Women Saving and Credit Cooperative Society Limited to its members has been discussed as below.

4.4.1 Savings Products

GWSCC has been found offering a variety of savings products to its members. It has started its savings products from compulsory savings, and gradually introduces voluntary and other purposive savings. It has been providing scheme of account for regular saving, Gupteshwor saving, Children saving, Periodic saving, Gupteshor women saving, etc. GWSCC issue passbooks to their members once they start depositing savings. Passbooks are filled and signed by the staff concerned.

4.4.2 Loan Products

GWSCC offers a variety of loan products to its members such as productive, social and emergency loans. It offers agricultural loan, business loan, hire purchase loan, etc. It mainly evaluates the income condition and objective awhile providing the loan. For the shareholder, a loan up to Rs. 5,00,000 were provided with the recommendation and witness of three members without any securities which is issued by the loan committee . But, the loan amount exceeding Rs. 5,00,000 should be declared by the conduction committee/conductor and requires the security property against the loan. Generally for the smaller amount, the loan subcommittee is authorized to approve or disapprove small loans that amount up to 5 Lakh rupees.

4.4.3 Social Services

GWSCC provides a broad range of social services through their own resources or in coordination with developmental agencies for the benefit of its members. These services can be categorized under the following headings;

i. Training in Income Generating Activities

GWSCC organize various trainings in coordination with different NGOs and district line agencies, mainly with district agriculture office. These trainings include various income-generating enterprises such as seasonal and off-season vegetable cultivation, livestock (e.g. goat, chickens, pigs, and buffalo) raising, knitting and weaving etc.

ii. Health and Sanitation

These services include implementation of drinking water projects, awareness increment regarding different diseases, family planning, immunization, health checkup programs, blood donation, sanitation programs, etc. It also used to provide the soft loans for health treatment and emergency purpose.

iii. Community Development Activities

GWSCC is being mobilized its members for improving local infrastructure such as construction of village roads and school buildings, establishment of communication services.

iv. Awareness-Raising Activities

GWSCC organizes adult literacy classes for its members. Besides this, it organizes various campaigns and talk programs on gender equality, girl's education, pre- and postnatal care, etc.

4.5 Organization Structure of WSCC.

The general assembly elects a seven to eleven-member Board of Director (BOD) and a three member account supervisory committee for a three-to five-year term. Its organizational structure includes President, General Assembly, Board of Directors, and Account Supervisory Committee, Loan sub-committee, Education sub-committee, Manager and staff. Now it has six members in its staff. Mrs. Sita Baral and Mrs. Shanti Subedi is present manager at present at GWSCC.

4.6 Socio-economic Status of the Respondents

4.6.1. Distribution of Respondents by Age Group

The ages of the respondents are categorized into five different groups and tabulated as follows:

Table 2: Distribution of Respondents by Age Group

S.N.	Age Group (Years)	No of Respondents (Women)	Percentage
1	20 – 30	6	10.00
2	30– 40	24	40.00
3	40 – 50	30	50.00
4	50 – 60	5	8.33
5	60 – 70	2	3.33
Total		60	100.00

Source: Field Survey, 2018

The above figure shows that the highest number (50%) of respondents were of the age group of 40-50 which is followed by that of the age group (30-40) with 40%. The least number of respondents (3.33%) are of the age group of (60-70) years. It indicates the active participation of women in younger age than the elderly time.

4.6.2 Marital Status of Respondents

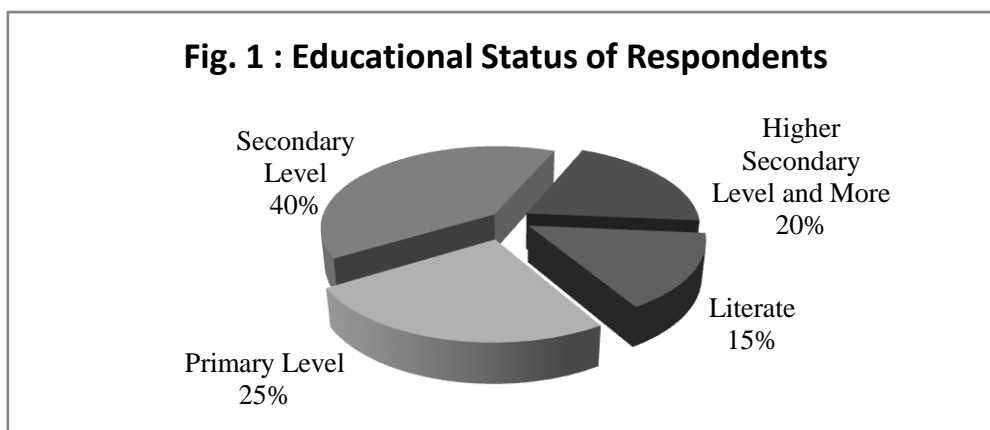
All the respondent women in this study were married and no one was widow.

4.6.3 Educational Status of Respondents

Education is one of the most important characteristics for social and as well as economical development and empowerment process. It is one of the means and indicators to measure status of empowerment of the respondents.

Table 3: Educational Status of Respondents

S.N.	Education	No. of Respondents	Percentage
1	Literate	9	15.00
2	Primary Level	15	25.00
3	Secondary Level	24	40.00
4	Higher Secondary Level and More	12	20.00
Total:		60	100.00



Source: Field Survey, 2018

Above table and pie-chart show the educational status of respondents. Highest number of respondents have got study up to class 10, and the least number of respondent were literate only. The number of respondents having the education up to primary level and that higher secondary level and above is equal. From this interpretation we can say that education status of the women is satisfactory. As there were not any illiterate respondent, it indicates that the women are educationally conscious and can perform their basic socio-economic activities such as making signature, reading writing and dealing with as per need at least by themselves. The women are found in progressing in empowerment due to the cause of their involvement in the cooperative and their enthusiasm.

4.6.4 Types of Family

Table 4: Types of Family

S.N.	Types of Family	No. of respondents	Percentage
1	Nuclear Family	45	75.00
2	Joint Family	15	25.00
Total		60	100.00

Source: Field Survey, 2018

Here, it is found that the majority of the family in the study area are nuclear families. Most of the households had husband, wife and their children living together. The women in the nuclear family found to have more freedom to run new enterprises than women from the joint family. Thus, the modern concept of family system was found

in the study area as the majority of the respondent women were on nuclear family and they are almost found to be conscious about family planning.

4.6.5 Ethnic Composition of the Respondents

The study area consists people from different castes and ethnic groups. It indicates one of the social compositions of the respondents. The respondents according to their castes are as follows.

Table 5: Ethnic Composition of the Respondents

S.N.	Caste/Ethnic Group	No. of Respondents	Percentage
1	Brahmin	32	53.33
2	Chhetri	15	25.00
3	Janajati (Gurung)	3	5.00
4	Janajati (Newar)	3	5.00
5	Dalits (Kami)	2	3.33
6	Dalits (Damai)	1	1.67
7	Dalits (Sarki)	1	1.67
9	Others	3	5.00
Total		60	100

Source: Field Survey, 2018

Above data shows that 53.33% of the respondents were Brahmins, 25% are Chhetries, 10% of respondents were from Janajati communities and 4% were dalits. In the community there is the majority of the Brahmin and Chhetri communities were found adjusting smoothly with other minority of Janajatis and Dalits in the total population. Through this cooperative the social interaction, integration and social harmony with the chance of sharing of their experiences are found to be flourished.

4.6.6 Source of Income of Family

The source of income shows the economic status of family. The table below shows the main source of income of family of the respondents.

Table 6: Source of Income of Family

S.N.	Source of Income	No. of Respondents	Percentage
1.	Salary	3	5.00
2	Business	24	40.00
3	Agriculture	18	30.00
5	Business +Agriculture	6	10.00
6	Agriculture+ Livestock	7	11.67
7	Daily wage	1	1.67
10	Salary + Agriculture	1	1.67
	Total	60	100.00

Source: *Field Survey, 2018*

From the above data it is found that the main source of income of the family is business (40%), followed by agriculture (30%) and the agriculture and livestock jointly hold the third rank (7%).The least percentage(1%) of respondents have the income source as daily wage and jointly salary and agriculture. This structure indicates that the income sources of the respondents are diversified. By taking the loan for agriculture, business or both, the respondents are found to be benefitted to enroll business and agriculture and got empowered. The least number of respondents having the income from daily wage indicates the trend is being professional.

4.6.7 Husband's Profession/Occupation

Husband's occupation also decides the family status and some socio-economic aspect of the women. The husband's profession/occupation of the respondents are tabulated as below.

Table 7: Husband's Profession/Occupation

S.N.	Occupation	No. of Respondents	Percentage
1	Government Job	1	1.67
2	Private Job	2	3.33
3	Business	21	35.00
4	Agriculture	17	28.33
5	Foreign Employment	3	5.00
6	Others	16	26.67
	Total	60	100.00

Source: *Field Survey, 2018*

This data shows that the husbands' job of the respondents found maximum in business (35%) followed by Agriculture (28.33%). A large portion (26.67 %) were found to be

doing no specific occupation/job for generating income. It means the women would have been active in income generation either alone or together with their husbands.

4.6.8 Land Ownership Pattern

Very few respondents were found to have their own land. Majority of the women still had no land ownership.

Table 8: Land Ownership Pattern

S.N.	Registered Under	No. of Respondents	Percentage
1	Personal name	6	10.00
2	Husband's name	36	60.00
3	Family's name	12	20.00
4	Husband and wife's name	6	10.00
Total		60	100.00

Source: Field Survey, 2018

Above figure shows that 60% of the respondents had land in husband's name, 20% have land in family's name (other than husband and wife), Only 10% women had the land ownership in their own (personal) name and 10% had land on both husband and wife's name.

4.6.9 Access of Health Services

The data provided by the respondents regarding the health treatment for minor health problems/diseases (exceptional to the critical cases) are as follows.

Table 9: Access of Health Services

S.N.	Facilities	No. of Respondents	Percentage
1	Home Treatment	3	5.00
2	Traditional Healers	1	1.67
3	Clinics/Pharmacy	50	83.33
5	Both Clinics and+ Home treatment	6	10.00
Total		60	100.00

Source: Field Survey, 2018

This data shows that a large number (83.33%) of respondent visit clinic/pharmacy as they are more conscious on health and their believes believe on traditional healers is the minimum.

4.6.10 Family Planning Status

Indeed, family planning is also an important social issue/factor which plays an important role in the decision making, planning and status of the women a, family and the society as well. The women respondents were interviewed about family planning which is shown in the following table.

Table 10: Family Planning Status

S.N.	Status	No. of Respondent	Percentage
1	Permanent	15	25.00
2	Temporary	30	50.00
3	Not done	12	20.00
4	Not Aware	3	5.00
Total		60	100.00

Source: Field Survey, 2018

The table shows that half (50%) of the respondents (married women) had done temporary means of family planning whereas 25 % are using permanent means of family planning. 20 % of respondents had not used any means of family planning and only 5 % of them were not aware of family planning. The majority of women were found conscious about the family planning.

4.6.11 Facility of Toilet, Drinking Water

The access of facility of toilet and drinking water also indicates the status of respondents.

Table 11: Facility of Toilet and Drinking Water

S.N.	Status	No. of Respondent	Percentage
1	Toilet with water facility	60	100.00
2	Water Tap at Home	60	100.00
Total		60	100.00

Source: Field Survey, 2018

The table shows that all the households of the respondents (100 %) have toilet with water facility at their home and water tap at home.

4.7. Change in Socio-economic status of Women brought by cooperative activities

4.7.1 Participation in Cooperative and Socio-economic conditions

Duration of Membership in Women Cooperative

The Co-operative named Gupteshwor Women Saving and Credit Cooperative was established/registered in F.Y. 2068/069. The number of members till the time of its sixth annual meeting held in 16th Bhadra 2074, was 592 in the F.Y. 2073/074 which was 530 in the previous F.Y. this cooperative (Annual Report 2073/074). It has been running its journey with its women participants. The following table shows the involvement of women members of respondent in different year.

Table 12: Duration of Participation in Women's Group

S.N.	Membership duration	No. of Respondents	Percentage
1	5 years	30	50.00
2	4 years	18	30.00
3	3 years	9	15.00
4	2 years	3	5.00
Total:		60	100.00

Source: Field Survey, 2018

Above table shows the participation of women members in the cooperative. It describes that half of the respondents (50%) were found involving since 5 years i.e. from its beginning, 30% since 4 years, 15% since 3 years and 5% since 2 years. had participated from the first year of its establishment. These data can reflect the participation of women in this cooperative with continuous involvement of women in cooperative activities, empowering them through socio-economic activities and regular involvements, obtaining the trainings, tours/field visits, meeting, getting education and interaction with other cooperatives as per the principle of cooperative institutions which helps different women to be more social and responsible and help them in socio-economic empowerment.

4.7.2 Objectives for Joining the Co-operative

After the establishment of women cooperative, the women of the study area were found to be involving to this cooperative for the different purposes. The responses of the respondent about their main objectives of involvement in this cooperative are listed in the table as follows.

Table 13: Objectives for Joining the Co-Operative

S.N.	Objectives	No. of Respondents	Percentage
1	Regular Saving	22	36.67
2	Borrowing /Credit	24	40.00
3	Both of them	8	13.33
4	Other	6	10.00
Total		60	100.00

Source: Field Survey, 2018

The data shows that 36.67 % of the member have the objective of regular saving, 40 % member have the objective of borrowing / credit, 13.33 % member have objective of both of regular saving and borrowing and 10 % members have the objectives to be mixed up with other members for developing openness, friendship, company with neighbors, training and tours, social involvements, etc. This data indicates that women either by saving, credit of loans, both or by any aims were found to be participating in the cooperative. Through saving they can ensure their own, family's future and living standard whereas by taking loans they can fulfill their needs for their household, social activities and investment in business or agricultural or any occupational works or in education etc. Similarly, some were involved as per their interest for involvement in different socio-economic activities with their relatives, friends and neighbors.

4.7.3 Trend of Saving

All (100%) the women members were involved in compulsory saving per month. The responses about other optional saving were as given in the table below.

Table 14: Regularity in the Cooperative for Optional Saving

S.N.	Objectives	No. of Respondents	Percentage
1	Regular Monthly Saving	54	90.00
2	Regular Daily Saving	3	5.00
3	Irregular	3	5.00

Source: Field Survey, 2018

The data shows that 90% members found saving in the monthly basis, 5 % have been saving daily and 5 % members were not regular in saving.

4.7.4 Involvement in Saving Scheme and Use of Loan Service

Table 15: Involvement in Savings Scheme

S.N.	Status	No. of Respondents	Percentage
1	Compulsory saving	60	100.00
2	Other saving schemes	30	50.00

Table 16: Involvement in Use of Loan Service

S.N.	Status	No. of Respondents	Percentage
1	Yes	32	53.33
2	No	28	46.67
Total		60	100.00

Source: Field Survey, 2018

Here, from the above data of table 15 and 16, it is clear that all the respondent members are involved in regular compulsory saving and 80 % of such respondent members have deposited for other savings whereas among the concerned respondent members, 53.33% have taken different loans from the cooperative as per their needs. This indicates that all of them were actively involved in the cooperative that made them more socially and economically more active than before joining.

4.7.5 Purpose of Loan Taken

Among respondent women concerned to the loans, the responses about the purposes of taking loans, the responses found as presented below.

Table 17: Purpose of Loan Taken

S.N.	Purpose	No. of Respondents	Percentage
1	Personal purpose	4	12.50
2	For Family/ household purpose	14	43.75
3	For Business	8	25.00
4	For Agriculture	6	18.75
Total		32	100.00

Source: Field Survey, 2018

Above table shows that the purpose of loan taken where 12.50 % have taken for the personal activities, 43.75 % for family purpose, and 25% have taken for business and 18.75% have taken for agriculture. The personal activities meant the social and cultural practices like marriage, funerals, and socio-cultural activities. The family or household works like paying fees of children, for medicinal purpose, to buy cattle, starting small shops, etc. and management of household socio-economic status and behaviors. Some women taking business loan were found setting the new business such as stationery shops, photo studio, starting fruit and vegetable shops, cosmetic shops, tailoring shops, etc that raised their socio-economic strength and entrepreneurships. Women taking agricultural loans were investing in the agro farms, poultry farms, buffalo farms, and some are starting the fruit and vegetable farming and getting profit and socio-economic identification through social responsibilities too. Likewise, it was observed that the women have geared themselves to the income generating activities through loans. Most of the women members were satisfied with the co-operative for their easy and cheap accessibility to the loan when they fell in need.

4.7.6 Status of Returned Loan

The status of returned loan gives the idea about the women/participants' economic activities, empowerment and their responsibility.

Table 18: Status of Returned Loan

S.N.	Status	No. of Respondent	Percentage
1	Yes	60	100.00
2	No	0	0.00
Total		60	100.00

Source: Field Survey, 2018

From the table we can observe that all of the members i.e., 100% were returned their loan on time and being active and interactive with the cooperatives for their loan and other activities that promote their empowerment.

4.7.7 Economic condition before joining the Co-operative

Table 19: Economic Condition before Joining the Co-operative

S.N.	Response	No. of Respondent	Percentage
1	Good	15	25.00
2	Better	11	18.33
3	Best	0	0.00
4	Weak	32	53.33
5	Very poor	2	3.33
Total		60	100.00

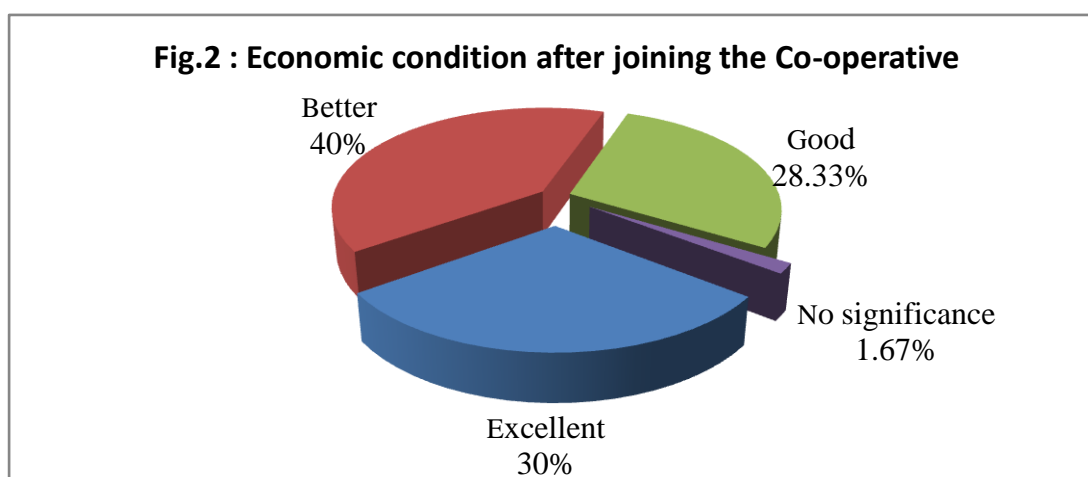
Source: Field Survey, 2018

The above data shows that before joining the co-operative a great majority of 53.33% of respondent's economic condition was weak; along with 3.33% weaker. Only 25.00% was good and 18.33% had better economic condition. The data shows that the economic condition of the majority respondent was weak before joining the cooperative.

4.7.8 Economic Condition after Joining Co-operative

Table 20: Economic status after joining Co-operative

S.N.	Response about change	No. of Respondent	Percentage
1	Excellent	18	30.00
2	Better	24	40.00
3	Good	17	28.33
4	No significance	1	1.67
Total		60	100



Source: Field Survey, 2018

The above data in table and chart shows that 30% of respondents' economic status had been improved excellently after joining this co-operative, 40% of respondents' economic status had been improved now and became better, 28.33% respondents' economic status was improved to excellent after joining it. Only 1.67% of them didn't notice the significant change but able to maintain the previous status

It was found that after joining the program, women had started to earn some money and help their family and get opportunities of doing business or occupational professions with the loans or credits. Women after joining the cooperative didn't have to ask money to their husband or family rather they have their own economic resources, it automatically improved their economic status.

Women were economically empowered to choose the business or own skill based programs for generating the income became able to invest and taking loans so that they became economically active, conscious and interactive to the market, economic enterprises and cooperatives due to the access to the cooperative activities.

4.7.9 Needs Addressed by Group Savings

About the major needs of the respondents as they were expected to be fulfilled from the cooperative, survey had been conducted which would give the response about affectivity of the role of the cooperative.

Table 21: Needs Addressed by Group Savings

S.N.	Response	No. of Respondent	Percentage
1	Yes	54	90.00
2	No	0	0.00
3	Partially	6	10.00
Total		60	100.00

Source: Field Survey, 2018

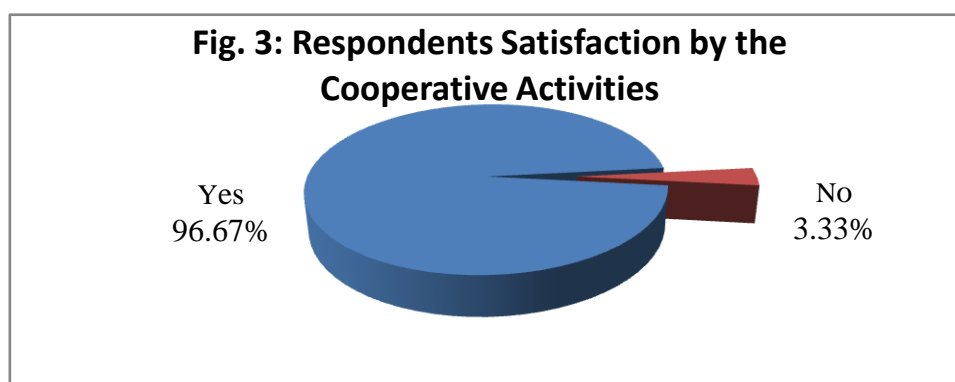
From the table, 90 % respondents said that the group saving addressed their needs and only 10% of respondents thought their need was fulfilled partially. So it can be concluded that though great majority's needs were fulfilled, there still exists needs to be addressed by the cooperative in saving, credit and socio-economic trainings and programs.

4.7.10 Respondents Satisfaction by Cooperative Activities

As the satisfaction to the consumer or service- receiver is one of the factors of measuring the effectiveness of the service provider, responses about the satisfaction to the cooperative, the women had responded as presented on the table.

Table 22: Respondents Satisfaction by the Cooperative Activities

S.N.	Response	No. of Respondent	Percentage
1	Yes	58	96.67
2	No	2	3.33
Total		60	100.00



Source: Field Survey, 2018

The above table and pie-chart shows that the co-operative has given different facilities to its members like providing loan, saving, depositing money, etc. Answering to the question whether they were satisfied or not, with the facilities provided by the co-operatives. The data above came out that after joining the co-operatives 96.67% of members are satisfied by co-operative and 3.33% were mentioned that they are not much satisfied. They all were convinced in the fact that the cooperative should increase the further facilities regarding social loans, trainings, education, income generating skilled programs, decision making, promotional programs for the leadership, social interaction programs etc so that women could get more empowered economically and socially.

4.7.11 Social Conditions of Respondent in Study Area

Due to the involvement of women in the co-operative, the change in social status and activities were noticed. The respondents' response about their social status before and

after joining the cooperative was as presented below. The following table depicts the social impact on household through saving and cooperative.

Table 23: Social Role of GWSCC in Women's Empowerment

Social Condition	Before				After			
	Yes		No		Yes		No	
	Nos.	%	Nos.	%	Nos.	%	Nos.	%
Occupational success	12	20%	48	80%	54	90	6	10
Family Breakdown	18	30%	42	70%	0	0	60	100
Conflict in Family	24	40%	36	60%	0	0	60	100
Involvement in social services	6	10%	54	90%	54	90	6	90
Leadership and decision making capacity	3	5%	57	95%	54	90	6	90
Coordination and social adjustment capacity	6	10%	54	90%	57	95	3	95
Condition of consciousness about health, sanitation, education, etc.	24	40%	24	60%	60	100	0	100

Source: Field Survey, 2018

The above table indicates that after the involvement in this saving and credit cooperative, 90 % respondents are successful in their occupation. No one has found suffer from the family breakdown due to the impact of saving and credit cooperative in the study area. The household conflicts between family members in the distribution of resources and savings found to be reduced to zero as they became more socially conscious and there was a very harmonious relationship among the family members due to this cooperative.

Similarly, there was a significant positive change in the respondents in the field of social indicators such as involvement in social services, leadership in decision making capacity, coordination and social adjustment, condition of consciousness about health, sanitation, education, etc. all with greater than 90% that promotes the socio-economic development of the community development and women's empowerment.

4.8 Activities for Socio- Economic Empowerment

4.8.1 Participation on Training Program

Table 24: Participation in Training Programs

S.N.	Response	No. of Respondent	Percentage
1	Yes	48	80.00
2	No	12	20.00
	Total	60	100.00

Source: Field Survey, 2018

From the above table it is found that 80% of the respondents were found involved in different trainings and programs (like income-generating enterprises such as seasonal and off-season vegetable cultivation, livestock (e.g. goat, chickens, pigs, and buffalo) raising, knitting and weaving etc. run on behalf of the cooperative. The leadership training, agricultural training, awareness-raising activities, community development activities, health and sanitation, income generating activities, participation on training made the women socio-economically empowered. Therefore, training is an important indicator to measure the socio-economic empowerment. The study revealed that member from co-operative are involved in different types of training like institutional capacity building, skill development training, social mobilization, etc. Rest of 20 % respondents were not found participated in trainings due to different reasons but promised to be not to miss any of the programs and activities in the coming days for the recovery.

4.8.2 Involvement in Training Programs

The essential and skilled based trainings in the related field are import tools for the empowerment. The effectiveness of the training programs to the beneficiaries /members also reflects the success in goals of the organization. The following data represents the responses of the respondents about the training programs offered by the cooperative:

Table 25: Types of Training among 48 Respondents

S.N.	Response	No. of Respondent	Percentage
1	Institutional capacity building	10	20.83
2	Skill development/ Occupational	16	33.33
3	Awareness Raising	4	8.33
4	Financial Management	6	12.50
5	Leadership Management	6	12.50
7	Social Interaction/Activities	6	12.50
Total		48	100

Source: Field Survey, 2018

The data shows that members of the cooperatives are involved in different varieties of training programs regarding their empowerment like institutional capacity building, skill development training etc. The table shows that 20.83% respondents were involved in institutional capacity building, 33.33% of the respondents were involved in skill development /occupational training, 8.33% was involved in awareness raising training related to socio-economic and health and sanitation. Similarly, 12.50% of the respondents had participated in the financial management training and 12.50% in leadership development and 12.50% were found to be involved in other different social interaction/activities training. Many respondents have been taken trainings, which trained and encouraged them for empowering socially, economically and the level of confidence had been increased.

4.8.3 Involvement in Income Generating Activities after joining he cooperatives for their economic independency

Table 26: Involvement in Economic Income Generating Activities

S.N.	Response	Before Joining		After Joining	
		No. of Respondent	Percentage	No. of Respondent	Percentage
1	Yes	12	20.00	57	95.00
2	No	48	80.00	3	5.00
	Total	60	100.00	60	100.00

Source: Field Survey, 2018

This table shows after joining the cooperative, only 80% of the respondents had involvement in income generating activities and became economically independent to the husband, family or others for at least daily needs whereas it became 95% after their involvement in cooperative. This indicates a great achievement in socioeconomic empowerment of the women as women could become income generator to the family, and could support household and social activities through the income and their economic independency.

4.8.4 Types of Income Generating Activities

Table 27: Types of Income Generating Activities

S.N.	Response	No. of Respondent	Percentage
1	Agriculture	15	25.00
2	Business	17	28.33
2	Livestock	12	20.00
3	Vegetable & Fruit Farming	12	20.00
4	Others	4	6.67
Total		60	100

Source: Field Survey, 2018

The above table shows that a large number of women are involved in income generating activities. The data shows 33.33% women members involved in the agriculture, 16.67% engaged with livestock as the major occupation, 20 % started or expand business and 13.4% involved in vegetables and fruit farming. Remaining other 16.66 % are engaged in other activities like tailoring, grocery, etc. which indicates the respondents' activities for income generation are widely diversified so that they enrich them a wider area of social interaction and adjustment too.

4.8.5 Participation in Group Meeting

Participation in group meetings also enhances the social empowerment of the women through interaction, decision making and social awareness. The following data represents the responses of the respondents participation in group meeting by member.

Table 28: Participation in Group Meeting by Members

S.N.	Participation in Number of Meetings	No. of Respondent	Percentage
1	All meetings	30	50.00
2	Three-fourth meetings	28	46.67
3	Half of the meeting	1	1.67
4	Less than half	1	1.67
Total		60	100

Source: Field Survey, 2018

The above table shows that 50% of respondents participated in all the meeting at all the time (100%), 46.67 % of respondents participated in the meeting in 75% events, the participation attending 50% are 1.67% and that attending less than 50% meeting events is 1.67%. The active participation of respondent is very important factor for themselves, organization, and social interaction and empowerment through gathering, discussion, decision making etc.

5.9 Change in Level of Socio-economic Empowerment

4.9.1 Respondent Having Personal Account

Table 29: Respondent Having Personal Account

S.N.	Response	Before Joining		After Joining	
		No. of Respondent	Percentage	No. of Respondent	Percentage
1	Yes	6	10.00	60	100.00
2	No	54	90.00	0	0.00
	Total	60	100.00	60	100.00

Source: Field Survey, 2018

The above table shows that all the women involved in cooperative have maintained personal account to deal with. They have regularly saved money and deposit in the cooperative and take it out in emergency and they could take loans if needed. They have become more empowered in banking transactions and decision makings in

savings or credits/loans for income generating activities and socio- economic activities by their own authority of their personal account.

4.9.2 Respondent Free to Decide to Use Personal Income

Table 30: Respondent Free to Decide to Use Personal Income

S.N.	Response	Before Joining		After Joining	
		No. of Respondent	Percentage	No. of Respondent	Percentage
1	Yes	6	10.00	48	80.00
2	No	54	90.00	12	20.00
	Total	60	100.00	60	100.00

Source: Field Survey, 2018

The above table shows that the 80% women could decide to use the personal income or saving freely and independently after involvement in the cooperative which was only 10% before joining the cooperative. Still, 20% of them are not free fully for their own. Thus the women have been empowered in decision making and utilizing their income or saving so that their power to choice is also been increased.

4.9.3 Decisions Taken for Loan

Participation in decision making also enhances the social empowerment of the women. The following data represents the responses of the respondents regarding the decisions for loans.

Table 31: Decisions Taken for Loan

S.N.	Response	Before Joining		After Joining	
		No. of Respondent	Percentage	No. of Respondent	Percentage
1	Father in law	8	25.00	0	0.00
2	Husband	20	62.50	2	6.25
3	Herself	1	3.13	16	50.00
4	Both husband and wife	1	3.13	12	37.50
5	In co-operation with family	2	6.25	2	6.25
	Total	32	100.00	32	100.00

Source: Field Survey, 2018

The above table shows that out of the total 32 respondents taking loans for different purposes, there is a great change and improvement in the decision making, leading and empowerment of the women as the decision making for taking loan by father in law was found to be vanished (from 25% to 0%) , that by husband was greatly reduced (from 62.50% to 6.25%),that by both husband and wife was increased (from 3.13% to 37.50%), that by the women themselves was increased significantly from (3.13% to 50%). This data clearly indicates that the women have strengthen the level socio-economic empowerment through the decision making, leading and collaborative to the husband in the households through economic activities in the cooperative .

4.9.4 Own Status in Family after Joining Co-operatives

Table 32: Own Status in Family after Joining Co-operatives

S.N.	Response	No. of Respondents	Percentage
1	Good	18	30.00
2	Better	24	40.00
3	Improving	15	25.00
4	No Change	3	10.00
Total		60	100

Source: Field Survey, 2018

The data above presents that after joining the cooperative, the status of women has obviously changed in their own family. Except 10% of respondents, rest of other all were found to be answered their improvement in their status within their family such as response to them, leadership, interaction, responsibility given, good will, well-existence etc. Among them 40% found responding better, 30% responded good and 15% improving. So, it indicates the women's socio-economic empowerment has begun well from themselves, their families as well.

4.9.5 Involvement in Decision Making Process for Social Activities

Involvement in social decision making can be an important factor of women empowerment as the social interaction, leadership building, confidence and group mobility etc also can be strengthen through it. The following data represents the

responses of the respondents' involvement in decision making process for social activities.

Table 33: Involvement in Decision Making Process for Social Activities

Response about Involvement	Before Joining		After Joining	
	No. of Respondent	Percentage	No. of Respondent	Percentage
Yes	6	10.00	42	30.00
No	54	90.00	18	40.00
Total	60	100.00	60	100.00

Source: Field Survey, 2018

This table shows that the women's involvement in decision making process for social activities has been increased from 10% to 70% in before and after being involved in the cooperative, which is a significant mark of social empowerment of the women.

4.9.6 Respondents Decided Freely in Household Activities

Table 34: Respondents Decided Freely in Household Activities

S.N.	Response	Before Joining		After Joining	
		No. of Respondent	Percentage	No. of Respondent	Percentage
1	Yes	6	10.00	42	70.00
2	No	54	90.00	18	30.00
	Total	60	100.00	60	100.00

Source: Field Survey, 2018

The above data of the table shows that there has been a great transformation in the decision making in the household activities such as family's income, business, saving, investment, education, health, division of work, expenditure, etc and other day to day activities in comparing with the before and after joining to the cooperative in the Among the 60 sampled household women, 70% women have been found to be leading in the decision making taking decision about the household activities after

joining which was only 10% before joining to the cooperative. This indicates the level of socio-economic empowerment has been increased significantly through the leading in decision making and choices.

4.9.7 Involvement in Community Discussion

Table 35: Involvement in Community Discussion

S.N.	Response	No. of Respondents	Percentage
1	Before joining	9	15.00
2	After joining	51	85.00
Total		60	100.00

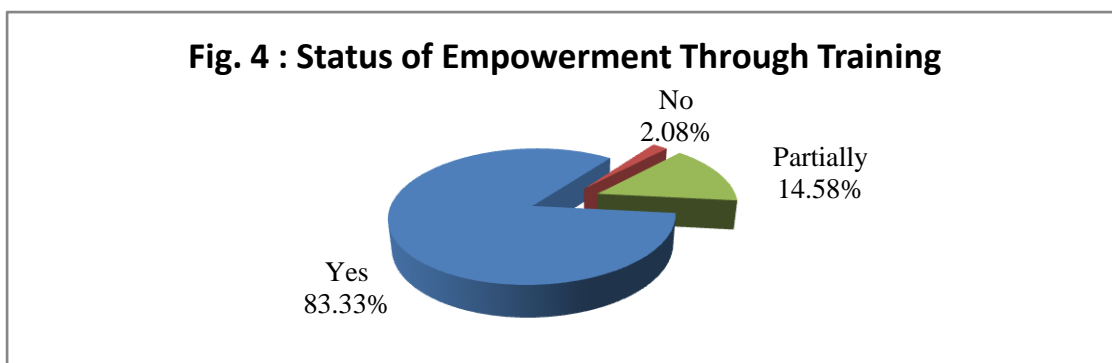
Source: Field Survey, 2018

The above data and figure above presents that only 15% of women were involved in community discussion before joining co-operative. However, after joining in a co-operative and participating in the meeting and trainings, they have been empowered socially a lot so that 85 % of women were involved in community discussion for different socio-economic issues such as social services, environment, sanitation, health, investments, entrepreneurships, social adjustment and harmony among ethnic, caste and gender issues etc. Therefore, after participating, almost of women were empowered and had started to involve in community discussion for their socio-economic empowerment.

4.9.8 Status of Empowerment through Training

Table 36: Status of Empowerment through Training among 48 Respondents

S.N.	Response	No. of Respondent	Percentage
1	Yes	40	83.33
2	No	1	2.08
3	Partially	7	14.58
Total:		48	100



Source: Field Survey, 2018

The data and figure presented above shows that the a large percentage (83.33%) women were responded that they were significantly empowered socio-economically through trainings whereas that of 14.58% responded as partially empowered and only 2.08% were replied that there was not such change. So, it can be said that the trainings offered by the cooperative was a great tool for the socio-economic empowerment of the women.

4.9.9 The Empowerment Status of Women Respondents after Joining the Cooperative

Networking and interaction provides strength to fight against personal problems collectively. Though it is very difficult to measure empowerment status of women but simple indicators of empowerment status of women respondents are presented below.

Table 37: The Empowerment Status of Women Respondents After Joining the Cooperative

S.N.	Indicator of Change	Number of Respondents	Percentage
1	Increase right in decision Making	48	80%
2	Increase in leadership capacity	48	80%
3	Increase self-confident	54	90%
4	Awareness increased in Health, Sanitation, Family planning, Pure drinking water, etc.	57	95%
5	Increase in right to spent	45	75%
6	Increase in participation in community and social activities (meeting, development, etc.)	54	90%
7	Other	0	0%
8	No Change	1	4%

Source: Field Survey, 2018

From the above table and chart it can be said that after joining the micro cooperative program 90% of the respondents have developed self confidence as well as increase in participation in community activities, 80% have developed a leadership capacity in themselves as well as increased right in decision making, 95% responded about increased awareness increased in Health, Sanitation, Family planning, etc. 75% have increase in right to spent where as only 4% have responded about no change. So, this indicates that the women have been socio-economically empowered through this cooperative activities.

CHAPTER V

SUMMARY AND CONCLUSION

5.1 Summary

This is a sociological study on the role of women-run saving and credit co-operative for women's socio-economic empowerment and this study also focuses on the change in socio-economic status of women living in ward number 17 of Pokhara -Lekhanath Metropolitan city and level of their empowerment through the women's cooperative activities. The objectives of the study are study of socio-economic status of the women associated to Gupteshwor Women's Saving and Credit Cooperative Society Limited limited and the role of cooperative on women's empowerment. Different tools and techniques were used for data collection. Descriptive research was carried out as well as both primary and secondary data were collected for this study, perception of saving and credit cooperation was collected from 60 respondents and key informants.

The basic indicators those are very vital for the socio-economic development of the society such as decision making, freedom of choice, leadership, social interactions, education, health hygiene and sanitation, drinking water, occupation, income generation etc. play major role for the positive change in the community and empowerment.

a. Socio-economic Status of the Respondents:

- Among the 60 respondents, 100% were married females. Among them, 53.33% were from Brahmin, 25% were Chhetri, 10% Janjati and 6.67% were Dalits community.
- Majority of respondents were Brahmin and Chhetri.
- All the respondents were literate.
- With regard to family structure 25% households have joint family and 75% households had nuclear family.
- Almost 100% of the households have facility of toilet and drinking water at home.

- Of the total, 75% of respondents had done family planning of temporary or permanently.
- 83% of respondents used to go to clinic for health treatments and check up.
- 96.67% of respondents were satisfied by cooperative activities.
- 30% of respondents felt that their economic status became excellent, 40% felt better after joining the cooperative. However, 2% couldn't notice the change in economic status.
- All respondents had entered co-operative before at least two years. Regarding the objective to join the cooperative, 37% joined for the objective of regular saving, 40 % for borrowing/credits and 13% for both as per needs whereas 10% for different social and personal interests.
- 50% of respondents were of age group ranged (40-50) years whereas 40% were within 30-40 years.
- The rule of cooperative is compulsory saving in month. So, because of the rule 100% of members save timely.
- 35% of respondents' husband's job was business and 28% of that was agriculture.
- The main source of income of the 40% of respondents' family was business and 30% of respondents' family was agriculture.
- 100% were saving as compulsory monthly saving scheme of Rs. 1000 which has made them the saving habit whereas 53% had taken loan.
- 43% had taken loan for family/household purpose and 25% for business purpose and about 19% for business purpose.
- 100% had returned loan to the cooperative on the scheduled time.
- 90% respondents felt that the group saving addressed their needs.
- All the women involved in the cooperative have their own personal account in the cooperative.

- 35% respondent's husband's job was business and that of 30% was agriculture. Only 10% respondents had the land in their own name and 60% had the land in their husband's name.
- 80% of the participants were involved in different training programs.
- 95% respondents were involving in income generating activities.
- 90% had responded as their own socio-economic status had increased after joining the cooperative.

b. Activities for Empowerment of Women

- The respondents have received different types of the training as institutional capacity development, skill development, awareness raising and finance management. Similarly, the women have been engaged on the meeting, interactions, saving and taking loan opportunities, etc.
- 80% of the women involved in the cooperative have been trained. Among them, 20.83% have trained on institutional capacity development, 33.33% in skill development, 8.33% in awareness raising whereas 12.50% for each financial, leadership management and social interaction/activities.
- 83.33% of the trainees had realized being empowered significantly, 14.28% partially whereas 2.08% were not noticing about it.
- After the saving and credit activities and trainings for income generation and socio-economic empowerment, 28.33% in business, 25% involved in agricultural activities and 20% in livestock.
- 50% of the total respondents were participating in all the meeting events regularly whereas 100% participate had attained 75% events of the meeting.

c. Level of Socio-economic Empowerment

- After joining the cooperative, 30% of respondents' economic status improved radically after joining co-operative whereas 40% respondents' economic status is being better and 28% respondents' economic status became good.
- All participants are free to use their personal account.

- 80% of respondents are free to use their income or saving which is also the change in decision-making power.
- 50% of respondents took decision own self about taking loan. Therefore, 37.50% of their decision of taking loan was done by both indicating their empowerment and adjustment.
- Occupational success was increased from 20% to 90%, family breakdown reduced from 30% to 0%, conflict in family reduced from 40% to 0%, involvement in social services increased from 10% to 90%, leadership and decision making capacity increased from 5% to 90%, coordination and social adjustment capacity increased from 10% to 95% and consciousness about health, sanitation, education, etc. increased from 40% to 100%. These indicate the good progressive path of the women's socio-economic empowerment.
- 58.33% female had decided freely in house hold activities after joining co-operative.
- 55% of respondents feel their economic status being better, after joining co-operatives and 30% feels improving.
- 80% believed that training would help to empower them.
- Now, 83.3 % of respondents involved in community discussion after joining co-operative but only 16.7% used to involve in discussion before joining co-operative.
- 90% of respondents felt that their status being better in family than before joining cooperative.
- 80% responded as their increase in right in decision making capacity and leadership capacity, 90% as increase in their self confidence, 75% as increase in right to spent, 90% as increase in participation in community and social activities (meeting, development, etc.)

6.2 Conclusion

The women's saving and credit co-operative finance program has been an effective tool to empower women in socio-economic area. Despite the financial sector, liberalization policy of the government aimed to encourage financial institutions to

contribute in poverty reduction endeavor of the government. The satisfactory results have not been achieved due to some managerial challenges encountered by the Co-operative finance institutions all over the country.

The study showed that as financial intermediaries, the GWSCC was able to meet some practical financial needs of its members, specifically basic saving and credit services in some extents. However members expected their GWSCC to provide more (in terms of larger amounts) and other types of financial services.

Through training programs the co-operative has helped members to be empowered through increased income, involvement in socio-economic activities with self confidence and leadership. Awareness of healthcare, including women and children's health, family planning, sanitation and reduction in smoking, alcohol consumption, etc. have increased. Women's involvement in social interaction and social activities has been increased.

The availability of loan for income generating activities and deposit of income/saving has made women more active in economic activities and entrepreneurship. Members have become more aware of the gender equality, right to choice, their role in the family and society, and women's rights issues. They are able to make group discussion, social interaction, leadership capacity building and conscious about the health, education, saving, income generation, etc.

GWSCC also carried out community-development-related activities. These services/activities met the members' practical needs for literacy, good health and sanitation, and practical skill needed in livelihoods. The women's empowerment services/activities addressed the strategic interests of women, especially those that were related to awareness of women's rights.

The GWSCC model was found effective in providing financial and social services for the targeted women in increasing their incomes, which thereby contributed to empower them economically and socially. Similarly, technical services in terms of training provided by GWSCC to their members helped in enhancing their skills, which also indirectly contributed to increasing their incomes.

Increased incomes and knowledge generated by training and exposure programs helped in empowering the women members. The GWSCC has, therefore, a role to

play in women empowerment through socio-economic activities.

Although GWSCC had good outreach, it had problems in reaching the poor women in its working area. Its membership being voluntary, those women were aware and literate join the programs and the poor were left behind. They had no special programs that emphasized motivating the poor and socio-economically deprived women to join them.

Increase in women's involvement in household and social decision-making process through the involvement in the women's saving and credit co-operative has empowered the women in varying degree. It has offered opportunities for the women participants to come out of their household confines, to organize themselves in group and to work in productive and social activities. The program of the cooperative with its focus on group activities and income generation has helped to enhance the self-confidence and increased right to spend, thus increasing the access to resource and socio-economic empowerment.

The activities of GWSCC were found effective in generating wider role in it's own area of operation in addition to the general role on the livelihood and empowerment of women members at individual and household levels. Wider role included but was not limited to the following areas:

- Decrease in existing interest rates, especially of money lenders, in the working area of GWSCC,
- Availability of better financial services for the local women.
- Establishment and expansion of markets in communities,
- Creation of social capital such as group solidarity among members,
- Use of solidarity for exerting pressure against social problems,

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<http://pokharamun.gov.np>

<http://www.indiacelebrating.com>

<http://dx.doi.org>.

- 20) What is the percent of participation in the meeting by members?
 a. 100% b. about 75%
 c. about 50% d. less than 50%
- 21) Have you participated in any training program?
 a. Yes b. No
 If yes, then name the training's type:
 a. Institutional capacity building b. Skill development training
 c. Awareness Training d. Others.....
- 22) Do these trainings help to empower you socially and economically?
 a. Yes b. No c. Partially d. Others, if.....
- 23) Are you involved in any community discussion before /after joining this co-operative?
 a. Yes (before/after) b. No (Reason).....
- 24) Has the group saving addressed your needs?
 a. Yes b. No c. Partially
- 25) Do you have personal account?
 a. Yes b. No
- 26) Are you free to use your personal income or saving?
 a. Yes b. No
- 27) Who takes the decision in taking loan?
 a. Father in law b. Mother in law c. Husband
 d. Self f. Other
- 28) How was your socio-economic condition before joining this co-operative?
 a. Good b. Better c. Weak d. Best
- 29) How is your socio-economic condition now?
 a. Good b. Better
 c. Improving d. Not improving
- 30) After joining co-operative how do you feel your status in family?
 a. Good b. Better
 c. Improving d. No change
- 31) Are you encouraged joining any other groups after joining this co-operative?
 a. Yes b. No
- 32) Who decides to go in social activities?
 a. Self b. Husband c. Both d. Others
- 33) Can you decide freely in house hold activities?
 a. Yes b. No

34) After joining this co-operative, do you feel yourself being able to take decision for household activities?

- a. Yes b. No c. Other

35) Mention about the change in the empowerment status after joining the Cooperative.

Indicator of Change	Yes	No	No Significance
Increase right in decision Making			
Increase in leadership capacity			
Increase self-confident			
Awareness increased in Health, Sanitation, Family planning, Pure drinking water, etc.			
Increase in right to spent			
Increase in participation in community and social activities (meeting, development, etc.)			
Other			
No Change			

36) Do you have any suggestions or comments from your side to regarding women's socio-economic empowerment through this cooperative more effective? If so, please mention.

.....

Thank You.

Appendix-II

Questionnaire for the Key Informant's Interview

A. General Information:

1. Name of Respondent
- Address:.....Post/Position:

B. Opinion about the Changes in condition:

2. What do you feel about the changes in women participation in community discussion as well as social activities?

Before joining the Cooperative	After joining the Cooperative

3. What types of changes are brought by women's cooperative activities towards increasing socio-economic activities/mobility of the women involved in the cooperative?

Before joining the Cooperative	After joining the Cooperative

4. What do you feel about the changes in involvement of women in income generating activities and other economic activities through women's cooperative programs?

Household economic activities	Socio- economic activities

5. What impacts have you felt about the change in women cooperative's activities towards improvement in the living standard, socio-economic status of the women involved in the cooperative?

Social status	Economic status	Living standard

6. What is your general opinion and suggestions also (if) about the role of such women's cooperatives in the improvement of the level of women's socio-economic empowerment?

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Thank You.