

ROLE OF COOPERATIVE ON WOMEN EMPOWERMENT
(A Case Study of Sarbeshwor Saving and Credit Cooperative Ltd.
Bharatpur-22, Chitwan, Nepal)

A Thesis
Submitted to the Department of Economics
Birendra Multiple Campus of Tribhuvan University
in Partial Fulfillment of the Requirements for the Degree of
MASTER OF ARTS
in
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DECLARATION

I hereby declare that the Thesis entitled **Role of Cooperative on Women Empowerment (A Case Study of Sarbeshwor Saving and Credit Cooperative Ltd. Bharatpur-22, Chitwan)** submitted to the Department of Economics Birendra Multiple Campus Bharatpur, Chitwan Nepal is entirely my original work prepared under guidance and supervision of my supervisor. Information collected in my research by means of interview, observation and secondary resources are true and genuine. The core matters of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

.....
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RECOMMENDATION

This thesis entitled ROLE OF COOPERATIVE ON WOMEN EMPOWERMENT: A CASE STUDY OF SARBESHWOR SAVING AND CREDIT COOPERATIVE LTD. BHARATPUR-22, CHITWAN, has been prepared by Kishor Poudel under my supervision. I hereby recommend this thesis for examination by the thesis committee as a partial fulfillment of the requirement for the degree of Master of Arts in Economics.

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APPROVAL SHEET

This thesis submitted by Kishor Poudel entitled ROLE OF COOPERATIVE ON WOMEN EMPOWERMENT: A CASE STUDY OF SARBESHWOR SAVING AND CREDIT COOPERATIVE LTD. BHARATPUR-22, CHITWAN, to the Department of Economics, Birendra Multiple Campus, Tribhuvan University in partial fulfillment of the requirements for the Degree of Master of Arts in Economics has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the Master Degree.

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This thesis entitled Role of Co-operative on Women Empowerment: A Case Study of Sarbeshwor saving and credit Co-operative Ltd Bharatpur -22, Chitwan has been prepared for the partial fulfillment of the requirement for the Master's Degree in Economics.

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ABSTRACT

The present study Role of Co-operative on Women Empowerment: A Case Study of Sarbeshwor Saving and Credit Co-operative Ltd Bharatpur-22, Chitwan is based on primary information collected from field survey. This study analyzes the socio-economic condition of women who involved in Cooperative in working area.

Descriptive research design has been used to fulfill the objective of the study. This research has been carried out on rural area about member of Cooperative. In Sarbeshwor SACCOS there are 1001 total share member out of which 480 are female and 521 are male .80 respondent member has been chosen as the sample of population for the research study. From the list of the member, sample has been taken by using sample random sampling. Both primary and secondary data were collected through structured questioner survey for the selected member. Interview questionnaires, observation check list is main tool for data collection. Where secondary data were collected from various published and unpublished information source i.e. Relevant books, journals, annual report and other official source. This study is an attempt to analyze the socio-economic effect of Cooperative on females and their roles and participation in women empowerment process.

The study found that members were found to have been socially and economically empowered through the cooperative and able to change their own status in family, involved in discuss in family mater with member, fill stronger and more confident. Before joining cooperative 56.25 percent respondent economic condition was weak and after join cooperative only 6.25 percent respondent economic condition is weak. Hence Cooperative movement is very essential to improve socio-economic condition of target population.

ABBREVIATIONS / ACRONYMS

BS	-	Bikram Sambat
CBS	-	central Bureau of statistics
DEOC	-	Department of Cooperative
GDP	-	Gross Domestic Product
ICIMOD	-	The International Centre for Integrated Mountain Development
INGO	-	International non-government organization
MDGs	-	Millennium development Goals
MOAC	-	Ministry of Agriculture and Cooperative
NEFSCUN	-	Nepal federation of saving and Credit Cooperative union Ltd
NGO	-	Non government organization
NLSS-III	-	Third Nepal living standards survey
NRB	-	Nepal Rastra Bank
Rs	-	Rupees
SACCOS	-	Saving and Credit Cooperative Society
SHGs	-	Self-help groups
UN	-	United Nations
UNDP	-	United Nations Development Programme
UNFPA	-	United Nations Population Funds
VDC	-	Village development committee

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CHAPTER I

INTRODUCTION

1.1: Background of the Study

Nepal is a landlocked country where more than two-third population involves in agriculture. Due to lack of modern technology, equipment, improve seed most of them involved in agriculture only for sustain life. The contribution of agriculture in national GDP is only 27.6 % (Economic Survey, 2018). According to Nepal Labor force survey 2017/018 for every hundred male in the working as population there are 125 female but in every 100 employed male there are only 59 employed female.

Cooperative is an important and active part of our society in modern time. Member of cooperative, join together for mutual benefit with many activities such as rotating saving and credit and other economic activities. Cooperative are providing the financial services in urban and rural communities to the people of all classes. They are collecting saving and granting loan to the members for different purpose at reasonable rate of interest. All for each and each for all is the philosophy behind the cooperative movement. Unity in diversity is the main motto of the cooperative societies. Cooperative is a business organization owned and operated by group of members for their mutual benefit. It is an autonomous association of person joined voluntarily to meet their common social, cultural and economic needs and interested. Cooperative means working together for common benefit that has similar desires, want and motives. A cooperative usually help to uplift the living standard of lower income people. Cooperative development may be the backbone for the development of developing countries (NRB, 2018).

Woman empowerment is the process of accepting and allowing woman who are on the outside of the decision-making process. Make able to women to enjoy their right to control and benefit from the resources, assets, income and their own time as well as the ability to manage risk and improve their social, economic and cultural status and well-being. Empowerment is one of the main procedural concerns when addressing human right and development to ensure the sustainable development of the country.

The average size of family in Nepal is 4.6 person which is 4.2 in urban and 4.8 in rural. there are 17.1percent nuclear household heads are in age group 30 to 49 years and 25.9 percent household are headed by female members which must be due to the high proportion of male labor migration. In per capita consumption terms, individual Nepalese on average consume Rs70,680 in a year in which urban consume Rs1,01,659 and rural Rs52,207.it indicates urban consumption is about twice more than rural, in terms of per capita consumption. (House Hold Survey, 2015/16)

As per third Living Standard Survey 2011, based on consumption, a poor was defined whose per capita calorie consumption is less than 2,220 calories per day and annual disposable income of Rs19,261, while development partner of Nepal have defined poor as a person or individual with income less than 1.25 us dollar a day. Likewise, United Nations Development Program has been measuring poverty on the basis of multidimensional poverty indicator including 3 indicators, Education, Health and Living Standard with 10 sub indicators.

According to Nepal Labor Force Survey 2017/18, for every 100 males in the working age population, there are 125females, but every 100 employed males there are only 59 employed females. This is due to our male dominated society, lack of day care center in work place, women friendly environment and discrimination between son and daughter while growing. Less than one -fourth (22.5%) among 11.53 million females of working age (15-59) are employed. Although female population is high than male in overall, also working age group, the employed present is low due to most of the female involved in subsistence farming and household chores which don't fall in definition of employed., Literacy rate of Nepal is 67.91percent, where male literacy rate 78.59 percent and female 59.72 percent (World Bank, 2018).

Similarly, out of total 34512 primary cooperative institution are established with different objective and purpose till current fiscal year 2018/19 in which Saving and Credit cooperative account for 13578(39.34%), Agriculture cooperative account for 10921(31.64%). Similarly multipurpose cooperative engaged in finance and production sector stand at 4371(12.67%), number of milk cooperative 1658(4.80%) and consumer cooperative 1423(4.12%), while cooperative engaged in other services and business sector such as health, electricity, communication, transportation and tourism occupy less than 1 percent (DEOC, 2019).

In all most all remote village of Nepal the literacy rate of both male and female is low. In this situation to make the life style better and uplift the villager condition cooperative may be best alternative because a cooperative is a nonprofit based services organization own and operated by its members. Government can help members through cooperative.

1.2: Statement of the Problem

Women empowerment is the process of involved woman in main stream of political, social, cultural and economic participation. Make capable them to take any decisions useful them. Women empowerment is the process of accepting and allowing woman who are on the outside of the decision-making process. Make able to women to enjoy their right to control and benefit from the resources, assets, income and their own time as well as the ability to manage risk and improve their social, economic and cultural status and well-being Empowerment is one of the main procedural concern when addressing human right and development to ensure the sustainable development of the country.

Cooperative tries to organize people of similar status, beliefs and capacity and devoted to solve most of the problems in one place with team effort and helps to check the exploitation of rich people over poor people. Cooperative Act, 2048 has made a legal provision to establish and run cooperative for the purpose of solving common problems of the people of similar class and profession with mutual help and cooperation and to complete in the modern complex market with high moral status and capacity. Cooperative society helps in collecting scattered small fund from member of working area and invest it, with help of different Cooperative societies member have been able to start own business. With the help of these businesses, member has been able to contribute in their daily expenditure as well as help saving for the future.

According to the Third Nepal Living Standard Survey, 25.16 percent of Nepalese are still living below the poverty line. The NLSS-III was carried out by the Central bureau of statistics in 2010/11 with technical support of World Bank. According to UNDP's Human Development Index 2013,44 percent of the population are still under the poverty line. Economist and development expert argue that decline in poverty level is due to the rise in remittance inflow (Thapa, 2011).

Cooperative, as economic enterprises and as self-help organization, play a meaningful role in uplifting the socio-economic conditions of their members and their local community. Over the years, cooperative enterprises have successfully operated locally owned people -centered business while also serving as catalysts for social organization and cohesion. With their concern for their members and communities, they represent a model of economic enterprises that places high regard for democratic and human values and respect for the environment. As the world today faces unstable financial system, increased insecurity of food supply, growing inequality worldwide, rapid climate change and increased environmental degradation (Chapagain-2015) it is increasingly compelling to consider the model of economic enterprises that cooperative offer. The cooperative sector, especially in developing countries, also presents itself as an important element that can contribute to the realization of the Millennium Development Goals (MDGs) by 2015.

In recent years, Cooperative are regarded as major tool to improve the economy of Nepal. Nepal `s development plan also includes cooperative sector giving emphasis on cooperative movement. Cooperative movement has already completed five decades. During 57 years period, especially after enactment of the new cooperative Act in 1992, the sector has witnessed a massive growth in terms of quantity. No doubt, the number look impressive but the impact of economy still appears dismal. Majority of cooperative are concentrated in the urban center (Acharya-2015). The need of cooperative is in the rural and remote area than in the urban center where financial sector is already being taken care by a range of banks.

People are not only deprived out of education, mental health and nutrition but also from the respect that they deserve as a part of the family for their contribution. This is because they are not economically and socially empowered and the male dominated society always prohibits woman from getting out of the four corners of the house and be active in the society. However, women are now struggling to uplift themselves to the mainstream. The effort includes forming pressure group, activist forum, small and medium entrepreneurship, advocacy group for marginalized woman. Rural cooperative is becoming active agent of change and in empowering women. This claim needs to be studied and the result thus obtained can suggest this method over other or the results can be used to overcome the shortcomings of this method. The following are the research questions used in the thesis.

- i. What is the socio-economic characteristic of respondent?
- ii. How cooperative members are utilizing their saving and borrowing?
- iii. Is there any economic improvement of members of the cooperative?

1.3: Objective of the study

The general objective of this study was to obtain better understanding of economic impact of cooperative in the study area. This thesis put effort to assess the claim. The specific objectives were as follows.

- i. To explore socio-economic status of women in the study area.
- ii. To evaluate the socio-economic change of respondent due to SACCOS activities in study area.
- iii. To assess the level of empowerment as well as opportunities of women involved in Sarbeshwor SACCOS.

1.4: Significance of the Study

This research comes as an attempt to access the rural people situation of a locality particularly at grassroots level. Another rationale of this study area from the situation that a lot of research only a few independent research attempts are made at Nepal. Therefore, this research will try to add some insight of cooperative and their activities in Nepal. The reason of conducting the study is because it was a random selection of the sampling frame consisting of female members. The members of the cooperative should be benefited through the characteristics of the cooperative like Coordinative and supportive professionalism, transparency etc. The study is about the role of cooperative in rural economy so we can be hopeful that it helps in future study of cooperative.

The primary motive of this research is an attempt the development practice in Nepal, performing this research fulfills the prime objective of gaining knowledge in the study area. The results and the conclusion can also help other researcher for further study in relevant field and the policy implications suggested can help in identifying their weaknesses and their performance more effective.

1.5: Organization of the Study

This study has been divided in to five chapters. First chapter includes introduction, background of the study, statement of the problem, objective of the study, significance

of the study, organization of the study and limitation of the study. Second chapter is the literature review, Theoretical review and empirical review. Third chapter lead with methodology which includes research design, selection of study area, sources of data collection, sample size and sampling procedure, data collection tools and technique and data presentation and analysis. Chapter four includes data presentation and analysis. Last chapter provide summary, conclusion and recommendation followed by reference and questionnaire.

1.6: Limitation of the Study

This study focuses only the economic empowerment of women. This study was limited only the analysis of one cooperative from western part of Chitwan. Again, this study was done by Student in short time with limited resources, so the conclusion drawn from this study tried to have the maximum representation in the concern study. This study was limited sample size that could not represent the whole cooperative from different part of the country.

CHAPTER II

LITERATURE REVIEW

2.1: Theoretical Review

2.1.1: History of Co-operatives in Nepal

With the restoration of democracy in 1990 and promulgation of a new Cooperative Act in 1992, there has been resurgence in the cooperative movement in Nepal. This is evidenced by the fact that the number of registered cooperative has grown to 12975 (MOAC, 2009) as of the record up to April 13, 2009, compared to 830 in 1990. With the increase in number, cooperative have diversified their involvement in micro & medium level enterprises. Indeed, cooperative sector is flourishing one of the largest private sector business enterprises in Nepal. One of the factors that have contributed to the rapid expansion in both the number and the enterprise coverage of cooperative is the new policy and legal regime allowing grassroots based spontaneous initiatives of communities to organize themselves into cooperative for doing business and serving the communities. This is in contrast to the government led and government directed cooperative prior to 1990. There are presently 12,975 primary cooperative and these are federated into a number of subject-specific cooperative unions at the district level 72, district cooperative unions 49, central cooperative union 5, and 1 national cooperative bank. The National Cooperative Federation is the apex level representative body of all the cooperative at the national level. Among the five central level cooperative unions, there is one each for dairy, coffee, fruits and vegetables, consumers, and savings and credit (MOAC-2010).

The Co-operative Act of Nepal 1992 the co-operatives have to register under the Cooperative Act of Nepal at Department of Co-operatives. Although, the Registrar of the Co-operative Department is responsible to register the Savings and Credit Cooperative he has delegated the authority to the District Co-operative Officer for credit unions. According to the present co-operative act of Nepal, the eligibility to register the savings and credit co-operatives is as follows: At Least 25 members, living within the specified common bond, purchase at least one share of the co-operative by

each individual member, written by laws of the credit union, Action plan for the year, Decision of the preliminary meeting of the individual members, Financial Statement and Citizenship certificate etc. (MOF, 2012).

Its form was not known in the ancient villages of Nepal. Since the ages in the in past the people have set up some sort of usages of the cooperative principles. "*Dhukuti*", "*Dharma Bhakari*", "*Mana Guthi or Mana Jya*" and "Parma" are the Cooperation examples of Nepalese rural traditional cooperative institutions. Except these "*Local Money Lenders*" are in existence in our society The Dhukuti is based upon the collection of equal amounts of money form group members at regular intervals. The simplest funds mobilized one member to another at a time in rotation. Early documented evidence of the existence and operation of Dhukuti is provided by Bista (1967/72) based on a field study carried out in Pokhara in 1964. According to this source, the Dhukuti had an average membership of 20-30 persons with individual contribution or shares ranging from Rs. 100 to 1000 per annual rotation. The average life span of Dhukuti was thus 20 to 30 years. The order of rotation was determined on the basis of immediate need, lottery or bidding (Bista, 2013).

The Dhukuti especially popular in Thakali Community Mana Guthi can be seen still existing in Kathmandu, which is another system of voluntary cooperation in farming. "Parma" is now still operating cooperation tradition system which practiced in country. Parma is not only the agricultural works but also cutting wood and others. Dharma Bhakari which literally means a religious store is a kind of grain bank a popular type is the next type of traditional rural cooperative. Each family in the village put aside certain quantities of grain after the end of the harvest season. At the time of scarcity, the quantity of grains thus collected is advanced to the farmers. Cooperative have been successful in a number of fields, including the processing and marketing of farm products, the purchasing of other kinds of equipment and raw materials, and in the wholesaling, retailing, electric power, credit and banking, and housing industries (Malla, 2014).

2.2: Empirical Reviews

An analysis made by Sharma (2002), he tried to find the market demand of cooperative in Nepal with co-operative analysis of deposit collection and loan and advances. He attempted to find the financial performance of co-operatives and analyzed investment

and lending practices, for analysis of data, he used two tools. They are financial and statistical tools. Ratio analysis used under financial tools where as co-efficient of variation and least square method used under statistical tools. His study concluded that:

- i. If the co-operatives follow the same pattern of investment the co-operatives will be liquidated within a short span of time.
- ii. Future co-operatives market in Nepal is not found to be highly satisfactory. The cooperative have narrower the credit market two lend in comparison to available supply of fund. Therefore, the co-operatives cannot consider to have better prospective if they continued the same trend of lending practice.

The study made by Sharma (2003), has tried to explain the various activities performing by a rural co-operative society. This is case study of Co-operative Saving and service Center Nayabazar, Bhaktapur. For analysis the data, she used simple statistical and mathematical tools. Her study concluded that: Rural cooperative in Nepal are smoothly running. The members are happy and they do not have complained against the cooperative's management. The investment of rural cooperative is encouraging. The loan recovery of rural cooperative is satisfactory.

Likewise, K.C. Narayan. (2003) tried to analyze the present financial position and prospect of financial cooperative. She also analyzed the investment and lending practices of financial co-operatives in Nepal. She based the financial and statistical tools are for analysis of data. Under financial tools liquidity ratio, assets management ratio, debt management ratio, profitability ratio is used. Under statistical tools mean, co-efficient of variation and least square are used.

The development of the cooperative started in Nepal since 1954 with a view to develop the cooperation among the people. For which Cooperative Department was established. While this department was concentrated on all the activities relating to the cooperative sector. The Nepalese people suffered from the all-round influences and as a result there was great loss of the lives and properties. People were compelled to migrate. The cooperative department played an important role to resolve the disaster with patience. (Acharya, 2009)

- Even in the ancient time there used to be certain forms of cooperative in Nepal, like Dharma Bhakari, Parma and Gut/li etc. In line of this "Rapti Valley Cooperative

- Loans Committee" was formed in 1957 to provide the loan to the farmers issuing the executor order. In addition, cooperative development treasury was established in 1962 when cooperative society and cooperative organization act was brought in to light. In the same year Cooperative Publication, Cooperative Transposition Cooperative Wealth Service and Sajha Cooperative Health Services and Sajha Bhandar were established under cooperative central organization. Cooperative training center are established in 1963. Under the cooperative bank act 1963 in Aug. 1964 Cooperative Bank was established which was later converted in to Agricultural Development Bank in 1968. (Acharya, 2009)
- According to the declaration of the cooperative programmed in the royal address the cooperative programmed were launched in 27 districts. The Sahakari Sastha act 1960 and Sajha Sasthan in 1958 was promulgated in 1985. After cancelling the Sajha Sasthan Act, Sahakari Act 1992 and Sahakari Niyamawali 1993 were implemented this shows the importance of cooperative in Nepal (Acharya, 2009).

Saving and credit cooperative societies (SACCOS) provide a variety of microfinance services to various households living in the Hills, Tarai, and Kathmandu valley. Nearly all Nepali SACCOS are self-funded. Most of these SACCOS are portable, including those located in poor remote areas of the hill region. Key regions for the SACCOS strong financial performance include reliance on member saving and control of administration costs. Saving and credit cooperative are the only source of financial service to the community people in the rural areas where commercial banks do not operate. In addition, during insurgency, when all commercial banks withdrew from the rural areas, the sources of microfinance services in the rural areas were community-based SACCOS (Paudel, 2011).

The case that is presented below is from Chitwan district of Nepal and the original content is from the website of Heifer Nepal Chapter. This case in particular is a success story of SHGs. In 1991, some women formed a group when they were denied loan by a government agency just because they did not have anything for collateral. They start saving 25 rupees every month; the savings made was used to purchase two goats and handed over to one of the members. This continued and when all of them possessed goats, they went to register their group. In this course they met an organization named HEIFER which offered them 25 good breed goats. They started distributing goats to

poor and needy families. In over 14 years, they managed 13 projects, formed 275 women's group, helped 7622 families rise out of poverty, and began a 373 member women's cooperative. They are now working on a goal of providing 30 percent of the total goat consumption (i.e., 500000) in the capital city. (Londergan, 2012)

Badal K said that after two decades of liberal economy, the international community has realized that it cannot bring long lasting economic solutions in the world. In this context, cooperative have provided the basis for the shift from liberal to mixed economy. Knowing the importance of cooperative as a way for the future economy, the United Nations has also celebrated the year 2012 as a year of the cooperative. One of the aims of the year was to make the world happier through the cooperative. The theme of the year is cooperative as enterprises for the better world. The UN has urged the governments around the world to make cooperative friendly legislations and create conducive environments for these organizations (Badal, 2012).

The statistics provided by the Central Bureau of Statistics Nepal (CBS) in 2011 shows that the 25.16 percent of Nepalese are below the poverty line and majority of the affected are women and children. Empowerment studies are generally focused on women and this follows in my study because in a South Asian context; where women are suppressed and their rights are snatched, empowerment refers to women rather than men- In addition further evidence for the need to empower women can be found in the following statement by UNFPA: Despite many international agreements affirming their human rights, women are still much more likely than men to be poor and illiterate. They usually have less access than men to medical care, property ownership, credit, training and employment. They are far less likely than men to be politically active and far more likely to be victims of domestic violence." (UNFPA, 2013)

Mishra in his article examined that past initiatives for the cooperative movement in Nepal have not shown much impact on the overall food self-sufficiency, agricultural commercialization, and socio-economic transformation of the nation. A scientific farmer cooperative movement that empowers farmers, commercializes agriculture, enhances food security, transforms socio-economic conditions, and contributes overalls development in Nepal is necessary. A renewed and revitalized cooperative movement should be all inclusive, fully managed at the grassroots level, and must have strong governmental support in terms of cooperative formation and safeguarding. Appropriate

educational, research, and extension support programs are essential for a successful cooperative movement. Farmers' income and quality of life must be the yardstick of success of the cooperative movement in Nepal (Mishra, 2013).

Shrestha in his article revealed that, problems seen in the cooperative were due to cooperative Act 1992. The problem is aggravating as the Act has not been amended as per the changed context. A high-level commission formed last year by the government had found 130 saving and credit cooperative in troubled state. They had total liabilities amounting to Rs. 10 billion- Rs. 7.6 billion deposits and Rs. 2.4 billion in interest amount. Though cooperative have been doing remarkable works toward alleviating poverty and making contribution to the national economy, wrongdoing of some cooperative is tarnishing the image of entire cooperative sector (Shrestha, 2014).

Malla (2014) on his thesis found that as the members are the only user and suppliers of the service of the cooperative, it is rather unless to drive cooperative without the active participation of the members. Participation of member is essential for cooperative to function effectively. In this way, results in a stronger sense of "ownership" on the part of member. Economic development of the cooperative is essential requisite for the existence and long-term survival. Share capital, reserve fund and total deposits play vital role in the economic development of cooperative organization. On the other hand, financial monitoring and analysis system is also essential for maximizing the profit (Malla, 2014).

According to ICIMOD working Paper, the overall situation of women in Nepal has improved over the past decades. Though, women's role as primary actor have always been invisible in the development particularly of rural areas, Nepal has made considerable improvement in the overall literacy rate for women in the last decades, however there is still huge differences between male and female literacy rate. According to the Nepal Living Standard Survey 2010/201 1, out of total adult female population only 45 percent is literate, compared to 76 percent of the national adult population. This figure is even worse in rural areas with only 39 percent of adult rural female population is literate, compared to 61 percent of male (ICIMOD, 2014).

Saving and Credit Co-operative Programmed in the study area undoubtedly has achieved its objectives in socio-economic development front to an extent by savings accumulation and loan disbursement. It has helped rural poor women though providing

Loan as well as creating awareness and inspirations. Cooperative movement in Nepal is in order to find out way to reduce the poverty by through the saving and credit cooperative. It is necessary to think to start cooperative activities at the grass root level. The role of cooperative in Nepal is quite significant and they have mobilized large amount of money (Chapagain, 2015).

People do not have any institutions in order to save their small amount of money and also they do not get any credit facility in case of need. In such case, saving and credit co-operatives plays prominent role for the development of economic status of rural people. Saving and credit cooperative mainly concern with the accepting savings from its members and providing credit/loan to its members. The interest rate charged by such cooperative is usually lower than that of other bank and financial institutions. Saving and credit co-operative have important role for the economic development of whole nation. Members of cooperative borrow loan and invest in their business and they can grow their business. They also save money regularly in co- operative and get interest from such saving. This can build habit of saving to the people (MOAC, 2017).

The advantage of Cooperative can be utilized for the greatest benefits of the poorest of the poor though entrepreneurship with direct and active involvement of the poor people specially the rural women. Social exclusion, traditional custom & social values are pointed out as the main causes for least participation & limited access in resources to women which is creating poverty and backwardness in the society. To this end, the empowerment of women and development of entrepreneurial & skill with organizational strengthening process, large & inclusive participation of women in the exploration of potentials for the expansion of cooperative marketing network with proper infrastructure facilities are urgently needed. Cooperative are regarded as an effective medium in achieving the goal of poverty alleviation (Economic Survey, 2018).

Co-operative is 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. This definition set out seven cooperative principles: voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; cooperation among cooperative; and concern for community. The first four of these are core principles without which a cooperative would lose its identity;

they guarantee the conditions under which members own, control and benefit from the business. The education principle is really a commitment to make membership effective and so is a precondition for democratic control, while cooperation among cooperative is really a business strategy without which cooperative remain economically vulnerable. The last principle, concern for community, is about corporate responsibility, and it leads into other concerns that is promoting such as prevention of poverty and protection of the environment (MOF, 2018).

Cooperative have played an important role in rural development in mobilizing limited resources for farmers and producers. Cooperative program uplifts the socio-economic condition of rural as well as urban people through access of financial services and other development services and thereby alleviate poverty through empowerment. Empowerment women are helped to increase their income, the welfare of the whole family is improved. Therefore, this study was mainly concern to analyze; activities of saving and credit cooperative, economic and empowerment status of member and economic change of member through the saving and credit co-operative (DOC, 2019).

Cooperative Act, 1992 of Nepal, aims that various types of cooperative association and societies based on the mutual support and cooperativeness for the economic and social development of the general public consumers. With the restoration of democracy in 1990 and promulgation of a new Cooperative Act in 1992, there has been resurgence in the cooperative movement in Nepal. This is evidenced by the fact that the number of registered cooperative has grown to 34512 (NEFSCUN, 2020) as of the record up to 7th September, 2020 compared to 830 in 1990. With increase in number, cooperative have diversified level enterprises.

CHAPTER III

RESEARCH METHODOLOGY

3.1: Research Design

For this study, exploratory and descriptive research design had been used. The study would be focused to investigate the impact of co-operative on women through. Two case studies also had been included. The research would be conceived with the attitudes and the expression of the participatory women members. The research concerned with the description of the facts with respect to the socio-economic impact of the involved women members, health, education employment use of loan, repayment and loss, training and its use.

3.2: Rationale of the Selection of the Study Area

This study has been based on Sarbeshwor SACCOS Bharatpur-22 town. This study area has been selected on the basis of researcher interest, in order to achieve the pre-determined objective.

3.3: Nature and Sources of Data

Both the primary and secondary data had been collected. The primary data collected from field visit, focused group discussion, questionnaire, and interview. Secondary data had been collected including both published and unpublished literatures i.e. Article of published book from Co-operative Board, National, International organization, Journals, research, reports, progress report and other thesis related literatures.

3.4: Sample Size and Technique

In the field survey out of 480 members, 80 respondents were interviewed. The samples are selected by using simple random sampling method. During the study the researcher visited every respondent house to acquire the desired objectives.

3.5: Tools and Techniques of Data Collection

3.5.1: Interview

Interview schedule would be used for the collection of data. Most of the information required for the study taken by door-to-door interviews with the targeted population of the study. Both structured and unstructured interview schedules had been used while conducting the survey. The questionnaire filled through interview in Sarbeshwor SACCOS participatory women of working age involved at the study areas.

Similarly, unstructured interviews had been conducted to other members of the study area to obtain information about the program and to know the change and empowerment of women of the study area after the involvement in cooperative.

Questionnaire method would be used to collect the information about the socio-economic impact of the respondents.

3.5.2: Questionnaire

The structured questionnaires, with both the open-ended and closed questions would be prepared for the information collection of the study area. The respondents and key informants of the study area would be requested to fill up to the questionnaire.

3.5.3: Field Visit and Observation

Observation had been used to collect the necessary data for this study. The observable information such as women participation on banking program, income generation activities, training and women group meetings and other activities had been obtaining through semi-participants observation. Similarly, women's pattern of work, use of other benefits and engagements other activities had been studying to understand the change in their decision-making role and the role of the power exercise and change lifestyle.

3.5.4: Focus Group Discussion

For specific data collection a focus group discussion consisting at least member women involved in Sarbeshwor SACCOS program would be conducted. The focus group included the women members of SACCOS credit groups should discuss upon the change brought in them after the program with emphasis on the empowerment of women.

3.5.5: Case Studies

To study the impact of cooperative on women in detail, some women member had taken purposively for case study. Those women would be chosen carefully from sample random sampling. The selected informants would be intensively interviewed to prepare detailed case study so that they could share their personal experience without any hesitation.

3.6: Method of Data Analysis

The data obtained from the field survey would code and categorized according to the requirement. Then the coded data would be converted into tables with number, averages and percentages through the help of computer programs i.e., MS-Word, MS-Excel, published etc. In the case of qualitative information these were analyzed descriptively.

CHAPTER IV

PRESENTATION AND ANALYSIS OF DATA

Sarbeshwor saving and credit cooperative societies was established with the objectives of playing role on poverty reduction through saving and credit cooperative campaign around Bharatpur metropolitan city -22, Chitwan. In the beginning the cooperative has started its works as informal fund collection group with 25 members. The Sarbeshwor SACCOS was established in 2068-10-9 BS and registered as an institution in District Sahakari Division office Chitwan. It is situated in ward no 22 of Bharatpur metropolitan city, Chitwan. It has 1001 shareholders among them 480 are female and 521 are male. It started the saving and credit facilities since its establishment. The minimum share rupees 10000(ten thousand)

4.1: Socio Economic Status of Respondents

4.1.1: Distribution of Respondents According to Age Group

The given table of population distribution by age and sex are presented with their numbers and percent.

Table 4. 1 .1: Distribution of Respondents According to Age Group

S.N.	Age Group	No. of Respondent	Percent
1	20-29	12	15.00
2	30-39	23	28.75
3	40-49	28	35.00
4	50-59	17	21.25
	Total	80	100

Source: Field Survey, 2020

According to above data majority of age group is from 40-49 years which is 35 percent and followed by 30-39 years which is 28.75 percent from 50-59 years 21.25 percent and 20-29years 15 percent. It indicates that the involvement of women below age 30 is low.

4.1.2: Educational Status of Respondents

Education is one of the most important characteristics for social process. It is one of the indicators to measure status of empowerment of the respondents. The educational status is divided into 5 categories: illiterate, primary, secondary, higher secondary and above. Here, illiterate means those respondents who can't read and write and also, they are not taking formal and informal classes. Primary level means respondents having education up to class 5, secondary means up to class 10, higher secondary means up to class 12 and above means bachelor or master level.

Table 4.1. 2 : Distribution of Respondents According to Education

S.N.	Education	No. of Respondent	Percent
1.	Illiterate	3	3.75
2.	Primary	7	8.75
3.	Secondary	50	62.5
4.	Higher secondary	15	18.75
5.	Above	5	6.25
Total		80	100

Source: field Survey, 2020

The table 4.1.2 shows that 3.75 percent, members out of 80 are illiterate. Likewise, 62.5 percent has secondary education, 18.75 percent has Higher secondary education, 8.75 percent has primary level education and 6.25 percent has above education.

4.1.3: Distribution on the Basis of Types of Family

Family type as a socio-demographic indicator occupies an important place in socioeconomic indication. To analyze the economic condition of the respondent in the study area it is important to know their family background. Nuclear and joint family is found on the study area.

Table 4.1. 3 : Distribution of Respondents According to Types of Family Analysis

S.N.	Type of Family	No. of Respondent	Percent
1.	Nuclear	22	27.5
2.	Joint	58	72.5
Total		80	100

Source: field Survey ,2020

According to the above data more than 70 percent respondents live in joint family. 27.5 percent Member live in Nuclear family system. Data shows that joint families are actively participating in cooperative. The family type plays a vital role in order to declare the financial situation of particular family.

4.1.4: Source of Income of Family of the Respondents

Source of income shows the economic status of family. Nepal is an agricultural country. In Bharatpur, most of the people have agriculture as the main source of income. Including that following table shows extra source of income of family:

Table 4.1. 4 : Distribution of Respondents According to the Source of Income

S.N.	Source of income	No. of Respondent	Percent
1.	Agriculture	45	56.25
2.	Service	22	27.50
3.	Business	8	10.00
4.	Others	5	6.25
Total		80	100

Source: Field Survey, 2020

Above table 4.1.4 shows that less than 28 percent respondents have the source of income as service. Directly or indirectly more than 56 percent of the people are engaged in agriculture and livestock.

4.1.5: Distribution of Respondents According to Land Ownership Pattern

Ownership of land shows the position of women in family. Due to the government policies on discount on tax number of women land ownership is increase.

Table 4.1. 5 : Distribution of Respondents According to Land Ownership Pattern

S.N.	Land Ownership Pattern	No. of Respondent	Percent
1.	Husband name	65	81.25
2.	Wife name	15	18.75
	Total	80	100

Source: Field Survey, 2020

Above table 4.1.5 shows that more than four-fifth land registered on male name, this is due to transformation on offspring. One-fifth land registered on female name due to government's tax policy and women involvement on income generating activities.

4.1.6: Distribution of Respondents According to Use of Drinking Water

Use of drinking water shows the vision and caring about family.

Table 4.1. 6 : Distribution of Respondents According to Use of Drinking Water

S.N.	Source of Water	No. of Respondent	Percent
1.	Tap	45	56.25
2.	Pipe line	35	43.75
	Total	80	100

Source: Field Survey, 2020

According to above data 43.75 percent family use deep boring water for cooking and drinking purpose. 56.25 percent family use taps and well as source of water for drinking and cooking purpose.

4.1.7: Economics Condition

Economics condition appears in the status of family.

Table 4. 7 : Economic Condition Before Joining SACCOS

S.N.	Condition	No. of Respondent	Percent
1.	Weak	45	56.25
2.	Good	35	43.75
Total		80	100

Source: Field Survey, 2020

According to above data, before joining SACCOS, economic condition of family is weak of the study area. 56.25 percent family's economics condition is weak. 43.75 percent family's economic condition is good.

4.2: Economic Activities

4.2.1: Objective for Joining Cooperative

Cooperative are members base organization where members are fully participated. It targets low income group from where member can easily deposit and withdraw money.

Table 4.2.1: Objective for Joining Cooperative

S.N.	Objective	No. of Respondent	Percent
1.	Regular Saving	18	22.5
2.	Saving +Borrowing	52	65.00
3.	Other	10	12.5
Total		80	100

Source: Field Survey, 2020

According to above data 65 percent women joining cooperative only for saving own little amount and borrowing money from cooperative. 22.5percent women joining cooperative for regular saving and nearly one-eighth women joining for getting chance of social activities.

4.2.2: Participation in meeting held by SACCOS

Table 4. 8 : Participation in Meeting Held by SACCOS

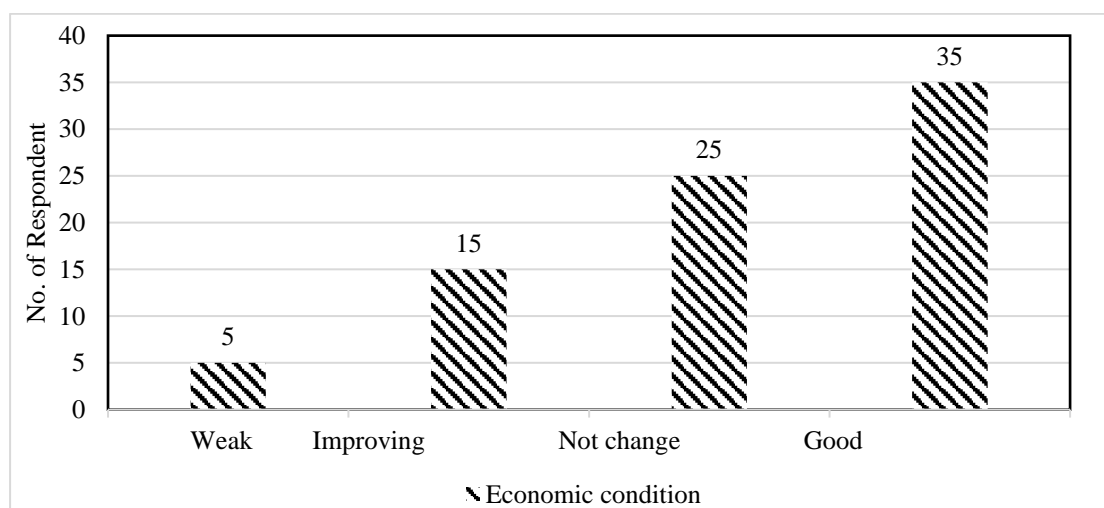
S.N.	Participation in %	No. of Respondent	Percent
1.	More than 90%	30	37.5
2.	More than 60%	35	43.75
3.	More than 40 %	10	12.50
4.	Less than 25 %	5	6.25
Total		80	100

Source: Field Survey, 2020

According to the above data nearly half 43.75 percent woman participated in meeting held by SACCOS. 37.5 percent woman participated more than 90 percent meeting held by SACCOS. More than one-twentieth Women less interested in meeting held by SACCOS. Likewise, other organizations in Sarbeshwor SACCOS, 2 post are separated for women but can't work freely.

4.2.3: Economic Condition after Joining SACCOS

Figure 4. 2.3: Economic Condition After Joining SACCOS

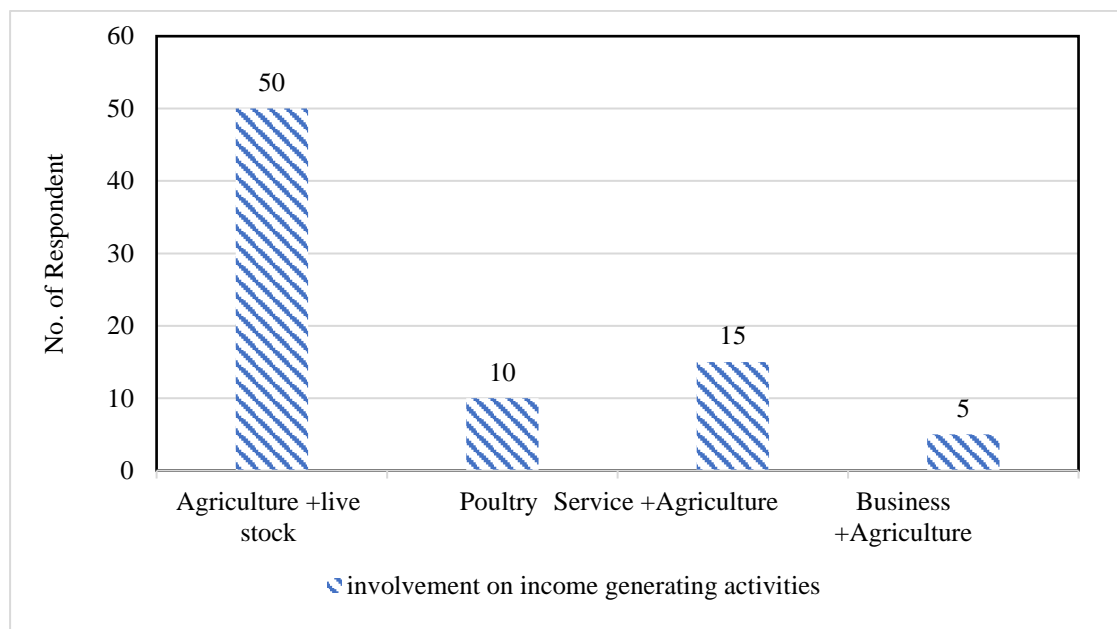


According to the above data average number of family of good condition is same. 43.75 percent family's economic condition is good. 31.25 percent family's economic condition is not change. 18.75 percent family's condition is improving. 6.25 percent family's economic condition is still weak.

4.2.4: Respondents Involvement on Income Generating Activities

Source of income so show the economic condition of people. Involvement of people in different field shows the social condition of family.

Figure 4. 1 .4: Respondents Involvement on Income Generating Activities



According to data almost all respondent involved in income generating activities and more than 94 percent respondents involved in agricultural sector. 62.5 percent involved in Agriculture and livestock. 18.75 percent involved in service and agriculture. 12.5 percent involved in poultry. Nearly five present respondents continue local businesses and agriculture.

4.2.5: Satisfied by SACCOS Activities

After joining in organizations, members want different help in comparison to other SACCOS, although number of members is less, Sarbeshwor SACCOS conducted different activities with limited resources. So, may not fulfill all desire of all members of different community and socio-economic condition.

Table 4. 2.5: Satisfied by SACCOS Activities

S.N.	Response	N0. of Respondent	Percent
1.	Yes	40	50 .00
2.	No	15	18.75
3.	Partially	25	31.25
Total		80	100

Source: Field Survey, 2020

According to the data 50 percent respondents are satisfied with SACCOS activities. 31.25 percent respondents are not fullysatisfied.18.75 percent respondent is not satisfied with SACCOS activities.

4.3 Level of Empowerment

4.3.1: Participation in Training Program

Organization base on rural area organize different training program which may be fruitful for target population. Training which directly change status of target population is needed than training only increase participated number.

Table 4. 3.1: Participation in Training Program

S.N.	Response	No. of respondent	Percent
1.	Yes	60	75.00
2.	Partially	20	25.00
Total		80	100

Source: Field Survey, 2020

Above data shows that three-fourth respondents participated in all program conducted by SACCOS. One-fourth respondents partially participated program lunch by SACCOS.

4.3.2: Type of Training

Training helps people to conduct their work with new ways. Training help people to build confidence level high in their work.

Table 4. 3.2: Type of Training

S.N.	Type	No. of Respondent	Percent
1.	Capacity building	12	15.00
2.	Skill development	15	18.75
3.	Awareness	50	62.50
4.	Other	3	3.75
Total		80	100

Source: Field Survey, 2020

According to above data 62.5 percent respondents involved in awareness program conducted by SACCOS. 18.75 percent respondents participated in skill development programs. 15 percent respondents participated in capacity building training. Number of respondents participated in capacity building training and skill development training is less than 20 percent, this is due to lack of education, social system and interest in lunch program.

4.3.3: Empowerment Through Training

Empowerment is the process of becoming stronger and more confident, controlling one's life and claiming one's right. The empowerment of a person is the process of giving him / her power and status in a particular situation.

Table 4. 3.3: Empowerment through Training

S.N.	Response	Number	Percent
1.	Yes	40	50 .00
2.	No	15	18.75
3.	Partially	25	31.25
Total		80	100

Source: Field Survey, 2020

According to above data majority of respondents fill better than before training. Fifty percent respondents fill empowered after training. Nearly one-third respondent fill partially chance after involvement in training given by SACCOS. More than one -fourth respondent fill no. chance after participation in training.

4.3.4: Own Status in Family after Joining SACCOS

In many cases, there is vast different in conducting work before and after joining related organization. After joining in organizations with actively, view of society toward the person may change. Status of respondents in her family after joining SACCOS.

Table 4. 3.4: Own Status in Family after Joining SACCOS

S.N.	Response	No. of Respondent	Percent
1.	No change	30	37.50
2.	Improving	25	31.25
3.	Better	25	31.25
Total		80	100

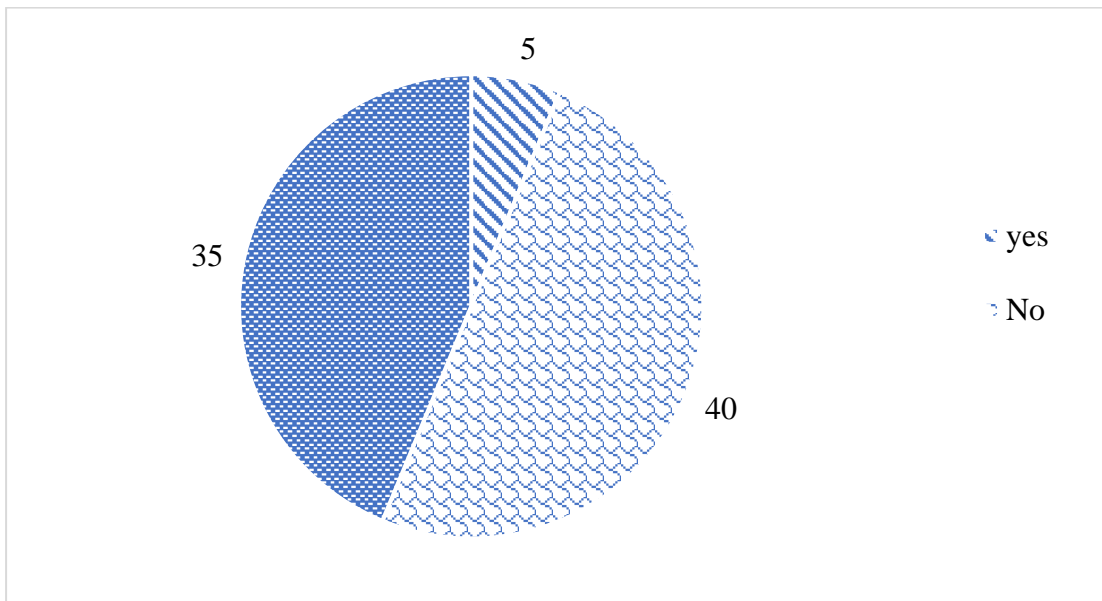
Source: Field Survey, 2020

Above data shows that 37.50 percent respondents fill no chance in their life style after joining SACCOS. Nearly one-third respondents fill their life style is improving after joining in SACCOS. Nearly one-third respondents fill their life style is better than before.

4.3.5: Involvement in Social Activities after Joining SACCOS

After joining in organizations actively, social activities of person increase, because person's level of confidence is high and intensity of persons to be popular among the friend circle and society is high. Condition of respondents in study area about social activities.

Figure 4. 2.5 : Involvement in Social Activities after Joining SACCOS



According to above data almost half respondents stay passive. After taking many trainings and attend seminar they don't utilize it. 43.75 percent respondents involved in social activities after remaining time of household work. 6.25 percent respondents actively involved in social studies.

4.3.6: Respondents Involvement in Decisions after Joining SACCOS

Involved in any decisions show the position of person in that family. In patriarchal society, male take any decisions of his family. Condition of involvement in decisions of respondents in study area.

Table 4.3.6: Respondents Involvement in Decisions after Joining SACCOS

S.N.	Response	No. of Respondent	Percent
1.	Yes	25	31.25
2.	No	40	50.00
3.	Partially	15	18.75
Total		80	100

Source: Field Survey, 2020

According to the above data 50 percent respondents stay passive while taking decision in her family. Nearly one-third respondents participated in discuss in her family. Above

data shows that in case of female male member involved female members in discussing. In single family woman take decision of her family with advice of her husband.

4.4: Summary of Focus Group Discussion

Focus group discussion was carried out in order to gain in-depth social and economic impact of Sarbeshwor saving and credit cooperative. Discussion was conducted among 9 women members. Respondent said that Cooperative is very helpful to their life. After joining cooperative, they can easily get loan if needed. It is very easy to save small amount of money in cooperative so they reduce to go to local money lenders and other financial institutions and get relief to pay high interest rate. They said that cooperative get them bonus in the economic transaction done by shareholder in a year. They also replied that they all had equal right for voting in choosing of new working committee. They also said that beside increase in income, cooperative help them to build confidence, knowledge, skill, attitude and personality by providing training. At last they thanks SACCOS and request to increase the new programmed and training and include most of the members.

CHAPTER V

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1: Summary of Finding

Cooperative has covered nearly all part of the country. From village level to the government bodies, it has created its own status and importance. After the declaration of Cooperative Minister by Nepal Government, it is standing with a strong foundation to the nation. Being one pillar among the three pillars for development, it has earned a valuable importance from the stakeholders of development. Nepal Government has given much priority to the cooperative. Sarbeshwor Saving and Credit Cooperative Limited has started its function from 2068 B.S. Then it started to cover more area in Patihani and Jagatpur after some years, it had spread upto Ward No 13, 14, 21, 22 and 23 of Bharatpur Metropolitan City. Process of adding new membership is open and now number of members 1001(480 female and 521 male) till 2077 Ashar. SACCOS had been successful to make aware the people of that area to do the cooperative activities and to be involved in many income generating programs. After the successful operation of SACCOS, many members have started to make different subjective cooperative such as agriculture cooperative, milk production cooperative, community forest users' group etc.

The main objective of this study is to find the socio-economic condition of female through cooperative in the study area. Moreover, the study has tried to identify the trend of socio-economic condition, empowerment and decision-making process by cooperative to the female.

5.1.1 Socio-Economic Characteristics of Respondents

- i. Among the respondents cent percent were married females.
- ii. Among the total respondents 15 percent are below 30-year 21.25 percent of respondents are above 50 year.
- iii. Among the total respondents 3.75 percent were illiterate and rest 96.25 percent were literate, 6.25 percentage bachelor level education.

- iv. Among the total respondents 27.5 percent household have nuclear family and 72.5 percent have joint family.
- v. More than 55 percent respondents are depending on agriculture for their living.
- vi. Nearly one-fifth land registered on female name.
- vii. Almost households have facility of drinking water.
- viii. Almost all of the respondents have joined this co-operative with the motive of borrowing as well as saving.
- ix. The rule of SACCOS is compulsory saving in month. So, because of this rule 100 percent members save timely.
- x. Among the total respondents participate more than 90 percent meeting held by SACCOS.
- xi. Among the total respondents 56.25 percent said that their condition was weak and 43.75 percent of the respondents said that their condition was good before joining co-operative.
- xii. Among the total respondents 62.5 percent said that their economic condition is good or improving after joining co-operative and 37.5 percent of the respondent said that their economic condition is weak or no change after joining cooperative.
- xiii. Among the total respondents 50 percent of them are satisfied fully, 31.25 percent of the respondents are satisfied partially and 18.75 percent of them are not satisfied by Sarbeshwor SACCOS.

5.1.2 Level of Empowerment

- i. Among the total respondents 75 percent were found to have participated in different training program.
- ii. Among the total respondents 62.5 percent get awareness training, 18.75 percent got skill development training, and 15 percent got capacity building training.
- iii. Among the total respondents 81.25 percent who took part in training said that they have been empowered after taking those training.
- iv. The majority of the women respondents said that the saving and credit scheme has been effective tool for addressing their needs at the time of loan requirements.

- v. All the respondents are involved in income generating activities with their family.

5.1.3 Decision making process after joining Co-operative

- i. Among the total respondents 87.5 percent are free or partially use their saving of income which is also the change in decision making power.
- ii. Among the total respondents 62.5 percent feel change their status after joining SACCOS.
- iii. All of the respondents involve in decision making process and social activities with male but none of the respondents involve alone in such activities.
- iv. Among the total respondents 50 percent have participated in other groups or organizations.
- v. Among the total respondents 50 percent had decided their household freely or partially after joining cooperative.

5.2: Conclusion

This study analyzes the socio-economic condition of cooperative among women particularly in working area of SACCOS. This study is based upon the primary data collected from the field survey. This involves 480 women members of Sarbeshwor SACCOS, 80 were taken as sampled women to collect information. This study is an attempt to analyze the socio-economic effect on females and their roles and participation in women empowerment process.

According to afore research, members were found to have been socially and economically empowered through the cooperative and able to run their income generating activities. Awareness program by different organization and training has brought about positive change in the life of member. Uneducated and under educated women involved in this co-operative have been more confident after joining in the cooperative. It has increased mobility in a life of women who used to be limited in their house hold activities and restricted within boundary of their house. They have got social prestige and gained respect from their family after being member of cooperative. Some members have been able to support their family fully through the income generating activities. There was a great change in their perspective, attitude, authority, prestige, knowledge, ability awareness and social relationship and so the cooperative had

established a good harmony and co-operation among all the members. This had brought a new vision in traditional social discrimination practice.

However, all the women had not progressed at the same level? The poor women had gained more than the so-called poor women from lower middle class and middle class. Existing domination in these families had limited their progress than the others. The research shows that income alone does not raise the status of women. The problem must be tackled both socially and economically by raising the awareness of women and community member. Mostly executive committee comprises of undereducated members somehow poor and uneducated women feel comfortable to share their feeling and problems. This has brought about change in attitude of all the community people and make them equal partner in development.

However, the activities implemented to improve the status of the women by Sarbeshwor SACCOS has been found successful to some extent to empower women through different programs which include field survey perfect motivation, dynamic group formation, training, credit disbursement community development and various other awareness programs.

5.3: Recommendations

Based on conclusion drawn from this study following recommendations have been made:

All low-level women should be involved by the participatory approach in income generating activities. Through co-operative more programs like capacity building or skill development training should be conducted to empower women. Opportunities; so, on the selection of the trainees, these organizations should encourage women from low level of the society. Co-operatives, I/NGO's government agencies and other stakeholders should pay more attention to create awareness of women as well as men involved. Sarbeshwor SACCOS should launch additional awareness class in order to educate more to the concerned group in the field of modern agriculture such as seasonal vegetable farming, cash crops farming, advanced animal husbandry, different live stocks etc.

To provide employment opportunities to the women, proper management should be made to increase girl's enrollment in educational and other trainings. It is recommended

to integrate information education and communication sessions to make the women members more empowered. Cash crops farming have abundant scope in the village for enhancing income of the members. So, such types of programs should be implemented by cooperative. Linkage between cooperative and members needs to be further strengthened. It is also recommended to increase the number of members of the cooperative. It is recommended to scale up the size of saving so that women have access to resources to meet their requirements.

It is recommended to involve more educated male and female members who can help to run this co-operative more smoothly. Government should make flexible act and policy for the development of cooperative, so the related acts, rules and regulation can promote the public supported and participated program. Regulatory body of cooperative should be empowered by the Government. As government has declared cooperative as one of the major pillars for the development of country, sufficient subsidies should be given for the modernization of cooperative so that all the people can enjoy the cooperative facilities. The development plan of cooperative should be straighter towards the targeted goals such as to uplift the social and economic status of women of Nepal.

5.3.1 Suggestions for further study

This study is based on macro level data, therefore, same kind of study can be done for macro level to evaluate socio-economic change as well as opportunities of women involved. This study was conducted in limited sample, limited study area and it was studied about different sector but this type of study can be done in huge sample size, area and specific sector in depth.

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APPENDIX

Interview Schedule

Name:

MarriedUnmarried Age:

Education: Illiterate / Primary/ Secondary/Higher secondary/Above

Family:

Joint.....Nuclear..... Caste/Ethnicity.....Religion.....

1. Source of Income:

a) Service b) Business c) Agriculture d) Others

2. What is your monthly income?

a) Up to 5000 b) Up to 10000 c) Up to 15000 d) more than 15000

3. Do you have land?

a) Yes b) No

i) If, yes how have you owned it?

a) As a legacy b) From personal income

ii) Who has an ownership of that land?

a) Personal b) Family name

c) Husband name d) Husband and Wife name

4. Where do you go for treatment?

a) Home treatment b) Traditional healer c) Private clinic

d) Health Post e) Others

5. What is your family planning status?

a) Permanent b) Temporary c) Not done d) Not aware

6. Toilet position: a) Temporary toilet b) Permanent toilet c) No toilet

7. What is source of your drinking water?

a) Well/boring b) Pipe line c) tanker

8. Who encouraged you to join Co-operative?

a) Friend b) Family

9. When did you enter the co-operative?

10. What was the objective of joining this co-operative?
 a) Regular saving b) Borrowing/ Credit
 c) Both of them d) Others
11. How much do you save monthly?
 a) Up to 300 b) up to 600 c) 601-1000 d) Above
12. Do you save extra amount besides regular saving scheme?
 a) Yes b) No
13. If not, why?
 a) Due to negligence b) Due to lack of income c) others.....
14. Have you taken loan?
 a) Yes b) No
 i) If yes, how much loan have you taken?
 ii) Mention the kind of loan?
 a) Personal loan b) Land/Home loan c) Others
15. Have you returned loan from the co-operative?
 a) Yes b) No
16. How do you think is your economic status after joining co-operative?
 a) Excellent b) Well c) Good d) Other
17. Are you satisfied with SACCOS activities?
 a) Yes b) No
18. Do you participate in every meeting held by co-operative?
 a) Yes b) No
19. How often does your co-operative friend meet?
 a) Monthly b) Bi-Monthly c) When required
20. Have you participated in any training program?
 a) Yes b) No
21. If yes than name the training?
 a) Institutional capacity building b) Skill Development Training
 c) Awareness training d) Others
22. Does that training help to empower you?
 a) Yes b) No c) partially

23. Are you involved in any community discussion before/after joining co-operative?
 a) Yes b) No
24. Have you sent your child and brother or sister to school?
 a) Yes b) No
25. Who visits your child's school to get information about his/her conduct and studies?
 a) Myself b) My husband c) Other member of my family
26. Are you involved in income generating activities?
 a) Yes b) No
27. If yes specify:
 a) Agriculture b) Livestock c) Vegetables and fruit farming
 d) Trade e) Others
28. Do you have personal account?
 a) Yes b) No
29. Are you free to use your personal income or saving?
 a) Yes b) No
30. Who takes the loan decision?
 a) Father/in law b) Mother/in law c) Husband d) Myself e) Other
31. How was your economic condition before joining this co-operative?
 a) Good b) Better c) Weak d) Best
32. How is your economic condition now?
 a) Good b) Better c) Improving d) Not improving
33. After joining co-operative how you do feel is your status in your family?
 a) Strong b) Improving c) No change
34. Do you encourage others to join this co-operative?
 a) Yes b) No
35. Does your family support you to participate in social activities?
 a) Yes b) No
36. Can you decide freely in your household activities?
 a) Yes b) No
37. After joining cooperative do you feel able to take decision in your family?
 a) Yes b) No

Case-I : Pathfinder of Hopeless

Hira Mahato (Name Changed) a laborious woman aged 40 belongs to a poor family living in Bharatpur Metropolitan city, Ward-23 of Chitwan District. Her family has 4 katta land and small house for stay in. About five years ago, in 2072, Sana heard from her friend about Cooperative. She was not sure whether she could join the SACCOS and get loans. First, she become a member of Cooperative just for savings. After as a member in 2072 B.S. she paid Rs.17,000 that she had collected through her earnings. This had encouraged her and she was successful to convince other members to recommend for a loan.

In the year 2075, she decides to involved in poultry farming take loan 1,00,000 due to up and down of price of meat she unable to gain profit but easily pay down loan of Cooperative. Involvement in different training programmed lunch by SACCOS, again she involved in Mushroom farming and buffalo rearing with help of family member by taking Agriculture loan from SACCOS now she able to change life style of her family and it became easy than past. Now her confidence level is increase and award by Cooperative in Anniversary of Cooperative as a good loan returner. Her family was very poor and was uneducated. Sarbeshwor SACCOS created awareness in her about the education to the children and encouraged her to send children to boarding school. With SACCOS support, she now can speak in front of mass of people. It also taught her to cultivate and on more from farming. She never forgot the support received from sarbeshwor SACCOS which help her to transform from poverty to a family with assets like house and other living and non-living belonging and have dignity in the society.

Case-2 : God for the Helpless

Srijana Dhakal (Name Changed) aged 32 lives in Ward No. 22, Bharatpur Metropolitan City, Chitwan district. She has only 2 Katta of irrigated land, which produces per year to eat for less than three months. She had been surviving somehow with the help of household activities. The former is the obvious mainstay of her livelihood because she has been doing this almost every day. She became a member of the Sarbeshwor SACCOS from 2068 and asked for a Rs 1, 50,000 loan from the cooperative to send her husband gulf country. From this loan, she able to send her husband, unfortunately he unable to earn and return after one year. From rearing cow and goats, she able to return loan of SACCOS because it was not a new profession for her, there was no need for training. After returning of her husband both involved in rearing cows and increases the scale taking loan from cooperative. In the past, she had raised a maximum of two goats and two cows and the outputs were disposed of quickly for meeting the household expenditures. Now she is taking good care of her new assets herself. Within 2 years the number of goats and cows reached five and six respectively. She would involve in exchange and sells of cows and goats. From SACCO's loan she buys one magic for her husband now Life has become a little more comfortable than past. From mobilization and awareness, she also involves in social activities. She has been foreseeing new ways of opportunities in life. She also learnt that the new enterprises that her family has adopted are in-fact complementary. She got training of extremely useful for the income from that could support her, converted her from a low-level job to that of a respectful profession, which is easier and more rewarding. According to her, Sarbeshwor SACCOS is truly the god for the Helpless.