

CHAPTER-I

INTRODUCTION

1. Background of the study

There are about three billion people, half of the world's population, living on the income of less than two dollars a day. Among these poor communities, one child in five does not live to see his or her fifth birthday. One study in 2006 showed that the ratio of the income between the 5% richest and 5% poorest of the population is 74 to 1 as compared to the ratio in 1960, which was 30 to 1. To enhance international development, the United Nations Organization (UNO) announced the millennium development goals, aimed to eradicate poverty by 2015. In this regard, microfinance is the form of financial development that has its primary aim to alleviate the poverty. Governments, donors and NGOs around the world responded enthusiastically with plans and promised to work together towards the realization of these goals. In the recognition of microfinance, the UNO celebrated the year 2005 as a year of micro-credit, as a result this financing instrument is perceived worldwide as a very effective mean against hunger and poverty, mainly in developing countries.

Micro finance program has different modalities. Some are community based such as saving and credit cooperatives and some are on priority sectors which include agriculture, small industries and services which are implemented through the financial institutions. Micro finance refers to small scale financial services provided to the people who farm or herb, who operate small or micro enterprises, where goods and services are produced, recycled, repaired or traded. Lack of access to finance is a major problem for micro-entrepreneurs to start up or to scale up the enterprises. Supporting only with managerial aspect such as entrepreneurial qualities development, viable enterprises selection, market access, technology and infrastructure would not be enough unless access to the credit is made possible. Many institutions in Nepal provide technical and skill training to large number of people every year. No doubt, learning a simple skill such as tailoring, carpentry and barber is often sufficient to the trainees to start earning money. But in many cases, skill training alone does not prepare a person to start the enterprises. Credit facility and knowledge of managing business are equally important factors. To address such problems

cooperative program - group formation, enhancement, awareness and credit facilities has become an effective means of intervention.

Cooperative is the extension of small loans to entrepreneurs, who are too poor to qualify for traditional bank loans. Especially in developing countries, cooperative enables very poor people to engage in self-employment projects that generate income, thus allowing them to improve the standard of living for themselves and their families.

By extending small loans to poor individuals, cooperative enables its borrowers to take up income-earning activities that lead to a series of improvements in their economic situation. In addition to the improved income-earning ability, cooperative has been increasingly promoted for its positive impact on empowerment, especially for women borrowers.

Women empowerment is the process of generating and building capabilities of women to exercise control over one's own life. It is generating understood to mean the ability of women to make choices to improve their well being and that of their families & community.

Empowerment refers to increasing the spiritual, political, social or economic strength of individuals and communities. It often involves the empowered developing confidence in their own capacities. Empowerment is the process which people, organization or groups who are powerless become aware of the power dynamics at work in their life context, develop the skills and capacity for gaining some reasonable control over their lives, exercise this control without infringing upon the rights of other, supports the empowerment of other in the community (Mcwhirter, Date unknown). Empowerment is a process of enabling people to take charge of their own lives and escape from poverty which arises root from lack of productivity but from oppression and exploitation (Sara Langwe).

Cooperative lead to women's empowerment by enabling poor women to earn an independent income and contribute financially to their household, which is supposed to give women greater power within the household. Also, cooperative is seen as a tool in enabling women to free themselves from household confines and get exposure to the outside community. The exposure to the outside community, together with the formation of networks with other women, is expected to lead to greater self-confidence and courage. However, there is no real consensus

among academics on the impact of cooperative on women's empowerment. Some studies do state that cooperative has a role in increasing female borrowers income-earning ability, leading to stronger decision-making power and ability to overcome gender-related constraints.

Nepalese society is basically a patriarchal society with masculinity as one of the characteristics in most of the family and society which influences all aspects of social, cultural and economic life of the people. Son preference traditions of society dominated by religious belief, women are found discriminated starting from birth to upbringings, education, employment opportunities and freedom for taking part in the decision making process in the family and society. Women are found greatly confined to household activities. Whereas, Women's economic dependency is on men (father, husband, brother) as men are considered as assertive and breadwinners of the family, they are focused on materialistic success.

Even in 21st century, majority of the daily work performed by female is hardly measured in terms of economy with unequal opportunity even in the total household income. Nepal remains one of the poorest countries in the world with a poverty incidence of 38% (ADB 2009) and Nepalese women are considered as poor of the poorest. Women's poverty, their comparative lack of leadership and participation in decision making, are often attributed to a number of personal factors, including low literacy, skills, self-esteem, financial security and level of awareness of their rights (Endeley J.B. 2001:34).

Not only in Nepalese context but as a whole in the world position of women has lacked far behind than man. They are marginalized and are always made to perform sub-ordinate action in the society. They are merely treated as a toy. This situation of women is seen more critical in Budhabare VDC where women got no self identity. Different superstition, illiteracy and blind faith on religion are factor responsible for this. Moreover, Nepal being a poor country, poverty has also made women face more pitiable condition. They are confined within the four walls of house. Though this situation of women is slowly improving with changing scenario of politics and education but this has been the case only within the cities; the case of rural women is still disgraceful. They are merely treated as child bearer and rarer whose socio economic condition is very worse.

There are too many organization cooperation NGOs, CBOs, Co-operatives are working in the Budhabare VDC with the aim to uplift the socio-economic status of the people live in the area. There are more than dozen saving and credit cooperative which provide finance facilities in this area. Some cooperative are effectively working and to provide small scale loans to the people especially disadvantaged and poor sector of the society. And in this regard Hatemalo cooperative have come up as a helping hand to generate self-employment through cooperative programs to the rural poor women at their doorstep to reduce poverty level in the Budhabare VDC of Jhapa, Nepal.

1.2 Statement of the Problem

Working women contribute to national income of the country and maintain a sustainable livelihood of the families and communities, throughout the world. As they face many socio- cultural attitude, legal barriers, lack of education and personal difficulties. Traditionally, women have been marginalized. They are rarely financially independent and often they are more vulnerable members of society. About 70% of world's poor are women. Yet they have no access to credit and other financial services. Therefore, Saving and Credit cooperative is a critical tool to empower women from poor household. So, particularly women can get benefit from cooperative institutions as many cooperative institutions target only women, to empower them.

The women of Nepal have substantial contributions both as labor and mentor in the household and outside, but their role is often underestimated and not counted as economic activity. As women they suffer from social, cultural and political biases. Traditionally, women's roles are confined to household chores and farming activities, which, in general engage them for a longer hours than men (14-16 hours compared to men's 7-9 hours a day) each day (UNDP, 2009; ADB, 1999). In addition compared to male counterparts women have limited access to educational and employment opportunities. Still largely the households and society directly and indirectly deny or discourage women's role as decision maker. Women empowerment issues perceived nationally or locally are being addressed by both state and non-state agencies.

Saving and credit cooperative is a way of delivering loans to poor individuals and is often suggested to be a way out of poverty. Saving and credit cooperative is a type of

banking service which provides access to financial and non financial services to low income or unemployed people. Cooperative is a powerful tool to self empower the poor people especially women at world level and especially in developing countries. From early 1970's women movement in number of countries increasing to alleviate poverty through financing programs. The problem of women less access to credit was given a particular concentration at First International Women Conference in Mexico in 1975.

Women empowerment is the burning issue of the nation. Women empowerment programmes in Nepal include livelihood support programme, rehabilitation and job placement for rescued women, safe motherhood programme and so forth. The connection between poverty and women's lack of power over resources and decision-making has now caught the attention of policymakers in government and mainstream development all over the world (Endeley 2001:34).

The impact of cooperative on women's empowerment remains debated. While some studies suggest that cooperative helps women increase their income earning abilities, leading to greater power within the household, others argue that men often take control over the cooperative, which was allocated to women, leading to a more vulnerable position within the household for women. This study evaluates the impact of Hatemalo saving and credit cooperative program on women's empowerment in Budhabare VDC. Through, its women have changed their traditional pattern of life and outcome the strong economic status by considering this fact, the study will try to answer the following research question regarding.

-) What role is Hatemalo saving and credit cooperative playing the socio-economic status of in Budhabare VDC?
-) What types of programs are mostly preferred by women in study area?
-) What are the impacts of Hatemalo saving and credit cooperative on society?
-) What type of changes has brought in women at Budhabare VDC?
-) What are the targeted groups of women for participation in program?
-) What are the constraint and motivating factor to joining the saving and credit programs lunched by Hatemalo ?

1.3 Objective of the Study

The general objective of the study is to analyze the Impact of cooperative on Women's Empowerment: A case study of Hatemalo cooperative program at Budhabare VDC. However the specific objectives are as follows;

-) To examine the role of Hatemalo cooperative to uplift the socio-economic status of women.
-) To examine the pre and post status of those women with the launch of different programs.
-) To examine the influencing, motivating and constraints factors of women's participation in Hatemalo.

1.4 Importance of the study

Women constitute more than half of the total population in Nepal. They are back bone of the society they have equal role and responsibilities to develop their society. All the development activities are performed by the people and they are the main focal point of development. However in most of the society, men have the major roles and responsibilities in development activities and female are not enjoying with equal rights and responsibilities.

This study empirically examines whether Hatemalo cooperative can promote empowerment of women in Budhabare VDC. The status of Budhabare women has improved greatly over the past decade, but gender inequality still exists in almost all aspects of society. Empowerment of women is one of very important issue in developing countries. As women are integral part of society, her status and participation in decision making as well as economic activities is very low. Hatemalo cooperative plays the role in improving women decision making by contributing in economic activities.

This study will be very useful for those individuals and institutions who are interested to know the women's empowerment through cooperative. It will also be useful even for planners, policies makers, NGO/ INGO and other organization to formulate and implement appropriate policies, plans and programs focusing the issue of women mainly in empowerment.

1.5 Organization of the Study

The study consists of altogether seven chapters. In the first chapter describe about background of study, statement of the problem, objectives and significance of the study. The second chapter contains review of the literature. In the third chapter research methodology has been discussed.

The fourth chapter contains detail about the study site like: its geographic location, social background, composition, livelihood, Introduction of the Hatemalo Saving and Credit Co-operative etc. Data presentations and analysis are included in Chapter five. Role of Co-operative to women empowerment in six chapter. Similarly, chapter seven contains summary, conclusions and scope for future researches.

CHAPTER – II

LITERATURE REVIEW

Literature review is very important part of the rural development research because it provides a guideline to the researcher. This chapter deals with the available literature about women empowerment. Efforts have been made to review different books, journal, previous researcher's findings, reports acts, articles; other published and unpublished documents related to subject will be reviewed.

Co-operative has been assigned a pivotal role to play in the planned economy of republic with a pledge for socialism and democracy. It is considered as a powerful lever to vitalize the rural economy through catering to the financial needs of rural people. Resource less people in the country are benefited by the co-operative societies. Their small pieces of land may be utilized in proper manner by the suggestion and support of co-operative. The cattle holding, small and cottage industries and small business are supported by the policies of co-operatives societies and they take advantage of the credit and other facilities.

The word co-operative derived from the Latin word 'co-operari' where 'co' means 'with' and 'operari' means 'to work' in other words, co-operation means working together with each other for a common purpose. The Nobel Peace Prize winner Prof. Mohammed Yunus of Bangladesh was the first person who developed and applied the concept of saving and credit cooperatives or micro-finance. In 1976 he established saving and credits bank in the Jobra village of Bangladesh (Chaudhary, P. 2008).

2.1 Co-operatives in Developed Countries

In the new-developed countries, cooperatives have had the chance to develop in their own ways over the last two centuries, without much government interference. The first type to develop was a 'friendly' or mutual health society that insured people against sickness and provided basic health care. In the USA, some of the largest health providers are consumer cooperatives; in the Pacific Northwest one cooperative provides health care for 570,000 members; in the Mid-West another has as many as 630,000 members. In Japan, 120 consumer cooperatives provide health care for

around three million members, who meet in small 'hen' groups to discuss preventive health issues. (Global Finance Magazine, 2007)

Consumer cooperatives, which emerged in Britain in the 1840s along the Rochdale system, are today the market leaders in Italy, Switzerland, Singapore and Japan. They are also very active in the Scandinavian countries and Atlantic Canada. In the UK, which has seen the fiercest competition among consumer chains, consumer cooperatives are fifth in market share and are pre-eminent in the small supermarket sector. Consumer co-operatives have a strong record of creating decent work for their employees, engaging in fair trade with producer cooperatives in developing countries, setting industry standards for honest labeling, and promoting healthy diet (The Asia foundation, 2010).

Housing cooperatives have played an important role in developed economies. Much of the housing built in Norway and Sweden in the second half of the last century has been cooperative. Housing cooperatives in the USA have been popular among higher income dwellers and retired people. They have proved effective wherever private or public renting has failed; in New York 27,000 homes abandoned by private landlords have been taken over and renovated by housing cooperatives designed for low income people. In Britain, management cooperatives have taken over unpopular 'council' estates, and tenant-owned cooperatives are challenging conventional social housing landlords to involve more tenants in the governance over social housing. (Simmons and Birchall, 2008)

Other forms of cooperatives are also active in developed economies. Retailer cooperatives provide small storekeepers with grocery, hardware and pharmacy supplies and compete directly against the large multiple chains. Worker cooperatives, particularly in the Emilia-Romagna region of Italy and the Basque region of Spain provide shared services such as banking, technical education and product development to their members. There are also emerging cooperatives in personal services such as social care for older people and people with disabilities. Worker cooperatives have also proven successful in preserving jobs by taking over failed businesses; as happened in Western Europe in the 1970s and 1980s. There are primary producer cooperatives, which supply inputs and do marketing and processing of products for farmers, fishermen and forestry workers. They include some of the world's biggest businesses, including conglomeration of farmers, ranchers and

primary cooperatives whose success made to the Fortune 500 listing. Some are cooperatives of small farmers struggling to survive in a tough market where prices paid by supermarket chains are falling and farm subsidies are being cut. In the UK, there is a cooperative that operates 400 markets on behalf of 65 cooperative market societies, through which 12,000 producers can sell direct to consumers. Birchall, J (2008)

2.2 Co-operatives in Developing Countries

In the developing countries, international efforts by ICA, ILO and the UN, have been instrumental in the formation of new cooperatives that are independent from their governments. The ICA Identity Statement and cooperative principles, the United Nations Guidelines of 2001 and the ILO Recommendation No 193 on the promotion of cooperatives have served as guidelines to form cooperative, as well as limit the role of governments to one of providing an enabling environment and level-playing field so cooperatives can operate on a sustainable basis alongside other types of business.

These mechanisms recommend that there should be an 'early and complete disengagement of governments from the internal affairs of cooperatives'. The ILO Recommendation No. 193 emphasizes the need to promote the business potential of cooperatives so that they can contribute to sustainable development and decent employment. It does not advocate the complete withdrawal of government but recommends an institutional framework in which government registers cooperatives as simply and efficiently as possible, regulates them in the same way as other forms of enterprise, and provides a wide range of support such as human resource development, access to credit, and support services for marketing, all without infringing cooperative autonomy (Global Finance Magazine, 2007).

Nepalese people have a long tradition in Cooperation taking many forms of labor sharing in villages, informal mutual aid groups and rotating savings and credit associations. (Chaudhary 2008)

The development of the cooperatives started in Nepal since 2010 BS with a view to develop the cooperation among the people. For which Cooperative Department was established. While this department was concentrated on all the activities relating to the cooperative sector, the Nepalese people suffered from 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 cooperatives in Nepal, like Dharma Bhakari, Parma and Guthi etc. In line of this “Rapti Valley Cooperative Loans Committee” was formed in 2013 BS to provide the loan to the farmers issuing the executor order. In addition, cooperative development treasury was established in 2018 BS when cooperative society and cooperative organization act was brought into light. In the same year Cooperative Publication, Cooperative Transposition, Cooperative Wealth Services and Sajha Cooperative Health Services and Sajha Bhandar were established under cooperative central organization. Cooperative training center was established in 2019 BS. Under the cooperative bank act 2019 BS in 28 Bhadra 2020 BS Cooperative Bank was established which was later converted into Agricultural Development Bank in 2024 BS. (Acharya, 2009)

Following the successful delivery of the agricultural credit by these cooperatives, the cooperatives societies Act was promulgated in 1959. After this, many legal and other reforms have been made to continue the cooperative movement in the country (Chaudhari, 2008)

Modern Cooperatives began in Nepal in 1954 when a Department of Cooperatives was established within the Ministry of Agriculture to promote and assist development of Co-operatives. By the end of mid-April, 2010, a total of 22,646 cooperatives were registered across the country. Capital share of these institutions totaled Rs 20.196273 billion and the number of total members was 2,963,114 (male members – 1,763,376; female members – 1,199,738). A total of Rs 124 121.831359 billion savings were collected while investment worth Rs 105.453569 billion was made from these institutions. Except the initial institutions, from central to district level of cooperative campaign, National Cooperative Association Ltd – 1, National Cooperative Bank Ltd – 1, Central Sector-wise Association – 11, District Cooperative Association – 66 and Sector-wise District Cooperative Association – 127, have been registered and are in operation (Economic survey 2010/011).

2.3 Promotion and Expansion of Co-operatives as a Main Pillar of the Economy

The class, group and community like women, Dalits, Janajatis, backward societies, landless peasants, Muslims, Madhesi; who have been forced to remain behind from

the national mainstream of development for centuries; as well as the remote areas will be transformed into productive force through cooperatives. In order to develop cooperative as the foundation of increasing production, minimizing poverty and inequality, import substitution, export promotion, employment generation and promotion of social justice and harmony, the national program of "Cooperatives in Villages, Employment at Every Household" will be expanded as a campaign. (Budget, 2011/012)

Cooperatives will be established as strong pillar by building inclusive economic base and utilizing local resources, capital and labor. Special grants and facilities will be provided through a co-operative trust for backward classes, caste, sex, conflict affected, martyrs' families, landless and informal sector workers to get involved in economic activities. The traditional profession of Dome, Chamar, Musahar, Sarki, Damai, Kami etc, will be transformed into modern profession by bringing them into commercial cooperatives with the provision of grants. (Budget, 2011/012)

With the same view Hatemalo Saving and Credit Co-operative (HSCC), considered for this study, was established in 2055 in Budhabare village development committee (VDC) Jhapa Nepal. Budhabare VDC lies in Mechi Zone of Nepal. At the time of the 2058 district census it had a population of 6,33,042 persons living in the area. Among them the female population had 3,16,490 and male 3,13,010. The major castes groups residing in the area are; Chetri, Braman, Tharu, Magar, Kami, Sarki, Damai, Sannasi, Thakuri etc. They are mostly small farmers with agriculture as the major occupation. Rice, Maize, wheat, Mustard are the principal cereal crops, whereas potato, onion, dalhan, crops, milk production through livestock are other sources of income (District Profile 2058).

This study has attempted to explore whether the women of the Budhabare VDC are feeling any difference in their life style after joining the cooperative. In addition, the research tried to assess if the women are empowered in decision making through the activities of cooperatives.

2.4 Review of Empirical Study

In this study the researcher has tried to assess the activities of saving and credit cooperatives, economic and empowerment status and, economic change of rural

women due to the saving and credit co-operative. For the case study Hatemalo Saving and Credit Co-operative that lies in Budhabare VDC Jhapa was considered.

2.4.1 Global Context

Activities of Savings and Credits Co-operatives

In the mid-19th century, Raiffeisen and Schulze-Delitzsch founded cooperative self-help institutions of farmers and business people. The first Raiffeisen banks and Volksbanks were established. Municipal savings banks (Sparkassen) also emerged at the same time. The locally-anchored savings banks and cooperative banks, which were normally very small in size, accepted savings to be deposited and granted microcredit – in other words, they were the first microfinance institutions in the world. And they are still active in this field today, 200 years later. They actively promote the generation of savings by the public at large finance three-quarters of all small and medium-sized businesses and more than 80% of all start-up businesses in Germany. Cooperative self-help institutions were originally founded because of the need to optimize the economic position of the individual member by joint business activities - based on solidarity in line with the economic principles of self-help, individual responsibility and self-governance - as a result of better access to financial services and markets, while maintaining the member's own capability to operate and compete in the markets. The existence of functioning cooperative societies leaves a positive mark on the economic and social structure of a country since cooperatives develop on the basis of local initiative and local economic strength; decentralized cooperative systems can operate in close proximity to markets and target groups. In the context of globalization, cooperatives are particularly well-equipped to combine the advantage of local activities with regional and national networking within the system, provided they adapt their structures and operations accordingly, thus contributing considerably not just to strengthening their members but the local/regional economic structure in which they are operating (Paul Armbruster, 2004).

In Africa it has been defined as the operations of savings and credit associations, rotating savings and credit associations (ROSCAs), professional money lenders, and part-time money lenders like traders, grain millers, smallholder farmers, employers,

relative and friends, as well as cooperative societies. (Larenstein University of Applied Sciences, 2008)

Rotating savings and credit associations (ROSCAs) are also an important source of credit in most African countries. These are found in both rural and urban areas as either registered welfare groups or unregistered groups. They mainly provide credit to those who would likely be ineligible to borrow from other sources. ROSCAs have developed mostly in response to the lack of access to credit by SMEs (small and micro enterprise), forcing them to rely on their own savings and informal credit sources for their financing. It has been found that rural firms use ROSCAs more than urban ones. They mostly integrate savings into their credit schemes, thus mobilizing savings from their members. However, even for members of ROSCAs, not all their credit needs can be satisfied within the associations. This implies that there is some proportion of borrowing and lending that is not catered for by either formal institutions or such associations. This is catered for by personal savings as well as borrowing between entrepreneurs and other forms of informal transactions. Rural firms rely more on ROSCAs since they present easier access. Saving and Credit Cooperatives (SACCOs) also provide both savings and credit facilities to their members. The amount of credit provided depends on the amount of the individual members' savings, but the use of money is not restricted (Larenstein University of Applied Sciences, 2008).

Empowerment Status of Women;

Recognizing that economic empowerment is key to poverty alleviation. Therefore, women's empowerment program in China works directly with women to develop income-generating projects and strengthen the capacity of local women's groups to identify and address issues related to poverty and long-term development in their own communities. For example, to encourage and increase entrepreneurship skills and economic opportunities for migrant workers, The Asia Foundation is supporting migrant workers to start or improve their small businesses through technical training, networking opportunities, and access to credit. These women are not only responsible for income-generation, but must also care for children and the elderly. The earthquake exacerbated the challenges that these women face, including heightened stress and isolation. To address the distinct needs of these women, The Asia Foundation is working with local partners to provide immediate services to rural women, ranging

from psychosocial counseling and housing repair, to longer-term assistance to improve women's livelihoods and ensure that their voices are heard throughout the recovery and rebuilding process. Despite the devastation of the earthquake, women from affected communities are now rebuilding their lives and communities to be stronger than they were before with the aid of The Asia Foundation (The Asia foundation, 2010).

China's recent, rapid economic growth has created new opportunities and challenges for women. While the rise of the industrial sector has enabled millions of women to earn a living wage, women frequently migrate to industrial centers to seek these job opportunities. Coming from rural or less-developed areas, these migrant women workers often lack formal higher education or professional experience and are thus susceptible to labor exploitation. Meanwhile, rural women who stay in their hometowns remain vulnerable to economic hardships, particularly in the aftermath of natural disasters. The Asia Foundation's Women's Empowerment Program works closely with local partners to address these challenges and ensure that women can be a key contributor to development in China. The program advances women's empowerment through education, increasing economic security, mitigating the effects of natural disasters, and helping women access their legal rights. The Foundation has supported programs in China since 1979, related to legal development, disaster management, environmental protection, and constructive U.S.-China relations. Migrant women workers, including labor law awareness and occupational safety education; provision of legal aid; strengthening enforcement of existing labor laws to increase protection of workers; facilitating integration of migrant women into their new communities; and giving women the opportunity to enhance their professional skills and continue their education. To date, pioneering migrant women workers programs have reached more than 910,000 migrant women workers working in more than 20 provinces/municipalities across China (The Asia foundation, 2010).

Empowerment of Women through the Saving and Credit Co-operative .

Women have been the focus of all international and national development programmes. Efforts have been directed at empowering them in all fields of activity. Special programmes have been instituted to improve their social and economic status through provision of education, employment, health-care and involvement in social and economic institutions, including cooperatives. Cooperative institutions and

especially the agricultural cooperatives are the agencies which hold enormous potential for the development of women, and more particularly the rural women.

Rural women are actively involved in the process of food production, processing and marketing. They often lack the legal status which prohibits them to have access to credit, education and technology. Cooperative institutions can help accelerate the process of development and participation of women in their organizational and business activities. Institutions like the International Cooperative Alliance [ICA] and the Institute for the Development of Agricultural Cooperation in Asia-Japan [IDACA] together with the support of other international organizations and national level institutions can develop and sponsor programmes with aim at improving the livelihood of rural women. In the past some efforts have been made through which member-organizations, cooperative and agricultural departments all over Asia and Africa have been requested to make special programmes for rural women and set aside budgets for their implementation. In some cases some good responses have been received (Daman Prakash' 2003).

2.4.2 Regional Context

Activities of Savings and Credits Co-operatives;

Saving and credits Cooperatives (SCCs) are financial intermediaries to provide savings and credits services to its member-clients. However, in poor communities SCCs cannot avoid providing more than Just Financial Services to their member clients due to mainly two factors: 1) expectation from their member - clients for nonfinancial services, and 2) their success in financial intermediation depends greatly on their ability “to create mechanisms to bridge the gaps created by poverty, illiteracy, gender and remoteness” (Ledgerwood, 1998).

Women's agricultural cooperatives have played an important role in rural development in mobilizing limited resources for women farmers and producers. Many traditional cooperatives continue to hold governing structures not conducive to free participation as they are governed by a primarily male-dominated structure. For gender mainstreaming in rural development, it is important to promote women's participation in cooperative entrepreneurship. In agricultural activities, where many traditional cooperatives continue to hold governing structures not conducive to women's free participation, a potential option offering promise for rural women to

form their own cooperatives. While efforts are being made to improve women's status within existing cooperative institutions, the establishment of women-led or women member cooperatives poses strong potential for sustainability promoting women's entrepreneurship in the agricultural sector. In addition, to offer potentials in fostering women's entrepreneurship, income generation and empowerment, women's cooperatives offer several potentials benefits. A primary benefit is that it can serve as a major support network. It also offers the opportunity for women to exercise decision making power (World Journal of Agricultural Sciences, 2008).

Empowerment Status of Women;

The Asian and Pacific region is home for over 60 percent of the world's population and more than 70 percent of the region's population lives in rural areas and primarily involved in agriculture. Integrating and empowering rural women by promoting women's entrepreneurship in green cooperatives has been recognized as an important approach to alleviate rural poverty and enhancing sustainable rural development. The promotion of women's entrepreneurship in the area of green cooperatives is a vital approach where women can play pioneering role for income generating activities, employment opportunities and improve quality of life for sustainable development.

Furthermore, many women reside in rural areas and therefore agricultural employment can be a primary source of income for the women. Obviously, women's development in the region depends on the improvement of the situation of rural communities. However, women lack access to land credit or production inputs and, they bear inadequate knowledge and business experience of cooperatives. In conclusion, women's entrepreneurship through green cooperatives, capacity building and information can enable them to produce and market their green products (World Journal of Agricultural Sciences, 2008).

India produces only five percent of the total quantity of milk produced this amount is too inadequate to meet the country's demand. As a result, many dairy cooperatives have been formed to meet local demand and to develop dairy industry. It has been noticed that for small farmers, livestock production is a family operation and most of the livestock management is carried out by women. Various researches have been conducted to explore the role of dairy cooperatives on women's empowerment or the role of women in dairy farming in rural areas. A case study of Kishan cooperative in

India shows that dairy activities can empower rural women immensely (Sarker Manish and Hideki Tanaka; 2007).

Empowerment of Women through the Saving and Credit Co-operative.

Women play a vital role in the life of the children. The child learns to walk from his mother and speak his first word from his mother. The child needs proper care and attention of an educated woman. The children of educated women are better brought up than of the uneducated ones. (Thapa Magar, 2008).

Therefore women's empowerment is a must. For which micro finance play a key role not only to address poverty but also to uplift women's position in the society.

Cooperatives can have a range of potential impacts on women including;

-) Support to increase women's income level and control over income lending to greatest levels to economic independence,
-) Enhance perceptions of women's contribution to household income and family welfare, increasing women's participation in household decisions about expenditure and other issues and lending to greater expenditure on women's welfare and,
-) Improve in attitude to women's role in the household and community (Thapa Magar, 2008).

2.2.3 National Context

Activities of Savings and Credits Co-operatives;

Cooperative Federation of Nepal is the apex body of cooperative movement in Nepal. It launches several activities mostly in the areas of training i.e. Cooperative Trainings, Leadership Development Training, Capacity Building Training, Member Awareness Campaigning, Agriculture Marketing Training, Product Diversification on Agro Products, Success Case Replication etc. Likewise, the project also develops model cooperatives, support to women cooperatives, distribute seed money for the expansion of agriculture business related to production and marketing (UNFAO, 2010).

Saving and credit cooperatives (SCCs) provide a variety of microfinance services to various households living in the Hills, Terai, and Kathmandu valley. Nearly all Nepali SCCs are self-funded. Most of these SCCs are profitable, including those located in poor remote areas of the hill region. Key regions for the SCCs strong financial

performance include reliance on member savings and control of administration costs. (Paudel 2011)

Saving and credit cooperatives are the only source of financial services 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 SCCs (Paudel 2011).

Cooperative is an effective way for women empowerment, gender balance, socioeconomic development, leadership development, cooperative management, financial management training, skill development and other gender sensation activities which is being carried out through different program at national, regional, and local level. It also conducts interaction program for women empowerment with the participation of the representative of cooperative and its stakeholders. It can be formulated code of conduct for committee members through the cooperative which is maintained ethical and financial discipline of their cooperatives. It also launches awareness program for cooperative in different districts regularly. Beside these national cooperative runs agro-marketing for equality production and marketing the products internally and externally to realize the better price to the farmers to uplift the socio-economic condition of women. It can also select may other project such as national cooperative bank, operation of cooperatives exhibition, distribution of fertilizers, supply of construction materials, and production of district cooperative unions through logical supports. (Bastakoti, 2011)

Empowerment Status of Women

The center for micro finance (CMF) in Nepal had commissioned a number of studies in the past for purposes of determining how best to use micro-finance as a mechanism to empower poor rural women. One of such studies investigated women's control over savings and loans, while another examined the role of savings in women's empowerment. The former study concluded women have control over savings than over loans. The study further pointed out various factors that mitigate women's control over loans. This study proved that credit loan is not enough to bring about women's empowerment. SSC is the better institutional mechanism for women empowerment in Nepal. (Parajuli, 2011)

Cooperative provides microfinance in the form of credit to individuals and groups with limited resources. Microfinance has improved family's wellbeing by increasing household's food sufficiency level, assets accumulation and children's education. It has been credited with: empowering women increasing their self confidence and decision making power, enhancing family status and family cooperation. Moreover, the access to credit not only gave women opportunity to contribute to the family business but they could also deploy it to assist the husband's business which increased their prestige and influence within the household. Micro loans have enable women to start non-farm activities particularly, petty trade (Parajuli, 2011).

Micro credit is one of the major tools for poverty reduction and women empowerment. Women have become able to manage, handle and operate such organizations and such attempts of women have enhanced their status in society – politically, socially and economically. (Paudel, 2011)

Cooperatives provide access to micro finance to rural people, accelerate agricultural production and ultimately empower rural people including women. The access of rural people to financial services will be increased by development of a network of bank and financial institutions, cooperatives and micro-credit institutions. Cooperative supports to achieve the national target of poverty alleviation and millennium development goal. Cooperative will be restructured and reformed so that it could play coordinator's role in rural development. As women empowerment is one of the determinant factors of rural development, cooperatives can be an effective means for empowering women. (Paudel, 2011)

Empowerment of Women through the Saving and Credit Co-operative.

Saving and credit co-operatives for women are the blessing of god. One women's saving cannot do anything but group's saving amount do everything if it is used rotationally. Group saving amount earn interest from the investment sector and it is useful to solve the problem of other women. After the involvement of group they tend to increase their saving habit, which can be used in their future life. Saving and credit program uplift women. It offers opportunities for poor women to come out of their house hold to organize themselves in group and to work in productive and social activities (Thapalia 2009).

Cooperative program uplift the socio-economic condition of rural as well as urban women through access of financial services and other development services and

thereby alleviate poverty through women empowerment. Cooperatives strengthen the management capacity of the member, and ultimately improve the economic position of the shareholders through income generating projects and sustainable agriculture practices (Bastakoti, 2011).

2.3 Conclusion

‘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 cooperatives; 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 cooperatives is really a business strategy without which cooperatives 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.

Women’s cooperatives have played an important role in rural development in mobilizing limited resources for farmers and producers. Cooperative program uplift the socio-economic condition of rural as well as urban women through access of financial services and other development services and thereby alleviate poverty through women 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 cooperatives, empowerment status of women and economic change of women through the saving and credit co-operative.

CHAPTER III

RESEARCH METHODOLOGY

This chapter describes the methods and processes applied to conclude this research. In addition, it also includes the rationale for site selection, sampling procedure, and techniques used for data collection. Following procedure has been applied to find out the actual condition of the women.

3.1 Research Design

The study has been carried out both on the basis of exploratory and descriptive research design. It was focused to investigate the role of cooperatives in women's empowerment. Similarly it tried to describe the existing status, problems and prospects of women.

3.2 Nature and Sources of Data

An intensive field survey was conducted to obtain data and information for the study. However, information obtained from secondary sources was also used for the analysis. Secondary data or information has been derived from different relevant books, journals, reports, institutional publication and website.

3.3. Rationale of Site Selection

Budhabare VDC of Jhapa district was selected for the case study. Where different people live with different ethnicity and cast, among them most of the residents are women empowered through saving and credit cooperative.

3.4 Sampling Procedure

For the case study the researcher selected Hatemalo Saving and Credit Cooperative that lies in the Budhabare VDC Jhapa. In the field survey out of 504 (total) members, 50 women respondents were interviewed. The samples are selected by using simple random sampling method. During the study the researcher visited every women house to acquire the desired objectives.

3.5 Techniques of Data Collection

For the research both primary and secondary data were used. Primary data are collected from field survey; interview, observation, questionnaire and sampling. Likewise secondary data were collected from websites and internet, report of the NGOs/ INGOs, relevant books, journal, magazine, and other related research literature. For the study following techniques were used to collect primary data.

3.5.1 Interview through Household Questionnaire

To obtain the primary data face to face interview (unstructured and structured) was adopted, where the researcher directly talked to the respondents to know the fact of the women. It involves interaction between interviewer and respondents. The researcher was included this types of questions; general information, information about income, borrowing, expenditure, business activities, occupational change and empowerment.

3.5.2 Case Study

This method was used to explore the life pattern, activities and life history of the respondent. The case study supported to get immense information about women and their family member. The researcher used few case studies.

3.5.3 Informal Interview

During field study, informal interactions with a number of people were made. They were asked about saving and credit business informally. This technique was also useful to provide essential information about the activities of members.

3.5.4 Field Note

It is almost impossible to remember all the information collected during the field survey therefore field notes were recorded to remind later. During field survey both subjective interpretation of the situations and the raw interpretation of the fact were recorded.

3.6 Method of Data Analysis

Collected information was processed and analyzed scientifically with the help of computer software like excel as well as manually. Different tables are preparing for

different socio-economic variables. Mathematical calculation and statistical operations and tests are performed for quantitative information. Qualitative information is presented in descriptive way. To visualize information different diagrams and charts are prepare.

3.7 Limitation of the study

As in any research work, the determination of its boundary is essential. Similarly, the boundary of the subject matter that is to be studied in any research work must be determined. The limitation refers to the depth of study of that subject.

To make the research fruitful, we must pre-determine the matters that should be included and excluded. Our questionnaire must be designed in the way that it must be capable of including accurate events and genuine data. In order to make the research more systematic, I have determined the criteria of the research in the following way:

-) This study was conduct as a case study of small area with the primary objectives of the partial fulfillment of the master's degree required in Rural Development. Therefore, detailed research is not possible.
-) This study has been aimed at focusing in the women empowerment through Hatemalo SCC. The form of social change is very vague and touches various aspects, but this study only focuses the major aspects of women like, family position, decision making, occupation etc.
-) The present study adopts traditional field work method, and data were collected through self observation. It lacks the quantitative techniques.
-) It was not possible to include all the women in the study. Thus, the size of population under the study is very small. Only those women who under the Hatemalo Saving & Credit Co-operative were selected on respondents and the study have focused only on women empowerment through Hatemalo cooperative of Budhabare VDC.

CHAPTER - IV

DATA ANALYSIS AND PRESENTATION

4.1 Geographical location

Jhapa is one among the four districts of Mechi Zone of Eastern Development Region. The district is located in the eastern skirts of the state lying in between $26^{\circ} 20'$ to $26^{\circ} 50'$ north latitude and $87^{\circ} 35'$ to $88^{\circ} 15'$ east longitudes. Indeed, Jhapa is the gate-way of East Nepal from where East-West High-Way crosses to India. The district is ringed with her neighboring districts on two sides i.e. Ilam in the north and Morang, in the east. Eastern and Southern part being bounded with India.

According to the census, 2001 by CBS, the total population of the district is recorded as 6,33,042. Among them 3,13,010 are males and 3,16,490 are females. The density of population is 394 people per square k.m. while the national average is 157 people per sq. k.m. The population growth rate is 2.25 per year and the literacy rate is 64%. It's population has been steadily increasing after the eradication of malaria.

The district is characterized by various caste, ethnic groups namely, Dhimal, Rajbansi, Satar, Danwar, who are the terrain indigenous people, where as Bramahan, Cheetry, Rai, Limbu, Kami, Dami, Gurung, Magar are the people from hills and mountains. Each of them has its own language, rituals and culture and their social organizations also varies. The majority of people speak Nepali as their second language. Regardless of religion, caste or language, nearly all the people of the district rely on agriculture for living. The other economic activities include livestock raising, trade, wage labour employment in various CBOs, Co-Operative, NGOs and INGOs found in district.

While the district is located in Tarai one of low land areas of Nepal, strategies for intensifying land use and their environmental and economic consequences are of critical importance to the deteriorating situation in the terai. This is partly because of government-sponsored and spontaneous migration from the mountain and partly because of the central role of the terai in the prospects for achievement of a sustainable mountains and plains economy (S. Burton, et, al 1989). This system is

being disrupted as the terai indigenous people faced a host of cultural and economic change brought about largely by migration.

The VDC is one of the 47 VDCs of Jhapa district, lying between 27° 45' to 26° 41' north latitude and 88°-04'-05" to 87°-59'-44" east longitude, whose headquarters is 18 km. far. It has an area of 28.66 s.k.m ranging from 153 to 308 metres. The VDC is surrounded by Ilam district in the north, Shatinagar VDC in the east, Khudunabari and Arjundhara in the west and Shanischare & Dhajjan in the south. So, Hatemalo Saving and Credit Co-operative selected for the case study lies in Budhabare VDC.

4.2 Population of the VDC

Total population of this VDC is 19742 with female and male population of 9783 and 9959 respectively. The percentage of population who, solely depend upon agriculture is 70%. About 26% of the people in this VDC are found engaged in business whereas about 4% are engaged in Jobs (Budhabare VDC Profile, 2001).

This VDC lacks developed economic and physical infrastructures. People of this VDC are mixed (middle class and poor). Among poor, some are in such a miserable condition that they have insufficient food to feed their children throughout the year. Women are still engaging on unproductive and only used in reproductive machine. Most of the women of this area are uneducated, poor, untrained or without any vocational training.(Budhabare VDC Profile, 2001).

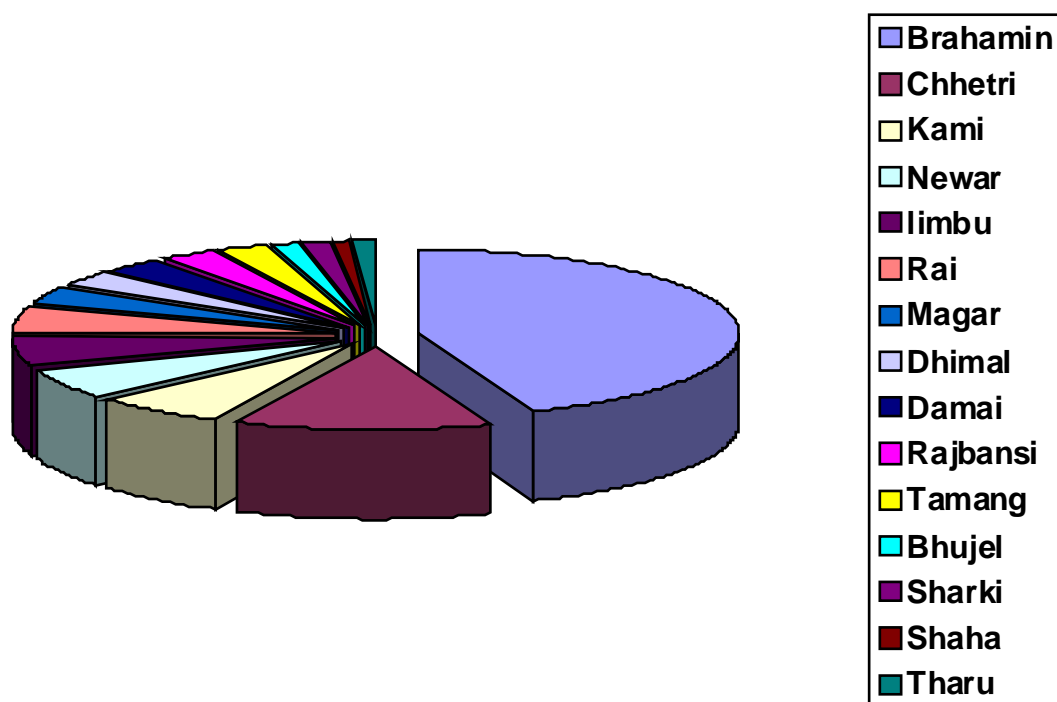
Table 4.1: the following table shows the main caste/ethnic groups of the studied population (wards wise)

S. N.	W.N.	1	2	3	4	5	6	7	8	9	Total H.Hs	
	Caste											
1.	Brahamin	213	188	159	158	251	338	136	114	168	1567	42.98%
2.	Chettri	36	65	50	37	121	38	34	15	62	458	12.56%
3.	Kami	61	29	03	11	15	16	22	26	54	237	6.5%
4.	Newar	20	57	02	18	05	13	39	02	49	205	5.65%
5.	Limbu	47	02	04	06	11	14	71	12	37	206	5.65%
6.	Rai	25	15	16	11	13	12	19	06	68	185	5.07%
7.	Magar	23	-	29	12	09	15	09	01	28	126	3.4%
8.	Dhimal	-	-	-	-	-	-	36	53	06	97	2.66%

9.	Damai	17	27	11	09	11	13	05	03	28	124	3.4%
10.	Rajbansi	-	06	-	02	01	12	04	07	61	93	2.5%
11.	Tamang	15	20	09	06	02	08	03	02	28	87	2.3%
12.	Bhujel	09	07	06	07	02	04	03	06	14	58	1.5%
13.	Sharki	04	04	01	11	09	16	-	-	1	45	1.2%
14.	Shaha	-	-	-	02	01	03	03	-	18	27	0.7%
15.	Tharu	-	02	-	-	01	02	19	-	18	42	1.1%
16.	Others	-	04	01	-	03	21	12	2	45	88	2.4%
17.	Total										3645	100%

Source: profile of Budhabare VDC 2010

Figure no. 1: The main caste/ethnic groups of the studied population



4.2.1 Religion in the VDC

People residing in the VDC are Hindu, Buddhist, Muslim, Christian etc. Among the various religious groups, Hindus are in majority. Because of acculturation and modernity, Brahmin, Chhetri, Tharu and other ethnic groups have also belief in Hinduism.

4.2.2 Occupation

The population's percentage who solely depends upon agriculture is 70 percent. About 26 percent of the people in this VDC are found engaged in business whereas 4 percent are engaged in jobs. (Budhabare VDC Profile, 2010).

4.2.3 Infrastructure Development of the VDC

This section highlights about available infrastructures such as school, drinking water, social organization, health post and sanitation services and settlement pattern etc in the VDC.

Schools

Altogether there are ... schools in this VDC among them ... are secondary and ...are primary schools.

Drinking Water

The water supply condition in this VDC has found satisfactory. There are so many tube wells in this VDC. Most of the people in this VDC have own tube wells in their houses. GOs and NGOs/INGOs are responsible behind such facility. They have provided tube wells in groups.

Social Institutions/Organizations

There are many social and cultural organizations in this VDC as given below:

-) Village Development Committee's Office,
-) Sub-Health Post,
-) Additional Post Office,
-) Community Development Organization,
-) Saving and Credit Cooperative and,
-) Women development Programme Offices

Health and Sanitation Services

One sub-health post has been serving the people of this VDC. People awareness about health, hygiene and sanitation of this VDC has found satisfactory. People of this VDC have taken facilities from sub-health post in case or ordinary diseases.

Settlement Pattern

This VDC is situated within Jhapa district. The study area is composed of several ethnic groups and majority of them are Tharu, Braman, Chetri, Kami, Damai, etc.

Local people of this VDC largely depend upon natural resources to supplement their small industries and their livelihood.

Saving and Credit Co-operative in the VDC

There are many cooperatives in the study area under difference women development program like, Swabhalamban program, Women development program etc. Only women are involved in the Women development program while men and women are involved in other program. Hatemalo Saving and Credit Co-operative is one which is established by local people for the purpose of women development program. All together 504 members are in this cooperative which provides credit to agriculture, education, health, trade and business etc.

4.3 Introduction of the Hatemalo Saving and Credit Co-operative

Hatemalo Saving and Credit Co-operative is the saving and credit cooperative in Budhabare VDC, Jhapa, with 504 members. This Co-operative is established by local people. This Hatemalo Saving and Credit Co-operative was established in 2055 B. S and office is situated in Budhabare Village development Committee. It gives credit services, free skilful training services, etc to their members. It contributes in saving, credit and other services to meet their members' credit need.

4.3.1 Saving Service

A compulsory saving strategy has been adopted in the cooperative. The amount of compulsory saving per individual per month was 300 Rs. This saving deposit is playing the important role in member's loan acquisitions. Study shows that the saving feature in the cooperative encourages its members to save money and enables them to obtain loans they may require for various purposes from their accumulated savings. This definition provides an indication of the main task of the cooperatives. It enables members to save their money on a regular basis, or according to their needs. The member saves money within the framework of the cooperative. According to the field study, cooperative has given saving service for their members. That savings are compulsory and directly related to member's credit amount. Therefore all members have involved in compulsory type of saving.

4.3.2 Credit Service

According to the respondents the best saving system is only saving and credit cooperative as it is easy to take loan from co-operative. The source of credit capital was Hatemalo Saving and Credit Co-operative. The cooperative has provided loan to the members. The saving money is being utilized for buying share capital. The Co-operative provided credit of about Rs 5 to 30 thousand for starting small shop, business, farming etc. In case of cooperative loan, most of Hatemalo Saving and Credit Co-operative activities have performed by different committee so that, before giving the requested amount of credit, the credit committee and the management committee have calculated about the type and status of the business which they would have improved or established. This is because some members would have saved more amount of money without any business activities in order to get big loan size. If members have got big loan size without business activity, they would have face challenge for repayment.

4.3.3 Free Services

Hatemalo Saving and Credit Co-operative have 504 members. In 504 members, women members have 237. It 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. The sum of registration fee and share capital collected from members is the initial capital of cooperatives. Initially cooperatives have no any source of capital rather than share capital. If the share capital is low, the total capital of the cooperative will be low so that the cooperative will not be able to do anything.

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. The study indicates that the cooperative lack good management which might be either intentionally or by lack of educational knowledge. All activities are served by different committees which were constituted by the general assembly.

4.4 Services offered by Hatemalo Saving and Credit Co-operative

The various savings and loan products and social services offered by Hatemalo Saving and Credit Co-operative to its members are discussed in following sections. Hatemalo Saving and Credit Co-operative usually provide such financial and non-financial services during its savings and credit phase.

4.4.1 Savings Products

Hatemalo Saving and Credit Co-operative offer a variety of savings products to its members. It starts its savings products from compulsory savings, and gradually introduces voluntary and other purposive savings. These savings products are designed to develop thrift among members generate internal fund for on-leading and make savings available to members in times of emergency.

Savings products are regularly introduced in Hatemalo Saving and Credit Co-operative on test and error basis. There is also the practice of adapting various products of advanced SCC by reasonable Hatemalo Saving and Credit Co-operative . Generally, members cannot withdraw compulsory saving up to an agreed term or till it's give up membership. HSCC cannot return compulsory savings because these are their main sources of capital and they are also considered collateral against loans. To fulfill members' financial needs, HSCC regularly introduce other purposive savings products. HSCC issue passbooks to their members once they start depositing savings. Passbooks are filled and signed by the staff concerned.

4.4.2 Loan Products

Hatemalo Saving and Credit Co-operative offer a variety of loan products to its members such as productive, social and emergency loans. The loan products are described in detail in Table 4.2. Members are eligible to borrow loans three to six months after acquiring membership.

In the case of Hatemalo Saving and Credit Co-operative, more than one member from the same family can become a member, but only one can get loan at a time. She can acquire another loan only after the repayment of the previous loan, but in emergencies, she can avail of emergency loans.

In the same way, any member who needs a loan may apply to her SCC with an application and the required fee. The loan sub-committee reviews the loan applications based on the existing policy and forwards them to Board of Directors (BOD), the final body for approving or disapproving loans, with necessary recommendations. Generally, it takes one week to approve or disapprove a loan application. The loan subcommittee is authorized to approve or disapprove loans up to the amount of Rs.

Table 4.2 Loan Products offered by Hatemalo Saving and Credit Co-operative

Loan Products	Purpose	Interest Rate
Agriculture loan		
- Farm activities	Provided for buying seeds, seedlings, fertilizer, and livestock.	18%
- Vegetable cultivation - Livestock	Divided mainly into three categories: short term (6 months), medium terms (up to 18 months), and long term (more than 18 months). Short-term loans are given for seasonal farm activities, medium term for livestock and long term loans for other.	18%

Source: Field survey, 2016.

4.4.3 Social Services

Hatemalo Saving and Credit Co-operative provide 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

Hatemalo Saving and Credit Co-operative 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, granting of loans to construct permanent latrines and a pit latrine and a kitchen garden. It also provides soft loans for health treatment and emergency purpose.

iii. Community Development Activities

Hatemalo Saving and Credit Co-operative is being mobilized its members for improving local infrastructure such as construction of village roads and school buildings, establishment of communication services.

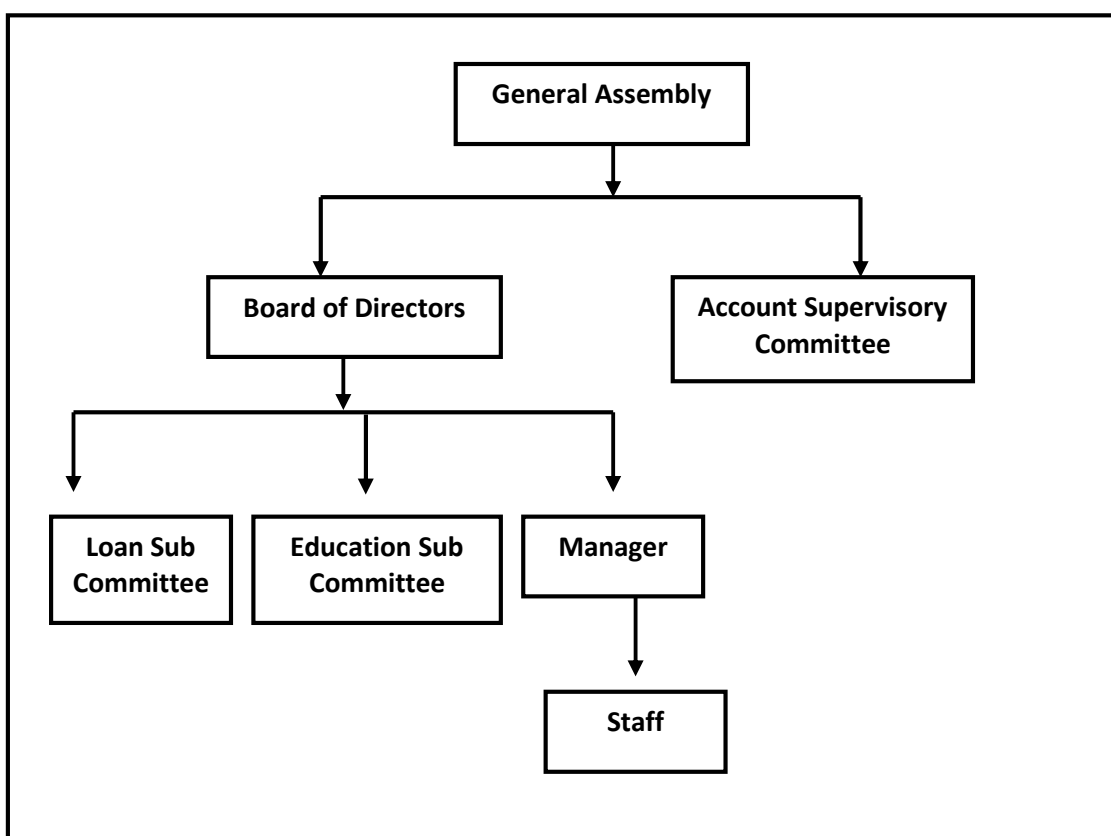
iv. Awareness-Raising Activities

Hatemalo Saving and Credit Co-operative organize adult literacy classes for its members. Besides this, it organizes various campaigns and talk programmes on gender equality, girl's education, pre- and post natal care, etc.

4.5 Organization Structure of Hatemalo Saving and Credit Cooperative

The general assembly elects a seven to eleven-member BOD and a three member account supervisory committee for a three-to five-year term.

Figure no. 2: Organizational Structure of Hatemalo Saving and Credit Co-operative



4.6 Respondents' Profile

This chapter discusses the presents of members' socio-economic, economic, borrowing and expenditure status.

4.6.1 Socio-Economic Status

In general, the members have medium socio-economic status as can be seen from the different variables measured. The variables used for the study include following:

-) overall educational attainment: majority of the members have only primary education,
-) Caste: comparatively greater proportion of members come from advantaged caste than marginalized caste,
-) Main occupation: Larger fractions of members are farmers while only fewer are entrepreneurs and,
-) Income from main occupation, from other occupations, from other household income earners, and aggregate household income: all these numbers are found at the lower level.

These data confirm that women in the studied area were in more marginalized or disadvantaged condition. It also indicates that even if opportunities for membership in SCC is equal among women from different castes, actual access is still determined by the level of castes, the women belongs to. Women from higher caste feel less constrained to join the SCC, while women from lower caste feel more constrained.

4.6.2 Caste of the Respondent

Table 5.1 Distribution of Respondent by Caste

Caste	Number	Percentage
Brahmin	20	40
Chhetri	17	34
Dhimal	9	18
Others	4	8
Total	50	100

Source: Field survey 2016

This Hatemalo Saving and Credit Co-operative is established by women, therefore all sample populations were women. Majority of the members that makes almost 40 percentages are Brahmin followed by 34 percentage Chhetri and then 26 percentages marginalized groups (Dhimal and others). In the co-operative comparatively greater proportion of members are related to advantaged caste than marginalized.

4.6.3 The Respondents and Hatemalo Saving and Credit Co-operative

All sample people considered for the study were married women. All the women members were Hindu. A total of 28 (56%) women became member by their own accord while 22 (44%) women became member due to a request from their friends. Every month almost 66% women are saving money by their own accord but 34% women depend on their husband to save money. (Source; field survey 2016)

4.6.4 Educational Attainment of the Respondent

Education empowers the women by increasing women's status in community and leads to greater input into family and community in decision-making process. Having knowledge, income and decision-making power can place women on a more equal footing with their male counterparts. Education also provides people with the knowledge and skills to contribute to and benefit from development efforts, especially in area of health, nutrition, water and sanitation and the environments.

Table 5.2 Distribution of Respondent by Educational Status

Level	Population	Percentage
Educated	26	52
Literate	14	28
Illiterate	10	20
Total	50	100

Source: Field Survey 2016

Among the sampled 50 population almost 52% were educated 28% literate and 20% illiterate.

4.7 Economic Characteristics

Skill trainings are vital to foster women's increased participation in the market economy, access to economic opportunities such as secure savings, non-collateral

credit, and business. Training enables women to access capital and to expand their own income generating micro-enterprises. This, in turn, will expand household income (Beijing and Beyond, 2004).

4.7.1 Occupations

Occupational structure is a good indicator of employment opportunities for women. The 1996 Nepal living standards survey central bureau of statistics (CBS, 1997) has collected information on primary, secondary and subsequent occupations. A person occupation has been defined as primary if he/she had devoted most hours of work in the preceding twelve months to this activity. The following (table 5.3) illustrates the main occupation of the households and respondents in the study area.

Table 5.3 Distribution of Respondents According to Major Occupation

Main Occupation	No. of Household	Percentage
Agriculture	24	48
Non	17	34
Business	5	10
Service	4	8
Total	50	100

Source: Field Survey, 2016

The above (table 5.3) clearly reveals that majority of the respondents' main occupation in the study area was agriculture. According to respondents 48 percent of them have been involved in agriculture. Only 8 percents of population were engaged in service sector. While 10 percent were found to be engaged in business.

4.7.2 Change in Income and Expenditure by Caste.

In the present world women have been the focus of all international and national development programmes. Efforts have been directed at empowering them in all fields. Special programmes have been instituted to improve their social and economic status through provision of education, employment, health-care and involvement in social and economic institutions, including cooperatives. Cooperative institutions, especially the agricultural cooperatives are the agencies which hold enormous potential for the development of women, and more particularly the rural women.

Rural women are actively involved in the process of food production, processing and marketing. They often lack the legal status which prohibits them to have access to credit, education and technology. Cooperative institutions can help accelerate the process of development and participation of women in their organizational and business activities. Institutions like the International Cooperative Alliance [ICA] and the Institute for the Development of Agricultural Cooperation in Asia-Japan [IDACA] together with the support of other international organizations and national level institutions can develop and sponsor programmes which aim at improving the livelihood of rural women. In the past some efforts had made through which member organizations, cooperative and agricultural departments all over Asia and Africa have been requested to make special programmes for rural women and set aside budgets for their implementation. In some cases good responses were received (Dr: Daman Prakash, 2003).

Table 5.4 Change in Income and Expenditure of Brahmin

Income in NRs (000)	No. of Respondent		Percentage		Expenditure, No. of Respondent		Percentage	
	Before	After	Before	After	Before	After	Before	After
Less 20	1	-	5	-	1	1	5	5
20-40	6	-	30	-	15	3	75	15
40-60	6	2	30	10	2	11	10	55
60-80	2	3	10	15	2	3	10	15
80-100	2	5	10	25	-	-	-	-
More 100	3	10	15	50	-	2	-	10
Total	20	20	100	100	20	20	100	100

Source: Field Survey, 2016

The table 4.6 shows that, 15% households have more than Rs 100 thousand income before joining the cooperative but 50% households have more than Rs100 thousand income after joining the cooperative. Similarly expenditure of the members also changed after joining co-operative.

Table 5.5 Change in Income and Expenditure of Chhetri

Income in NRs (000)	No. of Respondent		Percentage		Expenditure, No. of Respondent		Percentage	
	Before	After	Before	After	Before	After	Before	After
Less 20	1	-	6	-	-	-	-	-
20-40	9	-	53	-	13	2	76	12
40-60	3	-	18	-	4	6	24	35
60-80	-	1	-	6	-	4	-	24
80-100	-	5	-	29	-	3	-	18
100-120	-	2	-	12	-	1	-	6
120-140	1	3	6	18	-	1	-	6
140 more	3	6	18	35	-	-	-	-
Total	17	17	100	100	17	17	100	100

Source; Field Survey 2016

Table 5.5 shows that, 18% households have more than Rs 140 thousand income before joining the cooperative, while 35% households made the same income after joining the cooperative. Similarly expenditure also changed.

Table 5.6 Change in Income and Expenditure of Dhimal

Income in NRs (000)	No. of Respondent		Percentage		Expenditure, No. of Respondent		Percentage	
	Before	After	Before	After	Before	After	Before	After
Less 20	1	-	11	-	1	-	11	-
20-40	6	-	67	-	6	1	67	11
40-60	-	1	-	11	2	6	22	67
60-80	-	1	-	11	-	1	-	11
80-100	-	2	-	22	-	1	-	11
100-120	-	1	-	11	-	-	-	-
120-140	-	2	-	22	-	-	-	-
140 more	2	2	22	22	-	-	-	-
Total	9	9	100	100	9	17	100	100

Source; Field Survey 2016

Table 5.6 shows that, the greatest proportion of households that makes 67% had income status of Rs. 20 to 40 thousand before joining the cooperative while after joining the cooperative all the members made more than this income. Likewise, 22%

household did Rs. 40 to 60 thousands expenditure before joining the cooperative and it reached to 67% after joining the cooperative.

Table 5.7 Change in Income and Expenditure of Others

Income in NRs (000)	No. of Respondent		Percentage		Expenditure, No. of Respondent		Percentage	
	Before	After	Before	After	Before	After	Before	After
Less 20	1	-	25	-	-	-	-	-
20-40	1	-	25	-	3	-	75	-
40-60	1	-	25	-	-	2	-	50
60-80	-	1	-	25	-	1	-	25
80-100	1	2	25	50	-	-	-	-
More 100	-	1	-	25	1	1	25	25
Total	4	4	100	100	4	4	100	100

Source; Field Survey, 2016

Table 5.7 shows that, 25% households had Rs. 80 to 100 thousand income before joining the cooperative while, 50% households made the same amount of income after joining the cooperative. The amount of expenditure also changed.

Case study – 1, How Co-operative programme empowerment the women

Chandramaya Rai of age 31 is living in ward No. 9 of Budhabare. She has studied up to grade six. She has four members in her family. Her husband Binod Rai who is 38 years old does wood carving works. She has two children, daughter Karuna Rai is 13 years old and son Kusal Rai is 9 years old. Both are studying in grade seven and four respectively. It had been fourteen years since she got married and her family got separated from big joint family some five years back. After she started living nuclear family life, she found it very hard to run day to day family. Since they had very less land to cultivate, it was difficult to meet their basic needs properly. She had to depend on her husband's income only to run the house and she would take care of all the household chores and farm activities. She then starting poultry farming to taken a loan form Hatemalo Saving & Credit Co-operative and started earning by it. She heard about the training of poultry farming being provided by Hatemalo. So, she decided to join for learn some new skill and make some money. After being, she got to know many people. Then after training slowly she involved in different women groups and involved in social works like cleaning places in the community, going for well wish prayers etc. in one women group names "Harimaya Tamang" women's group she has

been doing savings of monthly NRs. 50 since last 2 years. She is involved in savings at 3 more different groups and co-cooperatives.

After Poultry farming training she is working on the salary basis in the other organization. She also earns extra income on the basis. She finds after she took the training, it has helped her lot in her day to day life. She is more involved in outside social works; she can now work hand to hand in society. In her family life also, life is now much easier than before. She affords herself for her children's education expenses and buys them their daily Tiffin. Previously, she needed to depend on her husband for these expensed and husband could not bring on time, so children also used to be sad and felt mentally tortured as their fees is due in their school and cannot take Tiffin. But now children are happy. So she is very satisfied in this matter. She was before reluctant to speak in front of society or mass, share her problems with anybody. But now the picture is completely different. She shared about her problem openly in class, discussed on it and got the solutions. She now encourages or motivates other women in her community not to sit idle or feel uneasy to talk about their interests and problems to the family or in front of the society.

Chandramaya Rai's husband also supports her activities, savings. Her health, hygiene sanitation, food taking is improved as well. Now she cooks food in gas stove instead of traditional stove. With her first income from poultry farming work, she managed to buy a gas oven. This way her time in kitchen works is reduced and she can utilize the time in more productive works.

4.7.3 Seasonality of Income

The participatory rural appraisal exercise on gender-disaggregated activity calendar showed that the member's household's income is seasonal. Coming from mostly farming households, their incomes were at the peak during the harvest season (during the months of November, December and January) and lowest during the dry (April and May) and monsoon (July and August) seasons. Most members were engaged in subsistence farming. Thus, it was common for households to be engaged in other forms of livelihood to be able to have other sources of income as shown in the earlier section on "other sources of income". Other than livestock-raising, petty trading and vegetable farming, the members were also engaged in farming using other crops such as wheat, potato, millet, corn and potato. These types of crops planted varied

according to the months or season and according to the geographical location. Being engaged in different forms of livelihood was a means for the members' households to earn constantly throughout the whole year despite the seasons.

4.7.4 Change in the Farming Material.

Table 5.8 Change in the Farming Material

Change the farming material	No. of Respondent		Total	Percentage		Total
	Yes	No		Yes	No	
Irrigation	8	39	47	17	83	100
Chemical fertilizers	17	30	47	36	64	100
Type of seeds	37	10	47	79	21	100

Source: Field survey, 2016

Out of 50 respondents 3 households are not engaged farming. The table 5.8 shows that there was traditional irrigation system or 83% respondents are dependent in weather conditions. A total of 36% respondents changed the use of chemical fertilizers while 64% respondent did not change. But table 5.5 shows that there was income changed before and after joining the cooperative it might be because 79% respondents changed seeds type (Table 5.8).

4.7.5 Borrowing of the Respondent from Hatemalo Saving and Credit Co-Operative

Table 5.9 Borrowing Information of the Respondent

Borrowing in NRs (000)	No. of Respondent	Percentage
Less than 5	4	10
5-10	18	44
10-15	10	24
15-20	3	7
20-25	2	5
More than 25	4	10
Total	41	100

Source: Field survey, 2016

The table 5.9 shows that the respondents needed credit either to start new and/or improved the previous small shop, farming and animal farming. In the interview, 50

respondents described that they are engaged in crops, small shop and farming and animal farming (goats, chickens, pigs).

4.8 Conclusion

Majority of the respondents that makes 48 percents were involved in Agriculture. While only 8 percents of population were found to be engaged in service sector. Similarly 10 percent were found being engaged in micro business. Cooperative provided loan to its members from a minimum of Rs 5 thousand to a maximum of Rs. thousand. To improve micro business and agriculture, the respondents drew loan which resulted income increment, but at the same time expenditure also found to be increased. Cooperative program uplift the socio-economic condition of rural as well as urban women through access of financial services and other development services and thereby alleviate poverty through women empowerment. The main aim of any cooperative is to increase management capacity of the member, and ultimately improve the economic position of the shareholders through income generating projects and sustainable agriculture practices.

4.9 Introduction of the Saving & Credit Co-operative

Nepal is divided into five development regions and 75 districts. It has three major geographic regions, high mountains, foothills and lowland plains. By the end of mid-April, 2010, a total of 22,646 cooperatives were registered across the country. Various SCC taken from different parts of the country generally represent Nepal's diversity. This enables us to note any significant income and risks faced by women. For this study a saving & credit co-operative located in Budhabare VDC Jhapa was chosen.

4.9.1 Location

Jhapa is one of the plain districts of Nepal. It has features similar to other plain districts in Nepal: plain area, plain land, roads and electricity, inhabitants of many ethnic people, more productive land, lack of irrigation facility, access to transportation and have humid climate. It is Terai (plain area), it has access to road, market, irrigation, and have productive land. Communication and electricity facilities are also available in the District.

4.9.2 Key Economic Activities

Total population of this VDC is 19742 with female and male population of 9783 and 9959 respectively. The percentage of population who, solely depend upon agriculture is 70%. About 26% of the people in this VDC are found engaged in business whereas about 4% are engaged in Jobs (Budhabare VDC Profile, 2001).

According to field survey 2073, out of 50 respondents 48 percent have been involved in Agriculture. And only 8 percent was found to be engaged in service sector. While 10 percent were found to be engaged in business. Since most of the land in Budhabare VDC has a irrigation facilities, the agricultural production is very good. They produce three primary crops per year. Facilities such as transportation, availability of inputs, technical supports and marketing facilities are also available. So this is comparatively wealthy VDC in comparison of other VDCs of Nepal. In this VDC women mainly involved in agriculture and livestock raising activities.

4.10 Women Empowerment

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.

4.10.1 Social Conditions of Respondent in Study Area

In general, the objectives of any development programme are to bring positive change in the community and to uplift the life standard of the poor, disadvantaged and backward segment of the society. The programme may bring either good or bad impact in the society based on caste/ethnic groups. The researcher found positive change occurred by cooperative programme in Budhabare VDC.

4.10.2 Women's Involvement in Decision-Making

For the purpose of this study, empowerment of women was defined as the ability of women to have access to and control over income, everyday expenditure, savings and credits, and household decision making. Women's involvement in decision making in issue related to family planning, buying and selling of assets, community

development, community meetings, voting, borrowing and use of loans and profit was taken as the indicator of empowerment. In this study role of cooperative in rural women's empowerment was concluded by calculating the percentage of women members involved in various areas.

Table 6.1 Empowerment Area of Brahmin

Empowerment area	No. of Respondent			Percentage	
		Before	After	Before	After
Decision of Children Education (Admission in private/public school)	Male	3	2	15	10
	Female	-	3	-	15
	Both	17	15	85	75
total		20	20	100	100
General health Check up of the family (private/public hospital)					
	Male	1	-	5	-
	Female	-	1	-	5
	Both	19	19	95	95
Total		20	20	100	100
Women health check up (private/public hospital)	Male	2	1	10	5
	Female	1	2	5	10
	Both	17	17	85	85
Total		20	20	100	100
Household Expenditure(Education, health, food, durable etc)	Male	3	1	15	5
	Female	-	1	-	5
	Both	17	18	85	90
Total		20	20	100	100
Participates in the Social meeting	Male	7	3	35	15
	Female	5	9	25	45
	Both	8	8	40	40
Total		20	20	100	100
Permission of male to go relative, friend, market etc)	Need	20	18	100	90
	Don't Need	-	2	-	10
Total		20	20	100	100

Source: Field Survey, 2016

Table; 6.1, shows that, women empowerment is rising in considered areas. After joining the cooperative women have been participating in difference conference and learned their role in the society. Therefore they became empowered to decision making.

Table 6.2 Empowerment Area of Chhetri

Empowerment area	No. of Respondent			Percentage	
		Before	After	Before	After
Decision of Children Education (Admission in private/public school)	Male	6	4	35	24
	Female	4	7	24	41
	Both	7	6	41	35
Total		17	17	100	100
General health Check up of the family (private/public hospital)	Male	6	3	35	18
	Female	2	4	12	24
	Both	9	10	53	58
Total		17	17	100	100
Women health check up (private/public hospital)	Male	2	2	12	12
	Female	4	5	24	29
	Both	11	10	64	59
Total		17	17	100	100
Household Expenditure(Education, health, food, durable etc)	Male	4	3	24	18
	Female	4	4	24	24
	Both	9	10	52	58
Total		17	17	100	100
Participates in the Social meeting	Male	6	3	35	18
	Female	8	11	47	64
	Both	3	3	18	18
Total		17	17	100	100
Permission of male to go relative, friend, market etc)	Need	16	16	94	94
	Don't Need	1	1	6	6
Total		17	17	100	100

Source: Field Survey, 2016

Table; 6.2, also reflects that, women empowerment is rising in the considered sectors. After joining the cooperative women are being involved in difference conference and learned their role in the society. Therefore they became empowered to decision making process.

Table 6.3 Empowerment Area of Dhimal

Empowerment area	No. of Respondent			Percentage	
		Before	After	Before	After
Decision of Children Education (Admission in private/public school)	Male	2	-	22	-
	Female	-	-	-	-
	Both	7	9	78	100
total		9	9	100	100
General health Check up of the family (private/public hospital)	Male	5	-	55	-
	Female	-	2	-	22
	Both	4	7	45	78
Total		9	9	100	100
Women health check up (private/public hospital)	Male	6	-	67	-
	Female	-	-	-	-
	Both	3	9	33	100
Total		9	9	100	100
Household Expenditure (Education,health, food, durable etc)	Male	6	-	67	-
	Female	-	-	-	-
	Both	3	9	33	100
Total		9	9	100	100
Participates in the Social meeting	Male	4	-	45	-
	Female	-	1	-	11
	Both	5	8	55	89
Total		9	9	100	100
Permission of male to go relative, friend, market etc)	Need	9	5	100	55
	Don't Need	-	4	-	45
Total		9	9	100	100

Source: Field Survey, 2016

Table; 6.3, demonstrates that, in the considered sectors women empowerment is rising. After joining the cooperative women are being involved in difference conference and learned their role in the society. Therefore they became empowered to decision making process.

Table 6.4 Empowerment Areas of Others

Empowerment area	No. of Respondent			Percentage	
		Before	After	Before	After
Decision of Children Education (Admission in private /public school)	Male	-	-	-	-
	Female	2	2	50	50
	Both	2	2	50	50
total		4	4	100	100
General health Check up of the family (private/public hospital)	Male	-	-	-	-
	Female	1	2	25	50
	Both	3	2	75	50
Total		4	4	100	100
Women health check up (private/public hospital)	Male	-	-	-	-
	Female	1	1	25	25
	Both	3	3	75	75
Total		4	4	100	100
Household Expenditure(Education, health, food, durable etc)	Male	-	-	-	-
	Female	1	1	25	25
	Both	3	3	75	75
Total		4	4	100	100
Participates in the Social meeting	Male	-	-	-	-
	Female	1	1	25	25
	Both	3	3	75	75
Total		4	4	100	100
Permission of male to go relative, friend, market etc)	Need	3	3	75	75
	Don't Need	1	1	25	25
Total		4	4	100	100

Source: Field Survey, 2016

The findings indicated increasing percentages of women members' involvement in all the considered areas after joining the cooperative compared to before joining Cooperative. During the household respondent survey, the researcher observed that women member's vocal is playing a significant role in above study area. The researcher found that access to financial services can empower women to become more confident, more assertive, more likely to participate in family and community decision.

4.10.3 Increase in Income

A survey finding indicates an increment in the incomes of the entire sample Hatemalo Saving & Credit Co-operative's members after they joined their cooperative. Hatemalo Saving & Credit Co-operative's savings and credits services and other opportunities provided its members to undertake different enterprises, including micro-enterprises. This helped the members to generate self-employment and increase their incomes, thereby contributing towards reducing their poverty to some extent.

Table 5.4 to 5.7 shows that increase in the incomes and expenditure of households since they joined cooperative were higher than those of non-members households since the establishment of cooperatives. Non-members also noted increase in their incomes since the establishment of cooperatives. It was because of their involvement in various income generating activities after observing the involvement of cooperatives members in the income-generating activities and gaining knowledge and skills from them. Therefore, increase in the incomes of non-members households was spill-over effect of the activities of the cooperatives.

4.11 Women and their Need from Saving and Credit Cooperatives

Women members needed credit either to start new or enhance the previous small shop, animal fattening crops, skillful training and Education. From the interview, 50 respondents described that they have engaged in Agriculture, small shop and as well as animal fattening. Therefore they required credit to enhance those seasonal trading.

Table 6.5 Women Need from Hatemalo Saving & Credit Co-operative

Women Need from Hatemalo SSC	No. of Households	Percentage
Skilful Training	13	26
Business Training	11	22
Education	10	20
Silai- Katai	8	16
High Loan	8	16
Total	50	100

Source; field survey 2016

It is necessary for any SCC to be able to meet the member's needs such as to provide funds, and strengthen capacity of human resources. Generally SCC should meet the members' financial needs firstly and their social needs, secondly.

CHAPTER -V

SUMMARY, CONCLUSION AND SCOPE OF FUTURE RESEARCH

5.1 Summary

This study analyzes the women empowerment through Hatemalo Saving & Credit Co-operative of Budhabare VDC Jhapa District. This study is based upon the primary data collection from the field survey. There are ... cooperative in Budhabare VDC. Among the cooperative, Hatemalo cooperative is chosen for the study as well as 50 respondents (the member of cooperative) are take the sample to collect information. This study is an attempt to analyze the women empowerment through cooperative and their roles and participation in decision making as a personal and family level has study.

Todays, Co-operative's are playing a crucial role to bring changes in society. People are mostly guided or influenced by various cooperatives today. People are participating under the SCC as their need and always remaining near to it. In Nepal, the flow of SCC is also highly spreading day by day. As there are various kind of cooperative organization in Nepal, which are playing role to provide information, skill based training and income generative programme to people. This process enhances the increasement of awareness and income on people and it also effects on their daily behaviour. SCCs also play the role of agent in bringing individual change and mobility, literacy, education, information and others. So, it can be also taken as a part of Rural Development.

Hatemalo Saving and Credit Co-operative established by local people were women taken for the case study. So all the sample populations considered for the study were women. Among them 40 percentage members were Brahmin followed by 34 percentage Chhetri and then 26 percentage belonged to marginalized ethnic group (Tharu, Dalits,) out of total 50 sample households. In the cooperative more members were advantaged than marginalized. This data is consistent with the observation that a SCC with solely women member tends to have a strong women's empowerment agenda. Out of the total sampled household population 48 percent were engaged in

agriculture and only about 8 percent were found to be engaged in services. Mostly women are directly or indirectly involved in agricultural activities.

The percentage of educated people found in the study was 52% among the total 50 sampled population. The literate population was 28 % and illiterate were 20 %. There are many cooperative in the study area under difference women development program e.g. Swabhalamban program, Women development program etc. Only women are involved in Women development program but men and women are involved in other program. Hatemalo Saving and Credit Co-operative is one which is established by development program. There were 504 members in the Hatemalo Saving & Credit Co-operative and it provides credit to its members. This credit is used by the members in agriculture, education, health, trade and business etc.

From the study it was clear that a majority of the population residing in Budhabare VDC are still dependent on agriculture, especially women, in spite of the saving and credit cooperative. The basic indicators those are very vital for the socio-economic development of the society such as education, health and sanitation, drinking water, occupation, decision-making etc. play a key role for the positive change in the community. From the ethnic composition perspective, most of the respondents of the VDC were poor in social as well as economic activities before the establishment of SCC.

Involvement of women in income generating activity helps to create a healthy family environment. Increasing earnings of women has a positive effect in their family's health and education; moreover, it improves their living standard.

The tables 5.4 to table 5.7 explain how Hatemalo Saving & Credit Co-operative Programme has changed the income and expenditure level of its households. The research found for poor women a little increase in income means significant contribution to the personal and family causes. As there was increment in the level of women's earning, there were increasing concerns about the control over these incomes.

Women members needed credit either to start new or improved the previous small shop, farming and animal farming. From the interview, 50 respondents described that they have engaged in crops, small shop and farming, and animal farming (goats, chickens, pigs). Out of 50 respondents only 9 respondents did not take loan from the SCC. Almost 44% respondents had taken loan of about Rs 5 to 10 thousand. This

cooperative provided credit of about 5 thousand (minimum) to 100 thousand (maximum) for their member.

SCC has been contributed immensely to create awareness in the community. It has resulted a situation where women were provided equal opportunity in the selection of occupation, education, training and various other social activities. It is evident that women's role and status has been increased positively after the establishment of SCC. The level of increase is slow and gradual but has proved significant in terms of household decision making and in economic productivity. The household decision making power and authority of women has been significantly improved and reached after the establishment of SCC.

5.2 Conclusions

This study is concentrated to analyze the women empowerment through Hatemalo Saving & Credit Co-operative in Budhabare VDC. Women have lower decision making power and they have sub-ordinate role in family and in society. They are deprived from their right and responsibilities. They have low decision making power their male counterparts. In major household activities, men played a dominant role. The females who have higher education background and employed have higher decision power than merely illiterate households.

There is one typical aspect for women: they go for shopping, selling their farm produces and look after the family shops in both rural and semi-urban areas. At the VDC level, the women have their traditional family role, but at there is a rising level of awareness and understanding that women can participate in some income earning activities, not stopping their household activities, rather sharing the same with other women in the family and doing some works in extra or idle time.

Empowerment of women, particularly women's active role in their personal areas and family aspect, is a concern for long around the globe. The governments of Nepal have also attached priority since long in women empowerment through basic literacy, adult literacy, health services, skill training, agriculture training, animal husbandry etc. The VDCs in collaboration with Co-operative and the SCC independently carry out various types of program to empower women in education, health and income. One typical program of the SCC is IG programme for women, which generally contains

few components viz. literacy training, skill training, husbandry training, savings mobilization and small loan distribution.

The explicit objectives of the SCC programme are to increase women's income, and build their capacity in decision areas in personal and family matters. The implicit objectives remain as protecting women's individual choices as human rights, sensitizing the men and the society about women's strength to work outside and earn income, and creating an enabling environment for the women to work side by side with men in the society

SCC has the potential to have a powerful impact on women's empowerment. Although SCC is not always empowering for all women, most women do experience some degree of empowerment as a result. Empowerment is a complex process of change that is experienced by all individuals somewhat differently. Women need, want and profit from credit and other cooperatives. Strengthening women's financial base and economic contribution to their families and communities plays a role in empowering them.

The Hatemalo Saving & Credit Co-operative model was found effective in providing financial and social services for their members. Hatemalo Saving & Credit Co-operative financial services helped member (through direct and spill-over effects) in increasing their incomes, which thereby contributed to reducing their poverty. Similarly, technical services in terms of training provided by Hatemalo Saving & Credit Co-operative to their members helped in enhancing their skills, which also indirectly contributed to increasing their incomes. In addition, undertaking of adult literacy classes contributed to making illiterate adult. Hatemalo Saving & Credit Co-operative's development activities were recognized in the community. Increased incomes and knowledge generated by training and exposure programmes helped in empowering the women members. The Hatemalo Saving & Credit Co-operative has, therefore, a role to play in poverty reduction and development in women.

Although Hatemalo Saving & Credit Co-operative had good outreach, it had problems in reaching the especially poor in its working area. Its membership being voluntary, only those women who were aware and literate join the programme and the poor were left behind. They had no special programme that emphasized motivating the poor to join them. The activities of Hatemalo Saving & Credit Co-operative were found effective in generating wider role in its own area of operation in addition to the

general role on the livelihood and empowerment of members at individual and household levels.

-) Decrease in existing interest rates, especially to the money lenders, in the working area of Hatemalo Saving & Credit Co-operative,
-) Availability of better financial services for the people in the Budhabare VDC,
-) Organization 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,
-) Increase in women's involvement in household decision-making process.

5.3 Future Research

There could be many aspects to explain the empowerment of women in addition to other issues which this study has not addressed. This research could not look into all aspects of decision making. The research could not address the decision making capacity of women at societal level. Moreover, the research could not deal with factors like education, age, marital status of respondent women, which may greatly influence their decision making capacity.

ANNEX-1: QUESTIONNAIRE

1. Name of the respondent.....

Age Married ... Unmarried..... Education..... Occupation

Caste..... Religion..... Address: V.D.C..... Ward No.....

1.1. How many years ago you became member of the co-operative?

.....

1.2. How did you become member of the saving and credit cooperative?

a) Buying share in cash b) Inherited from parents.....

c) Friends request..... d) myself.....

1.3. How often do you save money?

a) Daily..... b) Monthly.....

c) Every fifteen day..... d)

1.4. How much money do you save at one time Rs.....

1.5. How do you manage it?

a) Starting period..... b) Now.....

B- Information of Income

1. Your main source of income. (In Rs.)

a) Agriculture b) Business c) Monthly wages.....

d) Daily wages..... e) Remittance..... f) other

1.1. How much of following you produced last year?

S.N.	Unit	Price	Total
Rice			
Maize			
Wheat			
Mustard			
Vegetable			
Pulse			
Fruits			
Other			

1.2. How much of following you used to produce before joining the cooperatives?

S.N.	Unit	Price	Total
Rice			
Maize			
Wheat			
Mustard			
Vegetable			

Pulse			
Fruits			
Other			

1.3. Is there any change in following features before/after joining Cooperative?

S.N	Before		After	
Irrigation	Yes	No	Yes	No
Chemical Fertilizer	Unit	Unit	Unit	Unit
Change seed type	Yes	No	Yes	No

1.4. Did you sale any livestock duty last year?

a) Yes..... b) No.....

i) If Yes how much?

S.N	Units	Price	Total price
Cow			
Buffalo			
Chicken			
Goat			

Other			
-------	--	--	--

1.5 Did you sale any livestock product duty last year?

a) Yes..... b) No.....

i) If yes how much?

S.N	Units	Price	Total Price
Milk			
Curd			
Ghee			
Other			

C- Borrowing information

1. Have you borrowed from cooperative?

a) Yes..... b) No.....

i) If yes how much Rs.....

ii) What is the interest rate

1.1 What is the purpose of borrowing?

a) Business b) Farming.....

c) Education d) Other.....

1.2. Did you borrow from Co-operative for any farm activities?

a) Yes..... b) No.....

i) If yes how much Rs.....

ii) What is the interest rate

1.3. Did you borrow from Co-operative for any livestock purchase?

a) Yes..... b) No.....

i) If Yes how much Rs

ii) What is the interest rate

D- Information of Expenditure

1. Did you take the loan to fulfill your expenditure?

a) Yes b) No

i) If yes how much Rs.....

1.1. What is the main source for your loan?

a) Saving and Credit..... b) Bank.....c) Relatives.....

d) Local Money leader..... e) Others

1.2. Is there expenditure change before/after joining Co-operative?

S.N	Before (Rs.)	After (Rs.)
Food		
Children Education		
Festival		

Entertainment		
Cloth and Jewelers		
Other		

E- Business activities

1. Do you have any business?

a) Yes b) No.....

1.1 What is your monthly income from business Rs.....

1.2 Did you borrow from co-operative to start this business?

a) Yes b) No.....

i) If yes how much Rs.....

1.3 Did you improve your business after taking loan?

a) Yes..... b) No.....c) Few.....

1.4. If no why?

a) High interest rate..... b) Less production..... c) Conflict

d) Less economic active..... e) other.....

F- Occupational information

1. Did you change your occupation to became member of Saving and Credit Cooperative?

a) Yes..... b) No.....

1.1. What change?

a) After..... b) Before.....

G- Women Empowerment

1. In your household who makes the decisions related to education of the

children (Admission in private/public school etc.)

SN	Before	After
Male		
Female		
Both		

2. In your household who makes the decisions related to general health.
(Type of Health Institutions (Government/Private) to seek care).

SN	Before	After
Male		
Female		
Both		

3. In your household who makes the decision related to women health.
(Decision to seek care in hospital during delivery)

SN	Before	After
Male		
Female		
Both		

4. In your household who makes the decision related to household expenditure and savings (Education, health, food, durables etc).

SN	Before	After
Male		
Female		
Both		

5. In your household who participates in the social meetings?

SN	Before	After
Male		
Female		
Both		

6. Do you need permission from your husband/other male member of the household to go to market?

i) Need ii) Don't need

H.

1. What is the best saving system?

a) Co-operative..... b) Bank.....

c) Local leader..... d) Relative.....

e) Other.....

2. Why you didn't take loan from other sources?

a) High interest rate..... b) Not available in time

c) Other.....

3. Do you have any suggestion to improve this Co-operative?

.....

Thank you