

**IMPACT OF SIDDHARTHA MULTIPURPOSE CO-
OPERATIVE ORGANIZATION LIMITED ON
EMPOWERMENT OF WOMEN**

**(A Case study of Siddhartha Multipurpose Co-operative Organization Limited
Birendranagar Municipality, Surkhet)**

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DECLARATION

Except where otherwise acknowledged in the text, the analysis in this thesis represents my own original research.

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RECOMMENDATION

This is to certify that the thesis

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Entitled
**IMPACT OF SIDDHARTHA MULTIPURPOSE CO-
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EMPOWERMENT OF WOMEN**

is Recommended for External Examination.

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IMPACT OF SIDDHARTHA MULTIPURPOSE CO- OPERATIVE ORGANIZATION LIMITED ON EMPOWERMENT OF WOMEN

and find that the thesis to be an independent work of the student written according to the prescribed format. We recommend the thesis to be accepted as the partial fulfilment of the requirements for Master of Arts in Population Studies.

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ABSTRACT

Co-operative means working together. It is a form of economic as well as social organization based on certain values. Cooperative effort is ultimately the group instinct in man, which enables him to live together, work together and help each other in times of stress. Co-operatives are voluntary, people-oriented and self-help organization. The very motto of co-operatives, 'each for all and all for each', signifies loyalty, trust, faith and fellowship.

Empowerment of rural women depends on the range of services they receive from the cooperatives and their ability to have access to and control over income, expenses, savings and credit and household decision-making. The study entitled "Impact of Siddhartha Multipurpose Co-operative Organization Limited on Empowerment of Women" A Case study of Siddhartha Multipurpose Co-operative Organization Limited Birendranagar Municipality, Surkhet District. The main objectives of this study area are i) to explore the socio-economic and political impact of the respondents, ii) to explore the improvement in the status of women by the programme, iii) To explore the cumulative impact of the micro finance programme in the study area.

These following methodologies were used for meeting the different objectives of the study. Nature and sources of data, rationale for selection of the study area, research design, sampling procedure are methodologies for the study. The universe of this study is members of Siddhartha Multipurpose Co-operative Organization of Birendranagar Municipality, Latikoili VDC's 8 and 9 wards, Uttarganga VDC's 1,2,5 and 8 wards, and Jarbuta VDC's 1 ward. Out of 741 members, 388 are female and 353 members are male. Out of 388 females, 100(25.77%) members have been selected as respondents. The techniques and tools are household questionnaire survey, field observation, key informant interviews, informal interview, focus group discussion, field note used in the study area.

Inadequate access to financial services has perennially been a problem to many poor households in Nepal. One of the few development strategies that have shown to sustain impact upon the poor women is that of micro-financial the provision of financial services to the poor.

However, it is also fact that several years of developmental and awareness of women based research and practice have clearly shown that enhanced economic opportunities, such as access to financial services, are a necessity but not sufficient requirement for sustained reduction in poverty levels. Also required are improved social development as measured by education and health standards, as well as a supportive policy environment are engaged civil society.

On the basis of the findings of the study "Impact of SMCO on empowerment of women" sector are financial and non-financial activities, SMCO focuses on enterprise support activities, income generating training for the women(members).

Among other findings and lessons learnt this study identifies that the major concerns of women members of SMCO includes: education for self and for children; having own and own income and savings from that livelihood; improved security/reduced vulnerability; improved access to institutions/individuals with resources, and freedom to make own choices or decisions.

I hope that the study and my analysis and recommendations for future activities to strengthen the co-operatives with both financial and social interventions will be useful to all those who are interested in strengthening the SMCO and co-operative movement in Nepal. It is also useful to all the women who are involved in various organization to empower and gender equity to the empowerment and gender equity movement in Nepal.

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ABBREVIATION

AIDS	: Acquired Immune Deficiency Syndrome
B.S.	: Bikram Sambat
CBS	: Central Bureau of Statistics
CDPS	: Central Department of population Studies
CW/CCD	: Center for Women/Children and Community
CWIN	: Child Workers in Nepal Concerned Centre
DDC	: District Development Committee
GO	: Governmental Organization
HH	: House Hold
HIV	: Human Immunodeficiency Virus
ILO	: International Labour Organisation
ILS	: Institute of Labour Service
INGO	: International Non-Governmental Organization
MLFS	: Nepal Labour Force Survey
NGO	: Non-governmental Organization
NLSS	: Nepal Living Standard Survey
No.	: Number
PRA	: Participatory Rural Appraisal
Rs.	: Nepalese Currency
SAARC	: South Asian Association for Regional cooperation
SCC	: Saving and Credit Co-operative
SLC	: School Leaving Certificate
SMCO	: Siddhartha Multipurpose Co-operative Organisation
Sq.ft	: Square Feet
Sq. Km	: Square Kilometer
TOT	: Training for Trainers
T.U.	: Tribhuvan University
T.V.	: Television
UN	: United Nation
US\$: United States' Currency