

CHAPTER ONE

INTRODUCTION

1.1 Background

The co-operative is a form of organization engaged in economic activities and carries out management functions such as planning organization, controlling and evaluating. The word “co-operative” is said to have been derived from the Latin word “cooperative” which means working together for some common purpose. People have different angle of vision about co-operatives, Dr. C.R. Fay claims that co-operation forms voluntary organisation for a joint organization of some work equal terms and with common objectives.(Pokhrel Gita). This form of organization has been growing popularity in the sphere of economic activities, particularity among the economically weak members of the community who by definition can't protect their interest on and individual basis. Generally, speaking, co-operation means living, thinking, and working together. In technical sense, it denotes special method of doing business. In its former sense corporation existent then the man himself, example are not wanting of 'Reflexive' and 'Instinctive' cooperation in the animal world. Formation of social groups are the outcome of reflexive cooperation, while the life of ants, bees, wasps, loons, etc. provide the best example of instinctive co-operation. The practice of principle of cooperation contributed to the development of human role. That other biological and social factor. An ILO Report define a co-operative society “as an association of the economically weak who voluntarily associating on the basis of equal rights and equal responsibility. Transfer to an undertaking on a several of their function. Corresponding to one or more of their economic needs, which are common to them all. But which each of them is unable fully to satisfy by his own individual efforts to manage. Use such undertakings in mutual collaboration to their common material and moral advantage. Such association have been tried in one form or another in production, consumption and distribution, Co-operatives is business organization which is gained capitalized and managed by of and for its members patrons furnishing and/or making at cost goods and for service to patrons (Co-operative Devt. Board, Sahakari Adhyanmala, Vol.6, 2056).

Co-operative 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 oriented and self-help organisation. They aim at meeting the human needs through collective action without any exploitation. It is the voluntary and democratic association of human beings, based on equality (of control and opportunity) and equity of distribution and mutuality for the promotion of common interests as procedures or consumers. A cooperative is generally viewed as a socio-economic organization that can fulfill both social and economic objectives of its members, and that has its member's interests truly at heart (Singh, 1999). It directly serves its members interests by meeting their needs but doesn't earn profit for itself as an independent economic unit at their cost (Krishnaswami, 1978).

The very motto of cooperatives each for all and all for each signifies loyalty, trust faith and fellowship. Cooperative provide opportunity to weaker segment of the society by pooling their resources leading to collective and cooperative social action and thereby mitigate their problems and promote development (Tripathy 1998). A cooperative is an autonomous association of persons united voluntary to achieve their common social and social and cultural needs and aspirations through jointly owned and democratically controlled enterprises.

Nepal has a long standing history of informal community based co-operatives. Traditionally, these groups were based on Kinship, ethnic and religious bonds. Some of the major traditional informal cooperatives are as follows: *Parma* related to agriculture sector is a free labor exchange among the rural households of particular localities and thus wage savings. *Gumba* is related to cultural protection in Buddhism. *Dharmabhakari* literally means a religions strong of grains that is often use to protect social welfare activities and natural calamities. *Guthi* is an institution of immovable property set aside for religious purpose in the care of some persons without having any kind of alienable rights. Primarily, the *Guthi* came into existence as a step to provide endowments for upkeep of the temple and domestic observance and rites.(Co-operative Devt. Board, Sahakari adhyamala,Vol.6, 2056) In course of time, Guthi developed as an institution which tended to keep social groups and their individual members safe from process of disintegration by providing adequate economic sections

against the same. In its original form, *Guthis* are communal temple and land tenure association, common among the ethnic Newars of Kathmandu valley.

However, in course of time, the concept of Guthi has also been further elaborated from literacy foundation i.e. Madan Puraskar Guthi to health institution i.e. Mrigendra Chikitsa Guthi to Social Services i.e. Nepal Charkha Pracharak Gandhi Smark Maha Guthi (CBS,1987).

Nepal does not have a long history of modern cooperatives. The co-operative movement began only since the last five decades. It saw the formal cooperatives for the first time in 1953 through establishing the Cooperative Department.

The co-operative programme adhering to the globally recognized co-operative principles and values started in the country only in 1956 when 13 credit co-operatives were established in the Chitwan Valley.(Co-operative Training Centre, Sahakarita Ra Nepalma Yeasko Bikash, 2048) The objectives of the co-operatives societies (registered under an Executive order of the Government, as there was no Co-operative Act at that time) was to provide agriculture credit to flood-stricken people resettled in the valley. Following the successful delivery of the agricultural credit by these co-operatives, the cooperatives societies Act was promulgated in 1959. After this, many legal and other reforms have been made to continue the co-operative movement in the country.

However, during the last five decades, the co-operative movement has experienced many difficulties. Prior to the 1990s, the government had used to set a target for registering co-operative societies: This usually restricted the public initiatives to promote cooperatives. Hence, the growth was almost negligible. However, with new act and liberal environment, where government did not restrict co-operatives from being registered, co-operatives were free to promote them. Hence, a mushroom growth was recorded during the 1990s (Mali, 2005). There were 33 district co-operative unions by the year 1990, but there were no national and central federations. After 1992, the mushroom growth took place at all levels of co-operatives societies, ranging from grass root to secondary and central level. The government had celebrated “Co-operative Golden Jubilee Celebration Year 2000” with a slogan “Adopt Co-operative System and alleviate poverty and unemployment”.

The present study concentrate on how the women of Birendranagar Municipality have changed their lives and benefited from the micro-finance programme launched by Siddhartha Multipurpose Co-operative Organisation Limited (*Siddhartha Bahuudhesiye Sahakari Sastha*),Birendranagar-6, Surkhet, Nepal. The present study also intends to know the role of microfinance programme launched by SMCO which is located in Birendranagar Municipality-6, Surkhet district in the empowerment of its member who is the inhabitants of Birendranagar Municipality,Latikoili VDC-8 and 9, UttargangaVDC- 1,2,5 and 8 and Jarbuta VDC-1 of Surkhet district.

1.2 Statement of the Problem

More than half of the total population of Nepal are women without their contribution national development can not be uplifted. The contribution of the women in households and agriculture is more than men. But their contribution is not accounted in the economy. Their participation on decision making is very low. Women's role in socio-economic development has not been properly recognized. In our country, women are as the traditional procedures and manager of the domestic and subsistence sector.

Nowadays, the issue of women empowerment is being like the bread and butter for some institutions. Different strategies have been taken for past few years regarding the empowerment of poor including the women but programme and strategies assessment of such institutional initiatives have been lacked. Women risks were dealt with differently depending on a person's age, marital status, income level, and geographic location (i.e. proximity to medical facilities). Ex post, women were borrowing money from the village lender, selling assets or borrowing from the cooperatives and informal savings groups. Ex ante, women were saving money as a means of risk preparation and investing in their homes. Children's education as well as purchasing productive assets.

According to the World Bank data, Nepal is a poor country in the world's economic panorama. It has been extremely necessary that the poverty and underdevelopment of the nation be attacked from all possible directions. Co-operative movement is one such a measure to ease, and lower the blows of poverty and

underdevelopment to the country and its people (member). The cooperatives are therefore, established and managed to solve the problems of distribution of goods of daily necessity that of agriculture inputs of facilitate improved farming system and exploitation of the intermediaries to mass people. Moreover, the cooperative can definitely help the farmers to get fair prices to their farm products. Thus, the problem of agricultural production, distribution of goods and services of daily necessity to each and every concern of the country's marketing the agricultural products, loan disbursement to the member in need, etc. can be solve through the co-operatives. But unfortunately, these important institutions initiated with such high expectation and objectives are not simply working satisfactory. Most of them are not in a position to render goods and services to the people. Many of them are under the unbearable and almost inescapable loads of bank loans and are always looking for the nominal grants from the government. Instead of being on aid to the very uneasy economic situation of this poor country by helping the poverty-stricken people in different ways according to the universal principles of the cooperative movement. Most of the cooperatives are still unable to render their services to their government and misleading directions, unnecessary pressure from the politicians inactive implemented factors of cooperative Act 1992, hence with in the frame of this pure view the government launched the programme of cooperative movement to improve this sector in the country since 4.5 decade. But very often complains and grievances of the farmers are heard against the service performed by cooperative organization.

The role of the central level and apex level cooperative organization is to tackle with various problems faced by its different sectors i.e. Multipurpose, Dairy, Consumer, Savings and Credits etc. but the co-operative societies are not only in Nepal but in the SAARC region too. Co-operatives development trend seems to be unsatisfactory. Women's share in total population is greater than male. But women are very back in co-operative field. (Co-operative Devt. Board, Sahakari Adhyanmala, Vol.6,2056) Gender inequality has been appeared as a big social problem. A large number of co-operatives have emerged with government, non-government and donor initiatives. Co-operative are so intimately concerned with underdeveloped country like Nepal that improvement in livelihood can become a fundamental strategy for poverty alleviation and empower the people. The programmes of microfinance through the cooperatives have been materialize in different modalities in different regions and parts of the

country. So a regular review and evaluation of the programme is necessary to choose and formulate new programmes that bring positive change in lives and life style of the targeted people. On the other hand, we have come to the point that Nepali agricultural system is largely primitive and traditional. To eliminate the pervasive challenge of poverty, we need transformation of surplus labours of agriculture into entrepreneurs and system of agriculture need to be industrialized to rise per capita income and accelerate economic growth.

Despite this, the majority of women are still left out of institutional microfinance services. Such programmes have only limited impact in terms of increasing the out reach of co-operatives and microfinance to the women. Rural women living in mountains, hills and interior areas of the Terai have no access to institutional micro-finance services. More than 80 percent of the total poor families still depend upon informal sources to meet their credit need or have no access to any source of credit at all. .(Co-operative Devt. Board, Sahakari Adhyanmala, Vol.6,2056)

1.3 Objectives of the Study

The overall objectives of this study is to assess the present role of Siddhartha Multipurpose Co-operative Organisation limited.

The general objectives of this study is to find out the role of micro finance in women empowerment. Whereas, the specific objectives of the study includes:

1. To explore the socio-economic and political impact of the respondents.
2. To explore the improvement in the status of women through the programme.
3. To explore the cumulative impact of the micro finance programme in the study area.

1.4 Significance of the Study

Given the purpose for which the study was conducted, the study may be considered as a references guide as it described the financial and non-financial services and activities that the selected SMCO had implemented and pointed out areas for improvement that this SMCO and promoting agencies may address to build the farmer's capability and capacity in meeting its members' needs. The findings of he study or significant only in so far as they provide the SMCO and promoting agencies with the ideas on what types of developmental interventions women-only SMCO need

to build their capacity as provides of financial and non-financial services. Thus, this study serves as a reference point for both promotes and the SMCO as the latter move to become stronger and more sustainable community-based organizations.

Knowing the similarities as well as differences between before the cooperative and after the cooperative in this study would guide women-only SMCO and promotes in knowing their unique characteristics and help them in determining what their role could or ought to be in enhancing the co-operatives' self-reliance and effectiveness in meeting the co-operative members' practical needs and strategic interests. This study could also add to the literature on the similarities and differences between the present daily life and past life rural woman in the context of Nepal.

About 85 percent of the total population in Nepal live in rural areas and subsistence agriculture is the major occupation. It is associated with low production income, low savings, low economic growth etc. Geographically most of the area consist of Hilly and Terai regions. There are highly population density in Terai regions. Various programmes intended to reduce deep rooted poverty and livelihood, empowerment in the targeted group/areas of the country. One of them is savings and credits cooperatives. Operationally, it is focused on women specially in rural areas.

1.5 Limitation of the Study

Each and every study has it's own limitation likewise. This study too is no exception. This study is confirmed with role of Siddhartha Multipurpose Co-operative Organization in women's empowerment of Birendranagar Municipality of Surkhet district. However, it is supposed that this study proved to be representative. This study is limited only in Birendranagar Municipality, Latikoili VDC's 8 and 9 wards, Uttarganga VDC's 1,2,5 and 8 wards, and Jarbuta VDC's 1 ward.

The chief limitations of the study are given below

➤ This study has covered only in Birendranagar Municipality, Latikoili VDC's 8 and 9 wards, Uttarganga VDC's 1,2,5 and 8 wards, and Jarbuta VDC's 1 ward . The analysis of this study has based on the primary data collected from the household of he study area and secondary information received from District Development Committee Surkhet.(District Development Committee, (2006). *Surkhet District Profile*. Surkhet.)

- and from various sources and centre for Micro-Finance, Bhatbhateni, Kathmandu (CMF, Nepal), CBS Nepal.
- This study covers 100 respondents (25.77% of total members) of the Siddhartha Multipurpose Co-operative Organization Limited's members of same caste(magar). Key informant interview has taken with co-operative's members of the study area.

1.6 Organization of the Study

This study has been divided into eight chapters. First chapter is introduction, back ground of the study, statement of the problem, objective of the study, significance of the study, limitation of the study and organization of the study has been include in this chapter. Second chapter is literature review. Third chapter leads with methodology which include nature and sources, rational for selection, research design, sampling procedure, techniques and tools of data collection.

Fourth chapter discuss the overall setting of study area. It consists introduction to Birendranagar Municipality. Fifth chapter presents the profile of the memberof of study area. Sixth chapter describes about the members , their needs and changes. Seventh chapter represents co-operative and women empowerment. And, last but not the least, eighthth chapter provides summary, conclusion and recommendation. This chapter followed by references, and annex.

CHAPTER-TWO

LITERATURE REVIEW

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

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

Experience and studies have shown that the provision of financial services is not sufficient in meeting the needs of the disadvantaged and the poor. The needs of this particular sector in society are basic yet so diverse that opportunities to improve their condition must be varied and multifaceted. This fact is even more pronounced when clients are poor women.

Thus, even if its main role is that of a financial intermediary, a micro finance institution (MFI) has to provide not just financial services but non- financial services as well. This situation is very true for a poor country like Nepal.

The centre 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 (Thomas, L 2000). 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. These factors are the women's civil status, their ethnicity, and the actual use of loan among others. This study proved that credit loan is not enough to bring about women's empowerment. The latter study concluded that "women do benefit from participation in mixed- sex SMCOs but in a limited way presently, mixed-sex. SMCOs are not vehicles for women's empowerment because their access and participation as members and in leadership is constrained by their marginal role in decision making and by barriers perpetuated by society as a whole and by local SMCO Board. This study, therefore supports the view that women only SMCO is the better institutional mechanism for women empowerment in Nepal.

Generally, the above mentioned researcher are valuable in their contribution to the body of literature that sheds light on the relationship between micro- finance and women's livelihood, empowerment in the context of Nepal. Their contribution specially to MFIs in the country however, could be a step beyond accumulation of knowledge if it would lead to a resolve among Micro-finance Institutions to implement practical actions that aim at women's livelihood and empowerment.

This study intended to identify some "Best Practices" of women only savings and credits, if any in providing non financial services to their members, which when linked to improved access to financial (particularly micro- finance) services, can have the most significant development impact on poor households in general and poor women in particular. The study aims to identify and analyze what these non financial services are, the factors that motivated women only SMCO to provide these services, and whether such services met their women members needs. The study will propose some practical action for women only SMCO and promoting agencies to consider in

enabling women - only SMCOs in meeting financial and non- financial needs of their members.

Saving and Credits Co-operatives (SCCs) are financial intermediaries. Being financial intermediaries, their function is to provide savings and credits services (only two of several types of financial 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 non-financial 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). These mechanisms created to bridge the gaps caused by economic social, and cultural disadvantage may be the form of non-financial services which may come in the form of : social intermediation, enterprise development services or social services.

Ledgerwood (1998) proposed a system analysis in understanding the process of successful and sustainable financial intermediation. Within the systems framework, an SCC or any micro-finance institution should not be expected to provided all the services needed by its clients and/or members but rather “a number of different institution be involved, each responsible for providing one or more of he different services-needed for successful banking with the poor (Bennett 1997). In short, successful and sustainable financial intermediation should involve several players or services providers.

The MFI, therefore, may opt but should not be expected to provide any or all of the non-financial services identified by Ledgerwood (1998) other than financial, its core services:

Ledgerwood(1998) asserts that writing the systems framework, there are four categories of services that may be provided to micro-finance clients.

These services are:

- a. Financial intermediation, or the provision of financial products services such as savings, credits, insurance, credit cards and payment system;
- b. Social intermediation, or the process of building human and social capital required by sustainable financial intermediation for the poor;

- c. Enterprise development services or non-financial services that assist micro entrepreneurs; and
- d. Social services or non-financial services that focus on the well-being of the poor.

The degree to which an MFI or the SCC in this particular study is willing to provide more than just financial services depend on whether it takes an “minimalist” or “integrated” approach. The minimalist approach involves providing financial intermediation only while the integrated approach involves providing financial and other services.

Ledgerwood develops a schematic framework (as shown Figure 1) that showed the relationships of the different types of MFI services to clients.

21. Principles of Co-operative

Principles of co-operatives refer to the guideline to give the concrete form to the norms and values of co-operative organization. In other words cooperative principles are the set of rules and regulation to regulate and govern the activities of co-operative enterprise. There have been three types of co-operative systems, which are Rochdale system, Refisen system and Schulze system.

The first system was concerned with consumer, the second with farmers and the third with traders. The Rochdale pioneers emphasized on cash transactions where as Refisen and Schulze organized co-operative as credit organizations. However, the principles, which have been commonly adopted all over, the world is that which is laid down by Rochdale pioneers.(Co-operative Training Centre, Sahakari Ra Nepalma Yesko Bikash,2048)

The principles of co-operative have been given new dimensions from time to time to suit the changing environment and situations in order to make the co-operative movement more meaningful and purposeful. Due to rapid changes in the economy of the world, the need for review of the principle of co-operative was increasingly felt. In 1963 the International Co-operative Alliance had reviewed the existing principles. In 1995, Sep. ,the ICA General meeting stated the followings as the principles of co-operative:

2.1.1 Voluntary and Open Membership: - Co-operative organization is a voluntary organization. Its membership is open to all. It does not discriminate and show disparity to any person on the basis of caste, sex, religion, beliefs and any other such characteristics. Everybody is free to get in and out in this organization.

2.1.2 Democratic Management: - The control and management of co-operative organization is performed by its members through democratic system. Every member enjoys equal rights in policy making and decision making of the organization and there is system of one-man one vote. Amount of capital does not determine the voting power like in Joint Stock Company.

2.1.3 Economic Participation by Member: - There is legal and equal economic participation of the members in this organization. They possess a common capital. A co-operative organization makes provision for reserve fund, dividend fund, employees bonus fund, co-operative education fund and loss compensation fund. The members of co-operative have opportunities to participate in economic activities. In this way, we find two kinds of economic participation of members in co-operative organization. First to provide capital to the organization and second to get economic gains from the organization.

2.1.4 Autonomous and Freedom: - Co-operative organization is an autonomous, independent and an organization controlled by its members. There is necessary to make the members acquainted with the basic principle of co-operative education training and information to the members based on co-operative values.

2.1.5 Education, Training and information: Co-operative launches training to its members, elected representatives and staff members. Co-operative education is necessary to make the members acquainted with the basic principles of cooperative. It should provide cooperative education, training and information to the members based on cooperative values.

2.1.6 Co-operation among Co-operatives: - Co-operative Organizations maintain a sound co-operation among themselves. Local, regional, national and international

cooperative organizations work together for the development of co-operative campaign.

2.1.7 Concern to Society: - Co-operative organization directs their plans and policies towards the continuous and long-term development of the society.

Women-only SMCOs, in particular, are expected by their members to perform more than just a financial intermediation role as women's condition and disadvantaged position in society requires more than just an economic or financial response. Women-only SCCs are almost automatically expected by promoters to perform a social development role as well, that is, to provide what Ledgerwood referred to as social services and enterprise development services.

Researcher has shown that simple extension of credit to poor women does not always generate sustainable benefits. This is generally attributed to three main factors namely:

- Women do not always control investment decisions in the household or the income generated by such investments.
- Poor households often have limited investment opportunities, and therefore access to savings and insurance services are now widely considered more important for managing household vulnerabilities than access to credit.
- Financial services address only one aspect of poverty, the economic and do not generally address other constraints by poor household such as limited education, poor health, social and political marginalization etc. (Selin and Bhadra 1999)

The categorization of types of non financial services as presented in the schematic framework developed by Ledgerwood (1998) will be used in the analysis of types of non-financial services provided by the SMCOs studied. The author proposes another type of non-financial services of the women-only SMCOs, namely; women's empowerment. The author proposes further that the categories be modified to encompass what mainstream cooperative would refer to as mere "activities" and not services as will be explained in the forthcoming paragraphs. Thus, four categories will be used in the analysis of non-financial, developmental services activities that the

SMCOs implement or provide to their members. Ledgerwood (1998) 's definition of social intermediation, enterprise development and social services are used in the analysis while the definition of women's empowerment is as follows:

"Women's empowerment services-activities" refer to those that are intended to raise awareness of women's rights and enable women to exercise these rights.

Women's condition and position are described condition refers to women's material state. Position refers to women's social and economic standing relative to men. Practical needs are linked to women's condition. Poor women may identify practical needs which are related to food and water, the health and education of their children, and increased income. Meeting such needs through development assistance can be a relatively short term process involving inputs such as equipment, training, credit programme, literacy programmes, or clinics. Projects that aim to meet practical needs generally preserve traditional relations between men and women (Moffat and Stuart, 1991)

Strategic interests for women arise from their subordinate (disadvantaged) position in society. Strategic interests are long-term and related to improving women's position. the strategic interests of women as a group include: reduced vulnerability to violence and exploitation, more economic security, independence, options and opportunities, shared responsibility for reproductive work with men and the state; organizing with other women for strength, solidarity and action; increased political power; increased ability to improve the lives and future of their children; an a more humanistic and just development process (Moffat and Stuart, 1991).

Women's involvement in decision-making on different matters, including households decisions, was taken as a proxy indicator of their empowerment. Involvement of women members in decision-making in various matters, such as opting for family planning, buying and selling assets, participating in community development.

Increasing poverty, shift from subsistence forming to cash crop farming, depleting natural resources, increased migration and growing number of women headed households, due to globalization, are factors that have increased women's

vulnerability in recent years. A large percentages of women lack access to productive resource specially land.

In Nepal, 40.4% of women and 59.6% of men over the age of 10 are considered economically active. This indicates that women's economic participation is lower than men. This is due to the fact that subsistence agricultural works, which almost exclusively performed by women, is not considered to be economic activity and is excluded from surveys. The vast majority of economically active population (81.25%), particularly in rural Nepal, is engaged in agriculture and allied industries. The portion of the persons engaged this sector is substantially higher among women (90.5%) than among men (74.9%). (Beijing and Beyond, 2004).

The Interim Constitution of the Federal Democratic Republic, Nepal (2007) recognizes men and women equally and prohibits discrimination between them. The notion that "women's rights are human rights" is a new phenomenon in Nepal. For the last several decades, women's rights did not get recognition as human rights. Even today there have been reluctances to recognize the concept of land and resources rights for women, granting them separate legal status and a degree of autonomy. Affirmative action programs on behalf of women have rarely been statutorily implemented (Beijing and Beyond, 2004).

CHAPTER THREE

RESEARCH METHODOLOGY

Methodology is a process of completing the study. Methods and techniques of data collection and methods of analysis have been consisted in methodology. It describes the essential and experienced view for all academic work of the study. It clarifies the concept and gives the way of the study. This is the comparative study which uses both qualitative and quantitative methods.

3.1 Nature and Sources of Data

This study has obtained data and information primarily collected from the field survey. However, information obtained from secondary sources was useful during discussions of several issues. Secondary data or information has been derived from different books, journals, reports, institutional publication and website.

3.2 Rational for Selection of the Study Area

Birendranagar Municipality is situated in central part of Surkhet district. It is the headquarter of Surkhet district. Based on the nature of the study Birendranagar is selected for the study where most of the dwellers are Janajatis (Magar, Gurung and Tharu), Brahmins, Chhetries, Dalits, Thakuries people. Among them most of the people are women. Moreover, women's empowerment through Siddhartha Multipurpose Co-operative Organization is different in comparison to other women.

3.3 Research Design

The study has been carried out both on the basis of exploratory and descriptive research design. The study has been focused on to investigate the role of cooperatives in rural women's empowerment. On the other hand it tries to describe the existing status, problems and prospects.

3.4 Sampling Procedure

The universe of this study is Siddhartha Multipurpose Co-operative Organization of Birendranagar Municipality. Out of 388 (total) members of that co-operative 100 (25.77%) have been selected as respondents from this co-operative. The

respondent has been sampled to get the intended information. The samples are selected by using simple random sampling method to acquire the desired objectives.

3.5 Data Collection Techniques and Tools

Both qualitative and quantitative data have been collected in this study. To collect primary information sample method has been used.

3.5.1 Household Questionnaire Survey

A questionnaire is prepared consisting 58 questions with close and open structure. The researcher himself has administrated the questionnaires with the selected cooperative's members. It took altogether 40 days to conduct the questionnaire survey. Socio-economic information with different variables is included in 58 questions.

3.5.2 Field Observation

Direct observation is applied in order to get additional information of the activities of cooperative members for the study. Generally, this observation collected women behaviour and information on members with other persons, staff of administration, visitors. Their internal interaction with other women has also been observed and it is helpful to understand the dynamic of daily life style in empowerment sites. It is participant observation of the researches will be the key tool to acquire their income pattern or practices.

3.5.3 Key Informant Interviews

Educated persons and administrator were the sources of special information in this survey. To derive some specific information, it was necessary to visit some key persons. Generally, teachers, social workers, politician and senior citizens are key persons. In this survey, ten key persons where interviewed in Birendranagar for specific information about the study area and role of cooperative in women's empowerment process. A check list, including some structured and unstructured questions, has been used for key informant interview.

3.5.4 Informal Interview

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

3.5.5 Focus Group Discussion

Focus group discussion is most essential for collection of qualitative information. Altogether four focus group discussions were carried out in this study. Different issues associated with saving and credit occupation will be forwarded to the group for discussion.

3.5.6 Reliability

Information collected from FGD is reliable. The assessment done by participation has been further verified with the records of the concerned local savings and credits cooperatives offices. Questionnaires has been reviewed by affiliated guide and experts. Information's and findings have been also validated by concerned members during the assessment period.

3.6 Field Note

Not all the information during the fieldwork will be secured systematically and in such cases field notes proved helpful. The field notes help to remind later on when the subject matter will complex and the pace of flow of information was rapid. During field survey both subjective interpretation of the situations and the raw interpretation of the fact have been recorded.

3.7 Method of Data Analysis

Collected information has been processed scientifically. Information have been analyzed with the help of computer software like excel as well as manually. Different tables are prepared for different socio-economic variables. Mathematical calculation and statistical operations and tests are performed for quantitative information. Qualitative information has been adopted in descriptive way. To visualize information different diagram's and charts have been prepared.

CHAPTER FOUR

INTRODUCTION OF THE STUDY AREA

4.1 Introduction

Birendranagar Municipality is only one municipality in Surkhet district. It is situated in east of Kunathari and Lekhgaon VDC, west of Jarbuta VDC North of Latikoili and Uttarganga VDC, and south of Gadi and Jarbuta VDC. The total land of this Municipality is 36 square km. The total area of Surkhet Valley is 88 sq. km. Bheri river is only one river flowing nearby this Municipality. According to 2001 census, the total number of population of Birendranagar is 31,381 and out of them 15,890 are males and 15491 are females. The population consist of different caste/ethnic such as Chhetry, Brahamin, Magar, Gurung, Newar, Thakuri Tharu, Dalits and Muslims etc. The majorities are Chhetri and Magar.

Educationally, there are 15 higher secondary schools(6 community and 9 instutional), 3 campuses are there in this municipality. The main profession of the people are agriculture and small trade. More than 80 percent of the total population is engaged in agriculture sector. The main agro-products are paddy, wheat, maize, vegetables, pulse etc. Besides this people are engaged in different income generating activities such as business, animal husbandary, cattle trading, wage and salaries, small enterprises and business etc.

This Municipality has medium development on economic and physical infrastructures. Most of the people of this Municipality are medium class. Among them, some are in such a miserable condition that they have insufficient food to feed their children through out the year. Women are still engaging on unproductive and only used in reproductive machine. Some women are illitrate of this area are uneducated, poor, untrained or without any vocational training.

4.1.1 Religious Condition of Surkhet Valley

There are various religious groups in the study area. They are Hindu, Buddhist, Muslim, Christian etc. Among the various religious groups, Hidus are in majority. Because of acculturation and modernity, Tharu, Magar and Gurung and other ethnic groups have also belief in Hinduism.

4.1.2 Occupation

The population's percentage who solely depend upon agriculture is 70 percent. About 26 percent of the people in this Municipality are found engaged in business whereas 15 percent are engaged in Jobs . Whereas the study has been done on Magar Caste 7% are engaged in government jobs, 5 percent engaged in business, 26 percent are engaged in Labour, 2 percent are engaged in productive works and 60 percent are engaged in agriculture.(DDC, Surkhet, 2008)

4.1.3 Infrastructure Development of the Municipality

This section highlights about infrastructure such as school, drinking water, social organization, health post and sanitation services and settlement pattern etc.

4.1.3.1 Schools

Altogether, there are 20 secondary schools 9 Higher secondary school 3 campuses are in this Municipality.

4.1.3.2 Drinking Water

The water supply condition of this municipality has found satisfactory. There are so many water taps joint privately at home. In the southern part of the municipality underground water is available. Brihat Jhupra Khola Khanepani Ayojana(Huge Jhupra drinking water project) is managing drinking

4.1.3.3 Social Institutions/Organizations

There are many NGOS/INGOS Organization in this Municipality. Some of them are given below:

- Aawaj (women and childer protection)
- Sundar Nepal (Education and Sanitation improvement)
- Dalit Pedit Mahila Sangh (Women protection)

4.1.3.4 Health and Sanitation Services

One regional hospital, surkhet, Three private nursing homes, One primary health post, Four Sub-health post have been serving the people of this Municipality. People awareness about health, hygiene and sanitation of this Municipality has found satisfactory.

4.2 Co-operatives in Birendranagar Municipality

There are 9 Multipurpose Co-operatives , 12 Saving and Credit Co-operatives, are there in this municipality. In Siddhartha Multipurpose Co-operative 336 members were there three years ago. In this financial year((2067/068) there are 934 members are involved in this co-operative. In this organization, women has the majority (580 in percentage 62.09%) and number of males is 354(37.90%). This Co-operative provides credit to agriculture, education, health, trade, social loans, and business etc.(SMCO, Annual Report, 2067-68)

CHAPTER FIVE

THE PROFILE OF THE STUDIED POPULATION

5.1.1 Age Composition of The Study Population

Whether a population is young or old, or getting older or younger depends of the portion of people at different age group. In general, a population with more than 35 percent under age of 15 is considered young and population with more than 10 percent aged 65 and above is considered old. Age structure is affected by the fertility, mortality and migration. Independent and active age group of population has a significant role in the overall development of the society. Researcher has identified three groups of population interval among sample household. The following table depicts age and sex structure of sampled population.

Table 5.1: Distribution of Sampled Population by Age

Age group	No. Of Respondents	Percentage
20-30	12	12.0
30-40	43	43.0
40-50	40	40.0
50-60	5	5.0
60-above	0	0.0
Total		100.0
Number of Respondent : 100		

Source: Field Survey-2011

5.1.2 Marital Status

All members surveyed in SMCO are as 10 members are unmarried, 88 members are married and 2 members are widow.

Table 5.2: Marital Status of Sampled Population

Particulars	Percentage
Unmarried	10.0
Married	88.0
Widow	2.0
Total	100.0
Number of Respondent : 100	

Source: Field Survey, 2011

5.1.3 Educational Attainment of the Sampled Population

Education empowers the women; it increases women's status in community and leads to greater input into family and community decision-making. 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 and benefit from development efforts, especially in area of health, nutrition, water and sanitation and the environments.

Table 5.3: Distribution of Sampled Population by Educational Status

Level	Percentage
Illiterate	24.0
Literate	61.0
Educated	12.0
Higher Education	3.0
Total	100.0
Number of respondents: 100	

Source: Field Survey, 2011

The number of educated people in the study area has found 15 i.e. 15 percent of the total sampled population. The percentages of sampled population that are illiterate are 24 percent. Though there are adequate government schools and private schools in the Birendranagar Municipality. In the study, researcher has defined literacy as the ability to read and write. Illiteracy as having no ability to read and write and educated as those who have passed SLC an above. The education are shown in table 5.4 and in the below

5.1.4 Distribution of Respondents by Family Type

The empowerment of rural women depends upon the family types. In the joint family, the women has less authority and responsibility due to male dominant society and it is very difficult to enhance skill because less opportunity has provided to her for career development.

Table 5.4 : Distribution of Respondents by Family Type

Family Type	Percentage
Joint Family	33.0
Nuclear Family	67.0
Total	100.0
Number of respondents: 100	

Source: Field Survey, 2011

Exactly 33 percent of the family in the study area are found as joint family whereas 67 percent as nuclear family. The joint family is still dependent on traditional occupation. The distribution of sample household by family types is shown in the following table and in pie chart diagram

5.2 Economic Characteristics

Women make substantial contributions to uphold Nepal's economy. The status of women study completed in early 1980s established that women and girls together contribute more than 53 percent of the household income in rural household of Nepal. Several studies (Stri Shakti, 1995, Ojha 1989, MOA 1993a, 1993b, 1993d 1994) in subsequent years have reconfirmed that women's labor contribution of Nepalese agriculture is substantial and at least equal to that of men.

To foster women's increased participation in the market economy, access to economic opportunities such as secure savings, non-collateral credit, and business skill trainings are vital. Training enables women to access capital and to start or expand their own income generating micro-enterprises. This, in turn, will expand household income (Beijing and Beyond, 2004).

5.2.1 Size of Landholding

Land is the most important source of wealth of a nation. Without land, it is very difficult for the development of any country. It is argued that landholding is considered as the major indicator for the identification of poor in Nepal. In the study area, researcher found all most all respondent having less landholding as compared to

average national size. The following table 5.7 and bar diagram shows the average landholding size of the study area.

Table 5.5: Distribution of Respondents by Size of Landholding

Types of Land in Kattha	Percentage
Landless	9.0
0-1 kattha	15.0
1-5 kattha	52.0
5-10 kattha	12.0
10-20 kattha	7.0
20 - above	5.0
Total	100.0
Number of respondents: 100	

Source: Field Survey, 2011

Note: 30 kattha= 10,000sq. ft= 1 hector, 20 kattha=1 bigha

From the above table no 5.7 and figure 5.5 below, it is clear that most of the respondents do not have adequate land for their living. There are 88 percent of the households have less than 10 Kattha land only, 9 percent of households have no. lands they stay on rent. 12 percent of the households have 5-10 Kattha of land and 52 percent of the households have 1-5 Kattha of land. Only 5 percent of respondents have found 1 bigha-above of land. Most respondents do not have sufficient land for their livelihood and some of them take land for cultivation on the promise of dividing the product in two equal parts for ownself and land owner (*adhiya*).

According to the respondents those households who do have no land and do have less than 10 kattha of land cannot maintain their daily life and fulfill the basic needs without other occupation and employment.

5.2.2 Occupations

Occupational structure is a good indicator of employment of opportunities, both for men and women. The 1996 NLSS (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 illustrates the main occupation of the households and respondents in the study area.

Table 5.6: Distribution of Respondents According to Occupation

Main Occupation	Percentage
Wage labor	26.0
Agriculture	60.0
Service/Job	7.0
Business	5.0
Cottage industry/Productive	2.0
Total	100.0
Number of respondents: 100	

Source: Field Survey, 2011

The above table clearly reveals that majority of the respondents' main occupation in the study area has found on agriculture and then wage labor. According to respondents 26 percent of them have been involved in wage labor. Only 7 percent of population was found engaged in service sector. Similarly 5 percent have found engaged in business, which is illustrated below in the pie-chart diagram.

Table 5.7: Percentage of Distribution of Respondents having Livestocks

Livestocks	Percentage
Cow	8.0
Buffalo	2.0
Oxen	21.0
Goat	21.0
Pig	5.0
Chicken	32.0
No livestock at all	11.0
Total	100.0
Number of respondents: 100	

Source: Field Survey, 2011

Table 5.7 shows that most respondents have kept chicken, but the chicken were not for business just for their household requirements. 32% respondents have

kept chicken in few number. Oxen and Goat have kept in equal members 21 of SMCO, most of members of SMCO are farmers and goats are also kept in few number. Some household has one, Some household has two and not more than five goats. During the questionnaire survey it is asked that, "why do not you keep more for more profit", the answer was same from all different respondents it is difficult to get fodder for them.

Figure 5.7 shows percentage of respondents who have kept livestock.

Table : 5.8: Encouragement to join Co-operative

Particulars	Percent
Oneself	10.0
Husband	12.0
Son/Daughter	8.0
Co-operative Members	36.0
Friends	34.0
Number of Respondents	100

The members of SMCO to whom survey has taken 10 percent were involved in Co-operative through their own idea, 12% women were involved through their husband, only 8% women were involved with the help of their son or daughter, the highest number 36 of women were involved through co-operative members and 34% women were involved with the help of their friends/neighbour.

5.2.3 Annual Household Income and Sources of Respondents

Usually, income in poor households is contributed by several of its members. Gauging a member's socio-economic status using income as a variable, the annual income from main occupation, her other sources of income and annual income from all other income earners of the household.

Per capita household and family income is an important economic variable. To extract economic characteristics, it is important. When the total family income is divided by the total number of family members, per capita family income is obtained. World development report stated that people struggling below. Yearly per capita income US\$ 365 are poor. the exchange US\$ into NRs is unstable, it varies from 64 to

72.5. So, average exchange rate NRs 68.49 has been used to calculate yearly per capita income in Nepalese currency, which becomes NRs 25000. Those co-operative members whose yearly per capita income is below NRs 25000, are grouped as poor.

Table 5.9: Annual Household Income of Respondents

Income in NRs (000)	Percent
Less than 75	27.0
75-100	16.0
101-125	17.0
126-150	20.0
151-175	10.0
More than 175	10.0
Total	100.0
Number of Respondents : 100	

Source: Field Survey, 2011

The table 5.9 shows the annual income of the cooperatives members in Birendranagar Municipality. According to the survey, out of 100 respondents, there are 27% households who have less than NRs. 75000. At the same time 16% households who have 75 to 100 thousands annual income respectively. The annual income of 17% households have 101 to 125 thousands and 20% have 126 to 150, 10% have 151 to 175 thousands annual income. Only 10% respondents households have more than 175 thousand annual income.

5.3.4 Attitude on Reproductive Health and Abortion

During the survey, Respondents were asked on reproductive health and abortion to know their attitude on these matter. "Do you have knowledge on reproductive health?" this question was asked them. The report are given below.

Table 5.10 Attitude on Reproductive Health

Response	Percentage
Known	84.0
Unknown	16.0
Total	100.0
Number of Respondents : 100	

Source: Field Survey, 2011

The above mentioned table show that most women have knowledge about reproductive health and the least number of women do not have knowledge about reproductive health. 84% women know reproductive health and 16% women do not know reproductive health.

Table 5.11: Attitude on Abortion

Response	Percent
Right	25.0
Wrong	72.0
No idea	3.0
Total	100.0
Number of Respondents : 100	

Source: Field Survey, 2011

The above mentioned data on attitude on abortion shows that 72% women feel abortion is wrong it is bad to kill a innocent feotus, but to check pregnancy is better. 25% respondent said its right, it helps to strengthen a women through the abortion of unwanted child birth and 3% respondent said they have no idea on this matter.

Table : 5.12: Use of Contraceptives

Means	Percentage
Condom	24.0
Pills	9.0
Sangini	11.0
Narpalant	17.0
Minilap	15.0
Non of them	2.0
Total	78.0

Source: Field Survey, 2011

No. respondents: 100

CHAPTER SIX

CO-OPERATIVE AND CHANGES BROUGHT ON WOMEN'S LIVES

6.1 Introduction of the SMCO

Nepal is divided into five regions and 75 districts. It has three major geographic regions, Himalayan, Hilly and Terai. Across these three regions, Nepal has roughly 1,500 registered SCCs. To roughly represent Nepal's diversity the SCC from the plains region. This enable us to note any significant income and risks faced by women. Furthermore, the SCC chosen maintain a large population of women members with one being solely controlled by women.

Surkhet is one of the hilly and inner terai districts of Nepal. It has features similar to other districts in Nepal: Surkhet is a valley area, it has some steep and plain land, roads and electricity, inhabitants of many ethnic people, more fertile land, lack of irrigation facility, access to transportation and have humid climate. At it is Hill, the Municipality has access to roads, markets, and have fertile land, communication electricity.

Organizational History

Siddharth Multipurpose Co-operative Organization Limited was established in 2058 B.S. Some British, Singapore, Indian armies and some other local magar people dared to open this co-operative to uplift magar community economically and socially. The first Chairperson of this Co-operative was Captain Jaharsingh Thapa Magar. The objectives of this Co-operative are

- i) to give informal education class to all its members,
- ii) To raise the living standard of the members.
- iii) To educate the members through Co-operative about group saving and team works.
- iv) To strenghten the members socially, economically and others.
- v) To promote all the members on their regular savings.
- vi) To promote/encourage for self-dependent or independent.
- vii) To provide training/activities to improve member's income and capacity.
- viii) To run the projects for individual and institutional development.

SMCO, Birendranagar registered as a multipurpose cooperative Ltd. The major activities of the SMCO are savings, credits, and training organization(Occupational, Productive technology).

The Current Status of the Co-operative

Total Number of current member	741
Male member	388
Female member	353

6.2 Organization Structure of SMCO

The general assembly elects Nine members for Board of Directors and three members for Account Supervisory Committee for three year term.

Figure 6.1: Organizational Structure of SMCO

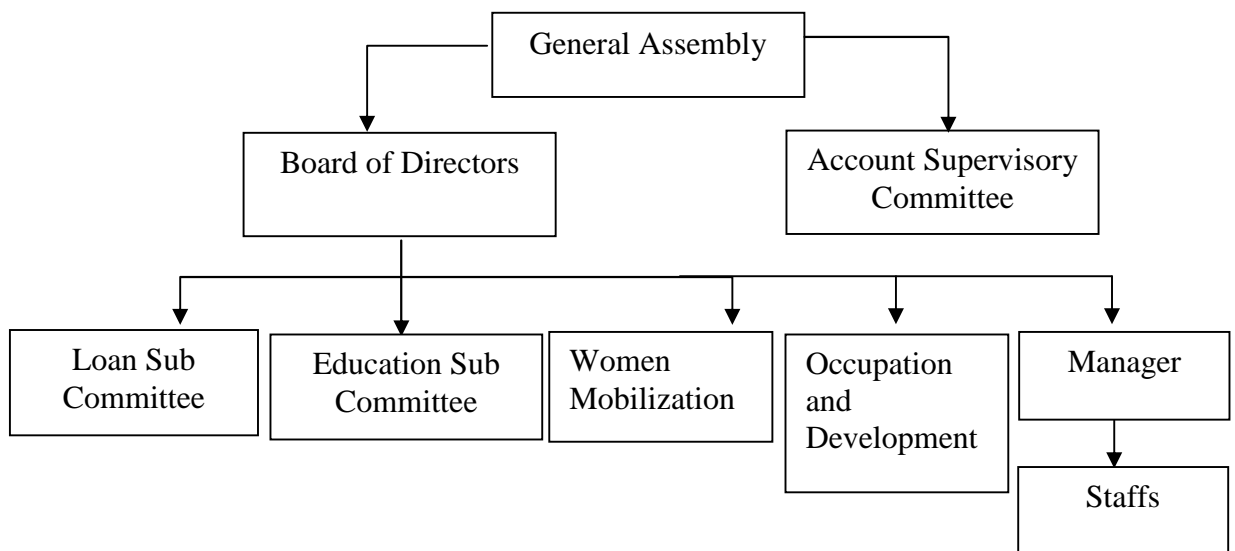


Table: 6.1 Distribution of Members According to Sex on Board

Sr. No.	Committee	Members		Total Members
		Male	Female	
1	Board of Directors	6	3	9
2	Account Supervisory	3	--	3
3	Loan Sub-committee	3	--	3
4	Community Development Sub-Committee	3	--	3
5	Education Sub-Committee	2	1	3
6	Women mobilization Sub-committee	--	5	5
7	Occupational Development Sub-committee	3	--	3
8	Advisory Committee	2	--	2
	Grand Total	22(70.96%)	9(29.03%)	31

6.3 Social Conditions of Respondent in Study Area

In general, the objectives of any development programme is 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 Birendranagar Municipality. The following table depicts the social impact on household through saving and cooperative.

Table 6.2: Social Impacts on Women in Households

Social Impacts	Excellent	Good	Bad	No concern	Total percentage
Family's views in occupation	27 (27.0%)	51 (51.0%)	2 (2.0%)	20 (20.0%)	100 (100%)
Husbands' response in occupation	30 (30.0%)	52 (52.0%)	2 (2.0%)	18 (18.0%)	100 (100%)

Source: Field Survey, 2011

About 34 percent respondents have expressed excellent view on women involvement in community's saving and credit cooperative in the study area and 61 percent household family member have remarked women involvement good whereas the response of husband on women involvement in saving and credit cooperative in the study area was found 27 percent excellent and 51 percent good whereas 2 percent bad and no concern respectively.

6.4 Roles and Status of Women in the Study Area

There has been past efforts to reduce prevailing discrimination and inequalities against women. Not with standing these initiatives, there is a huge gap between de jure and defacto equality for women, as well as for other underprivileged caste and ethnic groups (Beijing and Beyond, 2004).

Nepali women are some of the most disadvantaged people and one of the major focuses of the SCC is to increase the role and status of women. From the research, it was found that the local governance programme has successful in increasing the status of the women thereby increasing their role that can be considered as a positive role on women development of the SCC.

Table 6.3: Roles and Status of Women in Study Area.

Women status	Increase than before (2053 B.S.)	Decrease than before	As it is	Don't know	Total
Status in Household level	76.0% (76)	0	18.0% (18)	6.0% (6)	100.0% (100)
Status in Social level	68.0% (68)	-	26.0% (26)	6.0% (6)	100.0% (100)
Participation in group	82.0% (82)	-	14.0% (14)	4.0% (2)	100.0% (100)
Authority in household	92.0% (92)	-	2.0% (2)	6.0% (6)	100.0% (100)

Source: Field Survey, 2011

Table 6.2, it is clear that SMCO has successful partially to meet the goal of rural women empowerment. Status of the women has increased by >6 percent in household level than before the establishment of co-operative. But status of women

seems increased by 68 percent only in social level. After the implementation of this SMCO, 92 percent women participation in group activities have found increase in the study area. Authority and responsibility of 92 percent respondent have increased than before in the study area. 6 percent of the respondent have found unknown about their authority and responsibility due to lack of education.

6.5 Services Offered by SMCO

The various savings and loan products, and social services offered by SMCO to its members are discussed in following sections. SMCO usually provides such financial and non-financial services during its savings and credit phase.

6.5.1 Savings Products

SMCO offers a variety of savings products to its members. It starts its savings products from compulsory savings, and gradually introduce voluntary and other purposive savings. These savings products are designed to develop thrift among members, generate internal fund for on-lending and make savings available to members in times of emergency.

There is also the practice of adapting various products of advanced SCC by moderate SMCO. Generally, members cannot withdraw compulsory saving up to an agreed term or till its give up membership. SMCO 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, SMCO gradually introduce other purposive savings products.

SMCO issue passbooks to their members once they start depositing savings. Passbooks are filled and signed by the staff concerned.

Table 6.4: Savings Products Offered by SMCO

S.N.	Saving types	Minium saving(Rs)	Saving rate (Rs)	Interest rate (yearly)					
				1	2	3	4	5	6
1	Fixed	5,000.00	--	12%	12.5%	13%	13.5%	14%	Double
2	Demand	500.00	--	10%	10%	10%	10%	10%	10%
3	Compulsary	500.00	200.00	11%	11.5%	12%	12.5%	13%	--
4	Kopila/Subhakarya	500.00	100.00	13.5%	13.5%	13.5%	13.5%	13.5%	--
5	Daily	500.00	25.00	10%	10%	10%	10%	10%	--

Source: Field Survey, 2011.

6.5.2 Loan Products

SMCO offers a variety of loan products to it's members such as productive, social and emergency loans. The loan products are described in detail in Table 6.2.

Members are eligible to borrow loans three to six months after acquiring membership. In the case of SMCO, 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 SMCO with an application and the required fee. The loan sub-committee reviews the loan applications based on the existing policy and forwards them to Loan Sub-Committee , 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 sub-committee is authorized to approve or disapprove loans up to the amount of Rs. 5,00,000.

Table 6.5: Loan Products Offered by SMCO

S. N.	Loans type	Maximum Loan amount (Rs)	Interest rate	Loan duration			Service cost
				Upto 2 lakhs	2-5 lakhs	5-above lakhs	
1	Business/Industries	1,500,000.00	17%	1 year	2 year	3 year	0.5%
2	Hair/Purchase	1,000,000.00	17%	"	"	3 year	0.5%
3	Agriculture	500,000.00	17%	"	"	--	0.5%
4	House/Land	500,000.00	17.5%	"	"	--	0.5%
5	Contract/Lease	500,000.00	17.5%	"	"	--	0.5%
6	Foreign job	300,000.00	17.5%	"	"	--	0.5%
7	Educational	300,000.00	15%	"	"	--	0.5%
8	Others	200,000.00	17%	"	"	--	0.5%

Source: Field survey, 2011.

6.5.3 Social Services

SMCO provides a broad range of social services through their own resources or in co-ordination with developmental agencies for the benefit of it's members. These services can be categorized under the following headings:

i. Training in Income Generating Activities

SMCO has organized, in co-ordination with different NGOs Divison Co-operative Office Surkhet, Other Co-operative Organization, mainly with district agriculture office and cottage industry development committee, training in various income-generating enterprises such as seasonal and off-season vegetable cultivation, livestock (e.g. goat, poultry, buffalo) raising, knitting and weaving.

The given table shows the training given on income generating skills

Table: 6.6: Training in Income Generating Activities

Sr No	Particulars	Duration	No. of participants		Total
			No. of females	No. of males	
1	Poultry farming	7 days	17	13	30
2	Pickle preparation training	5 days	21	2	23
3	Candle manufacturing	3 days	25	5	30
4	Off season vegetable cultivation	5days	12	15	27
5	Bee keeping	3 daya	23	17	40
	Total		98	52	150

Sources: Field servey, 2011

The above mentioned table shows that 17 female members have taken poultry farming training, 21 female members have taken pickle preparation training, 25 female members have taken Candle manufacturing training, 12 female members have taken off season vegetable cultivation training, and 23 female members have taken bee keeping training through Siddhartha Multipurpose Co-operative Organization Limited, surkhet. A few members are implementing their skills in the field.

Table: 6.7: Leadership, Cooperative Education and TOT training for Members

Sr No	Particulars	Duration	No. of participants		Total
			No. of females	No. of males	
1	Co-operative education campaign	2 days	17	13	30
2	Co-operative Management	5 days	18	15	33
3	Leadership	3 days	20	21	41
4	TOT	5days	8	12	20
	Total		98	52	150

Sources: Field servey, 2011

iii) Awareness-Raising Activities

SMCO has organized adult literacy classes for it's members. Besides, it has organized various campaigns and talk programmes on gender equality, girl's education, pre- and postnatal care, etc.

iv) Social Services

- Training on income-generating activities
- Health and nutrition
- Community development activities
- Awareness-raising and literacy
- Main sponsored since 2065 B.S. for First Martyr Lakhan Thapa Cup

6.6 Economic Changes Brought by SMCO

6.6.1 Increase in Income

Survey findings indicated increases in the incomes of 70 percent of the sample SMCO's members since they joined their cooperative. SMCO's savings and credits services provided and opportunity for 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 same extent.

The SMCO's policy is to provide loans for productive purpose, such as cereal and cash crop production, micro-enterprises and agro-based trading activities.

Table 6.8: Increase in Income

Membership status	Percentage
Increases in Income	70.0
No change	30.0
Total	100.0
Number of Respondents : 100	

Source: Field Survey, 2011

Table 6.8 shows that increase in the incomes of members since they joined cooperative were higher than those of non-members households since the establishment of co-operatives. 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 their 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.

6.6.2 Having Own Livelihood and Own Income

Livelihood, income and savings come together. The desire for owning a livelihood stemmed from a desire to have income plus savings. Most of the women come from poor households where income was limited and savings was a few nil. The desire to have income was strong in all members surveyed. 40% of surveyed women

has increased their incoming for their monthly saving offered by SMCO. Every member must save minimum Rs. 200 per month.

6.6.3 Owning Land

Some members wished to own land. But when they said their own, they were not referring to themselves individually but rather to their family. This dreams came mostly from the poorer groups. 52% of surveyed women who has taken loans has been used to purchase land.

6.6.4 Knowledge and Access to Veterinary Science

This referred to the members' need to know how to take care of their livestock so as to increase their income from raising livestock and protecting their livestock from disease. Some members brought Piglets, Baby goat through the programme "*Biu-Puji Karekram*" carried out by SMCO, they go Agro-vet shops nearby or Government Veterinary Office for the treatment or consulting

6.6.5 Knowledge and Access to Advance Agricultural Technology

This referred to need for knowledge on modern agricultural technologies that will increase their farm output while at the same time reduce their farming workload. It also referred to actually having access to agricultural technologies, tools and equipment. This need was particularly mentioned by both better off and poorer groups in the selected SMCO.

6.7 Social Changes Brought by SMCO

6.7.1 Education for Self and for Children

The referred to the dream to either have some education (especially for self as 14 percent of the members surveyed were illiterate) or higher education (specially for children as they are already in school). This also referred to the desire of some members to have some basic literacy but the respondents who were above 55years did not show their interest on study to be literate instead of this they wanted their offsprings may study higher, that is, to be able to read and write, specifically, letters from relatives and loves ones, and to be able gone through basic adult literacy classes and had to count and keep own accounts of their livelihoods (numeracy skills). Those who had since been literate, desired for advance literacy to be able to do more than

just read and write. Specifically, they wanted to know about life in other VDCs Municipalities, how people in other places live, how to take care of their livestock, how to increase the yield of their farms or vegetable gardens. For the poor groups, higher education for children meant that their children would be able to reach up to high school. For the better off groups, that their children would be able to get a bachelor's degree, land in good job, get a good income.

6.7.2 Comfort, Luxury and Beauty; Leisure and Rest

The women dreamt about having the time and the means to stop working sometimes, to have fun, to have the time to rest and relax and not having to work all the time in order to survive. They dreamt about owning good and nice clothes, ornaments and jewellery, to look nice and pretty, delicious and nutritious food to eat good food.

6.7.3 Art and Music

The dream to enjoy art and music was related to the dream of having comfort, luxury and beauty, but the source of pleasure was from art and music. Some of the women dreamt about being able to have the time to simply enjoy music freely; to be engaged in art to be able to sing; to be able to act; to be like the actress and artist they admired.

6.7.4 Security

This referred to the dream of being secure specially in old age. It also included the wish to have some resources (specifically savings) to use in case of illness or accident.

6.7.5 Exposure and Travel

Some members wished to be able to go out of their village; see other places and see how they look like; how other people live; being able to ride in certain modes of transport that they had tried to ride in for only a few times or not at all; to be able to reach for places; to be able to see the big town and bazaar (headquarters); to be able to visit Pokhara, Kathmandu etc. The members claimed that this dream was a reaction to some women's sense of isolation in their homes and in their villages, and a lack of contact with other people outside of their immediate environment.

6.7.6 Freedom to Decide for One's Own Life

Some women wished to have the freedom to make their own decisions and make choices, and not be dedicated by parents. It included the freedom of not having to work and "exercise the right of a son", according to one member; to be free to choose a partner, or whether to marry or not at all; to choose with whom to live, that is, with in-laws or with own family. This dreams stemmed from feelings of dissatisfaction, in some cases, fear in the women SMCO members, in who were mostly in a marriage arranged by their parents, which is a common practice in Nepal. A daughter-in-law is also expected to join the family of the son, a condition highly favoured by the mother-in law as having the daughter in law means an additional hand in doing the housework in a normally large household comprised of two or more families.

Both better off groups and poorer groups each mentioned one dream that the other did not mention. The poorer group mentioned "Respect from other people" while the better off group mentioned "fame".

Respect from other people referred to the members' need to have people recognize and accept them for what they are despite their poor status. It implied the wish for freedom from discrimination because of their poor economic and social status.

- d. The needs commonly expressed by the members that were related to practical needs were:
- Education (both higher and literacy)
 - Having the skills for a livelihood (both practical and business management skills)
 - Security (as measured in savings that can be used for emergency and for other future needs)

The need for livelihood skills was related to the dream of having own income and savings. However, the needs included not just practical skills required in livelihoods but also business management skills. Business management skills were desired particularly by the better off members from the Siddhartha Multipurpose Co-operative Organization Ltd.

The other commonly expressed needs were related to strategic interests. Those were:

6.7.7 Linkage with Institutions

It referred to the need to have some contact with institutions (other than their SMCO, but not engaged in saving and credit activities) that have resources that they can access. These institutions included training and business institutions. The women wanted to know these institutions can be known by them.

6.7.8 Social Conditions of Respondent in Study Area

In general, the objectives of any development programme is 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 Birendranagar Municipality. The following table depicts the social impact on household through saving and cooperative.

Table 6.9: Social Impacts on Women in Households

Social Impacts	Excellent	Good	Bad	No concern	Total percentage
Family's views in occupation	27 (27%)	51 (51%)	2 (2%)	20 (20%)	100 100
Husbands' response in occupation	30 (30%)	52 (52%)	2 (2%)	18 (18%)	100 100

Source: Field Survey, 2011

About 34 percent respondents have expressed excellent view on women involvement in community's saving and credit cooperative in the study area and 61 percent household family member have remarked women involvement good whereas the response of husband on women involvement in saving and credit cooperative in the study area was found 27 percent excellent and 51 percent good whereas 2 percent bad and no concern respectively.

6.7.9 Roles and Status of Women in the Study Area

There has been past efforts to reduce prevailing discrimination and inequalities against women. Not with standing these initiatives, there is a huge gap between dejure

and defacto equality for women, as well as for other underprivileged caste and ethnic groups (Beijing and Beyond, 2004).

Nepali women are some of the most disadvantaged people and one of the major focuses of the SCC is to increase the role and status of women. From the research, it was found that the local governance programme has successful in increasing the status of the women thereby increasing their role that can be considered as a positive role on women development of the SCC.

Table 6.10: Roles and Status of Women in Study Area.

Women status	Increase than before (2053 B.S.)	Decrease than before	As it is	Don't know	Total
Status in Household level	76% (76)	0	18% (18)	6% (6)	100% (100)
Status in Social level	68% (68)	-	26% (26)	6% (6)	100% (100)
Participation in group	82% (82)	-	14% (14)	4% (2)	100% (100)
Authority in household	92% (92)	-	2% (2)	6% (6)	100% (100)

Source: Field Survey, 2011

Table 6.2, it is clear that SMCO has successful partially to meet the goal of rural women empowerment. Status of the women has increased by >6 percent in household level than before the establishment of cooperative. But status of women seems increased by 68 percent only in social level. After the implementation of this SMCO, 92 percent women participation in group activities have found increase in the study area. Authority and responsibility of 92 percent respondent have increased than before in the study area. 6 percent of the respondent have found unknown about their authority and responsibility due to lack of education.

CHAPTER SEVEN

SUMMARY, CONCLUSION AND RECOMMENDATION

8.1 Summary

The co-operation program of the corporate department of Nepal government has boost up the bottom up decision making approach instead of top down approach. The research problems were feeling of women on cooperation program, level of their participation and effectiveness of the program to reduce the poverty through women empowerment.

The objectives of the study are study of socio-economic status of the women of Siddhartha Multipurpose Co-operative Organization Limited and role of cooperation on women. Different tools and techniques were used for data collection. Descriptive research was carried out as well as both primary and secondary data were collected for this study, Perception of saving and credit cooperation was collected from 100 respondents random sampling from Surkhet ValleyPRA and anthropological tools were used to analyze the data .

From the study it is cleat that the most of the population of Surkhet Valley has still remained largely poor, specially women, despite the saving and credit co-operative initiative. The basic indicators those are very vital for the socio-economic development of the society such as education, health hygiene and sanitation, drinking water, occupation etc. Play major role for the positive change in the community. From the ethnic composition perspective, most of the respondents of the Municipality were poor in social as well as economic activities before the establishment of Siddhartha Multipurpose Co-operative Organization Limited.

Similarly the economically active population (age group 16-59) indicates that the possibility of active participation of female in the area of economic productivity if the women are given chance. The overall educational status of the sampled population of the study area is 15 percent. (Table No. 5.3)

The sampled household population engaged in agriculture is 32 percent but engaged in services are only 6 percent. Mostly women are directly or indirectly involved in agricultural activities. After the implementation of SMCO programme

women have an easy access in the economic sector. The landholding, among the sampled members is little schemed as 2 percent of the members hold more than 10 bigha.

Exactly 66 percent of sampled members have nuclear type of family, which might be a major factor unequal distribution of landholding.

SMCO has been instrumental for considerable successful in terms of community awareness, which has been reflected upon equal opportunity to women 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 than before after the establishment of SMCO. 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 SMCO.

7.2 Conclusions

The study showed that as financial intermediaries, the SMCO was able to meet only some practical financial needs of its members, specifically basic saving and credit services. However members expected their Saving and Credit to provide more (in terms of larger amounts) and other types of financial services. The members expected that these financial services come in various forms, namely:

1. Savings accumulated in ways that are more compatible with the seasonality of their income, which in a large majority of members is also limited;
2. Affordable and regularly available credit or loans;
3. Funds that members can access from for specific social purposes such as health (in case of illness, reproductive health), and accident and
4. funds that increase the stability of their savings and loans. These needs expressed by the respondents members were related more to their practical need for security and strategic interest of owning land.

The study showed that the non-financial, developmental activities carried out in the SMCO with its members as participants and beneficiaries included the

following types of activities that are "services" at the same time, namely; social intermediation, enterprise development, social services and women's empowerment. SMCO also carried out community-development-related activities. These services/activities met the members' practical needs for literacy, good health (particularly nutrition, reproductive health, and awareness on HIV/AIDS) and sanitation, and practical skill needed in livelihoods. The rural women's empowerment services/activities addressed the strategic interests of women, specially those that were related to awareness of women's rights.

The SMCO model was found effective in providing financial and social services for the Terai-based communities. SMCO's financial services helped communities (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 SMCO 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 literate. SMCO's community development activities were recognized in the community. Increased incomes and knowledge generated by training and exposure programmes helped in empowering the women members. The SMCO has, therefore, a role to play in poverty reduction and development in Terai areas.

Although SMCO had good outreach, it had problems in reaching the ultra poor in its working area. Its membership being voluntary, those women 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 SMCO 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. Wider role included but was not limited to the following areas:

- Decrease in existing interest rates, specially of money lenders, in the working area of SMCO,
- Availability of better financial services for the people in the Birendranagar Municipality,
- Establishment and expansion of markets in communities,

- Creation of social capital such as group solidarity among members,
- Use of solidarity for exerting pressure against social problems,
- Increase in women's involvement in household decision-making process.

7.3 Recommendations

The following recommendation has been suggested for further improvement of the SMCO programmes in the future.

1. Strengthen SMCO's capability in financial management and investment including the identification, design and delivery of other financial products and services.
2. In meeting members needs,
 - 2.1 Consider the following interventions:

Needs	Probable Intervention (Addressed to members)
Practical need for * Education for self - Basic literacy - Advanced literacy * Education for children * Having own livelihood and skills to able to - Have own income - Have savings	* Basic adult literacy course(short) * Advanced literacy course (long) * Scholarship fund * Skills training and livelihoods, including entrepreneurship and business management training * Motivation training to increase saving in SMCO
Strategic interests on * Security * Linkages * Freedom to make own's choices and own decisions	*Provision of access to insurance services for members *Motivation training to increase savings in SMCO * Study tours to other co-operatives, both mixed-sex and women -only, resource institutions such as co-op development agencies, both government and NGO, and women's organization * Awareness seminar on women's rights for women only. * Gender sensitivity training to women only, the raining must teach about women's fundamental rights as human beings.

- 2.2 SMCO should further try to meet member's practical needs for basic literacy as well as advanced literacy (for those who had gone through the basic literacy course), health care, livelihood (for example, a training on caring for and maintenance of livestock would be useful to many member's and education for their children and for themselves and their strategic interest to be protected from violence as according to members, these are the needs they need more assistance on.
- 2.3 Interventions must also include those that address women's strategic interest such as
- Increased time for self that can be used for rest and recreation on pursuit of activities that improve women's condition and in the long term, their position vis-a-vis men in their community (to address the issue of high workload)
 - Awareness of women's condition and position vis-a-vis (to address the issue of women's subordination vis-a-vis men)
 - Recognition of all types of work that they do (to address the issue of invisibility of women's work), and
 - Increases access to opportunities (to address the issue of women's marginalization due to cultural factors such as caste and ethnicity)
3. Members should be encouraged to participate more actively in discussion and deliberations in annual general meetings and monthly meetings.
4. SMCO boards should be encouraged to consult members related to non-financial, developmental activities of the SMCO as they are interested in participating in these activities.
5. SMCO boards, staff and members must gain some knowledge and understanding of the principle, values and practices of co-operatives.
6. The government programmes and/or I/NGOs should continue to promote the poverty focused saving and credit model to improve access of financial services to the poor in terai region.
7. SMCO should diversify it's financial products as per the needs of it's members for which it should conduct market research.
8. It should raise the required capital internally or by accessing funds from external leading agencies.

9. SMCO should address the problems by developing strategies that would motivate poor people to join it.
10. The follow of credit facilities needs to be reviewed and should be provided as per priority basis at the rate of low interest.
11. Educational awareness programmes should be more focused.
12. Detail feasibility study of the area to be focused should be carried out before hand in order to ensure pay back of seed money and interest rate in the stimulated time period.

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Questionnaire

Name:
Caste/Ethnic:
Marital Status:
migrant:

Age:
Religion:
Migrant/Non-

1. Background of the Respondent:

S.N.	Questions	Response Category	Code	Code Skip
1.1	How many members are there in your family ?	Number		
1.2	Present Marital Status	Unmarried Married Widowed Separated/Divorced	1 2 3 4	
1.3	Education Status			
1.4	Who is the household head in your family ?	Herself Husband Others	1 2 3	
1.5	Types of your family	Nuclear Joint	1 2	
1.6	How many children do you have ?			

2. Household Assets/Facilities/Income.

2.1	How much land (in Kattha) does your family have ?			
2.2	What was the main economic activity of your family before joining Micro financial support for livelihood.	Agriculture/Farming Manufacturing/Producing Business Labour Live-stocks Others	1 2 3 4 5 6	
2.3	Which is kept in stock for your family	Rice Wheat Pulses Maize Others	1 2 3 4 5	
2.4	Which animal/birds does your family possess ?	Cow Pig Buffalo Goat Chicken/Duck Others	1 2 3 4 5 6	
2.5	What is your family producing/manufacturing any item to sale ?	Vegetable Animal Husbandary Products Manufacturing Products Others	1 2 3 4 5	

2.6	Are you involved in marketing of your products ?	Yes No	1 2	
2.7	Which of the following utility/facility is available by your family ?	Drinking water Television Toilet Electricity Radio Others	1 2 3 4 5 6	
2.8	Do your children go to school ?	Yes No	1 2	
2.9	How long have you been involved in the programme ?	<3 years 3 years >3 years	1 2 3	
2.10	What is your husband's occupation ?	Job Business Professional Labour Farming Others	1 2 3 4 5 6	
2.11	What things are there at your home for recreation ?	Radio Television Taperacorder	1 2 3	
2.12	Have you been Cenema hall to watch films ?	Yes No	1 2	
2.13	How long time do you spend on watching tv ?	Less than 2 hours daily More than 2 hours daily	1 2	
2.14	What things do you use most to collect information ?	Radio Mobile Television Newspaper Others	1 2 3 4 5	

3. Micro-Credit

3.1 Asset(Land/Live-Stocks/Other goods)

3.1.1	How much land do you have in your own ownership ?			
3.1.2	How many live-stocks have you added after joining SMCO ?			
3.1.3	What other things have you added ?	Jewelleries Utensils Others	1 2 3	
3.1.4	How many live-stocks have you added with support of SMCO ?			

3.2. Occupation/Income/Skills

3.2.1	Are you involved in credit programme ?	Yes No	1 2	
3.2.2	How many times have you taken loans ?	Never Once	1 2	

		Twice	3	
		More than twice	4	
3.2.3	For what purpose the loan amount has been used ?	Business	1	
		Livestock	2	
		Vegetable/Farming	3	
		Others	4	
3.2.4	How much do you save per month ?	<Rs. 200	1	
		Rs. 200	2	
		>Rs. 200	3	
3.2.5	What kind of training have you taken ?	Skill Development Training	1	
		Agricultural Training	2	
		Leadership Training	3	
		Community Development Training	4	
		Others	5	
3.2.6	How much is your monthly income ?			
3.2.7	Have you ever campaigned for a political candidates ?	Yes	1	
		No	2	
3.2.8	What is the major support or help that is necessary for enhancing effectiveness and efficiency of the group saving ?	Training	1	
		Capital	2	
		Investment	3	
		Others	4	
		No idea	5	
3.2.9	Where did you invest our loan on ?	Food	1	
		Clothes	2	
		Education	3	
		Treatment	4	
		Business	5	

3.3 Self-Esteem (Decision making power)

3.3.1	What are the benefits you have experienced after joining SMCO ?	Change in behaviour and attitude	1	
		Development of Leadership quality	2	
		Development of Self-confidence and capability to undertake economic activities	3	
		Increased decision making power on household purchase and consumptions	4	
		Decreased dependency on local money lender	5	
3.3.2	Who decides about how and where saving/loan amount would be taken and used ?	Yourself	1	
		Your husband	2	
		Your son	3	
		Family members	4	
		Jointly	5	
3.3.3	Are you satisfied with the Micro-finance programme of SMCO?	Yes	1	
		No	2	
3.3.4	What thing encouraged you to involve in SMCO?	Self	1	
		Relation to team	2	
		Members	3	

		Feeling need of participation	4	
3.3.5	Do you participate in decision making activities ?	Yes No	1 2	
3.3.6	If not, why do you not participate in decision making activities ?	Group does not listen me No idea No belief on group	1 2 3	
3.3.7	Are you satisfied in exchanging information in your group ?	Yes No	1 2	

3.4 Collective power, Reproductive Health/Family Planning/Laws relating to women issues.

3.4.1	What do you think on collective work on SMCO ?	Satisfactory Creative General Unsatisfactory	1 2 3 4	
3.4.2	Have you taken ever joined with others to protest against any of the following ?	Man torturing wife Unfair wages Abuse on child right Others	1 2 3 4	
3.4.3	Does SMCO group play any role to protect from women related issues ?	Yes No	1 2	
3.4.4	Do you have any knowledge on laws relating to women issues ?	Yes No	1 2	
3.4.5	Have you any means of family planning ?	Yes No	1 2	
3.4.6	Do you know the means of family planning ?	Condom Pills Norplant Vasectomy Minilap	1 2 3 4 5	
3.4.7	Do you know about Reproductive Health ?	Yes No	1 2	
3.4.8	What do you think about abortion?	Right Wrong No idea	1 2 3	
3.4.9	Have you taken any class/training on women rights/issues ?	Yes No	1 2	
3.4.10	Do you believe on unity has more power than an individual ?	Yes No	1 2	
3.4.11	Did you have ever encouraged any one to join SMCO ?	Yes No	1 2	
3.4.12	What should be done by SMCO in involve other more people ?	Income generating scheme Skillful scheme Programme on women right and	1 2 3	

		protection		
4 Impact of Micro-Credit on Women's empowerment/Poverty reduction				
4.1	Is SMCO helping you to increase your monthly income?	Yes No	1 2	
4.2	Where did you borrow before joining SMCO?	Local people Shopkeeper Others financial group Bank	1 2 3 4	
4.3	Is SMCO fulfilling your general needs ?	Yes No	1 2	
4.4	Have you taken any training regarding women empowerment through SMCO ?	TOT Leadership Group Management Women's rights	1 2 3 4	
4.5	Are you feeling financially comfortable after joining SMCO then earlier ?	Yes No	1 2	
4.6	Is SMCO helping you to have more confidence/Independent ?	Yes No	1 2	