

**WOMEN PARTICIPATION ON SAVING AND CREDIT
CO-OPERATIVES
(A Case Study of Katunje VDC, Bhaktapur District)**

A Thesis

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in
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RECOMMENDATION LETTER

The thesis entailed “**Woman Participation in Saving and Credit Co-operatives: A Case Study of Katunje VDC, Bhaktapur District**” has been prepared by Shyam Lal Aryal in partial fulfilment of the requirements for the degree of Master of Arts in Economics under my Supervision and guidance. I forward it with recommendation for approval.

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This thesis entitled “**Woman Participation in Saving and Credit Co-operatives: A Case Study of Katunje VDC, Bhaktapur District**” submitted by Shyam Lal Aryal to the Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfilment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as part of the degree.

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ABBREVIATIONS

ADB	:	Asian Development Bank
BOD	:	Board of Director
CBS	:	Central Bureau of Statistics
CECI	:	Canadian Centre for International Studies and Co-operation
DCO	:	Division Co-operatives Office
DOC	:	Department Of Co-operatives
FAO	:	Food and Agriculture Organization
ICA	:	International Co-operation Alliance
MEDEP	:	Micro Enterprise Development Program.
MOAC	:	Ministry of Agriculture and Co-operative
NCDB	:	National Cooperative Development Board
NGO	:	Non- Government Organization
SACCO	:	Saving and Credit Co-operatives
SEWA	:	Self Employed Women's Association
SFDP	:	Small Farmer Development Program
SLC	:	School Leaving Certificate
THSCCo	:	Tapain Hamro Saving and Credit Co-operative Ltd.
UK	:	United Kingdom
UN	:	United Nations
USSR	:	Union of Soviet Socialist Republics
VDC	:	Village Development Committee

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Co-operative is a form of business enterprises, or community organization, incorporated in service to its members and users in order to meet their common economic, social and cultural needs and aspirations. Co-operative is jointly-owned and democratically controlled by its members and users on the basis of one member, one vote. It follows democratic, participatory and transparent decision-making processes and organizational structures so that their members and users (i.e. owners, workers and consumers) may be directly responsible for benefiting themselves and the society in general.

Co-operation as a form of individual and societal behaviour is intrinsic to human organization. The cooperative movement began in Europe in the 19th century, primarily in Britain and France. The history of modern co-operative forms of organizing dates back to the agricultural and industrial revolutions of the 18th and 19th centuries. In 1761, the Fenwick Weaver's Society was formed in Fenwick, East Ayrshire of Scotland to sell discounted oatmeal to local workers. Its services were expanded to include assistance with savings and loans, emigration and education.

In 1810, social reformer Robert Owen (also known as the father of cooperative) and his partners purchased New Lanark mill from Owens's father-in-law and proceeded to introduce better labour standards including discounted retail shops where profits were passed on to his employees. Owen left New Lanark to pursue other forms of co-operative organization and develop co-ops ideas through writing and lecture. Co-operative communities were set up in Glasgow, Indiana and Hampshire, although ultimately unsuccessful. In 1828, Dr. William King set up a newspaper, *The Co-operator*, to promote Owen's thinking, having already set up a co-operative store in Brighton.

The Rochdale Society of Equitable Pioneers, founded in 1844, is usually considered the first successful co-operative enterprise, used as a model for modern co-ops, following the Rochdale Principles. A group of 28 weavers and other artisans in

Rochdale, England set up the society to open their own store selling food items they could not otherwise afford. Within ten years there were over 1,000 co-operative societies in the United Kingdom.

Cooperatives were introduced in Latin America by European immigrants in the early 1900s. Later they were often fostered by state action in connection with agrarian reform. Marketing and credit cooperatives have been important in many African nations, especially after World War II. During the Soviet era, marketing cooperatives of the U.S.S.R. and Eastern Europe functioned as part of a centrally controlled purchasing network for farm product. Cooperative farms in those countries were modelled on the Russian style, in which all land was pooled and worked in common and income was distributed according to work performed.

In the United States, attempts at consumer and agricultural marketing cooperatives were made at the beginning of the 19th century. Although most U.S. cooperatives developed in rural areas, consumer and housing cooperatives spread substantially in metropolitan areas in the late 20th century.

Co-operatives are based on the value of self-help, mutual help, self-responsibility, democracy, equality, equity and solidarity. Co-operative members believe in the ethical values of honesty, owners' social responsibility.

Cooperative is based on democratic principles, so it is able to play important role in economic and social development of developing countries. Nepal is also adopting the cooperatives from its first plan for the economic and the social development by associating cooperative in agriculture. About 66.5 percent people are engaged in agriculture as their main occupation and women are playing vital role in agro business, production and processing, but their efforts are not evaluated and they are made weak in economic and social sector.

Many countries in the world accept cooperatives as the important pillar for the economic and social development of the country. Self-sustenance, self-motivation, and well-management, equality in distribution, consumption and participation are the basic pillars of cooperatives. Nepal has also improved some of its human development indicators: infant and child mortality rate decreased, albeit with large regional variations. Nepal's achievements are impressive given the country's

politically difficult and post-conflict environment. A number of structural economic factors explain Nepal's unexpectedly strong development outcomes (Mathema, 2008).

A cooperative is not a new concept for Nepal. In ancient age when Aryan sang their Hymns in praise of natural goods, we find references about credit and lending business in those hymns. The Vedas; Rig Veda and Athraba Veda in particular abound in numerous and specific reference about credit and mutual cooperation in economic fields (Prabasi, 1966).

A cooperative is defined by the International Co-operative Alliance's Statement on the Co-operative Identity as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled.

It is an established fact that cooperatives are the only institution that can provide both the economic machinery and the social values required by our age, if there is any hope for the struggling masses of the emerging countries, like Nepal, it is through mutuality, through working together and through cooperation (Basnyat, 1976)

Thus it should be quite important that cooperative, now occupies a portion of cardinal importance as a form of business organization or enterprise, in almost all the countries of the world, whether they are small or big, whether they are capitalist or socialist, whether they follow one religion or other. The caste, colour, religiousness etc. have not been any bar for the development of the cooperative movement. (Mathur, 1971)

Cooperative can increase productivity directly through technological change and indirectly too through institutional arrangement or through the creation of psychological or social climate that will include the farmers to strive for greater productivity. Under the competitive scenario, Cooperative highlights the need to restructure policy to achieve a new vision based on faster, more brand based and an inclusive socio-economic growth. Such a policy framework is aimed at reduction of poverty and bridging the various divides, which are fragmenting civic society in various developing countries like Nepal and India. (National Cooperative Union of India's message on cooperative day, 2008)

Cooperatives are the mechanism for economic development; it helps to maintain economic sustainability on the third world countries in the present globalisation period. In the global sense there are eight hundred thousand members in cooperatives and it provides employment for ten hundred thousand-world populations. (Cooperative Department Articles, 2007)

Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, social, racial, political or religious discrimination. Co-operatives are democratic organisation, controlled by their members who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary level cooperatives members have equal voting rights and cooperatives at other levels are also organised in democratic manner. (Cooperative Massage, 2008 January)

In the tradition of their founders; cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others. Such legal entities have a range of unique social characteristics. Membership is open, meaning that anyone who satisfies certain non-discriminatory conditions may join. Economic benefits are distributed proportionally according to each member's level of participation in the cooperative, for instance by a dividend on sales or purchases, rather than divided according to the capital invested.

For the last few decades cooperatives organisations have been increasing in Nepal, so there has been increase to develop the agricultural and non-agricultural sector and this has created many formal and non-formal opportunities for women in rural as well as the urban areas. The large-scale migrations of Asian groups from Tibet and Indo-Aryan people from northern India, which accompanied the early settlement of Nepal, have produced a diverse linguistic, ethnic, and religious pattern. (Prabasi, 1961)

In "Kirat" period of Nepal, we find village based or non-formal cooperative organisation or activities. During the "Lichhavi" and "Malla" period of Nepal, small local level cooperative organisations were set up and a lot of development was achieved. In "Rana" regime and "Panchayat" era the cooperative institutions were also

in regulation from local and national level. After 1980 A.D. Nepalese government strategy has been to prioritise investment providing employment opportunities and fulfilling basic needs of the poor people. Cooperative organisation's economic attendance has also been to target programmes towards economically, socially and politically disadvantaged people. (Ghimire, 2006)

Women who comprise the half of the world population play pivotal role in the economic development in almost all the countries. In the developed countries the contributions of women are guaranteed through their active participation in almost all the economic activities. In contrary to the economically developed world the participation of the women in the financial activities is very less in the least developed nations. The cooperative organizations have become the best way to make the women financially capable and independent in almost all the countries and it's more in the developing and least developing countries. (Mathur, 1971)

The first women cooperative was formed in 1883 in England in the name of 'The Woman's League for the Spread of Co-operation' by Alice Acland and Mary Lawrenson. In 1985 the League changed its name to the Women's Co-operative Guild which is considered as the first women cooperative in the history of cooperatives. After this movement the involvement of women in the cooperative organization increased in different parts of the world.

Poverty in Nepal is widespread, with 23.8 percent people living under the poverty line. Many basic services are still underdeveloped. Though 82.8 percent people have access to drinking water only 60 percent have access to safe drinking water and the illiteracy rate is nearly 66 percent. Poverty is more widespread in the rural areas than in the urban areas. At present the public, private and the cooperative sector are taken as the key pillars to successful development. Thus the role of cooperatives in the developing and underdeveloped areas has been increased to uplift the living standards of the marginalized groups.

The importance of women participation in the development process has been growing in the recent years mostly in the developing countries like Nepal. Consequently numbers of national and international organizations have been established and carried out the programs targeted towards to enabling women and creating awareness about

their role in the economic development. The establishment of the cooperatives and making the women active members of those organizations is regarded as one of the potentially strongest force towards achieving the goal of bringing women in the main stream of development.

Majority of the people are poor in Nepal and most of them are women whose population consist 51.5 percent. In the present transitional period of our country, conflict between political parties and the violence against the women compelled many women to be displaced from their houses. Because of this type of internal conflict and violence, majority of women are forced to live vulnerable life. In this situation, women empowerment though development of cooperative and increasing their participation in cooperative business is important. At the same time the role of the cooperatives for the better life of the women can't be undervalued. To bring the women in the mainstream in the development of the nation the cooperative sector has played the key role. Participation of women in the cooperatives has reached to 42 percent in comparison to men which show their contribution in the development of nation.

1.2 Statement of the Problem

The financial institutions are very far away from the distance of and also the access of rural people and particularly the women. They are not aware of have not access to financial works and they have low income for savings.

After 1990, the cooperative movement is rapidly developing in Nepal because of new cooperative policy or Cooperative Act 2048. State seems to be very serious to promote the economic condition of poor and deprived people. The interim Constitution of Nepal, 2063 has considered Cooperative sector as one of the three pillars for national development. In such a situation, one can't think about savings and investments from other financial sector in the rural areas.

The people who live in rural and even the urban-oriented areas are back in socio economic sectors. There is not equal access to women who comprise the 51.5 percent of the total population, Dalits and other ethnic groups in loan facilities, education, leadership, health and other socio- economic sector in the community. They are still back in many aspects. In this context the study is related to find out inspiring factors

for women participation on cooperatives organisation to improve and manage their economic status.

Saving and credit cooperatives as a form of microfinance programme in Nepal is growing rapidly and receiving increasing attention from the financial institutions, non- governmental organizations (NGOs) and the Government, as an instrument that can transform lives of the women. A vibrant and developed cooperative sector can significantly influence the economic development and distribution of wealth in the country. Another principal benefit of cooperative work is that it allows women the opportunity to gain a decent wage while still leaving time and freedom for other responsibilities important to them such as caring for children and families. Furthermore, benefits often trickle down to the children of women engaged in cooperatives. In the Nepalese society most of the male members in the family are in the foreign employment and the female members have to arrange the household expenses. So they are organized and involved in the financially beneficial activities. The cooperatives societies have the leading role in making the women involved in different economic activities.

Cooperative Department's record shows that there are 31177 cooperatives in Nepal in 2014 AD and out of them three thousand three hundred and sixty seven cooperatives are under women leadership. So we can say that there is growing level of female participation in cooperatives organization in comparison to the past. Similarly 1973 cooperatives related to agriculture such as vegetable farming bee keeping goat keeping etc. are under women leaders. In the same way 974 saving and credit cooperatives are under women leadership.

Following the above scenario of women role and involvement in the cooperative sector, it becomes mandatory in finding the factors that inspire women to involve in different activities of the cooperative organization so that they can feel the change in their living standard and social position.

1.3 Objective of the Study

The principal objective of the research study is to explore the women's position in saving and credit cooperative organisation in Katunje VDC area of Bhaktapur district. To achieve the goal of general objective, the following specific objectives have been set:

1. To study the process of women involvement in selective saving and credit cooperatives in study area.
2. To study the women's participation in cooperatives' financial programme.
3. To find out the role of cooperative for women's economic development and to examine change in the living standard of rural women on selected area.

1.4 Rational of the Study

Cooperative believes in common liabilities and consumption. Cooperative is organization of accumulating dispersed resources, skill, means and capital of community through active participation of its members to solve the common financial problems and to meet the targeted objectives.

The study is concerned with the role of one cooperative organisation; *Tapain Hamro Bachat Thatha Rin Shakhari Ltd.*, which is located at Katunje VDC ward No- 9 in Bhaktapur District. This study will help to find out the position of the women in the cooperatives in the study area. This study is important from both the theoretical and empirical point of view, though it is a small academic endeavor to sketch the real picture of women's position in the cooperative organizations. In the changing scenario of the twenty first century cooperatives have been established as one of the important pillar of economic development and Nepalese government has given due emphasis to the cooperative sector. Therefore, this micro study has tried to trace out the existing position of women in cooperatives. Besides, this present study may be helpful of policy makers to formulate the policies to cope with the women's problem in the cooperative organizations.

1.5 Limitations of the Study

Katunje V. D. C. is the main study area. There are 33 cooperatives established with different objectives. The study is based on one saving and credit cooperative *Tapain Hamro Saving and Credit Co-operative Ltd.* which is established in ward no. 9 of Katunje VDC in 2064 BS with the principal objective of collecting the scattered and the scarce resources and mobilise them to uplift the economic standards of the backward people in the area. There are total 473 women involved in the cooperative. Out of them 7 are the promoter shareholders, 455 are the general shareholders, 11 are the women employees who work in the various positions in the organization. This cooperative is selected for the study because it covers the whole Katunje VDC and has launched many programs for women such as Home Management Account to encourage the women in the economic activities.

Out of 473 members 100 female members are selected for taking interview. The women who are selected from cooperative depends on member participants who are interested to share their problem for research and also interested to help for this research work.

1.6 Organization of the Study

The first chapter contains the background of study which tries to clarify the concept of cooperatives and its development. It also contains the objective of the study, significance and limitation of the study. The second chapter discusses the previous studies and other significant information related to this research.

The third chapter is for research methodology which is necessary to solve the research problem. It helps to analyze, examine and create interest on various aspects of research such as data and information collection, analysis and presentation. The fourth chapter is related to the introduction and situation of study area.

The fifth chapter discusses the empirical findings of the study. It deals with the data analysis and interpretation. And the chapter six contains the summary, Conclusion and the recommendation.

CHAPTER TWO

LITERATURE REVIEW

Many studies have been done in women and the cooperatives nationally and globally because the cooperative sector has been established as one of the fundamental tool for economic development and have become the means for social and economic inclusion for the economically backward and marginalized groups. This chapter deals with the review of related literature based on the published and unpublished sources such as available reports, books, presentation paper, articles, website related documents, workshop proceeding and studies on cooperatives. The available literatures have been discussed in the national and international context separately.

2.1 International Context

Vakoufaris (2007) discussed about the beginning of women cooperatives in the world. The first women's cooperative (the Women's Cooperative Guild) appeared in 1883 in the UK in order to link cooperative women together and to discuss subjects such as cookery, childcare and needlework. The women cooperative Guild along with other women's cooperatives that emerged during this time gradually became a means of enhancing the status of women in society. Today, women's cooperatives exist all over the world but they are characterized by fundamental differences. While, for instance, in Greece exist productive cooperatives, in Japan exist consumption ones. Yet, they all have single goal to enhance the women's status in society, recognizing their importance and bringing the equality between the two genders.

Mayoux (2001) noted how the women in the world were attracted to the cooperatives organizations in the comparative study of different countries. From the early 1970s, women's movements in a number of countries identified credit as a major constraint on women's ability to earn an income and became increasingly interested in the poverty-focused credit programs and credit cooperatives were ultimately being used by women. SEWA (Self-Employed Women's Association) in India, for example, set up credit programs as part of a multi-pronged strategy for an organization of informal sector women workers. Since the 1970s, many women's organizations world-wide have included credit and savings, both as a way of increasing women's incomes and to bring women together to address wider gender issues.

Nippierd (2002) has written that the gender issues came to the priority of International Cooperative Alliance. Since the early 1990s the promotion of gender_equality has been a focus of the international cooperative movement. The International Cooperative Alliance (ICA) passed a resolution called "Gender Equality in Cooperatives" in which gender equality was named a global priority by members. The ICA has also been involved in the development of training materials on gender and cooperatives in various languages including French, English and Spanish, as well as leadership development manuals made especially for women in cooperatives.

Canadian Centre for International Studies and Corporation (2001) has reported that women are among the poorest segment of the population. They have lower status and mobility in the society. Access to and management of credit and saving increases their mobility and also builds self confidence. It is necessary to focus micro finance programs to women better distribution of benefits and it is because women spend larger portion of additional income earned on household expenses and basic needs that benefits children in particular. In connection to repayment women, members are found better than their male counterpart. So the report argued that microfinance programs should focus on women.

Elena (1995) concluded that the cooperatives have to be the vehicle to address the gender issue in the modern world. In the context of the 21st century, the decision-makers of today will need to address the issue of gender. Each national movement will need to take concrete action. The co-operatives can improve the lives of women by providing those services. Co-operatives can be leaders in addressing gender issues and improving the overall economic and social status of both men and women worldwide.

Prakash (2003) focused on the contribution of women in agriculture through cooperatives. In terms of the ratio of membership of women in agricultural cooperatives, the percentage is rather low, but they have a strong influence on them through the heads of the households. Certain obvious barriers restrict their direct and formal entry in agricultural cooperatives. Even in countries like Japan, the ratio of women membership in agricultural cooperative is extremely low. Only very few women serve on the Boards of Directors. Their simple and clear perception is that the administrative and decision-making domain rests with the men and women do not

wish to overburden themselves with financial responsibilities in case something goes wrong with the cooperative. They, of course contribute significantly in farm operations. However, the women are very active in Women's Associations of Agricultural Cooperatives which organize their activities around the life and style of farm household members.

Quisumbing (2003) highlighted the importance of making women participant in the agriculture cooperative organizations with the conclusion that Women's equal participation in agricultural cooperatives is both a women's right and important for sustainable and people-centered development. If cooperatives are gender-responsive and inclusive, they can help women to overcome gender specific constraints to improve their self-confidence, knowledge, leadership skills, income, and access to agricultural inputs, social networks, and position. Evidence shows that when women are more economically and socially empowered, there are direct and positive impacts on women's household and community decision-making power and on access to and control over productive assets. These changes lead to improved household nutrition, food and income security, broader development outcomes, and a more integrated production of both food and cash crops.

On the occasion of International Day of Cooperatives 2010, Ban Ki Moon, the UN General Secretary highlighted the need of cooperatives for women empowerment. Women in many countries are being empowered through cooperatives, raising their incomes, becoming more self-reliant and in the process overcoming gender stereotypes. Business, social and economic cooperatives are expanding opportunities for women around the globe because of egalitarian ethos, participatory decision-making, common ownership and commitment to goals beyond the profit motive of such organizations. The secretary further noted that through membership in cooperatives, women are developing self-help strategies, generating their own income and assets, and learning how to overcome entrenched biases and prejudices.

Mayoux (2010) concluded that the women's involvement in the cooperatives brings the trickledown effect in the overall development. Women's access to savings and credit gives them a greater economic role in decision-making through their decision about savings and credit. When women control decisions regarding credit and savings, they will optimize their own and the household's welfare. The investment in

women's economic activities will improve employment opportunities for women and thus have a 'trickle down and out' effect. The financial sustainability and feminist empowerment paradigms emphasize women's own income-generating activities. In the poverty alleviation paradigm, the emphasis is more on increasing incomes at the household level and the use of loans for consumption. In the feminist empowerment paradigm, individual economic empowerment is seen as dependent on social and political empowerment

Awotide (2012) studied the women's participation in Nigeria and drew the conclusion that majority of the women co-operators belonged to credit and thrift cooperative society while others belonged to producer cooperative and multipurpose cooperative society. There is not any discriminatory provisions preventing women's participation in cooperative societies but their participation is limited by pressure from household head which was the main barrier to women's participation in co-operative activities. Level of education, years of experience in business, forms of cooperative society (producers and credit and thrift) were the major determinants of participation in cooperative society.

MacHenry (2000) argued that cooperatives have several common features that are particularly beneficial to women, including ensuring a fair return on work, support for members, safe working conditions, availability of pooled or purchased raw materials, and access to viable markets. Furthermore they serve as a crucial link between Western markets and local kin-based structures in developing countries. In the same way a cooperative can go beyond simply providing an income for the poor women members involved or stimulating the larger community in which it is located but cooperatives have empowered women, enhanced their dignity, and greatly improved their quality of life.

Tep (2012) has concluded that special consideration should be given to increasing women's participation in the cooperative movement at all levels, particularly at management and leadership level. Despite this and all of the benefits to women, as a reflection of larger society, women tend to be shut out of leadership and decision-making positions in mixed-gender cooperatives, and often do not benefit to the same extent as their male counterparts.

Zacharaki (2007) stressed the role of cooperatives for women's economic wellbeing in the rural areas. It has been concluded that the idea behind the promotion of the women's cooperatives was the improvement of the women's economic and social status, and that of the rural population in general, and the promotion of women's entrepreneurship. Moreover, the cooperatives attempted to promote equality, by providing women with their own incomes, to build their self-esteem and to push them out of their homes.

The UN Report of the Secretary-General, 2009 highlighted the role of agriculture cooperatives for women's economic independence. Agricultural cooperatives also promote the participation of women in economic production, which, in turn helps in food production and rural development. Through cooperatives women are able to unite in solidarity and provide a network of mutual support to overcome cultural restrictions to pursuing commercial or economic activities. For example, women-only cooperatives in South Asia facilitate economic independence and improve the social standing of women through their active participation in businesses and management. A survey in Nigeria indicated that compared to non-cooperative members, women engaged in cooperative activities were better off, both in terms of productivity and economic well-being.

Milgram (2011) stated that Savings and credit cooperatives (SACCOs) are much more accessible to women than standard banks, especially in rural areas, due to the fact that they are locality-based making them more culturally sensitive and less intimidating. Moreover, they tend to offer a wider range of loan sizes, allowing women to find suitable loan conditions, such as smaller sizes to fit their business, health, or educational needs.

2.2 National Context

In a study of a Nepalese women's cooperative, Rachel MacHenry found that social barriers among women were broken down due to the inclusion of women of different classes, castes, and ethnicities. Moreover, these women often bonded over common experiences and similar motivations for participation in the cooperative. Other shifts occurred in women's independence, including reports of increased physical mobility, including more confidence walking alone as well as riding public

transportation. Women also benefited from an increased self-worth and more confidence in interactions with family members and upper class people. Some women weavers felt that they had gained more bargaining power in the eyes of business people who had previously exploited them. Other women claimed that they had gained a larger sense of their value and overall contribution to their own households.

Ramnarain (2012) stressed on the role of women cooperatives in peace building in the post conflict Nepal. In Nepal, even as the cooperatives were a space for women's leadership to emerge, their activism and advocacy in the larger society often stigmatized them and made them objects of ridicule or harassment. This is, in turn, related to the fact that cooperatives seek to improve women's position in society without seeking any radical transformations in gender and power relations. Women's cooperatives are undoubtedly sources of collective action. Such collective action cannot be idealized into a silver bullet that magically dissolves social pressures. It is worth remembering that women's co-operatives themselves are placed in specific social milieus and face the same constraints, opinions and challenges that individual women often do. The social contexts in which cooperatives (especially women's cooperatives) operate impose very real limitations on the scope of cooperatives' activities.

Dungana (2005) has explained that participation of women, who engage in income generation activities, could succeed to build up self confidence among them. The group discussion and other facilities provided the system to increase the awareness of participant women who involved in such programs. They become more conscious and have been able to stand the anti-social activities such as gambling and alcoholism in the community. They have become capable to plan and implement community development activities. They got more respect from other community members and their participation in decision making at household level has also increased.

Thapalia (2004) concluded that saving and credit cooperatives for women are the blessing of God. One woman's saving can't do anything but group's saving amount do everything if it is used rationally. Group saving amount earn interest from the investment sector and it is useful to solve the problems of other women. After the involvement in group they tend to increase their saving habit, which can be used for their future activities. Saving and credit programs uplift women. It offers

opportunities for poor women to come out of their household to organize themselves in groups and to work in productive and social activities.

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

Poudel (2011) has drawn the conclusion that cooperatives provide access to microfinance to rural people, accelerate agricultural production and ultimately empower rural people including women. The access of people to financial services will be increased by development of a network of bank and financial institutions, cooperatives and microfinance institutions. Cooperatives support to achieve the national target of poverty alleviation and millennium development goals. Cooperatives will be restructured and refined so that it could play coordinator's role in rural development. As women empowerment is one of the deterrent factors of rural development, cooperatives can be an effective means for empowering women.

2.3 Conclusion of Literature Review

The literature reviewed in this study has more or less similar views regarding the role of cooperatives for socio-economic development of women when they get involved in its various financial programs. With the help of the reviewed studies it can be concluded that cooperative is an effective development tool and it has more positive impacts on the rural women of the poor families. Moreover women members have improved their confidence, leadership capacity, decision making power, and entrepreneurial skills after participating in cooperative organizations. The involvement of women members in different activities of cooperatives is increasing in the rural parts of Nepal but their process of participation and the benefits they realize

after being actively involved in such organizations varies region to region. Realizing this situation more research has to be done with regards to women participation in cooperatives. On the other hand participation of women in the cooperatives has reached to 45.43 percent in comparison to men participants till 2014 AD in Nepal which show their contribution in the development of nation. Most of all the literatures reviewed here do not talk how the women enter into cooperative organization. So it is necessary to find out the inspiring factors which encourage the rural women to participate in the different activities of the cooperatives. In this regard my research tries to find out the process of women's participation in various activities of cooperatives and examine the significance of such organization in bringing positive changes in their life in rural areas.

CHAPTER THREE

RESEARCH METHODOLOGY

In this chapter the methodology used in this research has been discussed. The population, sample size, study area, and research design of this study are specified here. The sources of data, sampling technique, process of data collection and data processing techniques are explained in this chapter. Besides, the analytical procedure has also been explained.

3.1 Study Area

Katunje VDC of Bhaktapur district is the selected study area for this research work. It is located at the south-east of Bhaktapur district and nearby the Kathmandu Banepa highway. According to cooperatives statistics of Division Cooperative Office Bhaktapur there are there are 33 cooperatives in Katunje VDC till 2014 AD. Tapain Hamro Saving and Credit Cooperative located in ward No 9 of this VDC has been selected for the research work.

3.2 Research Design

This study is the case study of Katunje VDC, Bhaktapur which mainly focused on the women participation in the saving and credit cooperatives in the study area. It is intended to find out the process of women involvement in cooperative organizations and their financial participation in micro saving and credit programs in cooperative institution of the study area. The study was based on both descriptive and explorative research design. In descriptive research design it includes the fact and phenomenon of the study area. Accordingly the researcher developed some questionnaire and interview schedule to explore the field information.

3.3 Nature and Sources of Data

The study was primarily based on the primary source of information supported by the secondary data. The data is qualitative as well as quantitative in nature. Primary data was the most important for the specific objectives, which the researcher wanted to get. Primary data was collected through questionnaire, interview, field survey and observation. Similarly, secondary data were collected from related published and

unpublished works, books, journals, reports, census and other related literatures. Besides this, some specific and valuable secondary data included, Cooperative Department's publication, cooperative Development Board and others cooperative Organization's publications various websites.

3.4 Population and Sampling

Population is the total number of women involved in the selected cooperative. There were altogether 473 women participated which consists 7 promoter shareholder, 455 general members and 11 were the women staffs or employees in Tapain Hamrao Saving and Credit Cooperative. Out of 473 women members 100 participants i.e. 21.14 percent were taken for sample purpose out of which 7 were the promoters, 85 were the general shareholders or members and 8 were the staffs. To establish the representativeness and reduce the biasness, lottery method of random sampling method was used as per need of collecting primary data.

3.5 Methods of Data Collection

For the purpose of this study, the primary data were collected with the help of structured questionnaire. The key informants were interviewed and the questionnaire was filled up by the researcher visiting all the selected participants. Similarly each household selected in sampling was observed directly. The women's activities, family status, their entrepreneurship, occupation, their participation in different programs were observed. The researcher also discussed with some important persons to get the necessary information related to the objectives.

3.6 Analysis and Interpretation of Data

Data collected from primary and secondary sources were analyzed using different tools to achieve the result. The collected data were edited, tabulated and classified according to the objectives of the research. The data was analyzed and interpreted by using simple and suitable mathematical and statistical tool like tabulation and percentage.

CHAPTER FOUR

INTRODUCTION OF STUDY AREA

4.1 Profile of Bhaktapur District and situation of Cooperatives

Bhaktapur, known as Khwopa or Bhadgaon in local tongue, is in the eastern part of Kathmandu valley. It is the smallest district among the seventy five districts of Nepal. It covers the area of 119 square kilometers. The total population is 304651 which consists 154884 male and 149767 female population. Bhaktapur, surrounded by hills is bordered by Kavrepalanchok in the east, Kathmandu in the west and north and Lalitpur in the south. It is filled with monuments, most terra cotta with carved wood columns, palaces and temples with elaborate carving, gilded roofs and open courtyards. Bhaktapur darbar square and the Changuarayan temple are inscribed in the World Heritage List as being "in danger" out of concern for the ongoing loss of authenticity and the outstanding universal value of the cultural property. The district consists two municipalities Bhaktapur and Madhyapur Thimi and sixteen VDCs.

Cooperative history in Bhaktapur goes back to 1976 AD when three cooperatives Lokanthali Sahakari Sanstha Ltd., Katunje Sahakari Sanstha Ltd. and Kastakala Sahakari Sanstha Ltd. were established. We find the Cooperative movement a successful one in Bhaktapur. And the table proves the fact.

Table 1: Present Situation of Cooperatives in Bhaktapur District

S.N.	Types of Co-operative	Number of Co-operative	Women Members	Male Members	staff (M/F)
1	Multi-purpose	55	5469	3837	19/23
2	Saving and Credit	472	84775	99830	565/718
3	Agricultural	42	1223	0000	10/3
4	Communication	1	20	7	
5	Consumers	8	109	171	3/2
6	Milk	22	10	558	-
7	Health	1	8	17	-
8	Bee keeping	1	0	36	-
9	Others	2	3	31	-
Total		604	92617	104477	597/746

Source: Division Co-operative Office, Bhaktapur (2070 BS)

4.2 Katunje VDC and Cooperatives

Katunje VDC is Located in the south west of Bhaktapur district. This Village is attached to the Araniko Highway in its northern and eastern border. Gundu VDC MadhyapurThimi municipality and Bhaktapur municipality are the surrounding places of Katunje VDC. Some of the monuments of religious importance lie in this village. Subarneshor Manadev temple and Suryaviniyak temple are of great religious significance. Internal and external tourists and pilgrims visit the place on some special occasions. As a result of the increasing population, new communities with different new Tols have been sprung up on high grounds which had been empty until recent years.

The VDC has been developing with ample physical, social and economic infrastructure like roads, sewerage, electricity, telephone, educational institutions, health care and financial institutions.

Araniko Highway passes from the northern border of this VDC which is commercially and strategically very important link road to Tibet and the eastern Nepal. The roads to Gundu VDC also pass through the centre of Katunje. There are thirty three cooperatives till the date 2014 AD.

4.3 Co-operative History of Katunje VDC

The cooperative history was started from 2033 BS in this VDC. Katunje Cooperative Ltd is the first established Cooperative on Katunje VDC, which was established in 2033 BS. This multipurpose Cooperative mainly focused the consumer need and provided the goods in the beginning. This cooperative was established from 49 male members with 2500 share capital. There is no any female member on this cooperative. Its registration number is 6. In the same way second Cooperative organization is Sumarga cooperative, which was established on 2056 with 130 male members. And the third is Suryaviniyak Multipurpose cooperative Ltd., which was established in 2057 BS.

In this VDC there are altogether 33 cooperatives. Most of the Co-operatives are established after 2060 BS. We can see the position of Co-operative and the involvement of women on Katunje VDC from the chart below:

Table 2: Types of Cooperatives in Katunje VDC

S. N.	Types of Co-operative	Number of Co-operatives	Female Member	Male Member
1	Saving and Credit	24	3583	5643
2	Multipurpose	5	655	182
3	Agriculture	2	46	(43
4	Communication	1		
5	Bee Keeping	1	36	0
	Total	33	4320	5868

Source: Division Cooperative Office Bhaktapur (2070 BS)

Table 3: Cooperatives in Katunje VDC

S.N.	Name Of Cooperatives	Ward No.	Reg. No.	Date	Types	Male	Female	Total Capital (in thousands)
1	Gaurab Saving and Credit Co-operative Ltd.	8	307	2065	Saving & Credit	0	25	2500
2	Griha Saving and Credit Co-operative Ltd.	8	575	2069	Saving & Credit	22	6	5000
3	Chundevi Saving and CredutCoperative Ltd.	6	125	2063	Saving & Credit	21	4	2500
4	Chautari Saving and Credit Sahakari Ltd	7	245	2064	Saving & Credit	19	6	42500
5	JyotiBikas Saving and Credit	8	562	2069	Saving & Credit	30	3	33500
6	Janasarokar Saving and Credit	1	301	2065	Saving & Credit	22	4	34000
7	TapaiHamro Saving and Credit	9	277	2065	Saving & Credit	23	2	2500
8	Panchasil Saving and Credit	9	382	2066	Saving & Credit	25	2	27000
9	Pashupati Saving and Credit	8	445	2066	Saving & Credit	18	7	2500
10	Parijat Saving and Credit	6	297	2065	Saving & Credit	0	0	2,500
11	Bhimeshwor Saving and Credit	8	482	2067	Saving & Credit	20	5	62,500
12	Manavara Saving and Credit Co-operative Ltd.	6	532	2068	Multi-purpose	65	0	26,000
13	Viniyak Saving and Credit cooperative Lt.	8	320	2065	Saving & Credit	50	31	20,000,00
14	SataShaimarga Saving and Credit Co-operative.	9	465	2067	Saving & Credit	49	248	33,000
15	SamajSudhar Saving and Credit	1	147	2064	Saving & Credit	157	134	32,000

	Cooperative							
16	Sarbashree Saving and Credit cooperative Lt.	8	141	2064	Saving & Credit		839	20,000,00
17	SamajikUtthan Saving and Credit cooperative Lt	9	295	2065	Saving & Credit	294	192	33000
18	Siddhi Laxmi Saving and Credit cooperative Lt	8	143	2064	Saving & Credit	183	105	32000
19	SiddhiViniyak Cooperative	8	319	2065	Saving & Credit	539	502	2500
20	Sumarga saving and Cooperative Ltd.	9	68	2056	Saving & Credit	42	18	2500
21	Suvarnapur saving and credit Cooperative Ltd	1	290	2065	Saving & Credit	866	-	2500
22	Harit Saving and Credit Cooperative	9	470	2067	Saving & Credit	21	5	5,00,000
23	HamroYakata	6	550	2069	Saving & Credit	26	5	
24	Himal Saving and Credit cooperative Ltd.	9	281	2065	Saving & Credit	539	136	
25	KatunjeSakhariSanstha Ltd.	8	9	2033	Multipurpose	14	12	5,00,000
26	GraminUtthan Multipurpose Cooperative Ltd.	7	617	2070	Multipurpose	-	-	-
27	Bashuki Mahila Sajha Multipurpose Cooperative Ltd.	8	58	2058	Multipurpose	-	475	-
28	Suryaviniyak Multipurpose Cooperative Ltd.	5	43	2057	Multipurpose	168	168	-
29	Hainyangala Multipurpose Cooperative Ltd.	8	622	2070	Multipurpose	-	-	-
30	Tashidele Agriculture Cooperative Ltd.	9	600	2069	Agriculture	18	11	-
31	Muna Sana Kishan Cooperative Ltd.	6	88	2061	Agriculture	25	35	-
32	Sunaulo Sanchar Cooperative Ltd.	8	1-428	2066	Communication	7	20	-
33	Juneli Bee Keeping Cooperative Ltd.	5	524	2068	Bee Keeping	0	36	5,00,000

4.4 Introduction of Selected Cooperative

Tapain Hamro Saving and Credit co-operative Ltd. is a financial organization that is owned and controlled by its members, operating primarily on funds generated through members' saving and saving mobilization and credit supply as its main activities. This organization is established on 2065 B.S. to financially support for community people. The principal objective of the organization is to collect the hidden and micro financial resources from the all level of people; but mostly from the working class and women members and mobilize the resources for the needy to uplift the living standard of the people in the area.

So we are trying to show the real picture of this co-operative on various aspects. From the Tables we can get the full information about the activities of Tapain Hamro Saving and Credit Co-operative Ltd.

Table 4: Financial situation of Tapain Hamro Saving and Credit Cooperative Ltd.

S.N.	Subject	Amount (NRS.)
1	Total Saving	4574782
2	Total Share	1432000
3	Total Loan Providing	4113671

Source: THSCCL Annual Report, 2014

Table 5: Loan situation in Tapain Hamro Saving and Credit Cooperative L

S.N.	Subject	Percentage	Interest rate
1	Business Loan	55	13
2	Hire Purchase Loan	21	16
3	Small Farmer Loan	21	13

Source: Annual Report, 2014

Table 6: Funds System of Tapain Hamro Saving and Credit Cooperative Ltd.

S.N.	Types of Funds	Percentage
1	Reserve Fund	25
2	Co-operative Development Fund	10
3	Co-operative Education Fund	10
4	Staff Bonus Fund	15
5	Loss Recovery Fund	15
6	Share Dividend Fund	25
7	Maintenance fund	0

Source: Annual Report, 2014

Table 7: Sector wise Involvement of women

S.N.	Subject	Men	Women
1	Promoter Share Holder	18	7
2	Total general member	225	455
3	Working Committee	5	2
4	Loan Committee	2	1
5	Total Staff	0	11

Source: Annual Report, 2014

Table 8: Saving Program in Tapain Hamro Saving and Credit Cooperative Ltd.

S.N.	Name of Saving Account	Interest rate (%)	Female involvement (%)
1	Special Saving	2	10
2	Ordinary Saving	4	45
3	Fixed Saving	8 to 15	25
4	Women and Child	8	20

Source: Annual Report, 2014

BHAKTAPUR DISTRICT



CHAPTER FIVE

DATA ANALYSIS AND INTERPRETATION

This chapter aims to display and evaluate the collected data to fulfil the objectives of the research. It deals with socio economic and demographic characteristics of the respondents. It also deals with the process of women participation in the cooperative organization, their participation in various financial programs and the changes they felt after their participation. Attempts have been made to analyze and interpret the collected data in different headings.

5.1 Socio-Demographic Characteristics of the Respondents

Nepalese society is multi-religious multi-ethnic society where people representing various religious and ethnic groups are living together with the feelings of social harmony and religious tolerance. The study is going to find out the reality of women's religious and ethnic verities, who are actively participating on cooperative institution.

Table 9: Socio-Demographic Characteristics of the Respondents

Characteristics	Numbers	Percentage
Age Groups (in years)		
15-19	11	11
20-29	29	29
30-39	32	32
Above 40	28	28
Educational status		
Literate	98	98
Illiterate	2	2
Level of education		
Under SLC	41	43
Above SLC	57	57
Religious belief		
Hindu	66	66
Buddhist	21	21
Christian	9	9

Others	4	4
Caste composition		
Brahimin/chetteri	62	62
Newar	17	17
Tamang	15	15
Others	6	6
Marital status		
Married	71	71
Unmarried	21	21
Widow	8	8
Separate	0	0
Divorced	0	0
Family structure		
Joint	43	43
Nuclear	52	52
Single	5	3
Family size(number)		
Below 4	52	52
4 to 6	41	41
Above 6	7	7

Source: Field Work, 2015

5.1.1 Age-wise Involvement of Respondents

The data on table 9 collected on the age group shows present participation of women by socio demographic characteristics on cooperative organisation in the study area. Age composition is divided into different age group and these groups represent the actual involvement of women on the basis of age. The distribution of the members by age group shows that women of different age groups ranging from below 20 to above 40 years are engaged in co-operative institution. Out of 100 respondents 11 respondents are from 15-19 age groups, 29 percent is from 20-29 age groups, 32 percent is from 30 to 39 age groups and 28 percent females are from forty years and the above.

The data distinctly reveals that the highest number of cooperatives members come from the age group of 30 to 39 who are the economically active age group and have to bear the heavy financial load for their survival and other social responsibilities such as giving education to their children, getting their marriage etc. It also reveals the fact that age is not obstacle for the women in participating in cooperative organization.

5.1.2 Educational Status of Respondents

Educational status is a major part to situational analysis of women's role in cooperative. This educational section of study area is divided into two parts. First part represents the literate and illiterate rate of women and second part exposes the level of education of participant women. It shows the educational status of the respondents in Kantunje VDC. The table concludes that 98 percent of women are literate and only 2 percent respondents are illiterate. It reflects that the women are more aware for getting education for their betterment. The table also shows that more women have passed the S.L.C. i.e. 57 percent. 41 percent women participants are under SLC. Those who have not gone school for formal education have got the informal education.

Thus 98 percent literacy rate among the respondents shows that the male counterparts of the married women and the other members of the family are very much supportive for women education in the study area. At the same time the women's enthusiasm for learning and getting education is also satisfactory enough.

5.1.3 Religious Composition of the Respondents

Table 9 shows that 66 respondents are the followers of Hinduism, 21 respondents are from Buddhist creed. Nine respondents are Christian and 4 from the other religion. The other religions consist of Muslim and the Kirat. Table 9 reveals the fact that in the study area the religious belief has not created any hindrance for the women to participate in any economic activity. After the interview it is also clear that they all are integrated with each other and happily celebrates each other's festivals. It concludes that majority of the women are Hindu and the second is Buddhist. Women with different religions have a strong bond due to feelings of religious tolerance.

5.1.4 Caste Distribution of Respondents

Nepali society is a composition of various ethnic groups having several religious practices. Due to this reason our society is divided into different castes, creed and sub-castes. In the course of research an attempt was made to find out the percentage of women participant on the basis of caste or ethnicity. The research tried to figure out if there are any differences caused by the caste for women in the involvement of economic activities.

The highest number of women is from Brahmin/ Chetteri, which consists 62 percent respondents. Seventeen respondents are from the Newar and 15 percent are from Tamang community respectively. Six percent women respondents are from other ethnic groups which are Rai, Gurung etc. The sample of the study shows that majority of the women are from Brahmin and Chetri who are the dominant group of the society.

In addition, it indicates that women of various caste and ethnic group have actively become member in the cooperative organisation. Although Nepali society is a caste based society the cooperative organizations don't make any partiality among the women of different ethnic group instead it encourages all to involve in cooperatives to promote their economic status.

5.1.5 Marital Status of the Respondents

In terms of marital status of the respondents surveyed, 71 respondents are married, 21 respondents are unmarried and the number of widow is 8. No one is found having divorced relationship. Comparatively very high percentage of married are engaged in selected cooperatives because of the family responsibilities they have to bear and for the future of their children. It is clear that married women have to bear more responsibilities. It seems that the married women try to do all activities to keep their family safe, happy and economically sound.

Most of the unmarried respondents are students who want to support their studies expenses and lessen their parents' financial burden. Another speciality of the cooperative in the study area is that the widows who have lost their husband have been benefitted more from the cooperative organization.

5.1.6 Family Structure and Family Size of the Respondents

Family structure is a major part for the socio-political, economic, and cultural analysis of women from selected organisation. The family structure of respondents is divided into two parts. First part represents the family structure of respondents and second part exposes their family size.

Most of women i.e. 52 percent of the total sample respondents live in nuclear family. Forty three percent live in joint family and 5 respondents are single. This study shows that most of the women are involved in the cooperatives to peruse future for their own children and to support their family. The finding reveals that women from the nuclear family are conscious about their personal and children's future. It also indicates the changing family structure in the Nepalese society. Similarly, table 9 makes clear that 52 percent women are in family below four members, 41 percent women have 4 to 6 members in family and 7 percent of them have above 6 members in their family. This study presents that the women are supporting more members of their family involving in different economic activities through the help of cooperatives.

5.2 Economic Aspects of the Respondents

The study has tried to find out the different economic indicators such as their occupation source of income level etc. which are directly related to the economic status of the respondents in the study area.

Table 10: Economic Characteristics of the Respondents

Economic Characteristics	Number	Percentage
Occupation		
Agriculture	52	52
Non Agriculture	48	48
Monthly Income of the respondents(Rs.)		
Below 5000	21	21
5000-6999	52	52
7000-10000	20	20
Above10000	7	7
Monthly Expenditure of the Respondents(Rs.)		
Below Rs. 3000	29	29
Rs.3000-5000	42	42
Above Rs. 5000	29	29

Source: Field Work, 2015

5.2.1 Occupation of Respondents

As the study area is the rural and urban oriented area, majority of the participants are from the farming category. 52 percent women participants have taken agriculture as their main occupation. They are found doing vegetable farming, livestock rearing etc. Remaining 48 percent participants have adopted different occupation for livelihood such as small business, job in different government and private offices and some of them are involved in medium types of business.

The cooperative organizations seem to have created the various opportunities for the women to come out of the traditional farming occupation and find the best and economically beneficial work for their livelihood.

5.2.2 Monthly income of Respondents

Table 10 shows that largest number of women i.e.52 percent falls in the category of earning Rs 5,000 to 6,999 per month. 21 percent respondents are earning below Rs. 5,000 per month, 20 respondents women are earning Rs 7,000 to 10,000 and 7 percent respondents had monthly income above Rs. 10,000. The women who earn below Rs. 5,000 per month have little or even no part of their income left for saving.

5.2.3 Monthly expenditure of Respondents

Income is necessary to meet regular and other expenses. Table 10 shows the monthly expenditure pattern of respondents. Twenty nine respondents are found to spend below Rs. 3,000 per month, 42 respondents are in the category of spending Rs 3,000 to 5,000 monthly and 29 respondents had above Rs. 5,000 monthly expenditure. Most of the respondents spend money to support their family.

From the table it is found that there is the gap between the income and the expenditure of the respondents which indicates their saving habit.

5.3 Respondents' Knowledge on Cooperative Organization

The study has made an attempt to know if the respondents involved in cooperatives are only running after the gossips or they got involved after knowing something about it.

Table 11: Respondents' Knowledge on Cooperative Organization

Have Knowledge about Cooperatives	Numbers	Percentage
Yes	100	100
No	0	0
Source of knowledge		
Family members	39	39
Friends	21	21
Radio	11	11
Television	2	2
Women's Programs in village	27	27
Duration of becoming the member of cooperatives		
Less than one year	7	7
One year	41	41
More than one year	57	57

Source: Field Work, 2015

Table 11 shows that all the women participants are well acquainted with cooperative organization. The family members play the vital role to spread the knowledge of cooperatives to their members. Thirty nine percent respondents are able to get knowledge about cooperatives from their own family members. The role of different women educational and empowerment programs seem to be very fruitful to spread the knowledge of cooperatives in the study area. Twenty seven percent women have got information about the benefits of cooperatives organization from the different women programme in the village. The role of the friends is not less important to make the women participants involve in the organization as 21 percent participants are directly benefited from the friends. The role of different Medias is also important to make the rural women aware and make them economically active. Eleven percent women seemed to be listened radio and get the required knowledge. Similarly, only 2 percent women seemed to have time to watch television and get the information needed to them.

Most of the participants have become the members of cooperatives for more than one year. Fifty seven percent women members have involved in the organization for more than one year. The data shows the different programs are able to make women aware and active for long time in the study area.

5.3.1 Process of Participation in Cooperatives

Process of women's involvement in the cooperative organization refers to the different factors that inspire or compel the participants to involve in the financial institutions like cooperatives. The study in the targeted area reveals the fact as presented in the table.

Table 12: Respondents' Process of Participation on Cooperative Organization

Process of involvement in cooperatives	Number	Percentage
By buying shares	52	52
Friend request	41	41
Inherited from parents	7	7
Reason for involvement		
To be self reliant	15	15
Poor economic condition	41	41
To help family	25	25
Self- satisfaction	9	9
To support study	10	10
Family's Response for Involvement		
Right	98	98
Wrong	0	0
Ignoring	2	2
Advice for Involvement		
Self- interest	21	21
Parents	43	43
Friends	21	21
Relatives	15	15
Respondents' Positions in the Organization		
Executive members	7	7
General shareholder	82	82
Sub-committee member	4	4
Advisor	2	2
Staff member	5	5

Source: Field Work, 2015

5.3.2 Way of Entrance in Cooperative Organization

Table 12 shows that how the respondents first got their entrance in the cooperatives in the study area. It is the rule of cooperatives that every member is the shareholder in the cooperatives. All the members are the owner of their cooperative organization. The study has only tried to find how the respondents in the beginning became the member. Fifty two percent respondents have become the member by buying the share, 41 respondents have accepted their friends' request in the beginning and entered in the organization following the process ahead. Remaining 7 percent respondents have entered the cooperatives as their parents have shares which are inherited to them.

5.3.3 Purpose of Joining Cooperative Organization

The study found many reasons for involvement of respondents women in co-operatives in the study area. There is no only one cause to involve in saving and credit cooperatives. The respondents are provided five different options to express their reason for involving in the cooperatives. Forty one percent respondents replied that they joined it due to poor economic condition. They want to improve economic condition of their families with the help of cooperatives. Likewise 25 percent respondents want to help their family through the benefits of cooperatives. Fifteen percent women respondent wants to be self dependent. Similarly, 9 percent women have become the member of cooperatives to satisfy their personal needs. On the other hand 10 respondents want to complete their study through the financial benefits of the cooperatives. Thus, this study found that there is no only one reason for involvement of the women in co-operative organisation but all they have only one goal to achieve the economic improvement in life.

5.3.4 Family's Response for Involvement

Family is a first institution to promote the women in economic activities. Family plays vital role to make the women involve in co-operatives and make them economically active. This study has tried to find the role of family to make the women involve in co-operatives. Table 12 shows that 98 percent families of the respondents are completely positive towards their women members' economic contribution for their family. Only the families of 2 percent respondents remained silent or ignorant towards their decision to involve in the cooperatives. All the family seem to be aware

about the women's role in the family's financial position. Thus it can be concluded that co-operative movement is going on right way, because the study shows charming involvement of women in saving and credit co-operatives.

5.3.5 Advice for Involvement

Nepalese government defines that Co-operative is a major institution for economic development on rural areas. The three-year Interim Plan also has focused the large number of participation of people in cooperatives. So, in this context study is trying to find out the advisory factors for making women involving in saving and Credit Cooperatives.

Table 12 clarifies that the role of the parents is great for the female member economic upliftment. Forty three percent women got involved by the advice of parents. On the other hand 21 percent respondents are advised by their friends. Similarly, 21 respondents are motivated by their own interest to involve in the cooperatives. Likewise 15 percent respondents got relatives' suggestion. From the table we can conclude that parents are the key factor for encouraging their family members to be financially independent.

5.3.6 Respondents' Positions in the Organization

The cooperatives members' position in the organization plays a vital role for different decision making process. Out of 100 respondents 7 respondents are in the position of executive member, 4 are in different sub-committee such as loan committee, supervision committee etc. Two respondents are in the advisory board and 5 members are working as staff in the office. Eighty two respondents are the general shareholder of the organization. The important position of the respondents such as executive member, advisor, and sub-committee members in the organization shows that the selected cooperative is inclusive in nature giving responsibility to all in case of gender. On the other hand it also shows that the women member got opportunity to develop their leadership quality in the organization.

5.4 Level of Involvement Satisfaction and Problems Faced by the Respondents

The involvement satisfaction and the problems arise in the course of action in the cooperatives indicates the success of the organization as well as the success of the participants to achieve their goal. The research has tried to explore the respondents' level of satisfaction and different problems they have faced during their involvement in the selected cooperative.

Table 13: Respondents' Level of Involvement Satisfaction and Problems

Level of involvement satisfaction	Number	Percentage
Satisfied	92	92
Unsatisfied	2	2
I don't know	6	6
Facing problems after involvement		
Economic	32	32
Physical	21	21
Psychological	31	31
Health and others	16	16

Source: Field Work, 2015

5.4.1 Level of Involvement Satisfaction

Satisfaction on an individual plays a vital role for active participation in saving and credit co-operative. Satisfaction from the side of the participants helps to create the opportunity for women to establish and raise the economic activities. Therefore this study is trying to find out the satisfaction level of respondents. Table 13 shows that more than 92 percent respondents are satisfied with their role in cooperatives and the cooperative's support for them. Only two respondents are unsatisfied having their role on cooperatives. Six percent respondents are unable to say how they have felt with their role in the organization. But it is true to say that if the saving and credit activities are promoted in a positive way for women there is no need of funds from abroad for the development activities.

5.4.2 Facing Problem after Involvement

Involvement in saving and credit co-operatives is both opportunity and challenge for women to establish their own identity. It is because of the patriarchal thought of Nepalese society. But sometimes they feel uneasy from involvements, therefore the research has made an attempt to figure out the problem faced by the women after their involvement in cooperative organization. Table 13 shows that all the women are facing various obstacles for their involvement in co-operatives. Thirty two percent women have economic problem. And the 31 percent women are facing psychological problem after involvement. Twenty one percent women said that they have faced the physical problem. Similarly, 16 respondents have the problems related to health. The sample study shows that co-operatives organisations still have to work hard for promoting women in economic activities. At the same time the women need to be supported by their family members to reduce their problems.

5.5 Income and Saving Pattern of the Respondents

The source of fund of the financial institutional like cooperatives is the saving of its members. Thus the study has attempted to find the saving pattern of the respondents in the cooperatives and their source of income for saving.

Table 14: Respondents' Income and Saving Pattern

Saving part of income	Number	Percentage
Yes	100	100
No	0	0
Source for saving		
Business	41	41
Job	7	7
Agriculture	52	52
Saving pattern of the respondent		
Daily	63	63
Weekly	16	16
Half monthly	13	13
Monthly	8	8

Source: Field work, 2015

5.5.1 Source of Income for Saving of the Respondents

Table 14 shows that all the 100 respondents have the saving account in the cooperative they involved. They all save some part of income. As 52 percent respondents are engaged in agriculture, their principal source of income is farming. Those who have adopted farming have farming land which they have used for growing vegetables and rearing livestock such as poultry, pig and goat for meat and milk. These women sell their product in the nearby market and earn the money they need. Forty one percent women who have preferred small business buy and sell different agricultural and non agricultural product in the market. Some women are found going to the village, collect the vegetable and the milk and sell to it local market and some of them go to Kathmandu everyday to sell. Some women have small shops in the roadside to sell the goods. Only 7 respondents earn their income from job. Most of these job holders are the students.

The study found that women are very much laborious to earn for their livelihood. They want the financial independence and do in accordance with their wants.

5.5.2 Saving Pattern of Respondents

Saving is a major focusing part of saving and Credit co-operatives organisation. Table 14 reveals that the majority of the respondents i.e. 63 percent are practicing daily saving and 16 percent save in weekly basis. Thirteen percent women are involved in half monthly saving programme and 8 percent respondents save in monthly basis. No respondents prefer the half yearly and the yearly saving pattern. The study found that the daily saving programme is popular among the women who have small and medium type of business as their source of income. On the other hand weekly and half-monthly saving programme is preferred by the respondents who earn their living from agricultural. But monthly programme is only popular among jobholder women. Therefore the entire programme is popular on the base of working nature of women.

5.6 Respondent's Participation in Loan Programs of the Cooperatives

Cooperative organization supports those people who have no any other access for financial support in time of need. The research has made an attempt to find out the involvement of women in different loan programs of cooperative in the study area.

Table 15: Respondents' Participation in Loan Programs

Taking Loan	Number	Percentage	Interest Rate
Yes	79	79	
No	21	21	
Quantity of Loan (Rs.)			
Less than 50,000	43	54.43	13
More than 50,000 and Less than 1,00,000	19	24.05	13
More than 1,00,000	17	21.51	13
Purpose of Taking Loan			
Agriculture	52	66	
Business	24	30	
Study	3	4	
Level of Loan Utilization			
Fully Utilized	79	100	
Partly or not Utilized	0	0	
Ability to Pay Debt and Interest			
Regularly Paying	76		
Partially Paying	3		
Duration of Loan and Interest Payment			
Less than one year	32		
More than one year	47		

Source: Field Work, 2015

5.6.1 Loan Taking Purpose Area

The research has found that after their involvement in cooperatives in Kantunje VDC the women are more benefitted. Table 15 shows that 79 percent of the total respondents have taken loan or have participated in the loan programs for different purposes. Twenty one respondents have not taken any loan from the cooperative but from the interview it is known that they would take loan in need. Out of 79 respondents 66 percent i.e. 52 respondents have taken loan for farming purpose. They have utilized the loan for farming and livestock rearing. Twenty four respondents have taken loan for their business promotion. Most of the respondents are involved in the small business such as selling vegetable, running shops, tailoring etc. As some respondents are the students, 4 percent loan takers are the students. These students have taken loan to complete their study.

From the study it can be concluded that the cooperatives in the study area have supported all the needy women ranging from farmers to the students for their economic upliftment. At the same time the participants are not hesitant to utilize the available resources for their betterment.

5.6.2 Quantity of Loan Taken and Its Utilization

Table 15 shows that 54 percent out of 79 respondents have taken loan less than 50,000 and 24 percent have taken loan between Rs. 50,000 and Rs. 100,000. Twenty one percent respondents have taken more than Rs. 100,000 as a loan. The largest number of loan taker are low income groups who have taken loan to satisfy the small needs such as to run small shops, students to complete the study and the low middle class farmers. The interest rate for any quantity of loan is the same i.e. 13 percent. The pattern of loan shows that most of the women are taking small amount of loan to regulate their small needs.

All the respondents are very much aware about the use of taken loan in the specified field. During the interview no one is found misusing the taken loan from the cooperatives. It shows the strong mechanism of the organization in checking the use of the resources by its members and also the awareness and strong will power of the respondents for using of capital in the purposed area.

5.6.3 Ability and Duration to Pay Debt and Interest of Loan

The ability of the members of the cooperatives to pay back the loan and the interest of the loan taken from the cooperatives is the main indicator of the success of the organization in promoting the financial status of the members of the cooperative organizations. The researcher asked the respondents if they were able to pay the debt and the interest in the given time and how long it took them to pay it. It's clear that 79 respondents have taken loan from the cooperatives.

Table 15 shows that out of 79 respondents who have taken loan 76 percent are able to pay back the loan and the interest regularly. Only 3 respondents have some problem to pay back the loan and interest in the regular basis but they are not seen to hesitate to pay the loan and the interest in time. Table 16 clarifies that the cooperative is able

to achieve its goal of promoting the financial status of its members by providing loans.

Table 15 also shows that 40 percent respondents are able to pay the loan taken from the cooperatives in less than one year and 60 percent respondents are able to pay the loan more than one year time. Those who pay back the loan in less than one year have taken less loan and 60 percent respondents have taken long term loan. Thus the organization is able to provide more long term loan to its members and help to raise their economic status.

5.7 Changes Felt by the Participants after Their Involvement in Cooperatives

The researcher in the study area has tried to explore the changes that the women members have felt in their lives after they got involved in cooperative organization.

Table 16: Respondents' Feeling of Change after Involvement in Cooperatives

Felt change after involvement	Number	Percentage
Yes	88	88
No	12	12
Achievement felt		
Improving economic condition	49	49
Getting social respect	10	10
High business promoting	9	9
Getting family member respect	12	12
All of above	20	20
Increase in income		
Yes	86	86
No	12	12
A little	2	2
Poverty reduced		
Yes	89	89
No	7	7
A little	4	4
Improving in speaking ability in public		
Yes	73	73
No	6	6
More than before	21	21

Source: Field Work, 2015

5.7.1 Achievement from Cooperatives

Involvement in cooperative is a process of improvement in living standard. From the interview method this study is trying to find out the achievement of respondents after joining the co-operatives and to analyse their improving living standard.

Table 16 shows that 88 percent respondents could say that they have felt the change in their life after their participation in different financial and other programs. 12 respondents could not realize the change felt as they might have involved in the organization less than one year. Forty nine percent respondents are feeling that they have got opportunities to uplift their economic condition and lead the comfortable life. Twelve percent women felt getting the family members' respect as they are able to earn and contribute something for the family. Ten percent respondents told that the society started to respect them and have accepted their role in the social activities after they got improvement in living standard. Nine percent women are able to promote their business with the financial assistance of cooperatives. The most important fact is that 20 percent respondents felt that they are happy to get everything from the cooperatives; family and social respect and promote their business through financial improvement through the involvement in cooperatives organizations. Thus the data shows that there is no loss for women after joining the co-operatives.

5.7.2 Change in Income Level, Poverty and Personal Ability

When the cooperative sectors developed in the study area, the participants got benefits in various ways. When asked, the respondents if they felt their income increased, 86 respondents replied that their income level increased more than before. Seven respondents have not felt any increment in their income level. two respondents have little increase in their income level. As the income increased 98 percent respondents felt that their poverty level has been reduced after they got involved in different financial schemes of the cooperative organization. Seven percent respondents have not felt any change in their poverty level even after their involvement in cooperatives. Four respondents said that they are feeling gradual reduction in poverty level. Table 16 shows that cooperatives have been proved as the vehicle to reduce poverty level by increasing peoples' income level and improving living standard.

Table 16 also shows that participation in cooperative organization has improved the personal qualities of the respondents. Seventy three respondents out of 100 have felt that they can speak openly in the group or public after they actively participated in various programs of cooperatives. Twenty one percent respondents have felt that their level of confidence to express their feelings and opinion has increased more than before. The respondents' feeling of change proves that cooperative organizations have multiple positive impacts on the participants in rural areas.

5.8 Respondents' Interest in Different Programs

Good programme is necessary for women to promote their economic activities. So, most of the women have suggested the following programmes beneficial for them.

Table 17: Good programmes for conduct

S.N.	Programs Preferred	No of Respondents	Percentage
1	Low interest rate women Loan	69	69
2	Long term Business Loan	19	19
3	High saving interest rate for women	12	12

Source: Field Work 2015

Table 17 shows that 69 percent respondents suggested low interest rate loan needed for women to promote their business. On the other hand 19 percent want long term business loan for business and 12 percent want high level of interest rate in saving programme. Thus this study shows that women are very interested to uplift their financial activities and be independent through the active participation on cooperatives. At the same time women are keener to create capital through small saving through cooperatives organizations so that they prefer high interest on saving.

5.8.1 Women Targeted Program

The selected Tapain Hamro Saving and Credit Cooperative has launched the program in the name of Home Management Account only for women who have the key role to financially manage their family needs. From the interview it has been revealed that all the women participants have known about the program and were keenly participated in the program. Its main objective is to make women capable of managing their house in financial aspect. Home management account can be opened at Rs. 200 with 6

percent annual interest. The principal features of Home Management Account are as follows:

- a. Collection and the deposit and withdrawal can be done at any convenient time for the account holders.
- b. Women are encouraged to use cheque at any kind of transactions so that they are acquainted to use of cheque.
- c. General medical check-up facility such as blood pressure, sugar, uric acid etc. will be provided to the account holders once a month.
- d. Health loan of Rs.25000 will be provided in case of emergencies.
- e. Instalment loan facility to the account holders to purchase the home appliances such as refrigerator, television etc will be guaranteed.
- f. It also supports the educational development of the family members of the account holders by providing the educational loan of Rs. 25000 in case of need. Similarly one son and one daughter among the account holders who obtain the highest marks in the SLC will be rewarded with Rs. 10000 every year.

CHAPTER SIX

SUMMARY, CONCLUSION AND RECOMMENDATION

6.1 Summary

The study on participation of women in saving and credit cooperatives was carried out in Katunje VDC of Bhaktapur district. This study is designed to explore the women involvement in the saving and Credit Co-operatives. The principal objectives of the study is to identify the process of women involvement in cooperatives, their participation in different financial programs and the changes they experienced after their participation in the cooperative organization.

In Katunje VDC most of the Co-operatives are established after 2063 BS and on the other hand there are total 33 cooperatives although the cooperative history began in 2033 BS in this VDC. Selected *Tapain Hamro Saving and Credit co-operative Ltd.* (THSCCo.), established in 2065 BS, is a rural base financial organisation having more focus on to uplift the economic and social status of women.

From Selected Saving and Credit Co-operative 100 women are selected for sampling. Interview method is applied along with survey and observation to collect necessary information and fulfil the objectives of the present study. The result of the data collected through various techniques in the field are analysed descriptively for which descriptive statistics such as percentage table is used. Hence primary data is the main source of information. Thus the study has tried to find out women participation on cooperatives organisation to manage and uplift their economic status

The following are the major findings of this study:

a. Socio-demographic and economic characteristics of the women

-) The study has made clear that all the respondents in the co-operative are in between below 20 to above 40 years and the highest number of cooperatives' members comes from the age group of 30 to 39 years. Sixty two percent respondents are from Brahimin and Chetteri community and the remaining 38% is from the ethnic groups Newar, Tamang, Rai and Gurung. In terms of religious belief 66 percent respondents believe in Hinduism, 21percent believe in Buddhism and remaining 13 percent represents the Muslim, Christian and

Kirat. This shows that Katunje VDC is decorated multi-ethnic and multi-religious groups.

-) There are 98 percent literate women out of which 57percent respondents have passed SLC and above. The research has found that almost all the respondents can do simple home mathematics, signature and read newspapers.
-) Participation on cooperatives shows that 71percent respondents are married, 21percent single and 8 percent participants is widow. The respondents seem to be conscious about number of family members and the structure of family. Fifty two percent respondents live in the nuclear family and the same percentage of respondents has less than 4 members in their family.
-) It is found that 52 percent respondents have adopted agriculture as their principal occupation. Other 48 percent respondents do business and jobs in different sectors. The significant number of respondents i.e. 52 percent has their monthly income in between Rs.5, 000 and Rs. 7,000 and 42percent respondents manage monthly expenses by Rs. 3,000 to Rs. 5,000.

b. Process of women involvement in the cooperative organization

-) From the research it has been found that all the women respondents entered the cooperative organization after having knowledge about it. Thirty nine percent respondents have known about the cooperatives from family members. Similarly, 27percent respondents learned about the cooperatives after participating in different programs related to women empowerment in the village. The contribution of Medias like radio and TV is also significant to spread the knowledge of cooperatives among the respondents.
-) The women are conscious on the subject of financial independence and responsible for their family members. The researcher has found that 41 present women are involved in cooperatives in the hope of improving their economic condition. Similarly, 15 percent respondents have the desire to be financially independence. Fifty two percent respondents have bought the share and become the member of cooperatives. On the other hand 41percent respondents are supported by their friends and relatives to involve in the cooperatives.

-) It is found that 82 percent respondents are in the position of general shareholder. The selected cooperative has tried to promote the women position in decision making process by involving them in different committees. Seven percent respondents are executive members, 4 percent in different sub-committees and 2 percent are in the advisory board. Ninety two percent respondents are satisfied with their role in cooperatives.
-) Here is a good schooling for women to participate in cooperatives. All the family of the respondents take their female members' involvement in the economic activities as right. Fifty percent women are advised by the parents to involve in the cooperatives and other 22 percent are advised by the friends and relatives.
-) Ninety two percent respondents are satisfied with their role in cooperatives and 47 women are satisfied on the paying system of co-operatives.
-) The co-operative organisations are promoting women for economic activities. 54 percent respondents are involving in business. Out of that 14 percent women are in middle and scale business. The research shows that co-operative organisations are playing active role to promote women for business to increase their income. Similarly, the students with small scale business and the side job are getting benefit from the cooperatives.

c. Participation of women in financial activities of the cooperatives and changes the women felt after involvement

-) It is found that all the women are conscious about the importance of saving and have the habit of saving some part of their income. Sixty three percent women save daily from their income whereas 16 percent have made their habit of weekly saving.
-) Study shows that 79 percent women have actively participated in the loan program of the cooperatives. Fifty two percent women are taking loan to regulate their business. On the other hand 32 percent women have taken loan for farming and 16 percent want to complete their study through cooperatives.

-) The pattern of loan shows that most of the women are taking small amount of loan to regulate their small business and generate income. Fifty four percent women have taken loan less than 50,000. Similarly, 24 percent women have taken loan between 50,000 and 100,000 and only 21 percent women have taken more than 100,000 as loan from the involved organization.
-) It is found that the women are very aware about using the loan in the purposed area. All the women have fully utilized the loan which has made them able to generate regular income and pay back the loan and interest regularly. Eighty percent women are able to pay back their loan and the interest regularly.
-) There is no loss for women after joining the co-operative. Eighty eight percent women felt change in their lives. Forty nine percent women are feeling that they got their economic condition improved and 20 percent women felt to be respected by the family and the society as well.
-) It is found that 86 percent women have got their income level increased and 89 percent respondents have felt that their poverty level reduced after their participation in the different programs of the cooperatives. Seventy percent women have felt the improvement in their speaking ability in the public
-) Fifty two percent women are in favour of loan in low interest rate and 38 percent women prefer the high interest for saving, which is the clear indication of search for women's role in the national economy by themselves.
-) Taipain Hamro Saving and Cooperatives, the selected cooperative of the study has started a different women targeted programme to make more women involvement in the financial activity. The Home Management Account is the women targeted programme launched to encourage the woman as the manager of the house to save the small amount as Rs. 200 at any time in 6 percent interest and do any kind of payments in cheque. The woman having this account can get the loan of Rs 25000 in case of emergencies. They also get chance of their general health checked once a

month. The study found that most of women are benefited by this programme and they are satisfied.

6.2 Conclusion

Cooperatives have become one of the most popular organizations to address poor and marginalized people's issues in the world today and particularly in the developing countries. Those people especially the women who have not access to the loan and credit in formal banking sector have been highly benefitted by the cooperative sector in rural part of the country.

The history of cooperative began after 2007 BS. The cooperatives have been opened not only to mobilize saving but also to make proper investment of the saving in order to earn interest. The role of saving and credit cooperatives to reduce poverty from the country is great and the mobilized capital needs to be invested for industrial expansion within the country.

Saving and Credit Co-operative Programme in the study area undoubtedly has achieved its objectives in socio-economic development to an extent by savings accumulation and loan disbursement. It has helped rural poor women through providing Loan as well as creating awareness and inspirations.

Cooperative movement in Nepal began in order to find out way to reduce poverty through the saving and credit cooperatives. It is necessary to think cooperatives' activities at the grass root level. The role of cooperative in Nepal is quite significant and they have contributed both in growth of GDP and employment creation by mobilizing large amount of money.

The important factors in providing credit to the rural women from the commercial banks depends upon availability of the institution to provide credit facilities, capability to take credit by putting collateral and people's capability to pay bank interest and pay back the loans. Such factors are not accessible with the rural women, so, institutional credits to the rural women are not easy. In such a situation the rural saving and credit cooperatives can be powerful alternative mechanisms to provide credit facility to them.

The cooperatives in the rural areas are able to make the women aware of the benefits of it to uplift their economic status. The married women are more attracted towards the cooperatives organization as they have to manage everything for their family members. The role of the male counterpart and the other family members, media and the different programs related to women empowerment in the local level are important to encourage the rural women to involve in the cooperative organization. In the rural areas even the students have taken help of cooperatives to complete their studies. Thus rural cooperatives have been proved as the vehicle to financially support the every group of needy people.

Most of the women want to participate in the cooperatives in the hope of getting their economic status improved and for more extend they are able to achieve the goal. The cooperatives provide the loan and other financial facilities to the women in doing farming and other small business in the rural areas so that they are able to earn more and will be able to save some part of income for future capital creation. Thus it can be concluded that cooperatives have great role to accumulate small saving which turns into big saving and capital.

The information and their analysis on various aspects indicate that socio-economic condition of participating women has improved as compared to before Cooperatives. The improvement in economic standard of the rural women not only contributes the poverty alleviation and personal development of women but also plays a vital role to get the family and social respect. Light of organisation, directly or indirectly, together with other modernizing and developmental factors enlightened the socio-economic wellbeing of the community. It has brought some desirable change on general economic activities.

In a cooperative, the most important elements are the willingness for coordination and cooperation among the members. At a village level women are generally illiterate and poor, so the women involve in the saving and credit cooperatives should be independent, disciplined and free minded so that there may not be exploited among the women members themselves. The government of Nepal has planned different programmes through the cooperatives in order to alleviate poverty at the gross root level.

6.3 Recommendations

Based on the finding of the present study the following recommendations are made on the basis of the study.

- a. The result of the study revealed that cooperatives have a multiple contributions to women in the study area. However, still the women of ethnic groups in the study area are not members of the cooperative and only a few women of those groups are benefiting from the services of the cooperative organizations. Therefore, cooperative should work more on improving the services of the organization in terms of credit availability, input provision, marketing of products on time, etc. Moreover, cooperatives should strengthen and expand the involvement of more women from marginalized groups in the cooperative sector in order to improve their livelihood.
- b. As the major problem faced by women in the study area is psychological and physical due to multiple burden of responsibilities in the household, cooperatives should consider to design and implement training, family dialog, community conversation programs that bring attitudinal change in men so that they share the household responsibilities, since these are deep-routed cultural issues that need more awareness and behavioural changes.
- c. Cooperatives should review their policies and plans periodically to ensure that they are gender sensitive. The further research: deeper and larger scale research should be undertaken at country level in order to drive rigorous conclusions and policy recommendations on women's participation in cooperative in general.
- d. The government should interfere in increasing women participation especially in providing capital as most women lack the necessary initial capital to pay.
- e. Through awareness creation, training and educational programmes which are sensitive to women needs, cooperatives can help strengthen women's capacities and capabilities, resulting in their increased self-confidence and enabling them to participate fully in decision-making and assume leadership positions. Because women cannot assume leadership roles unless they have had access to education and training programmes.

- f. The Government and other organisations have to take initiative to look after the facing problem of women in the rural area.
- g. Participation of women on Saving and Credit Cooperatives must be made compulsion in rural area. Therefore it is necessary to make the laws for compelled participation of women so that it helps all groups of women to improve their socio-economic condition.
- h. For the encouragement of involvement in cooperatives, women should be provided with incentives and reward which motivates the women to be financially independent.
- i. The women must get all the facilities provided from organisation which helps them increase self-esteem.
- j. Break the communication gaps between working committee and general members that makes the lovely environment for good relationship with all the members of the organization. Communication brings the respected relationship and tries to reduce the crises.
- k. Arrange the Training and workshop in generating awareness and social mobilization to promote the women in saving and Credit cooperatives.
- l. Give high priority to develop the economic condition of women and improve their living standard.
- m. Social and community programme such as family education, women empowerment and awareness should be well implemented.
- n. All the members should be made aware enough about using pattern and important of saving money. Saving should be made compulsory and regular.
- o. Business development service should be given to the borrower to prevent misuse of loans.
- p. Women in leadership position in cooperative encourage other women to be a member and to be active participants. Therefore the women should be given more responsible position in the organization

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Appendix- I

WOMEN PARTICIPATION ON SAVING AND CREDIT CO-OPERATIVES

(A Case Study on Katunje V.D.C. Bhaktapur District)

Questionnaire for the women participants or the involved members in Tapain

Hamro Saving and Credit Cooperative Ltd., Bhaktapur

(A) Respondent Profile

1. Name:
2. Age:
 - a. 15-19
 - b. 20-29
 - c. 30-39
 - d. above 40
3. Literate
 - a. Yes
 - b. No
4. Educational Status:
 - a. Under SLC
 - b. Above SLC
5. Religion:
 - a. Hindu
 - b. Buddhist
 - c. Christian
 - d. Others.....
6. Caste:
 - a. Bramin\ Chettri
 - b. Newar
 - c. Tamang / Rai
 - d. Others.....
7. Marital Status:
 - a. Married
 - b. Unmarried
 - c. Separate
 - d. Widow
 - e. Divorced
8. Family Structure:
 - a. Joint
 - b. Nuclear
 - c. Single
9. Family Size:
 - a. Below 4
 - b. 4 to 6
 - c. Above 6

(B) Economic Aspects:

10. What is your occupation?
 - a. Agriculture
 - b. Non agriculture
11. What is your source of income?
 - a. Farming
 - b. Small business
 - c. Job
 - d. Other specified.....
12. What is your monthly income?
 - a. Below Rs. 5000
 - b. Rs. 5000 to 6999
 - c. Rs. 7000 to 10000
 - d. above Rs.10000

13. What is your monthly expenditure?
- a. Below Rs. 3000
 - b. Rs. 3000 to 5000
 - c. Above Rs. 5000
 - d. Any particular amount.....

(C) Process of participation in cooperatives

14. Do you know anything about cooperative organization?
- a. Yes
 - b. No
15. How did you know about cooperative organization?
- a. From family members
 - b. From friends
 - c. Listening radio
 - d. Watching television
 - e. Participating in women's program in village
16. When did you become the member of this cooperative? Or for how long have you been the member of cooperative?
- a. Since.....
 - b. For.....
17. Why did you join this Cooperative organization?
- a. To be self-reliant.
 - b. Poor economic condition.
 - c. To help family.
 - d. Self satisfaction.
 - e. To support my study.
18. How did you become the member of this saving and credit cooperative?
- a. By buying shares
 - b. Friend request
 - c. Inherited from parents
 - d. Any specified
19. What's your family's opinion/response for your Involvement?
- a. Right
 - b. Wrong
 - c. Ignoring.
20. Who advised you to choose participation on Cooperative?
- a. Self interest.
 - b. Parents.
 - c. Friends
 - d. Relatives
21. In which position are you in this organization?
- a. Executive Committee member
 - b. General Member
 - c. Sub-committee member
 - d. Adviser
 - e. Staff member
22. Are you satisfied with your role in cooperative?
- a. Satisfied
 - b. Unsatisfied
 - c. I don't know
23. In your Involvement what kinds of problem have you faced as women?
- a. Economic.
 - b. Physical.
 - c. Psychological.
 - d. Health
 - e. others

(D) Participation in financial programs of the cooperatives

24. Do you get the financial support from this organization in the time of urgency?
a. Yes b. No c. Only sometimes
25. Do you save money/some part of income in the cooperative?
a. Yes b. No
26. If yes what are the major income sources for saving?
a. Business b. job c. Agriculture d. Others.....
27. What type of saving do you do in this organization?
a. Daily b. Weekly c. Half monthly
d. Monthly e. Half Yearly f. Yearly
28. Have you taken loan from the organization?
a. Yes b. No
29. If yes what is the interest rate and the amount you have taken as loan?
a. Interest rate..... b. Amount of loan taken.....
30. What is the purpose of taking loan?
.....
31. Are you able to utilize the taken loan in the purposed area or field properly?
a. Yes b. No
32. Are you able to pay debt and interest regularly?
a. Regularly b. Partially
33. How long does it take for you to clear the debt?
a. Less than one year b. More than one year
34. Has this organization started any new women targeted programs? If yes what is that?
a. Yes b. No

Name of programs

33. Have you participated in those programs?

- a. Yes
- b. No

(E) Changes after involvement in the cooperatives

34. Have you felt any positive changes in you after your participation in this cooperative organization?

- a. Yes
- b. No

35. What type of change have you felt after joining this organization?

- a. Improving economic condition
- b. Getting social respects
- c. High business promoting
- d. Getting Family Members respects
- e. All of the above
- f. No change at all

36. Is your income increased after you joined this cooperative organization? If yes what is the increment?

- a. Yes
- b. No
- c. A little
- d. Income before Rs.....
- e. Income after Rs.....
- f. Increment percentage.....

37. Do you think your poverty has been reduced after joining this organization?

- a. Yes
- b. No
- c. A little

38. Is your leadership capacity increased? Or are you able to speak confidently in front of group?

- a. Yes
- b. No
- c. More than before

39. What types of program will be good to conduct by this organization for women empowerment?

- a. Low interest rate Loan Program for women
- b. Long term Business Loan program
- c. High saving interest rate for women program
- d. Any other.....

Appendix- II

**NAME OF THE WOMAN PARTICIPANTS IN TAPAIN HAMRO SAVING
AND CREDIT COOPERATIVE Ltd. KATUNJE, BHAKTAPUR**

SN	NAME	SN	NAME	SN	NAME	SN	NAME
1	Anjana Karki	26	Nirmaya Khadka	51	Gita Sitoula	76	Lila Aryal
2	Anjali Gaiju	27	Nira Damaru	52	Nirmala Thing	77	Sudha K. Waiba
3	Tara Rana	28	Pabitra Dhakal	53	Rama Dhungel	78	Bindi Tamang
4	Tej Kumari Dong	29	Nirmala Bhatta	54	Meena Tiwari	79	Radha Niroula
5	Ambika Koirala	30	Nirmala Basnet	55	Sabita Lama	80	Manisha Mishra
6	Binita Ghishing	31	Pratima Parajuli	56	Devina Jonchhe	81	Dolma Tamang
7	Anjana Waiba	32	PratiaThakuri	57	Susma Timsina	82	Bhujung Gurung
8	Binu Ghimire	33	Sita Upreti	58	Ranjana Khanal	83	Narayani Thapa
9	Bipana Rai	34	Pramila Neupane	59	Champa Luitel	84	Chandani Prajapati
10	Indira Dhakal	35	Radhika Giri	60	Saradha Dhungel	85	Pramila Lakhe
11	Bindu Dhungel	36	Rashmi Saiju	61	Sabina Chippalu	86	Sunmati Khusi
12	Kushma Tamang	37	Rammai Tamang	62	Sapana Shahi	87	Bal kumari Koju
13	Dev Kumari Thapa	38	Subhdra Dhungel	63	Choli Maya Thapa	88	Parbati Dhungel
14	. DurgaThapa	39	Sangita Chetri	64	Hira Gaida	89	Rukmina Aryal
15	Gita Devi Basnet	40	Sarita Lama	65	Angita Mahato	90	Bimala Khanal
16	Gamala Khatri	41	SushmaThapa	66	Anita Dhungel	91	Maya Kami
17	Mira Dahal	42	Sujita Budhathoki	67	Sanumaya Pokhrel	92	Tin Maya Ramtel
18	Januka Bhattarai	43	Sunita Dhungel	68	Kumari Nakarmi	93	Hemu Thapa
19	Kriti MayaTamang	44	Sita Tiwari	69	Bina Karmacharya	94	Sainle Darji
20	Kalpana K.C.	45	Mamata Bhandari	70	Situ Maya Pakhrin	95	Chatra Adhikari
21	Kanchi Devi Rai	46	Sachita Thapa	71	Bhul Maya Bajju	96	Bhadrika Dumuru
22	KopilaTamang	47	Uma Thapa	72	Maya Thapa	97	Jhalak K. Twati
23	Santa Maya Rumba	48	Maiya Khadka	73	Garima Neupane	98	Buddhi Mati Rimal
24	Maya Bakhunche	49	Mithu Bhattarai	74	Sanita Sainju	99	Tara Devi Koirala
25	Manju Karki	50	Malarani Kharel	75	Ambika Singh	100	Santa Maya Thapa