

CHAPTER -I

INTRODUCTION

1.1 Background of the Study

The word of cooperative is derived from Latin Word “cooperative” meaning working together for some common purpose. Hence, cooperative means a type of organization in which people with same thought engaged in economic activities and carried out management functions such as planning, organization, controlling and evaluating. These types of cooperatives work for the empowerment of poor people. Generally, it is a special method of doing business combining together. “Cooperative society as an association of the economically weak voluntarily associating on the basis of equal right and equal responsibility” (ILO, 1960). Generally, cooperation means living, thinking and working together. It is technical sense; it’s denoting special method of doing business. Cooperative aim is to empower the poor people’s condition without any exploitation and it is the democratic and voluntary association of people based on equality and equity. Cooperative provides loan to the poor women who are eager to establish a small business which can fulfill their basic needs. It provides a great opportunity to those women who are interested to be self-dependent by helping them in their working field. A cooperative is an autonomous association of persons who voluntarily cooperative for their mutual social, economic and cultural needs and aspiration through jointly owned and democratically controlled enterprises.

Nepal has a long standing history of informal community based cooperatives. Traditionally these informal community base cooperatives were based on kinship, ethnic and religious bonds. Some of the major traditional informal cooperatives are as follows: Parma related to agriculture sector is a free labor exchange among the rural households of particular localities and thus wage savings. *Gumbas* the cultural protection in Buddhism. *Dharamabhakari* literally means a religious strong store of grains that is often using to protect social welfare activities and natural calamities. Similarly, *Guthi* is an institution of immovable property set aside for religious purpose in the care of some persons without having any kind of alienable rights. Primarily, the *Guthi* come into existence as a step to provide endowments for up keep of the temple and domestic observance and rites. In course of time, *Guthi*

development as an institution which tended to keep social groups and their individual members safe from process of disintegration by providing adequate economic section against the same. In its original form, *Guthis* are communal temple and land tenure association, common among the ethnic nears of Kathmandu valley. (<http://deoc.gov.np/>)

According to development of time, the concept of *Guthi* has also been changed from literacy foundation i. e. Madan Puraskar *Guthi* to health institution i.e. Mrigendra Chikitsa *Guthi* to social services i.e. Nepal Charkha Pracharak Gandhi Smark Maha *Guthi*.

In Nepal formally cooperative was started in 1956 AD. Under the ministry of agriculture and planning development Nepal as Bakhan Sahakari Sanstha in Chitwan District. At the first time 13 credit cooperative societies established in 1956 AD. Were provisionally registrative under the executive order of the government which got legal reorganization after the enactment of cooperative societies act 1959 AD.

The first cooperative societies act was raised several time and it was replaced by the Sajha societies act in 1984 AD. After the restoration of multy party democracy the Sajha society's act was replaced again by the cooperative act 1991 AD. (<http://deoc.gov.np/>)

Nepal is one of the South Asian landlocked Countries with an area of 147,181 square km. Nepal is surrounded by two large economically developed country i.e. India, in east, west, south and China in north. In comparison with them Nepal is poor and developing country. The total population of Nepal is 2,64,94,504 among them female population is 1,36,45,463 and male population is 1,28,49,041(NPC,2011). Therefore, women cover more than half of the country's population. But the socio-economic and political condition of women is very poor.

Nepal is developing country where the condition of women is very poor. According to HDR 2014 Nepal is ranked 145th out of 187 countries and its HDI is 0.541. According to the data published by NLSS 25.16 % people are still living under poverty line. Among which 15.5% are in city area as well as 27.5% in rural areas people are living under poverty line. Whereas according to Economic Survey 2012/13, 23.8 perent people are living in a poverty line. Women are deprived from education and

employment which are the main sources of upliftment of women. Due to illiteracy women suffered from poverty and far from the areas of health, education, social and economic sector. They are also deprived from household decision making and resources mobilization too. The gender empowerment level (GDI) which measures and inequality between men and women is only 0.511 (HDR 2013). Women's access to fixed assets, property and credit is very limited.

Several types of cooperatives societies operated in the country are Saving and Credit, Multipurpose, Dairy, Agriculture, Fruits and Vegetables, Bee keeping, Tea, Coffee, Consumers, Energy ,Communities etc .including production, finance and service. Nepal has initiated its cooperative movement after 1950 A. D. Policy and programs launched by the government have emphasized the importance of cooperative modality to maintain peace in the society by means of self-employment and to expedite the development works. It is believed that some 3 million people are already affiliated so far in more than 20000 cooperatives and more than 50000 people are employed directly in cooperative business. (<http://deoc.gov.np/>)

Hence, the process of bringing positive change and process in social, economic and political activities from background is called empowerment. It is most essential for the uplifting of the women's situation. In Nepal different development programs have been launched after the establishment of democracy in 1950. Various targeted programs have been implemented focusing on women. However women still remain in backward condition and move has to be done for their development.

The above activities during last 48 years in the history of cooperatives movement in Nepal are enough to say that cooperative development passed through many managerial ups and downs causing of high inconsistency but finally cooperative in able to solve these problems and expands its working area.

In Nepal, two types of micro-finance are formal and semi-formal. Formal sector model is initiated by NRB. Formal sector includes the establishment of Rural Micro Finance Development center (RMDC) and implementation of different small micro financial programs like intensive banking program (IBM), Small Farmer Development Program (SFDP) and production credit for rural women (PCRW). The

semi- formal model is initiated by NGO's. Co-operative and micro finance bank (NRB 2008)

Most women across the globe rely on the informal work sector for an income. If women were empowered to do more and be more, the possibility for economic growth becomes apparent. Empowering women in developing countries is essential to reduce global poverty since women represent most of the world's poor population. Eliminating a significant part of a nation's work force on the sole basis of gender can have detrimental effects on the economy of that nation. In addition, female participation in counsels, groups, and businesses is seen to increase efficiency. For a general idea on how an empowered women can impact a situation monetarily, a study found that of Fortune 500 companies, "those with more women board directors had significantly higher financial returns, including 53 percent higher returns on equity, 24 percent higher returns on sales and 67 percent higher returns on invested capital (OECD, 2008)." This study shows the impact women can have on the overall economic benefits of cooperatives. If implemented on a global scale, the inclusion of women in the formal workforce can increase the economic output of a nation. Therefore, women can also help businesses grow and economies prosper if they have, and if they are able to use, the right knowledge and skills in their employment.

The private sector as well as cooperatives is a key partner in efforts to advance gender equality and empower women. Current research demonstrating that gender diversity helps businesses perform better signals that self-interest and common interest can come together. Yet, ensuring the inclusion of women's talents, skills and energies—from executive offices to the factory floor and the supply chain—requires intentional actions and deliberate policies.

For uplifting poor women's condition recently many women empowerment program initiated Rural Development Banks (RDB), Micro Finance Development Banks, Financial Intermediary Non-government organization (FINGOs) and many more community based saving credit cooperative provides micro credit services to women. As most of those institutions are focusing women as the targeted groups. This study intends to analyze the role of Bishwa Jyoti Women cooperative in empowering the women.

1.2 Statement of the Problem

More than half of the total population of Nepal is women but their condition is very poor. They are compelling to remain inside house and does only household work. Women have to face such problems due totally dependent upon male their marital status, income level, geographical location, their education level. To eradicate the women's poor condition cooperative have emerged with government, Non-government and donor initiatives. To eliminate the challenge of poverty, we need to establish of surplus labors of modern agriculture and raise per capita income and rapid economic growth.

However having many cooperatives across the country still many women are out of getting the facilities provided by cooperative. Due to lack of awareness, information and geographical situation, many women's are out of getting the financial and training support provided by cooperatives. They depend upon informal sources to get loan and they are still out of access of any credit sources. Hence, it shows that it is essential to check the effectiveness of community based cooperatives in providing micro finance facilities to targeted women for their economic and social empowerment. For this, significant improvement in women needs should be fulfilled. For this various research and targeted programs for women empowerment are still in necessary.

However, the majority of women are still left out of institutional micro finance service. Such programs have only limited impact in terms of increasing the outreach of cooperatives and micro finance to the women. Rural women living in mountains, hills and interior areas of the Terai have no access to institutional micro finance services. More than 80 percent of the total poor families still depend upon informal sources to fulfill their daily needs.

Basically, the research will be based on the analysis of the flowing issues:

- i) What is the socio-economic status of the women by the cooperative in the study area?
- ii) What are the various activities carried out by cooperative in working area?
- iii) Do the women participate in making family decision?

1.3 Objectives of the Study

The overall objectives of this study are to assess the role of cooperatives in rural women empowerment.

The specific objectives of this study are as follows:

- i) To find out the socio-economic status of cooperative members in study area.
- ii) To analyze the saving and credit activities of cooperative members in study area.
- iii) To know the status of women in household decision making.

1.4 Significance of the Study

The main purpose of this study will be considered to find out the socio-economic condition and financial status of women. The information of the study will be mainly for promoting the agencies with the idea to build up women capacity to work for them by providing financial and non-financial supports. This research serves as a reference point to make the Bishwa Jyoti cooperative financially stronger and more sustainable community based organization.

About 80 % of the total population in Nepal living in rural areas and subsistence agriculture is the major occupation. It is associated with low production income, low saving, low economic growth etc. Geographically most of the area consists of Hilly and Terai regions. There is highly population density in Terai region. Various programs intended to reduce deep rooted poverty and livelihood, empowerment in the targeted group area of the country. One of them is savings and credits cooperatives. Operationally, it is focused on women especially in rural areas.

After studying the present condition and past condition of women, it will help to determine the role of cooperative in enhancing the women's condition. Through this study it will be easy to find the backwards of cooperative and solution of these backwards. Then cooperative will be self-reliance and become effective in solving the necessary needs and strategic interest of women.

1.5 Limitations of the Study

Every study has its own limitation and constraints. This study also has such type of limitations, which are given below:

- i) This study has covered only Geta VDC and will not applicable to all the VDC of Nepal.
- ii) This study will be based on primary data, as well as secondary data, it is needed and the reliability of the data will not be tested.
- iii) This study completely based on limited members of different cast and ethnic group.

1.6 Organization of Study

This study has been divided into five chapters. First chapter is introduction which consists of background of the study, statement of the problems, objective of the study, significance of the study, limitation of the study and organization of the study has been include in this chapter. Second chapter is literature review. Third chapter is research methodology which include natural and sources, rationale for selection research design, sampling procedure, tools and techniques of data collection. This chapter also includes the discussion of overall setting of study area and empirical study. Fourth chapter deals with the role of cooperative in rural women empowerment. And the last chapter deals the summary, recommendation and the suggestion from the researcher.

CHAPTER - II

REVIEW OF THE LITERATURE

2.1 Introduction

A cooperative can be defined as a member controlled association for producing goods and services in which participating members, individual farmers or household, share the risks and profits of a jointly established and owned economic enterprise. Cooperative values are self help, self responsibility, democracy, equality, solidarity, honesty, opionnaire, social responsibility and carrying for the important values of cooperatives.

The international cooperatives alliances meeting held at Manchester England in 1995 defined “a Cooperative is an autonomous economic social and cultural needs and aspirations through a jointly owned and democratically controlled enterprises.

In 1963, the international cooperatives alliances had reviewed the existing principle in 1995; Set the ICCA general meeting stated the following as the principle of successful cooperatives:

- Voluntary and open membership
- Democratic management
- Economic participation by members
- Autonomous and freedom
- Education, training and information
- Cooperation among cooperation
- Concern to society

Micro credit has become the global concern for poverty reduction these days. The credit for the concept development of micro credit goes to the Nobel Peace prize winner Prof. Mohammed Venus of Bangladesh. He was the first person to who developed the concept and applied. However, many scholars have raised their concern towards it and argued their views for effective delivery of micro finance to all the people of society to achieve a goal. Today many micro credits are running which are giving financial support and help to the rural women.

For the development of rural people, rural sector needs modernization, diversification and commercialization of production and distribution system. For this, construction of rural physical infrastructure must be improved with the improvement of women's empowerment, raise their economic status, form the habits of saving and improve the quality of their lives.

They need assistance, exclusively targeted at them, for social development, asset creation, skill development and technology transfer and marketing to provide long term employment opportunities. A properly designed and effectively implemented financial system could thus help the rural poor to create production assets as well as increases employment and incomes. Lack of saving and capital make it difficult for many poor rural women to become self- employed and to undertake productive employment generating activities. Hence credit can play very important role to increase production income and employment for the low income people.

Practically it is seen that the provision of financial services in not sufficient in meeting the disadvantages and the poor. The main importance of this particular sector in society or basic is too diverse that opportunities to improve the women's condition must be varied and multifaceted. This fact is even more pronounced when clients and poor women.

Thus, even its main role is that a financial intermediary, a Micro Finance Institute (MFI) has not to provide just financial services. Its main aim is to uplift the rural women's status and to make them financially sound and active. This situation is very true for a poor country like Nepal.

2.2 Reviews of the Studies on Global Context

A cooperative society is an association of persons who have voluntarily joined together to achieve a common end through the formation of a democratically controlled business organization, making equitable contributions, to the capital required and accepting a fair share of risks and benefits of the undertaking in which the members actively participate. (ILO, 1960)

A cooperative society is an enterprise formal and directed by an association of users, applying within itself the rules of democracy and directly intended to serve both in own members and the community as a whole. (Phillips, 1960)

In an increasingly globalized world, cooperative organizations are more needed than ever as a balance to corporate power and as an anchor to the grass roots level of society. Cooperatives hold the potential of being a driving force in our partner countries in the developing world, provided they can operate in a democratic environment for the poor around world cooperatives can provide a most needed opportunity for self-determination and empowerment. (Johnson 2003)

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of cooperative founders, members of coops believe in the ethical values of honesty, openness, social responsibility and caring for others. (ICA, 2003)

ADB, (2003) has made a study to define the relation between poverty and micro finance. The study defines poverty as an income level below a socially acceptable minimum and micro finance as one of a range of innovative financial arrangements designed to attract the poor as either borrower's savers. In principle, micro finance can relate to the "non- destitute chronic poor" who occurs due to lack of assets and opportunities and "transitory poor" which is temporary in nature and occurs due to the result of adverse shocks. Lack of assets indicate absence of physical collateral which restricts the poor to have access of formal credit and to depend on informal credit where interest rate is high and source are limited. So that the study advocates that if access to credit can be improved that there are no other binding constraints. This is a route out of poverty for the non- destitute chronic poor.

As explored by micro credit summit campaign report 2006, the impact assessments of micro finance on the livelihood of poor women in Asia has found that women participants in credit programs of Grameen Bank Bangladesh have been found more conscious of their rights, better able to resolve conflicts, and have more control over decision making at the household and community level likewise a study in Sri Lanka

found that loans continue to women's independent income, giving them more bargaining power in their relation with male family members. Similarly, micro credit has enhanced women's empowerment such as increased self-confidence and better cooperative with neighbors has also been observed in Thailand.

At present days empowerment of people the cooperatives is very popular. All people are concerning towards micro finance and argued their views for effectiveness of cooperative's services to the targeted people's and their society. Rural areas should be provided with basic infrastructure of development. There should be the establishment of small and homely industry to make women self-dependent. There should be establishment of long term employment, skill development programs and technology which provide a great opportunity for poor women to uplift their condition. It is possible only through well managed cooperative programs. It helps them to create productive assets as well as increase employment and income.

Roger (2012), in his article, "The Impact of Micro Credit", Micro credit is define as provision of thrift credit and other financial services and product of very small amount to the poor in rural, semi urban and urban areas for enabling them to raise their income levels and improve living standers. However in many recent publications by media and researchers alike, the impact of micro credit is an exhaustively debated topic. The questions of on micro credit range from whether it has become activities of its own success. The purpose as well as the structure of credit model has also come under scrutiny .Through there is limited evidenced to point out the micro credit has substantially improved the standard of living of poor as intended.

Vinyagamoorthy (2008) did a research on the Indian women's empowerment via cooperatives. While expressing the importance of micro credit from co-operatives for woman empowerment, it is worthwhile to present the finding of a survey made in India 2007 which is extracted from the article woman empowerment through co operative.

A survey has been conducted among the woman beneficiaries of cooperative sector in Kanya Kumari district. In this regard reveals the following: this average as is 45 having different education from school to post graduates, doing various activities like agriculture, business, tailoring and other employment and the average income is

Rs.40000. they have availed loan under various scheme for woman and the average lag in getting loan is 125 days. The average amount taken by them is Rs. 37500 while the average interest rate of 15%. They have utilize the loan under various purposes like self employment, agriculture, business, family expenditure etc. the impact of getting loan has been analyzed with the help of the following formula by considering the respective items both before and after availing the loan.

The result as impact in getting loan and the utilization of the same lies in the increase in the income and the reflection on increase in the expenditure assets, home appliances, reduction in the loan and improvement and the standard of living. The survey that has been conducted on studying the impact of loan through co operatives to woman reveals the following. Out of the sample beneficiaries 94% are able to increased their income, 34% have reduce their loan 56% are able to increase their expenditure pattern for all the respondents (100%) increase their assets in the way of business, agriculture, equipments, land, building and the like are possible 62% are able to increase their livestock, 86% are able to increase the home appliances. Like, mixer, grinder etc.52% have shifted their standard of living from low to average 30% from average to high and 12% from low to high with overall improvement of 94%.

Regarding the attitude of the respondents towards the preference of co operative bank they do prefer it mainly because of the easy installment facilities which is followed by the services rendered by them, the prevalence of less formalities, less interest rate, more subsidies counseling they got training facilities and the availability of more branches.

The article concludes that co operatives are rendering fruitful services to the society concerned specially to woman. The survey reveals that the women are able to enrich their lives. They are fully satisfied with survives rendered by these co operative societies. They got recognition in the society and also economic interdependence in the family. Hence, it is needless to say that co operatives are playing a very importance role in the empowerment of woman through various schemes.

Focusing the importance of co operatives for woman empowerment the 16th UN international day of co operatives 2010 had set the slogan," co operative enterprise empowers woman." This theme highlights how the co operative model enterprise can

successfully empowers woman. It links to the celebration of the 15th anniversary in Beijing platform for action (Beijing+15) which sets out an agenda for women empowerment. (UNIFEM 2011)

With the objective of improving the socio economic conditions of rural women and their families in Bugesera district of Ruwanda, UNIFEM has partnered with the local non-government organization on efforts to empower women's cooperatives in the small town of Gashara by training ,cooperative members on micro credit financing as well as on how to boost production and their access to local markets, UNIFEM and local NGO aim to increase the capacity of the cooperatives to achieve a higher and more sustainable income.

The government of Ruwanda is promoting the establishment of cooperatives as way for citizens to secure appropriate and affordable housing, utilities, infrastructure, health care and social services. In particular, vulnerable women are encouraged to create and join cooperatives to increase their income. As they become economically empowered within the household, they are also less likely to suffer domestic violence. ([http://www.unifem.org/newsevents/story_detail_php? Story ID=938](http://www.unifem.org/newsevents/story_detail_php?Story_ID=938))

Cooperative is the key for poverty reduction and women empowerment. Both men and women are benefited through the help provided by cooperatives. They after on effective organizational means for women members and employs to raise their living standards by accessing decants work, opportunities, saving and credit facilities, health housing and social services and educational training. Today cooperatives become the only one source to develop the rural area of our country. Cooperatives also contribute to the improvement of the economic, social and cultural situation of women in other ways including promoting equality and changing institutional basis.

2.3 Review of the studies on Nepalese Context

Uprety (2003), in his article “Micro Finance in Nepal” concluded that in the last decade of the 20th century it is accepted that micro finance is one of the most significant contributor for poverty alleviation. The article further claims that in Nepal the poverty reduction rate is slower. If the proper model is used to the hill and terai region, the life standard of the poor people could be raised very fast.

Acharya (2005) had mentioned in his article “Transparency in Cooperatives Essential for Good Government” cooperatives are crucial to the economically poor and exploited people. In our country, more than 80 percent people live in rural area which do not have proper and reliable source of income. In such country, cooperative is the means to motivate the people to work together for their common benefit. It encourages the people for compulsory saving and takes the responsibility of mobilization that small saving in productive fields. It develops feelings of coordination, mutual help for self help and aids to national GDP, per capita income and ultimately support for national development.

Thakuri (2010), in his book entitled *An Anatomy of cooperative Movement in Nepal*, explained that cooperatives are community organizations delineated to support the group business of farmers, workers, artisans landless, low income group and unemployed or social workers to protect the interest of community people. The study also highlighted cooperative have great prospect for the development of Nepal.

Khanal (2012), in his unpublished master degree, had explained that in the 21st century, women empowerment through cooperative is the best way to developed the social, economic, political and environmental status of women. These days cooperative are increasing rapidly in every hook and nook of the world which is also proved by economist and policy makers. They had concluded that more research should be done develop the cooperative for women empowerment. It is the best way for empowering women’s status. However participation of women in some cooperative is low due to late night meeting. Despite the women’s condition is more improved than past. Now, they are self-dependent, able to take self-decision are taking part in political and social issues also.

From above personalities, it can be concluded that for the prospective development of women, micro credit is the best financial institute for uplifting of women standard in our country. Similarly, the number of microfinance are also increasing in number but they are not able to include all the women of rural part due to geographical condition, marital status of women, late night meetings of micro credits. Realizing all these problems government is working for micro credits and through micro credits help women became able to take part indecision making, political and social issues and they are totally self-dependent.

CECI (2011) stated that micro credit bank is the provision of broad range of financial services to poor and low income households such as micro savings, loans, payments or money transfers and micro insurance, micro credit bank product in the country are micro credit, median and small enterprise credit, group savings, project loan and micro insurance. Although the conventional definition is that to provide banking services to lower income people targeting the poor the very poor is the micro credit bank. The definition provided by Nepal Rastra Bank (NRB) is considered as the institutional definition of micro credit in Nepal, in its regulation defines the loan up to Rs. 60,000 provide through micro development bank (MDB) as micro credit. In addition, rural self-reliance fund (RSRF) recognizes loan up to Rs. 60,000 per borrower given to the deprived sector and a group loan up to Rs.150,000 given to the members on joint liability for project. Loans, as micro credit from the theoretical review, we come to know that micro credit banks have emerged as an essential tool to fight against poverty and deprivation of disadvantaged groups. Micro credit bank program can be used for sustainable and balanced economic development. We can say that women clients can improve their confidence, leadership, design-making power and entrepreneurial skills after participating in micro credit bank program.

NRB (2008) stated that Nepalese micro finance sector can be classified as formal and semi-formal. Formal sector model is initiated by government/NRB. The initiative so far includes the establishment of rural micro finance development center (RMDC) and implementation of the program as Jagirita (Women Empowerment Program), Bisheshwor with the poor, intensive Banking program (IBP), small farmer development program (SFDP), and production credit for rural women (PCRW). The semi-formal model is initiated by NGO's, cooperatives and micro finance banks.

Nepal (2013), in his unpublished master degree, had explained that socio economic characteristics of cooperative member in the study area and she also analyzed the saving and borrowing activities of cooperative members. This is a case study of Bramhapuri saving and credit cooperative ltd.(BSCC) Lamtar V.D.C., Lalitpur District. For the analysis of data she used simple statistical and mathematical tools average, percentage, standard deviation. Her study concluded that the loan recovery of rural cooperative is satisfactory. Rural cooperatives in Nepalese smoothly running .The members are happy and they do not have complained against the cooperatives

management. The investment of rural cooperatives is encouraging. Attract the cooperative members for saving habit.

Pokharel (2012), in his unpublished master degree thesis entitled “The Role of Cooperative in the Economic Development of Women”, had reviewed studies more or less and have similar views regarding the women cooperative programs. However with the help of the reviewed studies it can be concluded that women cooperatives are effective developmental tool and has reached the poor and the poorest of the poor families. Moreover, the women clients have improved their confidence, leadership, decision making, power and entrepreneurial skills after their in determent in the cooperative. Women cooperative can be one of the very important means for the women to improve their livelihood.

Bashyal (2011), in his book, assessed the financial access and women empowerment through gender equity improvement based on survey of clients of Nirdhan Bank Limited. The study found that micro credit bank has improved families wellbeing by increasing household’s food sufficiency level assets accumulation and children’s education. The effectiveness of program in improving socio economic condition is more visible in the improvement in housing condition and possession of consumer durables. It has been credit with empowering women by increasing their self-confidences and decision making power enhancing family status, family cooperative and greater say in household spending. More over 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 that increases her positive and influence within the household. Micro loans have enabled women to start nonfarm activities particularly, petty trade. The study research to the conclusion is that no unique model of micro credit bank is applicable for all situations. To provide micro credit services to large numbers of scattered poor people in the hills and mountains of the country through well managed operating costs, the program should be designed as according to its topographical differences and diversified settlements.

Dhakal (2012), in his thesis explained that micro credit is one of the major tools for achieving women empowerment is by increasing their access. So that they can get small amount of loan by themselves and invest it in different income generating activities like many development countries micro credit has increasingly gained

popularity as a reliable for poverty alleviation in Nepal. Women's empowerment is vital for the uplifting the women's situation. In Nepal different development program has been launched after the establishment of democracy in 1950. Various targeted programs have been implemented focusing on women. However women still remain in backward condition and more has to be done for their development.

Uperty (2004) stated that the following are some challenges in micro credit delivery in Nepal:

- i) Formulating a micro credit delivery mechanism that is better suited to the people in hills and mountains.
- ii) Successfully extending the outreach to the hills and mountains.
- iii) Redesigning exiting programs of the formal MFI's to belter target the poorest.
- iv) Unsuitable delivery mechanism of government initiated MFI and programs.

He also points out some main issues in micro finance system. Those issues are as follows.

- v) Dominance of the government and its agencies in micro credit.
- vi) Needs for restructuring and privatize the RBB to reduce the public sector dominance.
- vii) Limited outreach in the hills areas.
- viii) Diffused of not concentrated focus.
- ix) Role of INGOs, MFIs, Apex wholesale institutions.
- x) Sustainability and interest rate.

He had concluded that the today's main way for financial supporter of rural people is micro credit. Its main goal is to alleviate poverty from country and to make the rural people self-dependent. For the improvement of micro credit rural people and government should move ahead with hand in hand. But our government is not stable, so all the micro credit should be hand over to the expert group of micro finance. They

would run the programs smoothly and strictly. Now our ultimate challenge is poverty. This challenges of the government and private sector. For the betterment of rural people infrastructural development should be improved in rural areas. Proper working model should be prepared for micro finance while working in Hilly and Himalayans regions.

Pradhan & Shrestha (2005), in their article “Micro Finance and Women Development in Nepal”, micro finance programs in Nepal have different modalities some are community. Some are community based such as saving and credit cooperatives. Some are sector based such as priority sector programs which includes agriculture cottage and small industries and services and it is implementing through the commercial banks. Intensive Banking programs which was introduced by NRB which focused on area. The deprived sector lending program is focused on poor people. The Production Credit for Rural Women (PCRW), Micro Credit for Women (MCPW) and Rural Development Banks are gender based programs, which are focused on women. In a way such micro finance programs has made it possible for rural women to have access and control over income. This has played a very positive role in women development.

At present, the number of women participants in micro finance is increasing day by day due to the programs launched by micro finance. Those women are benefited and they have uplift themselves from unexposed society to more open society. The system based on transparency and accountability has enhances women to with draw the traditional and religious thoughts and be equally active development partners as their male counter parts. Hence, this action participation of women in group discussion has significantly raised their self-confidence and their social states.

For achieving goal, micro credit has been sought an important activity that could alleviate poverty. For this micro credit is providing different services in social economic development and economic empowerment of rural community people. In this regard the three year interim plan 2007-2010 of Nepal has emphasized for the development of cooperative to provide access to micro finance to rural people to accelerate agriculture production through the establishment of cooperative and ultimately empowerment of rural women. The network between rural people to financial service has been provided by bank and financial institution, cooperative and micro credit institution. The plan further states that “cooperative will be developed

and encouraged as a basic medium of community and development to achieve the national target of poverty alleviation and Millennium Development Goal (MDG). Cooperative will restructure and reformed so that it could play coordinators role in rural development”. As women empowerment is one of the determent factors of rural development, cooperative can be an effective means for empowering women.

At last, it can be concluded that, the present needs of our country for the development of women’s status. Cooperative is one of the major tools for poverty alleviation. Then women become able to enhance their social and political status. But the above reviewed literatures have also explored some problems that have been found while implementing micro credit. Programs for women empowerment and emphasized to address these problems genuinely for the effective implementation and sustainability of such programs. In few years later, government and other NGO’s or INGO’s are giving attention towards cooperative for rural people’s development. Towards this, current study attempts would be also helpful.

Therefore, cooperative is the key for poverty reduction and women empowerment. Through this, women become self-dependent and are able to manage small organization themselves and are also participating in social, political and economically issues. But the above reviewed literature showed that still women have some problems while implementing micro finance .program for their empowerment and emphasized to know those difficulties for the effective implement and sustainability of such programs.

CHAPTER -III

RESEARCH METHODOLOGY

Methodology is a process of completing the study. It is a method or techniques of collecting and analyzing the data. It clarifies the concept and gives the way of the study. This is the comparative study which uses both qualitative and quantitative methods.

3.1 Nature and Sources of Data

This study will be based on both primary and secondary data. Primary data will be collected from primary sources during the field with the scheduled questionnaire. The secondary data will be derived from books, journals, reports, institutional publication and website.

3.2 Rationale for Selection of the Study Area

Geta VDC is situated in western part of Kailali district. Based on the nature of the study Geta VDC is selected for the study where most of the Janajatis, Madhesies, Dalits, Brahmins and Chhetries. The total population of Geta VDC is 19,329 among them female population is 9,835 and male population is 9,494 (NPC 2011). The total household of Geta VDC is 3,720. Moreover, women's empowerment through saving and credit cooperative is different in comparison to other rural women.

3.2.1 Short Profile of The Study Area

Kailali district is located in Seti zone of the far western development region. Geta VDC is located on the south and west corner of the Kailali district. Kailali has 42 village development committee and two municipalities. The total area of the district is 3235 sq km. Kailali district is surrounded by Bardiya and SURKHET in East, Doti and Surkhet in North, Kanchanpur and Doti in west and India in south. It lies between latitude of 28022'n-2900'N and longitude of 80015'E-81015'F. (DDC Profile 2013)

According to the CBS census 2011, the total population of the district is 7,75709. Agronomy is the base of economy, where Karnali, Mohana Patheraiya, Kada Kamara, Surmi Rivers provides for cultivation of the land.

3.2.2 Geta VDC

There are total 42 VDC's in Kailali District, among them Geta VDC is one of them. It is situated in the southern part of Kailali district at 8 km far from Dhangadhi. India is in southern part respectively. The VDC includes meadow forest, lakes lands and small rivers. Many people of this VDC follow agriculture. The main source of income for them is agriculture. This VDC lies in Terai region. So, climate of this region is extreme. Sal forest containing sal, chilaune, Bamboo, Khayer, Sisoo etc are the main trees found in the forest.

The total population of the VDC is 19,329 according to CBS census report 2011. Among them female population is 9,835 and male population is 9,494. In this VDC, total no. of household is 3,720. (VDC Profile 2013)

3.2.3 Bishwa Jyoti Women Cooperative

Bishwa Jyoti women cooperative was formed by the women of Geta VDC in 2058 B.S., who are willing to develop themselves. 356 members are involved in this institution. The cooperative provide credit to agriculture, education, health trade and business etc.

In general, the member surveyed cooperative has low socio- economic status as can be gleaned from the different variables measured. Number of variables namely;

- Civil status; More members are widowed separated.
- Educational attainment overall; More members have no education and primary education only.
- Caste; More members come from ethnic, Madhesis groups and lower caste than upper caste.
- Main occupation: More farmers, fewer entrepreneurs.
- Income from main occupation, from other occupation from other household income earners and aggregate household income lower in this area.

These data confirm the finding of other studies that showed that women are in more marginalized or disadvantaged condition. It also indicates that even if opportunities for membership in on cooperative is equal among women from different castes, actual access

in still determined by the level of castes, the women belongs to. Women from higher caste fell less constrained to join this cooperative, while women from lower caste feel more constrained to join due to their caste.

The main purposes of the cooperatives are given below.

- To improve the social and economic status of women by providing them income generating skill.
- To make them able to take part in decision-making of political and social issues.
- To make them able to identify their problem, difficulties and to solve them.
- To strengthen the relation between cooperative to justify the ideal slogan "we our-self are the creator of our own destiny" .Likewise work for the institutional development as per the principles of cooperatives.
- To make them self- dependent.

After participating in this cooperative the local women's group is greatly benefited. They are able to control the social problems and evils like gambling, smoking, drink alcohol in public areas. Similarly, they had uprooted the discrimination between son and daughter, rich and poor, high caste and low caste people.

They also perform different social and cultural program like Teej, Deusi, Vailo, Holi etc. The money collected from these activities has been used for the income generation to the group. They have bought catering materials, tents, chairs etc. with the income of community group which they lend in rent for needy people. The rate of interest for community members is cheaper than that of others. In this various ways they are making income for their group too. At present they have started to construct community house in the village to keep community properties safely conduct community meetings and perform other social cultural activities in the community. This cooperative has worked especially on the area of health, nutrition, water sanitation, education and the environment of rural area to uplift their living standard and to improve the social status of women.

3.3 Research Design

This research will be carried out on the basis of exploratory and descriptive research design. This study will focus on to investigate the role of cooperatives in rural women's empowerment. Similarly, it will also explain the exiting status, problems and prospects.

3.4 Sampling Procedure

The universe of this study is Bishwa Jyoti Women Cooperative of Geta VDC. Out of 356, total member of that cooperative 50 (14%) have been selected as respondents from this cooperative. The samples are selected by using simple random sampling method to acquire the desired objectives.

3.5 Tools and Techniques of Data Collection

Data collection is the most important part of research. Without the data collection of appropriate data a research can't be completed. However, both quantitative and qualitative data will be collected in this study. For this research, the following methods of data collection will be used.

3.5.1 Interview

Primary data will be primarily collected through the structured, semi structure and open questions by taken personal interview particularly with women. In case of absence of women respondent male persons will be interviewed by questionnaire. These questions will be interviewed to get qualitative and quantitative information about the study. The respondent will be used the local unit of measurement for the quantitative data and it will be converted into standard unit later while processing.

3.5.2 Observation

While interviewing with the respondents, the researcher will observe and record the activities of women members and respondents, their socio-economic status before and after.

3.5.3 Data Analysis and Presentation

Collected information will be processed scientifically. This collected information will be placed in a format, so that the findings of the research become clear. Quantitative data will be analyzed using table, percentage, bar diagrams etc. as per the requirement. Qualitative data will be analyzed in descriptive form. The research questions will be explored in descriptive and comparative way.

CHAPTER - IV

DATA ANALYSIS AND INTERPRETATION

The collected data have been analyzed and interpreted with the help of tabulation, pie chart, bar diagrams as per the relevance.

4.1 General Background of the Respondents

4.1.1 Age Status of the Respondents

The respondents are of different age group, which is shown in the following table.

Table No. 4.1: Age Structure of Respondents

Age Group	No. of Respondents	Percentage
15-19	1	2
20-24	2	4
25-29	10	20
30-34	20	40
35-39	10	20
40-44	3	6
45-49	2	4
50-54	1	2
55-59	1	2
Total	50	100

Source: Field Survey, 2014

On this survey, the researcher has taken the age group 15 to 59. Among them 6% people are from age group 15 to 24. Similarly, 60% people are of age group 25 to 34. It shows that 26% respondents are from 35 to 44 age group respondents while only 8% people are of 45 to 59 age group people. The data shows that the women of age group 25 to 34 are more active.

4.1.2 Ethnic Composition of the Respondents

Table No. 4.2: Distribution of Respondents by Ethnicity

Ethnic Groups	No. of Respondents	Percentage
Brahmin	16	32
Chhetri	12	24
Tharu	8	16
Newar	5	10
Magar	1	2
Madhesis	5	10
Dalit	3	6
Total	50	100

Sources: Field Survey, 2014

This table shows the Ethnic background of respondents in which 50 people are selected for survey. Among 50 Respondents 16(32%) are from Brahmin community. Similarly, 12 (24%) respondents are Chhetri as well as 8(16%) are Tharu. It shows that 5(10%) are Madhesis Further 4(8%) respondents are Magar and Dalit. Dalit women's involvement is not good. As Tharu, Newar, Magar and Madhesis are categorized under ethnic group (Janajatis), their representation as the respondents for this study is 38 percent.

4.1.3 Education Status of Respondents

The sampled respondents were of different educational status. The table below shows their educational status.

Table No. 4.3: Distribution of Respondents by Educational Status

Education status	No. of Respondents	Percentage
Illiterate	16	32
Literate	24	48
Educated	10	20
Total	50	100

Source: Field Survey, 2014

Analyzing the table, it is clear that 32 percent of respondents are illiterate .While talking about the total literacy rate of respondents it is clear that rest 68 percent are literate. Also 20 percent respondents are educated. In this study researcher has defined literacy as the ability to read and write, illiteracy as having no ability to read and write and educated as those who have passed SLC an above.

4.1.4 Marital Status of the Respondents

Table No. 4.4: Marital Status of the Respondents

Marital Status	No. of Respondents	Percentage
Married	42	84
Unmarried	3	6
Widow	5	10
Total	50	100

Source: Field Survey, 2014

Table 4.4 shows that, the respondent's women's marital status. Among them 42 (84%) women are married where as 3(6%) respondents are unmarried. Similarly 5(10%) respondents are widow.

4.1.5 Family Size of Respondents

Table No. 4.5: Distribution of Respondents by Family Size

Family size	No. of Respondents	Percentage
Jointly family	18	36
Nuclear family	32	64
Total	50	100

Source: Field Survey, 2014

Table 5 shows that rural people are giving emphasize to small family. In this type of family, women are allowed to take family decision participated in social work and are respected. Women from nuclear family are 32(64%) participated in cooperative programs where as the women in joint family are dominated and are deprived from making family decision, participating in cooperatives. Only 18(36%) respondents are from joint family.

4.1.6 Size of Land Holding

Table No. 4.6: Distribution of Respondents by Size of Landholding

Size of land holding	No. of Respondents	Percentage
Land less	6	12
Below 1 Bigha	22	44
1 to 5 Bigha	15	30
6 to 10 Bigha	5	10
Above 10 Bigha	2	4
Total	50	100

Source: field survey, 2014

This table shows the distribution of respondents by size of land holding. It shows that 6(12%) respondents are landless. It reflects that many respondents are landless. It reflects that many respondents are poor. Similarly 22(44%) have land but below 1 bigha. It is insufficient for them to grow crops. It shows that 56% respondent's economic condition is bad. They have to suffer crises of food. 15 (30%) respondents have 1-5 bigha. It is good for them. They can grow crops which is sufficient for them and 7(14%) have more land which is helping them in their economic condition.

4.2 Role of Women in Financial Transaction

4.2.1 Main Source of Income/ Occupational Composition of Respondents

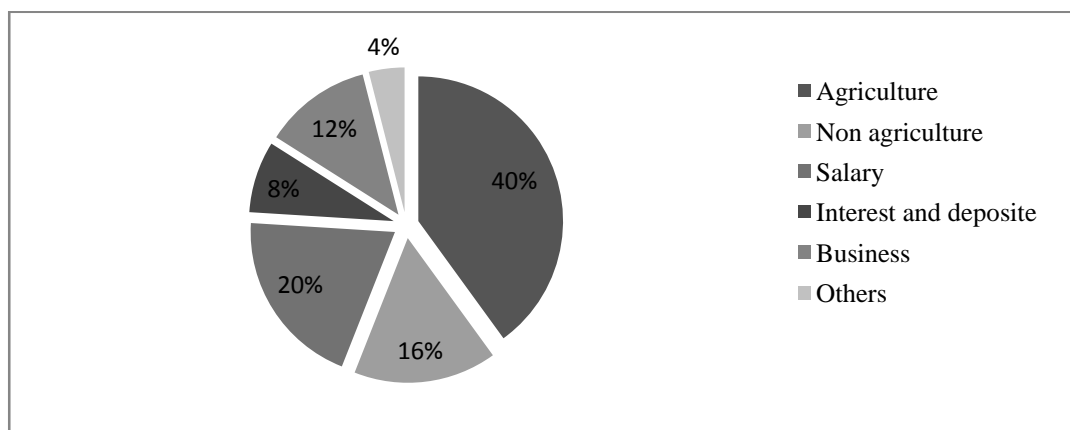
Table No. 4.7: Income Source of Respondents

Sources	No. of Respondents	Percent
Agriculture	20	40
Non agriculture Production	8	16
Service	10	20
Interest and Deposit Business	4	8
Business	6	12
Others	2	4
Total	50	100

Source: Field Survey, 2014

This table shows that most of the respondents are involved in agriculture. 28(56%) respondents are involved in agriculture and non agriculture production. Similarly 16(32%) respondents earn money through salary and business. Only 6(12%) respondents are involved in interest and deposit and others for the income. The above data are also plotted in pie chart below.

Figure No. 4.1: Income Source of Respondents



Source: Field Survey, 2014

4.2.2 Income Level of Respondents

For this study, 50 members are selected. This study is done according to the respondent's monthly income before and after joining the cooperatives. The result of field study has been presented in the following data.

Table No. 4.8: Monthly Income Level of Respondents

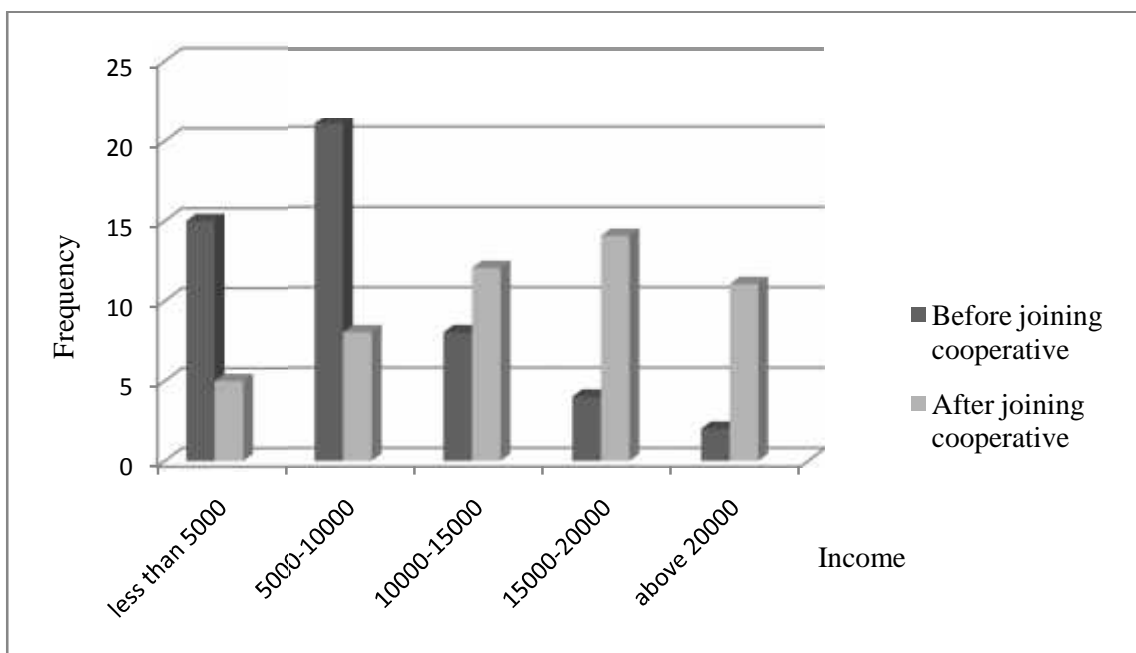
Income Level	No .of Respondents			
	Before joining cooperative	Percentage	After joining cooperative	Percentage
Less than 5000	15	30	5	10
5000-10,000	21	42	8	16
10,000-15,000	8	16	12	24
15,000-20,000	4	8	14	28
Above 20,000	2	4	11	22
Total	25	100	50	100

Source: Field Survey, 2014

Table 4.8 shows the monthly income level of respondents before and after involvement in cooperatives. It shows that 15(30%) respondents monthly income is less than Rs5000 while it is decreased in 5(10%) after involvement in cooperative. Similarly 29(58%) respondents monthly income is between Rs 5,000-15,000 and 20(40%) respondent are getting income between Rs 5,000 to Rs 15,000. It shows there is not more improvement. Similarly only 6(12%) respondents monthly income is above Rs15, 000 before involvement in cooperative but it is raised to 25(50%) respondents.

It shows positive effects of cooperative. It would more clear to present this data in multiple bar diagram as given below:

Figure 4.2: Monthly Income Level of Respondents



Source: Field Survey, 2014

In above bar diagram, the income level of the respondents is shown in x-axis and frequency is in y-axis. The chart shows that the numbers of people after involving in cooperative have higher level of income in the level of 10,000 to 15,000, 15,000 to 20,000 and above 20,000 than that of before involving cooperative members. And in the income level below 5000 and 5000 to 10000 the group of respondents before involving in cooperative have higher number than that after involving in cooperative.

members. From this, it is clear that women involved in cooperative have been able to draw more and higher level of income than that of non cooperative members.

4.2.3 Amount of Monthly Saving in Cooperative

Table No. 4.9: Amount of Monthly Saving in Cooperative

Amount	No. of Respondents	Percentage
0-100	15	30
101-200	8	16
201-300	10	20
301-400	2	4
401-500	3	6
501-1000	5	10
Above1000	7	14
Total	50	100

Sources: Field Survey, 2014

The above data shows that the 15 respondent's save upto rs.100per month. It represents 30 percent of total respondents. Out of total respondents only 4 percent respondents save rs.301-400 per month in these cooperatives. It shows that most of respondents have in the saving group of Rs. 100.

4.2.4 Loan Borrowed/Borrowing Status

Bishwo Jyoti women cooperatives provide financial support by lending to the members. This facility is provided for the members who are needed loan for their economic development.

Table No. 4.10 Loan Borrowed/Borrowing Status

Borrowing Status	No. of respondent	Percentage
Borrower	22	44
Non Borrower	28	56
Total	50	100

Source: Field Survey, 2014

The above table shows that 22 members borrow the loan Bishwo Jyoti Women Cooperatives and remaining 28 members do not use loan facilities. It means that more than 50 percent members do not use the loan facilities provided by Bishwo Jyoti Women Cooperatives.

4.2.5 Purpose of Taking Loan

The respondents who are involved in cooperative were asked about the purpose of talking loan from cooperative. Their response has been presented in flowing table

Table No. 4.11: Purposes of Loan Taking by Respondents from Cooperative

Status	No. of Respondents	Percentage
Vegetable farming	12	24
Livestock and fisheries	18	36
Sewing	9	18
Business	4	8
Horticulture	2	4
Poultry	5	10
Total	50	100

Source: field survey, 2014

Table 4.11 shows that the works done by the respondents after taking loan. It shows that 12(24%) respondents are doing vegetable farming. 18(36%) respondents are doing livestock and fish ring. Livestock includes buffalo and goat rearing. Many respondents are benefited from this. Similarly 13(26%) respondents are involved in sewing and business. Business like grocery shop, small industry, small shop etc. likewise 7(14%) respondents are involved in horticulture and poultry. In horticulture they cultivate different fruits and in poultry they grow different types of birds. Towards this we can conclude that all the respondents had taken loan for production purpose that directly helped to increase their income level.

4.2.6 Borrowers Interest Payment Status

Member must pay the interest on loan every month. Penalty on late payment of interest on loan is 6 percent per annum.

Table no. 4.12 Borrowers Interest Payment Status

Regularly interest paid	No. of respondents	Percentage
Yes	15	30
No	7	14
Total	22	44
No borrowers	28	56

Source: Field Survey, 2014

From above table shows that 68.2 percent borrowers pay interest regularly and 31.8 percent borrowers do not pay interest regularly. It shows that the minimum members do not pay interest timely.

4.2.7 Loan Repayment Status of Borrower

Bishwo Jyoti women cooperatives made a rule for repayment of loan for the borrower. Borrower should repay the loan in monthly and quarterly basis,

Table no. 4.13: Loan Repayment Status of Borrower

Repayment status	No. of respondents	Percentage
Yes, paid totally	8	16
Only partially	12	24
No, not at all	2	4
Total	22	44
No Borrower	28	56

Source: field survey, 2014

The above table shows that the most of the borrower paid loan in partially and they repay the due loan before the maturity period. 11.8 percent are defaulter borrower who did not pay the loan timely.

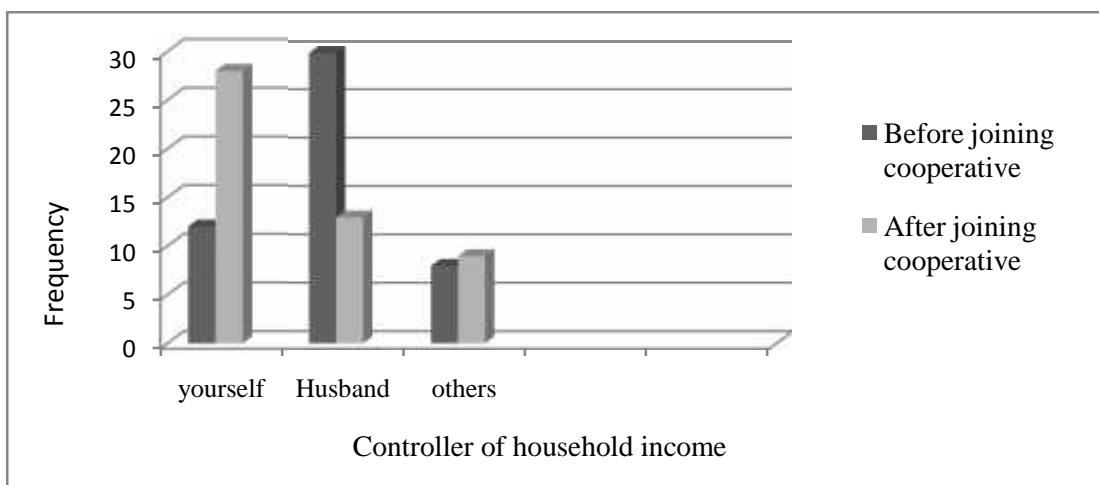
Table No. 4.14: Control over the Household Cash by Women Involved in Cooperative

Status	Before joining cooperative	After joining cooperative		
	No. of respondents	percent	No. of respondents	Percent
Yourself	12	24	28	56
Husband	30	60	13	26
Others	8	16	9	18
Total	50	100	50	100

Source: field survey, 2014

Table 4.14 shows that the status of women in controlling the households income. It shows that 12(24%) women had controlling over household income before joining cooperative which increases to 28(56%) after joining the cooperative. Similarly, 30(60%) had controlling household income before joining cooperative which has greatly reduced to 13(26%) after joining the women also can control over households income. Likewise 8(16%) respondents are other members of the house in controlling households income before joining the cooperative. There is no more change. 9(18%) respondents are controlling household income after joining cooperative. To make more clear, the finding has been presented in below bar diagram:

Figure No. 4.3: Control over the Household Cash by Women Involving in Cooperative



Source: Field Survey, 2014

In above bar diagram the status of the respondents is shown in x-axis and frequency is in y-axis. The bar diagram shows that the number of the people controlling their household income. In this bar diagram shows that before joining the cooperative 60percentage of the husband and 16 percentages of the others respectively controlling the household's income while joining the cooperative it increases the household income and decrease the dependency to the husband.

4.3 Awareness Status of Respondents

Table No. 4.15: Awareness Status of Respondents

Involvement increased	No. of Respondents N. (50)	Percentage of respondents
Family planning	42	84
Assets purchase	25	50
Children education	50	100
Social gathering	30	60

Source: Field Survey, 2014

Table 4.15 shows the awareness status of women. It shows that 42(84%) respondents are aware of family planning which indicates a higher awareness about reproductive health and family size. It also shows that 25(50%) respondents purchases assets which indicators their increased saving habit with the involvement in cooperative.100% respondents are aware about their children's education and security. Similarly 30(60%) respondents are aware about their society and participated in social gathering.

4.3.1 Effect of Health

Table No. 4.16: Effectiveness of the Health to the Membership of the Cooperative

Category	Before joining cooperative	After joining cooperative		
	No. of respondents	Percentage	No. of Respondents	Percentage
Health Post	22	44	12	24
Hospital	8	16	25	50
Medical shop Healer	5	10	8	16
Total	15	30	5	10
	50	100	50	100

Source: Field Survey, 2014

Table 4.16 shows that before joining cooperative 22(44%) people go to health post for treatment which is decreased to 12(24%). Similarly 8(16%) respondents went to hospital when they are sick before joining cooperative which is increased to 25(50%). It shows the positive effects of public awareness. It shows the small change in the respondents going in medical shop but there is more difference in people going healer. Before joining cooperative 30% visits healer whereas after joining cooperatives.

4.3.2 Status of Women in Household Decision Making

The working field of women empowerment are various such as controlling household income, participating in household decision making, participating in social and community development programs and the like. For analyzing the status of women in controlling their household income and financial transaction, the researcher had tried to research the respondents before and after condition in involvement in cooperative programs.

4.3.3 Status of Women for Making Investment Decision

On purpose of investing money earned by respondents, only 20% respondents are free in using it as their choice. 64% respondents are allowed to use their family members

about their decision and appreciate their decision. The finding has been presented in table no. 4.17 below.

Table No. 4.17: Free to Make Investment Decision

Response	Before joining cooperative	After joining cooperative		
	No. of respondents	Percentage	No. of respondents	Percentage
Yes	10	20	32	64
No	40	80	18	36
Total	50	100	50	100

Source: Field Survey, 2014

Further, the cooperative members don't face only problem from their family to visit different places of pig farming, poultry, fish farming etc. In such tour 60% respondents had already been participated. They had visited and observed different income generating activities like making pickle, dry pickle handmade art seasonal and off-seasonal vegetable farming, daily product etc. whereas, the respondents before involvement in cooperative have not get such opportunities and have to face family problems in visiting those areas for business purpose . It has been found that only 30% of 60% respondents have answered that they don't face any problem to visit for their business matter.

4.4 Status of Women in Relation with Community

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

4.4.1 Taking Part in Social and Cultural Functions in the Study Area

The community development committed has been found that cooperative used to contribute in social -cultural aspect of development. In this program only 36% respondents were involved before joining cooperative which is increased to 84%

when they joined cooperatives. It shows that respondents after joining cooperatives. It shows that respondents after joining cooperatives, they became more active and aware in contributing socio cultural aspects of development.

Table No. 4.18: Satisfaction with the Position of Decision Making in Household and Community

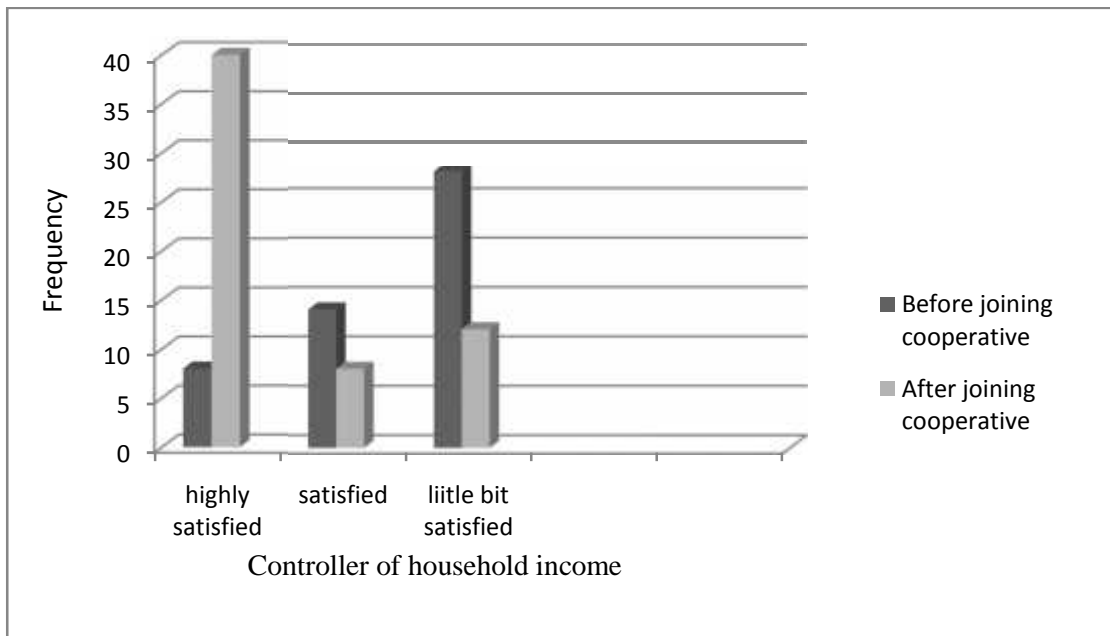
Satisfaction level	After joining cooperative	Before joining cooperative		
	Respondents	percentage	Respondents	Percentage
Highly satisfied	40	80	8	16
Satisfied	8	16	14	28
Little bit Satisfied	2	4	28	56

Source: Field Survey, 2014

The above table shows the level of satisfaction of the respondent with the decision making in household and community. It shows that only 16% respondents were highly satisfied before joining the cooperative whereas 80% respondents become highly satisfied after joining cooperative. Similarly only 28% were satisfied and 56% were little bit satisfied in the decision making before joining cooperative which is reached to 16% satisfied respondents and only 4% little bet satisfied respondents after joining the cooperatives.

This can be shown in following bar diagram:

Figure No. 4.4: Satisfaction with the Position of Decision Making in Household and Community



Source: Field Survey 2014

In the above figure, the level of satisfaction of respondents regarding their role in household and community decision making has been plotted in X-axis and their frequency is in Y-axis. From the above bar diagram it is clear that the respondents after involving in cooperative were highly satisfied with their household and community decision. It shows that they are capable in understanding the responsibilities and the right decision which gives them satisfaction.

4.4.2 Level of Empowerment

Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities.

Empowerment is the process of obtaining basic opportunities for women, either directly by those people, or through the help of male who share their own access to these opportunities. It also includes actively frustrating attempts to deny those opportunities. Empowerment also includes encouraging, and developing the skills for,

self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group. This process can be difficult to start and to implement effectively.

After the completion of research, it was found that all the respondents were satisfied with the program launched by cooperative. They have got many opportunities to improve their living standard. They have experienced many positive changes. Those changes which are experienced by respondents are:

- i. They got opportunity to learn skill developing activities.
- ii. They become self dependent.
- iii. They are respected in their family.
- iv. They can argue in social developmental program and express their view.
- v. They can take part in family and social decision making.
- vi. They are able to raise public awareness.
- vii. They are encouraged to work collectively.

Beside these respondents are able to improve their family and community condition. They had uprooted discrimination in the name of caste and between son and daughter. They give equally importance to son and daughter.

CHAPTER -V

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary and Conclusion

The cooperation program of the corporate department of Nepal government has boost up the bottom up design making approach instead of top down approach. The research problems were felling of women on cooperation program level of their participation and effectiveness of the program to reduce the poverty through women empowerment. Nepal's half population is female, whose livelihood is in miserable condition. Their life is full of struggle than that of male counterparts. Since 1980's cooperative has become effective to equipments to improve the livelihood of those women. These days cooperative program are running in different parts of a country. They are working for rural people to improve their livelihood.

The main purposes of the study are to find out the socio- economic status of women of Bishwa Jyoti Women Cooperative. Different methods and techniques were used while collecting data. Perception of women cooperative was collected from 50 respondents based on proposed accidental random sampling from Bishwa Jyoti women cooperative. Similarly, primary and secondary data were collected for this study. The study clearly shows that the main objective of this cooperative is to reduce the poverty. The basic indicator of socio-economic status is health, education, sanitation, occupation etc. which play major role of the positive change in the society. Different ethnic group's people were participated in this cooperative to get skill developmental program launched by the cooperatives which helps them to improve their quality of life.

The Bishwa Jyoti Women Cooperative has been Instrumental for considerable successful in terms of community awareness which has reflected upon equal opportunity to women in the selection of occupation, education, training and various other social and households activities. The level of improvement of women's empowerment is slow and gradual which has showed significant positive change in household decision making and in economic productivity. This is possible after the establishment of this women cooperative.

The major findings of the study can be summarized as:

- i) The education level of women has become more effective after the involvement program.
- ii) The decision making and self confidence power of women is also improved after the involvement in cooperative.
- iii) After involvement in cooperative program, women got more freedom and played great role in conducting financial transaction than that of others.
- iv) Women become able to develop their skill through the program launched by the cooperative.
- v) It has shown positive effect in terms of child education, family planning, sanitation, cultural and traditional values and other some social reforms.
- vi) Women earn money through different economic activities and are able to save the cash earned by them. Similarly the income level of women also increased after the involvement in cooperative.
- vii) Women get more freedom to make owns choices and their decisions are also respected in the family and society.

Hence, from above research it is found that the women who are actively involved in cooperative programs are more skilled, financially strong, and capable in controlling over resources and active in decision making process of family and in community. Women get loan from cooperative in low interest rate and they are able to start their small economic activities from that loan. Hence, cooperative has become effective in empowering women financially and socially in positive way. It is more effective improving the livelihood of rural women.

5.2 Recommendation

The following recommendation has been made for further improvement of the Bishwa Jyoti Women Cooperative program in the future.

- i) It is found that one fourth of the respondents are illiterate and cannot even write and read their names. For them, it is necessary to run literacy

class to make them able to read and write. This is helpful them to read and check their accounts. However the literacy program should be launched at the favorable time when rural women are freedom work. For this government, VDC, DDC and other concerned educational authority should work properly. Similarly, NGO's and INGO's should be facilitated them to take part in running literacy programs.

- ii) For the improvement of rural peoples livelihood, cooperative must extend its working area and it should request other related organizations like Nirdhan Bank, Gramin bank etc. to extend their working area and work properly. Similarly government should play role of facilitator and regulator in this regard.
- iii) The plans and policies shouldn't be kept in paper form. They should be followed strictly in behavior. Every meeting should be held in time and all the members should actively participate in the meetings.
- iv) All women from all classes should be given equal opportunities to put forward their views and suggestions for the improvement of women's condition. They should be provided with equal opportunities to show their creativity and skills. They should be provided with opportunity to visit different activities performed by many others cooperative. Hence, they can accumulate knowledge and skill. This may take long time but it is more effective in women empowerment. For this, government also should make plan policies that demand women involvement as mandatory.
- v) Only establishing cooperative is not sufficient to empower women. For the effective results the stakeholders including government, regulating bodies like Division Cooperative Office, Ministry of Agriculture and Central Bank etc. should visit, monitor evaluation and give necessary direction to the established cooperatives. Similarly, for the members of cooperative, necessary capacity development activities like account keeping trainings, cooperative management trainings etc. should be provided in need.

5.3 Suggestions from Respondents towards Improving Rural Women's Status in Family and Community Decision Making

Lastly, it's importance to know the view of respondents towards the development of community and its programs. Many respondents had suggested different views for improving women's status in family and community through cooperative. The different views of respondents for effective cooperative are:

- i. Education is the most essential key source for the improvement. So, different educational program should be conducted to make respondents able to read and write.
- ii. Different skill developing program launched by co operatives should be made available in rural areas people and encourage them to participate in those activities.
- iii. Only inviting in community level meeting and giving speeches is not enough for women's empowerment. Their works should be shown in behavior.
- iv. Women should be provided with different opportunities to show their capabilities.
- v. They should be encouraged to visit different other cooperatives skill developing program and get knowledge from them.
- vi. Other local women's should be encouraged to take membership of cooperative and involve in different income generating activities.

These are the suggestions given by respondents to make cooperative effective. Some of the respondents were found more empowered than that of other women who are out of coverage of such cooperatives.

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Annex: 1

RESEARCH QUESTIONNAIRE

1. General information

1.1 Respondents Name..... Phone No.

Occupation: Age:

VDC: Ward no.: Toll:

1.2 Education: illiterate/literate

1.3 Family Structure: Joint Family/Nuclear Family

1.4 Marital status: Married/Unmarried/Widow

1.5 Name of the head of your household

1.6 Information about Family Member

S.N.	Name	Age	Sex	Education	Occupation	Marital Status

2. Economic Background

2.1 Who control the household's cash income?

- a. Yourself () b. Husband () c. Others ()

2.2 What are the sources of your monthly household's income?

Sources of Income	Quantity	Price	Total
Agricultural Production			
Nonagricultural Production			
Salary			
Interest and Deposit			
Business			

2.3 What is the total annual household's expenditure?

- a. Food b. Shelter
c. School d. Others

2.4 Do all the children of your family go to school?

- a. Yes () b. No ()

2.5 Who take decision, the children to go to school?

- a. Yourself b. Others

2.6 How much land does your family cultivate?

Amount of land	Bigha-Kattha-Dhur
Own land	
Other land	
Land given to cultivate to other	

2.7 What type of crops do you cultivate?

- a. Cash crops () b. Food crops ()

2.8 Who is the owner of the land?

- a. Yourself () b. Husband () c. Others ()

3.7 How many times have you taken the loan?

- a. One time ()
- b. Two times ()
- c. Three time ()
- d. Four times ()

3.8 What was amount and purpose of taken generated from the loan?

What is the amount of income

S.N.	Loan amount	Purpose	Total monthly income generated in rupees

3.9 How do you pay back the loan?

- a. Monthly ()
- b. Yearly ()
- c. Partially ()

3.10 Have you faced any problem while paying back the loan?

- a. Yes ()
- b. No ()

3.11 Have you started saving after involving the program?

- a. Yes ()
- b. No ()

3.12 Is there any change in decision making role in household activities?

- a. Yes ()
- b. No ()

3.13 Average monthly income before and after joining the program?

Before (In Rupees).....

After (In Rupees).....

3.14 Have you noticed any changes in your status after involving in the program?

- a. Yes ()
- b. No ()

3.15 Are you able to do any work that you cannot do before joining the program?

- a. Yes ()
- b. No ()

4. OTHERS

4.1 Are you satisfied with the program launched by the cooperative?

a. Yes ()

b. No ()

4.2 What do you think to improve the status of women in family and community level decision making?

a.

b.

c.

d.

4.3 Have you got any cooperation while solving that program from NRB and government?

a. Yes ()

b. No ()

4.4 Do you have any comment or suggestion from your side to make the program more effective?

a. Yes ()

b. No ()

If yes, then what are your suggestions?

a.

b.

c.

d.

Annex: 2

Questionnaire for key Information

1. Personal Identification:

Name of Respondent:

Concerned agency:

Post:

2. What are the objectives of Bishwa Jyoti Women Cooperative?
3. What is the process of getting member of this program?
4. How can you justify the level of sustainability of this cooperative?
5. What is benefit provided by the cooperative to its member?
6. Who can be the member of this cooperative?
7. How this cooperative can help in empowering the status of rural women?
8. What is your view about the program launched by the cooperative?
9. What should be done to increase women's participation in such program?
10. Do you have any comment or suggestion for making cooperative effective in empowering and improving women status?