

CHAPTER - ONE

INTRODUCTION

1.1 Background

The cooperative is a form of organization engaged in economic activities and carries out management functions such as planning organization, controlling and evaluating. The word “co-operative” is said to have been derived from the Latin word “cooperative” which means working together for some common purpose.

Generally, speaking, co-operation means living, thinking, and working together. In its technical sense, it denotes special method of doing business. In its former sense corporation existent then the man himself, example are not wanting of ‘Reflexive’ and ‘Instinctive’ cooperation in the animal world. Formation of social groups is the outcome of reflexive cooperation, while the life of ants, bees, wasps, loons, etc. provides the best example of instinctive cooperation. The practice of principle of cooperation contributed to the development of human role that other biological and social factor.

An ILO Report defines a cooperative society “as an association of the economically weak who voluntarily associates on the basis of equal rights and equal responsibility. Transfer to an undertaking on a several of their function. Corresponding to one or more of their economic needs, which are common to them all. But which each of them is unable fully to satisfy by his own individual efforts to manage. Use such undertakings in mutual collaboration to their common material and moral advantage. Such associations have been tried in one form or another in production, consumption and distribution, Co-operatives is business organization which is gained capitalized and managed by of and for its members patrons furnishing and/or making at cost goods and for service to patrons.

Cooperative is a form of economic as well as social organization based on certain values. Cooperative effort is ultimately the group instinct in man which enables him to live together, work together and help each other in times of stress. Cooperatives are voluntary oriented and self-help organization. They aim at meeting the human needs through collective action without any exploitation. It is the voluntary and democratic

association of human beings, based on equality (of control and opportunity) and equity of distribution and mutuality for the promotion of common interests as procedures or consumers.

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

After defining women, the process of bring forward in social, economic and political activities from background, is called empowerment. However, the cooperative program adhering to the globally recognized cooperative principles and values started in the country only in 1956 when 13 credit cooperatives were established in the Chitwan Valley. The objectives of the cooperatives societies (registered under an Executive order of the Government, as there was no Cooperative Act at that time) was to provide agriculture credit to flood-stricken people resettled in the valley.

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

Rastrasewak Saving and Credit cooperative limited is located in Khalanga VDC of Pyuthan District which is far from the capital and western part of Nepal. One has to reach the working areas of this cooperative for about an hour's from the highway by left-righting. The population of this VDC is about 14 thousands. Among them the female population have been high than the men. The major castes groups are Brahmin, Newar, Chhetri, Giri, Kami, Damai etc. They are mostly small farmers.

Agriculture is the major occupation. Paddy, wheat is the principal cereal crops, whereas potato, onion, dalhan, telhan crops milk production through livestock is another source of income of the people of this VDC.

1.2 Statement of the Problem

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

More than half of the total population of Nepal is women. Without their contribution, national development is like a myth. The contribution of the women in households and agriculture is more than men have, but their contribution is not accounted in the economy. Their participation on decision making is very low. Women's role in socio-economic development has not been properly recognized. In our country, women are following the traditional procedures and their role is limited to organizer of the domestic and subsistence sector.

Viewing the above-mentioned facts the present study is focused on identifying the role of cooperatives in empowerment or rural women and significance of government and nongovernment organizations in empowering women through facilitating cooperatives. The more specific query becomes:

1. Do cooperative programs help to increase income and decision making power of the women?
2. Have such programs brought awareness among the women?
3. Are the women equally treated at family after gaining opportunities for income generation?
4. And are they able to manage their household financial activities at their own?

These are the questions that present study will unfold through research work in Khalanga VDC located at Pyuthan district.

1.3 Objectives of the Study

The major objective of the study is to analyze the 'Role of cooperative in rural women empowerment. A case study of Rastrasewak Saving and Credit cooperative Khalanga VDC Pyuthan.

The other specific objectives are:

- i) To examine the socio-economic impact of cooperatives in rural women.
- ii) To assess the role of cooperatives in decision making process of rural women,
- iii) To explore the problems and prospects of saving and credits cooperatives for the empowerment of rural women.

1.4 Significance of the Study

From academic viewpoint, the researcher seeks to examine how Cooperative organization can lead to empowerment of women and involve the in decision making in the family. Since, women empowerment i.e. women's capacity to participate in decision making is of national concern, and the issue of women empowerment is being addressed by both state and non- state agencies over decade, this proposed study thus is relevant in policy matters as well as in various program interventions. There are very limited empirical studies upon the empowerment of women through income generating activities. Most of those studies are case based. So there is the need of systematic study on it, which this study will fulfill to some extent. Women empowerment is still far behind success in Nepal in spite of various programs and policies by any government and NGO sectors. Thus, a finding of this proposed research help NGOs, government or society as a whole in understanding women empowerment programme of NGOs and helps in rethinking and restructuring their existing policy and practices for effectiveness of such programs.

1.5 Limitation of the Study

This study was based on following assumptions and limitations:

- a) This study was carried out in Khalanga VDC of Pyuthan District, thus confined to a specific area this study does not and cannot portray views and ideas of all the women of the country as views and ideas expressed by the women of village might differ from other women from other villages.
- b) Socio- cultural variables like: Castes, education, age of the participant women were not considered.
- c) While collecting primary data in the course of fieldwork for the study the respondent biases many move unnoticed.
- d) This study was carried out only in cooperative sector of the village.
- e) Due the time and resource constraints, the research was limited to the study within Khalanga VDC of Pyuthan district.

1.6 Organization of the Study

The study consists of altogether five chapters. In the first chapter is about background, statement of the problem objectives, and significances of the study. The second chapter contains review of the literature, theoretical review and empirical evidence. In the third chapter research site and methodology has been discussed. Data presentations and analysis are included in the Chapter four where analysis is done for relationship between empowerment i.e. decision making capacity of respondents in personal and family matters and IG program with its three components savings, access to information and resources, income of respondents. At last, the chapter five contains summary, conclusions recommendation and scope for future researches.

CHAPTER - TWO

LITERATURE REVIEW

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.

2.1 Concept of Cooperatives

A cooperative, as defined by ILO Recommendation No.193 on the Promotion of Cooperatives (2002) 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". Regardless of the sector they belong to or the types of cooperative they represent- whether agricultural, consumer, financial, social or worker among others- cooperatives are generally considered powerful vehicles of social inclusion and political and economic empowerment of their members.

Cooperative is a form of economic as well as social organization based on certain values. Cooperative effort is ultimately the group instinct in man, which enables him to live together, work together and help each other in times of stress. Cooperatives are voluntary oriented and self-help organization. They aim at meeting the human needs through collective action without any exploitation. It is the voluntary and democratic association of human beings, based on equality (of control and opportunity), equity of distribution and mutuality for the promotion of common interest as procedures or consumers.

A cooperative is generally viewed as a socio-economic organization that can fulfill both social and economic objectives of its members, and that has its member's interest truly at heart (Singh, 1999). It directly serves its members interests by meeting their needs but doesn't earn profit for itself as an independent economic unit at their cost (Krishnaswami, 1978).

The very motto of cooperatives each for all and all for each signifies loyalty, trust faith and fellowship. Cooperative provides opportunity to weaker segment of the

society by pooling their resources leading to collective and cooperative social action and thereby mitigates their problems and promotes development (Tripathy: 1998). A cooperative is an autonomous association of persons united voluntarily to achieve their common social and social and cultural needs and aspirations through jointly owned and democratically controlled enterprises.

The term "empowerment" means to give somebody the power or authority to do something (Oxford Dictionary, 2010). Bennett (2002) as stated in Malik and Luqman (2005) describes empowerment as "the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them." Bennet further says among the different disempowered groups like: poor, ethnic, minorities etc, women are one which is cross-cutting category with all these groups.

The socio-cultural set up of Nepalese society is based on Hindu caste system in which class, caste, ethnicity and gender largely determine the socio-economic status of various populations. Similarly, Nepalese society is basically a patriarchal society with masculinity as one of the characteristics in most of the family and society which influences all aspects of social, cultural and economic life of the people (Bhusalnd). Women's economic dependency is on men (father, husband, brother) as men are considered as assertive and breadwinners of the family, they are focused on materialistic success. Because of son preference traditions of society dominated by religious belief, women are found discriminated starting from birth to upbringings, education, employment opportunities and freedom for taking part in the decision making process in the family and society.

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

After the restoration of multi-party democracy in 1990, poverty alleviation, sustainable development through inclusion of people from every walk of national life, restoration of peace by institutionalizing democratic practices through rapid economic growth and others became very demanding tasks ahead the new government . One among them were to bringing the women in development process by empowering them, imparting knowledge and skills, and providing the opportunities to work with income generating activities beyond their homely environment.

Mayoux (2000) applies the term economic empowerment as one of the defining dimensions of women empowerment. Female economic empowerment is usually about increased access of women to financial resources, income- generating assets or activities, savings, increased financial decision-making power and more economic independence. Women empowerment is the burning issue of the nation. Women empowerment programs in Nepal include livelihood support program, rehabilitation and job placement for rescued women, safe motherhood program and so forth. The connection between poverty and women's lack of power over resources and decision-making has now caught the attention of policymakers in government and mainstream development all over the world (Endeley, 2001:34).

Income generating activities can b defined as assisting people to secure income through their own efforts (Alana, 1994). The IG Programs aim to provide rural women with an opportunity for independent earning through Income Generating Activities (IGAs). IG programs are designed to help enable socio-political and economic empowerment simultaneously. IG programs are implemented through social mobilization process, in which rural women are encouraged to organize themselves into a group, though which various educational, capacity and skill development, and income generating activities are carried out. IGAs covers diverse initiatives like: Skill based training, micro enterprise promotion, women cooperatives establishment, credit and saving groups, job creation schemes, awareness issues, resource mobilization and market linkages (Hall, 1992). IG Programs seek to provide women with opportunities to earn and manage income, participate and lead group affairs and contribute to community development (UNICEF, 2001).

NGOs, development agencies have continued to focus their efforts on the delivery of IG Programs on the broad assumption that the benefits for women are self-evident (Basnet and Adhikari, 2006:68).

Family also has influence in matters of decision making capacity of the women. As per Hashemi, 1996 as cited in Parvinet. al 2004:49, because of the family with patriarchal social structure, programs that provide credit with minimal training or other supplementary support services do not empower their female participants and may even worsen their situation

2.2 International Cooperative Alliance (ICA)

The world is rapidly improving in sectors of human civilization and is developing more by the invention of airplanes, human step on moon, climbing of the highest peak the mount Everest and cultivating on seas or by collecting the information through satellites, all these development needs cooperation where there is cooperation, there is cooperative. Humans are the most intelligent animal on world. When cooperative principles were developed, an idea came to promote cooperative all over the world. The search for how, when and where to start lead to international conference resulting in establishment of international cooperative alliance in 1895, august 18. This alliance has its main office in Geneva, Switzerland and is promoting cooperative development through its four branches established in different parts of world. National and international societies can take the membership from international cooperative alliance. Within 2012, 227 cooperative societies of 87 countries have taken membership of ICA. These societies represent more than 8 billion people around the world and millions of people have been employed. ICA is the oldest and the largest worldwide alliance. This works for promoting cooperative all around the world and leads the worldwide cooperative development.

Cooperatives operate according to seven basic principles. Six were drafted by the International Cooperative Alliance (ICA) in 1966, based on guidelines written by the founders of the modern cooperative movement in England in 1844. In 1995, the ICA restated, expanded and adopted the 1966 principles to guide cooperative organizations into the 21st Century.

Seven Cooperative Principles

1. Voluntary, Open Membership

Open to all without gender, social, racial, political, or religious discrimination.

2. Democratic Member Control

One member, one vote

3. Member Economic Participation

Members contribute equitably to, and democratically control, the capital of the cooperative. The economic benefits of a cooperative operation are returned to the members, reinvested in the co-op, or used to provide member services.

4. Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members.

5. Education, Training and Information

Cooperatives provide education and training for members so they can contribute effectively to the development of their cooperatives. They inform the general public about the nature and benefits of cooperation.

6. Cooperation among Cooperatives

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, regional, national and international structures.

7. Concern for the Community

While focusing on member needs, cooperatives work for the sustainable development of their communities through policies accepted by their members.

2.3 History of the Cooperative Movement in the World

The history of the cooperative movement refers to the origin and history of cooperatives. The cooperative movement is believed to be started with the application of cooperative principles to business organization, though cooperative arrangements, such as mutual insurance, and principles of cooperation had its existence a long before.

In the 19th century, the cooperative movement started in Europe primarily in Britain and France, although The Shore Porters Society established in Aberdeen in 1498 claims to be one of the world's first cooperatives. During that period, the existence of industrial revolution had threatened the livelihoods of many workers and had made the life of the workers miserable.

In 1769, the first documented consumer cooperative was founded in a barely furnished cottage in Fenwick, East Ayrshire. During this time the local weavers had started selling oatmeal at a discount that lead to the formation of the Society. Though there were several hundred co-operatives started by 1830, but most of them had failed by 1840. However, Lockhurst Lane Industrial Co-operative Society (1832, now Heart of England Co-operative Society), and Galashiels and Hawick Co-operative Societies (1839 or earlier, merged with The Co-operative Group) are still running today.

1844 Rochdale Society of Equitable Pioneers established the 'Rochdale Principles' on which they started their cooperative. The Rochdale Society of Equitable Pioneers was a group of 10 weavers and 20 others in Rochdale, England. They struggled over a period of four months and with a total of 28 pounds capital, they opened their own store with a with small amount of butter, sugar, flour, oatmeal and a few candles, on December 21, 1844. This movement became the basis for development and growth of the modern cooperative movement. The shop ran with a success that they included tea and tobacco in their shop within three months, and soon became famous for their high quality goods sold.

2.4 International Cooperative Alliance Asia Pacific Regional Committee

International cooperative alliance has established four regional branches for easy development of cooperative development movement. International cooperative alliance Asia-Pacific Regional committee is established in Delhi, India. This committee involves 56 cooperative societies of 22 countries. Every two years, regional assembly is held and elects president and vice-president through democratic process. There is a provision of regional president being vice-president of International Cooperative Alliance.

This organization acts as a bridge between cooperative societies within Asia-Pacific Region and ICA. Also to promote trade and production market within cooperative societies, a trade center is established in Singapore.

2.5 History of Cooperative Movement in Nepal

2.5.1 Traditional Cooperative Process in Nepal

Historical Licchavi and Malla age had a good practice of cooperative in Nepal. During their regime, different cooperative alliances were believed to be in progress traditionally for the development of economic, social and cultural aspects of local people. Along such alliances, Parma, Dhikur, Mankaguthi, Dharmabhakari and Sannaguthi (names of traditional Nepali cooperatives) were available in limit numbers in limited areas. After the fall of Rana regime, 2007 B.S. (1950 A.D.) and rise of democracy, for the first time in Nepal, Tribhuvan gram Bikaskaryakram (Tribhuvan Rural Development Program) and Raptidun Uupatyaka Bikas Aayojana (Raptidun Valley Development Project) was started in 2009 B.S.(1952 A.D.). According to such proofs and evidences, search for Cooperative history had started formally.

Parma

Parma is traditional Nepali system where farmers manage a queue system within the localities for farming process where local farmer get involved in there and other local farmer's overall farming activity in a queue so as to manage human resource in the

locality that solved the problem to hire people for the agricultural activities. Also this system helps the farmer get loan for agricultural production and is able to hire people easily.

Dhikuri

Dhikuri is an economic system where 25-30 people collect shares and use it as a loan for their business in a queue according to the group decision of the members. After the queue finishes, a general meeting is held to decide whether to continue the system or end it. This tradition is still today as known as Dhukuti system.

Mankaguthi

The word Mankaguthi means cooperative alliance in Nepali language. This trust is for economic, social and cultural development for farmers and is run through the cooperation of the members. This trust has a system of having a president, vice-president and all others are members. Under the direction of president and vice-president all the programs are held. Basically this trust helps in agricultural activities and the festivals, cultural programs, religious programs and traditional singing and dancing programs. Whether the members are in agricultural activities or recreational activities, the trust provides the farmers in lunch, snacks and labor work. Through this trust, the farmers can perform agricultural and cultural programs in low economic expenditure. Personally funds are provided by the members according to their ability for buying musical instruments, organizing programs etc. To forget the pain, tiredness and to build up their relationship much better, bhojbhater (public party) with musical system is held annually and annual profit and expenditure of the trust is discussed. This tradition is still used in some Newari societies in Kathmandu.

Dharmabhakari

Dharmabhakari (religious storage for food stuffs) is a system where new crops are stored in specified amount after the harvesting of crops in specified place of specific religion. The stored food is utilized in famine or provide as loan for needed member farmers. The store is guarded by selected representatives of the fund. This system is in extinct condition.

Sannaguthi

This trust is established by Newar communities for the condolence of dead family members. This trust is established to perform funeral process and holy activities of the dead family member without affecting the economic, social and traditional aspects of the family members.

2.5.2 Modern Cooperative Movement in Nepal

To make cooperative system stronger and utilize in real life, the need of skill manpower was realized and cooperative education was required for production of skilled manpower. To solve this problem, two high official officers in 2009 B.S.(1952 A.D.) and two cooperative inspectors in 2010 B.S. were send to Sri-Lanka to study cooperative principles and behavior. After the completion of their study, they were involved in developing cooperative infrastructure. As a result, Cooperative Board was established under agriculture ministry in 2010 Bhadra (1952 August/September). After Cooperative Board was established, important steps for development of skilled manpower, trainings, plans and cooperative law under cooperative was started.

In 2011 B.S., on the first week of bhadra (August third week), huge landslides occurred making a large number of farmers homeless. To provide relief for the victims, groups under cooperative systems under local level, loan cooperative societies were established to provide loan to homeless in nominal interest rates. This lead to establishment of first cooperative society named Bakhan Rin Sahakari Sanaths (Bakhan loan Cooperative Society) in 2013 Chaitra 20 in Sharadhanagar, Chitwan District. This Cooperative society started modern cooperative movement in Nepal.

During cooperative movement development, in 2013 B.S. Government passed an act as Cooperative Development Program 2013 for registration of cooperatives, to perform main work of societies, and to provide facilities for agriculture and localities having low income. This new law helped for easy registration and working of Cooperative Societies. In 2016new law regarding cooperative was passed by Government which had started some new act into progress. But by the change in political system in 2017, it was kept under political system and later made Sajha Kendra (public center)in 2018 under the protection of His Majesty, the king and its constitutional rights were made limited. This public alliance started sahayatayat

(public transportation), sajhaprakasan (public publications), sajhaswastha (public health), sajabhandaran (public storage) but was unable to perform properly under cooperative principles.

Time is not favorable for a person only nor does it wait for anyone. As time passed, 2046/2047 public movement led to establishment of multiparty democratic system in Nepal as a result, President Deepak Prasad Devkota dismissed public center established in 2018 and established Cooperative Development Board 2048 after long preparation of about 10 months. The board planned for essential laws and programs and passed Cooperative Law from Government. Before the law was passed, there were a total of 83 cooperative societies in Nepal. According to Cooperative Law 2048, Cooperative Rules 2049 and National Cooperative Board 2049 were passed. After the law was passed, one Central Cooperative Society, seventeen Subjective Central Cooperative Society and 29645 cooperatives under Cooperative Development Bank are working under Cooperative principles in Nepal. This sector has created a lot of employment and has created a huge capital on production, storage, purification, marketing and investment.

Along the change in political system, the cooperative movement is developing more through stepwise development in every change in political systems. To develop cooperative movement furthermore, the cooperative with a slogan “Gau-Gauma Sahakari, Ghar-Gharma Bhakari (cooperative in villages, food storage in homes) has been a part of development of government, private sectors and cooperative fields for socio-economic development in three part cooperative economical rules. Government and National Cooperative Alliance are proceeding regularly for promotion of cooperative development through skill, experience, development in new technology under cooperative medium for prosperity of cooperative members and nation along with the cooperative movement of Nepal to be made familiar with cooperatives all over the world. To implement the rules production and trade expansion program of other countries, Nepal has already been the members of International Cooperative Alliance along with other alliances.

2.6 Review of Previous Study

-) Regmi (2012) has reported that among other analyzing women have to walk at a great distance to collect fuel-wood, fodder, at the scarcity of fuel-wood and fodder near house due to depletion of forest resources.
-) Gurung(2012) has mentioned in his report that rural women have responsibility for collecting fuel-wood fodder and water are likely to be must actually affected by changes in the quality and quantity of local supplies.
-) Chhetri (2012) has mention in his report that the women have no role in decision-making. They follow the decision made by the male members and most of the decisions are not involved directly in any kind of decision-making process on protection and management of cooperatives.
-) Dahal (2012) has found in his report that the participation of Disadvantaged Groups (DAGs) is low in decision-making and benefit sharing.
-) Sharma (2013) has mentioned in his field study report that the theory of gender has not been fully reflected in to practice. Commitment is needed to ensure women's active participation in planning and decision making process of community forestry development program by policy makers, planners and by their male counterpart. Women are main agent to collect forest products and have played on active role for CF management.
-) Gautam (2014), has mentioned in his field study report that the decision making power is exercised by some limited women and males. Women are the supreme body for community forestry development. But because of the technical and social problems they are unable to mobilize their ability.

CHAPTER - THREE

RESEARCH METHODOLOGY

3.1 Research Design

The process of empowerment is essentially qualitative in nature. The assessment of the process is not only qualitative, but subjective as well. The subjectivity of the process should also extend to measuring empowerment in terms of women's own interpretation; rather than relying on what is valued by the evaluators of programs, the process of empowerment should be judged as having occurred if it is self assessed and validated by women themselves. For this, the study employs quantitative methods.

3.2 Nature and Sources of Data

The nature of data is both qualitative and quantitative. The study is on the secondary data as well as primary. The financial statement for a period of different to be taken for the analysis of the study. Similarly, publications and reports of cooperative, various documents of cooperative and various documents, periodicals, journals published in different times in cooperative movement of Nepal with various websites relating to these organizations are also used for the purpose of this study. As our study is also a cooperative one in the cooperative field, the following sources of data were used.

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

3.3 Rational for Selection of the Study Area

KhalangaVDC is situated in mid-point of Pyuthan district. Based on the nature of the study Khalanga VDC is selected for the study where most of the dweller are Brahmin, chhetri, Janajaties, and Dalits people. Among them most of the people are women. Moreover, women's empowerment through saving and credit cooperative is different in comparison to other rural women.

3.4 Universe, Sample and Sampling Procedure

There are altogether ten cooperatives in the study area .Out of ten cooperatives the “Rastrasewak cooperative Ltd was selected purposively because it is only the Saving and credit cooperative.

In the cooperative 22 women were provided training by the cooperatives for the enhancement of capacity and skill. Therefore 22 women were selected out of 109 for the propovised study. The list of 22 women were collected from the office of the Cooperatives.

3.5 Techniques and Tools of Data Collection

3.5.1 Questionnaire Survey

All the information needed was collected through questionnaire and interview method. Both structured questionnaires and interview guidelines were used. Structured questionnaires were used to interview female participants who are the intervention group and control group. Interview was taken with all the sampled women and some of the family members. As this study focuses on cooperative work of women, it was considered to be most fruitful to concentrate on the participants from the chosen four cooperative organizations, who gained the skill based training. In addition, family members, husband, father, mother and children as well, were interviewed to know about the roles of these women in the family, and the changes they observe. First, information about the women who took the training was gathered from the respective organization and then the participant women were approached going to their workplace or house. More than one attempt was made to contact with some of the respondents. Interviews lasted from 25 minute to more than one hour.

3.5.2 Key Informant Interview

Key informants were interviews and discussed to collect information about the operation of the program, its managements, problems and its solutions, impact of the program. Altogether 3 number of persons, president, secretary and manager were selected as key Informations they include policy of cooperative, problems of cooperative and how is the womens condition in the cooperative.

3.5.3 Validation of Data

Validation of data has been established through the triangulation of the information obtained through the questionnaire with the interview, formal and informal discussion made with different stakeholders. The different stakeholders include family members as well as the community leaders, control group were also interviewed regarding role, status and contribution of the beneficiaries.

CHAPTER - FOUR

PRESENTATION AND ANALYSIS OF DATA

The descriptive analysis among the selected cooperative society brief description is presented in this chapter specially the general introduction of the society their main objectives, program, function, activities organization and management sources of funds are presented below:

Table: 4.1 : Name of Cooperatives

S.N.	Name of Cooperatives	Page
1	Rastrasewak Saving and credit co-operative	

4.1 Profile of Cooperative

Rastrasewak Saving and credit Cooperative Ltd. (RSCC) is a primary women cooperative society; establish 2057 under cooperative act of Nepal. It is member based organization, now, 109 rural women are associate in this Society. And their children are also involved in saving activity. It has vision, mission, objectives that are:

4.1.1 Vision

“Best service to the member”

4.1.2 Mission

Provide service to the member and promote their own business.

4.1.3 Objective

Dedicated towards the economic prosperity of the members and society with a slogan of “Cooperation for culture, Cooperative for life”.

-) To develop saving habit of women.
-) Provide easy lone to member.
-) Promote and Strength business of the member by providing loan
-) Capacity enhancement through cooperatives education and training.
-) To develop business through coordination and linkage

-) To provide business skills.
-) To encourage various types of saving products
-) To provide Soft (given thru government) loan.
-) To empower women and enhance their socio economic status.

4.1.5 Main Services

1. Providing Saving Services: Saving interest rate: 6 to 13 %

- | | | |
|--------------------|-------------------|-------------------|
| - Regular Saving | - Khutruke Saving | - Fix Saving |
| - Optional Saving | - Pew Saving | - Festival Saving |
| - Ornaments Saving | - Pension Saving | - Welfare Saving |
| - Children Saving | - Youth saving | |

2. Loan facility:

1. Income generating Loan
2. Social loan
3. Accidental loan
4. Loan Interest Rate: 12-16%

3. Publication:

- | | |
|-----------------|--|
| - Annual report | - Monthly report publish in notice board |
| - Brochures | - Product catalogs etc. |
4. In difficult situation of member provide the RAHAT fund.
 5. In difficult situation provide 0% interest loan.
 6. Remittance service.
 7. Cooperative education classes.
 8. Field level saving and loan service.
 9. Fast service from cooperative computer software.
 10. Skill development training (From coordination Federation, Govt., NGO/INGO etc.)

4.1.6 Source of fund:

Membership fee

1. Share Capital
2. Different types of savings
3. Service charge (Management Charge)
4. Interest from loan investment
5. Other incomes

4.1.7 Financial Status of Cooperative

Particular	Unit
No of member	109 member
Share capital	2.5 lakhs
Saving	15 lakh
Loan out standing	21 lakh
Total turn over	25 lakh
Reserved fund and other fund	6 lakh

Source: Field Survey 2016

4.1.8 Status of Women in Cooperative

This is Rastrasewak saving and Credit cooperative. No any interference of the man. Leader, Staff, Member all are women. Decision, policy making, coordination, conduct cooperative education classes in the all function women direct involve in cooperative. It helps that the women leadership development, management skill development, education level up, Image building etc.

4.1.9 SWOT Analysis

4.1.9.1 Strength of cooperative

1. Women cooperative and women leaded cooperative is disciplined.
2. Best recovery in women cooperative.
3. Objective oriented investments.
4. Reduced violence against women.
5. Leader ship skill development.
6. Organizational development.
7. Employment Opportunities for the women cooperatives.

4.1.9.2 Weakness

1. Weak representation of women in national level cooperatives Federation.
2. Lack of cooperative education.
3. Lack of formal education.
4. Thin Faith of women in society
5. Lack of women friendly programs

4.1.9.3 Opportunity

1. Registration authority of women cooperative is there mentioned in Law.
2. According to Government policy,33% seats are reserved in every cooperative.
3. Department of Women and children, helps the women cooperative to promote and strengthen the whole country.

4.1.9.4 Threats

1. Lack of long term planning In cooperative level (Like: 5 years, 10 years planning)
2. Lack of women participation in policy making level.
3. Lack of majority of women in decision making level.

4.1.9.5 Members Profile

This section shows the members' socio-economic status, length of membership and position in their RSCC, motivations for joining their RSCC, and affiliation with other RSCC, if any;

4.2 Socio-Economic Background of the Respondents

In general, the member surveyed, RSCC have low socio-economic background can be gleaned from the different variables measured. Number of variables, namely:

-) Civil Status: More members are widowed separated or divorced from husband,
-) Educational attainment overall: More members have no education and some are bachelor education only,

-) Caste: More members come from ethnic Brahmin, Chhetri, Newar, Giri, Dalit groups and lower caste than upper caste,
-) Main occupation: More farmers, fewer entrepreneurs
-) Income from main occupation, from other occupations, 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 RSCC is equal among women from different castes, actual access is still determined by the level of castes, the women belongs to. Women from higher caste feel less constrained to join the RSCC, while women from lower caste feel more constrained to join due to their caste.

This chapter aims to explore the relationship of women empowerment with Cooperative Program. There is general conception that cooperative program plays an important role in generating income and hence, has significant impact upon decision making. At the same time, it is also equally considered important that empowerment of women is affected by the family support. This chapter discusses the reasons for the involvement of women in cooperative program and its effect upon social and economic aspects. The relationship between family background basically education level and size of the family and decision making capability of women is being sought.

4.3 Socio Economic Impact of Cooperatives

4.3.1 Family Background and Empowerment

As, it is hypothesized that family background influence the decision making capacity of women, in this section relationship between family size, education of the family head and decision making in personal and family matters will be presented and analyzed.

Table 4.2 : Decision Making Capacity in Personal Matters Depending on Education of Family Heads

Decision making		Family Size					
		1 - 5 persons		6 - 10 persons		Overall	
		Number	%	Number	%	Number	%
Before	No or Low	8	57	6	75	14	64
	Moderate to High	6	43	2	25	8	36
	Total	14	100	8	100	22	100
After	No or Low	4	29	3	38	7	32
	Moderate to High	10	71	5	63	15	68
	Total	14	100	8	100	22	100

Source: Field Survey 2016

N = 22

As shown in above figures prior to the involvement in cooperatives 57% of women belonging to family size 1-5 have low or no participation in decision making and 75% of women belonging to family size 6-19 have low or no involvement in decision making. After involvement in cooperatives the women responding no or low participation in decision making is significantly reduced. 71% of the women with family size 1-5 have responded their moderate to high participation in decision-making. Similarly, 63% of the women with family size 6-10 have replied moderate to high involvement in decision making. Overall, 68% of the women in cooperatives responded their moderate to high involvement in decision.

4.3.2 Views of Society Towards Work of Women

Through the survey and interview in the Khalanga village, an outlook towards women's involvement in some income earning works is noticed. The society is convinced that maintaining household works, the women can work outside for extra income. The added income of the women can help the families to meet family expenses, and save some money for future investment or incidents as well. In this twenty first century, the concept of capturing the women with the four - wall of home

is changing. Gradually, like in other places, working-women are regarded as admirable persons in the family and society.

Ramesh Gurung, Head teacher of Khalanga lower secondary school, Khalanga VDC, comments that since decades, women are backward in each and every sector. Women are victims of different types of violence. So they need to be empowered to secure and get their rights. Some changes in the participating women following the programme intervention. The society likes that the women are now more open in speaking and sharing, more aware of their rights and duties, more caring for their family matters, and at the same time, more convince to earning and raising their status.

4.3.3 Women's Involvement in Society

Usually in villages the women are engaged in many of the feasts or ceremonies, which are part of their rituals. When there are some gatherings organized in connection with education and health, women generally take part in. As part of the training programs, the participants had literacy classes. These literacy classes taught them basic language and arithmetic skills which the women can apply in their day to day activities and in maintaining accounts of their business. It was also known that some of the women had already literacy. The literacy part also gave them information on personal and family health and hygiene, and on the places/centers the women go for their health problems. Savings mobilization was part of the skills training program. The women learnt from the program that they need to save money to start their business, and even to continue savings to sustain their business. So, right after their training, most of them engaged in some women groups and cooperatives for saving and loan support. Through these savings and cooperative groups, the women exchange among themselves on personal, family and social matters. The skill training program is not very old in the locality, and the women are also not involved in income earning for long time. There is obviously a trend at RSCC that the women are coming up with their own ideas of enterprise development and earning income sometimes with family support. These women are still not participating actively in political programs. They are still not connected with other associations or organizations outside the village.

4.4 Role of Cooperatives in Decision Making Process

Women's participation in decision- making both at personal and household level is studied. It is hypothesized that more the involvement of women in cooperatives, more is her decision making capacity. To analyze women's participation in decision-making, various areas of decision making, both at personal and at family level are distinguished. On personal level, the following areas are inquired: buying personal items, visiting places, visiting markets or institutions, arranging recreational facilities and meeting with the people. To analyze decision making at family level, involvement in taking decision regarding child's education, marriage, making big or small purchases is inspected.

-) Buying personal items: how much she can decide to buy the commodity she wants or needs.
-) Visiting places: whether she can decide herself in going different places or family influences her.
-) Visiting markets or institutions: in visiting market places and institutions, whether she decides herself or family has control.
-) Arranging recreational facilities: how much changes she can record in entertainment facilities.
-) Arrangement of child education and health: who decides about the education the children get. Who decides to enroll children? Who decides about the medical treatment of children? Who bears the expenses for their education and health? Those who do not have children, their brothers/ sisters were considered.
-) Child's marriage: who chooses a bride or a groom for the children? Who bear the expenses?
-) Purchase: who decides in making small and big purchases in the family, where small purchases refer to oil, kerosene, soap, clothes etc., and big purchases refer to assets, furniture, lands etc.

4.4.1. Decision on Utilization Of Women's Saving

Table:4.3.Who Decides on Utilization of Women's Savings?

Decide on savings	Number	%
Decide on their own	7	32
Jointly with husband or father	13	59
Husband or family members decide	2	9
Total	22	100

Source: Field Survey 2016

N = 22

At Khalanga VDC there are a number of cooperatives and finances. The working women sometimes engage in more than one women group and cooperatives or finances. The women save money at the same time, spend small amounts in the household. While interviewed, one woman said, she spends money for kids like their school fees, Tiffin's etc. The husbands of the women support that they save money. From the group savings, the member women can also get loans. Some of them have received loans for business; some has for household expenses and paying the money back on installments. For spending from their savings, she women mostly don't decide on their own. 59% of the women consult with their family members- husbands and family heads or father for their savings spending, while 32% of women can decide on their own how they would spend their money. 9% of women responded that their husband or other family members decide how to use saving spending. Interestingly enough, though we suppose, the savings or earning from the women income would enable them in their personal spending, but the women claim they spend their money for family purposes, particularly for children. Women still need to negotiate or seek prior permission from their husbands or other male members of the family in order to dispose their savings.

4.4.2 Effect of Cooperative Activities on Women's Decision Making Capacity

Table:4.4. Decision Making Capacity of Women before and after Joining Cooperative Groups

Extent of Decision making		Personal matters	Family matters
Before	No or Low	73	77
	Moderate to High	27	23
	Total	100	100
After	No or Low	32	55
	Moderate to High	68	45
	Total	100	100

Source: Field Survey 2016

Before the participation of women in cooperative group, 73% of them took less number of decisions in personal matters. Personal matters covers areas like: buying personal items, visiting places, visiting markets or institutions, arranging recreational facilities and meeting with people. 27% of them have moderate of high influence on these decisions making. After women took part in cooperative groups, their decision making capacities in personal matters in the category, moderate to high, raised to 68%. It shows, involvement of women in cooperative groups enhances their decision-making capacity in personal matters to great extent. Family matters covers areas like: child's education, child's marriage and making big/small purchases. Before the involvement of women in cooperative groups, 77% have no or low and 23% have moderate to high decision making in family affairs. But after their involvement in the program, 55% is still having less decision making opportunity and 45% enjoying moderate to high decision making capacity. So there is moderate level change in family level decision making.

The concept goes that when the women engage in income generation program and start contributing to the family expenses, the women start enjoying respect in the family. This change suggests that the status and respect of the women in their family is raised. Since they share more family responsibility, they command a relationship of

trust in the family and their family members give more value to her time and works outside.

4.4.3 Effect of Cooperatives on Women's Decision in Visiting Markets or Institutions

Usually in the village areas, the outside works are carried out by the male members of the family, and even when the women need to go outside, they are found to be accompanied by male members. Following the income earning the women are usually linked with different groups and institutions for their works and orders.

The increase in number of women visiting markets or institutions is comparatively lower than other changes. There reason for it is that traditionally the village women buy goods themselves from the market places, and also they manage small shops or stalls to sell their goods. Here the change takes place particular in the exposure of the women to other institutions or organizations, which they need to visit and keep network for their business and orders.

4.4.4 Effect of Cooperatives on Women's Decision in Arranging Recreational Facilities

What is common for recreational facilities is that people need to fulfill the basic demands for living first, and then they can think of their recreations. Most of the village male heads of families are involved in agriculture farming and small business in the nearby market places. When they provide money alone to meet all family expenses, it becomes a burden on them, but when the women of the houses also engaged in some income earning and share earnings in meting partially the small demands of the family, the burden on the male heads lessen to little to moderate extent.

In addition to fulfilling the basic needs of life, the recreational facilities in the families add to the status of the family, which is a change in the family, whatever little, brought about by the involvement of the village women in income earning.

4.4.5 Role of Cooperative Groups on Women's Exposure

During survey at Khalanga VDC, the researcher saw the women's involvement in the market places and thus interaction with the people. Following the activities of cooperatives, the women said, they have more exposure outside and more interactions with outsiders.

4.4.6 Role of Cooperative Groups in Children's Education

The financial condition of family matters in case of children's education. The general picture is that the greater the family earning, higher the level of education of the children. At Khalanga VDC, the children usually pursue education as much as they can. It is learnt that during the skills training, 13 out of the 22 selected women from had joined literacy classes initially. This literacy has raised awareness among these women for education of their own children. The earning women now can share expenses of the children and assert them to pursue education to their level best. During the interview the women remarked that either the husband decides about the children's education or both spouses decide it together. Some women exclaimed that wives decided when to enroll children as they were looking after the children, they knew the right time to send children to school.

4.4.7 Role of Cooperative Groups on Empowerment of Women on Marriage Decision

In many of the areas, women are found to be coming up side by side with the male family heads. Women their own income, however little, have increased role in family matters, but in case of children's marriage, they women have still little say. One reason for this is marriage remains a matter of social connection. In social affairs still women have less involvement compared to the male counterparts. And in nuclear households, the decision about the spouse for the children is never made without the (formal) household head i.e. the husband. After all, the decision whom their daughter or son shall marry has dramatic impact on their child's future as well as on the family's reputation. What is notable here is even if a wife does not take a final decision about the future daughter or son in law, with the collection of information on potential brides or grooms; she had a noteworthy influence on the outcome of the

decision making process. It is hard to uncover this matter because no one wants to show personal he or she is being imposed on marriage decision making openly. Some pretend as if they have liberty in this matter but the influence of custom and traditions invisibly cannot be neglected. Nevertheless, the women involved in cooperatives showed commitment to let their children free to take decision about their marriage without any discrimination either a boy or a girl. Forceful marriage of women at small age prior to their studies (to the level that makes them self-reliant) is abolished.

4.4.8 Role of Cooperative on Empowering Women in Purchase Decision

Whatever small amount the women earn from their business or work, their contribution in the family is accepted. Since they contribute to the family, the family heads now pay more attention to the women's choices regarding purchase of lands, properties or other family necessities. If the decision making process is participatory, better and more acceptable decisions can be made. Income earning opportunities for the women have pushed the women ahead as decision maker in the family. Thus in overall, it's noteworthy that though there is a trend for women to work outside, but the society remains still male dominated. Even in the families, male remains the influential person traditionally.

Manjupandit, Chairperson, Janahit multi-propose coop says the women are in present days coming up, and the male members of the family and society, are also supporting the women can equally work and earn for houses. She claims, in making family or societal decisions both male and female play equal roles. Due to this skill training and awareness program to women, they are aware of their roles in making decision for their family, particularly for children. Awareness is on the rise that for family happiness and peace, decision making by both male and female together is important.

In general, most of the women have dominant role in purchase decision especially in the case of the housewives.

Table 4.5: Cooperative on Empowering Women in Purchase Decision

Level	Involvement in Purchasing Decision	
	Before Involvement	After Involvement
No or Low	18	14
Moderate to High	82	86
Total	100	100

Source: Field Survey 2016

As show in above table and figure, most of women in cooperatives replied that have moderate to high level of involvement in purchasing decision even prior to enrollment in cooperatives. There is no significant change in purchase decision due to involvement in cooperatives. It is quite natural because in our society women have responsibility of shopping. Women already enjoyed the privilege of purchase decision even if they are not the member of cooperatives.

Table 4.6 : Decision making Opportunity in Personal Affairs of Women Involved in Cooperative

Decision making	Number of Involvement in Cooperative					
	Up to 1 years		above 1 years		overall	
	Number	%	Number	%	Number	%
No or Low	4	44	3	23	7	32
Moderate to High	5	56	10	77	15	68
Total	9	100	13	100	22	100

Source: Field Survey 2016

Decision on personal affairs refers to decision to work, decision to visit and decision to live a particular lifestyle. It can be shown in following figure.

In the above table, 56% of the respondents who have remained in cooperative up to 1 year have moderate to high involvement in personal decision and remaining have low involvement in it as shown in the figure. Women who remained in cooperatives above one year have more freedom to decide in personal matters. 77% of women in cooperatives, with experience above 1 year, have replied their moderate to high level

of involvement in personal decision. In totality, 68% of the women have replied their moderate to high level of involvement in personal decision - making.

Taking the difference in percentage between low and high decision-making capacity, it shows more the duration of involvement in cooperatives, they have a little restriction on their personal affairs. The women need to practice more to be perfect in the work then only people believe them get further scope to work.

4.4.9 Decision Making in Personal Matters Depending on Family Size and Education of Family Heads

In the tables given below relationship between family background i.e. family size and education of family head, and decision making in personal matters is shown. Decision making is taken in Low and high scale, by computing the scores into mean score.

Table 4.7 : Decision Making in Personal Matters Depending on Family Size

Decision making		Family Size					
		1 - 5 persons		6 - 10 persons		Overall	
		Number	%	Number	%	Number	%
Before	No or Low	8	57	6	75	14	64
	Moderate to High	6	43	2	25	8	36
	Total	14	100	8	100	22	100
After	No or Low	4	29	3	38	7	32
	Moderate to High	10	71	5	63	15	68
	Total	14	100	8	100	22	100

Source: Field Survey 2016

The respondents belonging to small family size i.e. of 1 - 5 persons, 67% of them have decided less in family matter decisions before the involvement in cooperative groups while rest 33% have decided moderate to high. Of the total respondents who are from family size of 6-10 persons, 83% of the respondents have decided less before they joined the training, and 17% have decided moderate to high. The respondents who have small family size i.e. 1-5 persons, 23% of them have decided less in family matters whereas 77% of them have decided moderate to high level after their involvement cooperative groups and those who are from family size 6-10 persons

17% have decided less and 83% have decided moderate to high in family matters after. This shows, smaller the number of family, the women enjoy more freedom in decision making in their personal matters. This is because when the family size is big, the women have to be more involved in household works. The mother or father in law, sister in law often don't like at all that they work outside the home.

4.5 Problems and Prospects of Cooperatives for Women Empowerment

Women are playing most significant role in all cooperative management. In reality sustainable development could not get in this success without their active involvement. There are two types of views about women's participation i.e. problems and prospects. Some local people said that women are illiterate and ignorant. Since women are often denied formal education, they are considered uneducated. They are denied their experimental knowledge. Ironically, women's knowledge gained from using the cooperative every day is necessary to properly manage the family. Similarly, women lack the capacity to make decisions because women are absent from formal decision-making roles; it is assumed that they lack the ability to make decisions. Culturally women are expected to be in the home and not involved in the public and community activities. Some people blamed that women can do only home based works, not works that involves decision-making skills and women cannot work independently. Basically when scarcity of economic activities rose, women should face this problem firstly.

4.5.1 Problems of Cooperative for Women Empowerment

) Illiteracy

Generally women are not to go school in our society that's the cause of women illiteracy even today very remote part of Nepal women not allow to get education so this is also major problems in the cooperative.

) **Lack of money**

Most of the women are surrounding kitchen works and children caring in the house so they do not access decision making in the family therefore women not access in economic decision.

) **Poverty**

Actually our country is under poverty line though women, are economically and socially weak in the society therefore women's absence in economic contribution in the family that effects cooperative involved women is major problem.

) **Male dominated**

Our society is obviously male dominated so women are far from economically, socially position so they are under male direction therefore male dominated is major problem in women cooperative.

) **No Assets**

Women are not significant role in the family so they cannot take decision most of

The economic cases male are significantly important in the every decision therefore no assets is problem of women cooperative.

The remaining point are as follows:

) Women have no idea and ability to manage forest.

) Women do not want to participate the meeting.

) Women are not ready to involve in the decision-making process if their family allows them.

) Women do not care about public concern.

) Women could not be able to be active and play dominant and creative roles even they have opportunity.

) Women must manage their internal households tasks, it is not a duty of their to attend meeting and be active in social development activities etc.

4.5.2 Prospects of Cooperative for Women Empowerment

) Women Capacity Development

In the cooperative different women groups are working together and sharing ideas one to another and they can learn and participate in the group that will develop their capacity to enhance empower them.

) Economic Development of Women

In the cooperative women are working in the team work and they can able to do their responsibilities and liabilities. They effort to organize organization that they generate income and they can sustain their life that can make them economically success.

) Contribution of National Economy

Women are economically success they can make decision making and they can run business and generate income that contribute to the national economy that develop economic development.

The remaining points are as follows:

-) Women can easily manage cooperatives.**
-) Women respect and follow the rules of the committee.**
-) They are sincere and obedience to their works.**
-) Women can be active if they have to do something.**
-) Women are active in participating the meeting, sharing the ideas and decision making process.**

CHAPTER - FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

Chapter one as an entrance step describes about background of the study, statement of the problem, objective, significance, limitation and organization of the study. Main objectives of the study are: to examine the socio-economic impact of cooperatives in rural areas, to assess whether involvement in Cooperative Programs lead to increase in their decision making capacity in their personal and family affairs and, to find the problem and prospect of saving and credits cooperatives for the empowerment of rural women.

The main purpose of this study is to assess the role of women cooperatives in empowerment of women in Khalanga VDC. For this motive, In order to collect the information, first of all questionnaire and interview guidelines were outlined, target groups were accounted and pilot survey was made to revise the questionnaires and guidelines. Both primary and secondary data have been collected and used in the study. Primary data was collected from questionnaire survey and interviews. Secondary data was collected from review of related documents, articles and books. Researcher went in house to house and to the organizations, interviewing as well as observing women's activities at the same time. Majority of information was obtained from semi-structured interviews. For some specific questions like: women's participation in decision making process, freedom to decide on her savings etc structured interviews with closed questions were considered ideal completion. The first week of field visit was used to gain general information about the settlement at Khalanga VDC. The finding of the study can be summerized as:

1. Khalanga VDC has both joint and nuclear family system. The largest family size of the respondents is up to 10 persons and smallest of 3 members. Only few respondents in participant have family size from 6-10 persons and 1-5 persons of family size.

2. Majority of respondents is married about 89%. Only 11% of the total respondent groups are single or unmarried women.
3. The respondents belonging to age group 20-30 years is 49% followed by 31-40 age 34% and 41-50 age group 17 %.
4. The respondents consists of 66% of just literate and primary education, in lower secondary and secondary level are 23% and only 11% belongs to Intermediate level and above. Only one respondent is up to Bachelor level.
5. In family occupation, most of the family about 76% are engaged in agriculture, 9% found to be engaged in business and rest that is 15% engaged in other work such as construction.
6. Most of the members in cooperative are self -motivated to join the training program. Around 59 percent of participation women join the program because they felt personally that they need to do something for the family and they can earn income if they get training. Around 14 percent women say that their family encouraged them to join the referring friends and neighbors whereas 18% of the women join in programs organized by cooperatives through initiation of NGOs and social mobilizes. During interview, the participating women said that they do not want to sit idle at home.
7. Most of the women about 42% used the loan in Agriculture sector. Similarly, 23% of them used the loan in household, 6% of them used in family health and 10% of the mused in Child Education. Only 19% of women from cooperatives used the loan facilitated by cooperative groups in business purpose.

The relative share of loan used for business is significantly lower that whereas use of loan for household purpose is higher in case of cooperative group.

8. 45% of the women from cooperatives have taken loan for only one them have taken loan for two times, 17% of them have taken three times an d6% of them have taken four times only. It is found that no one is there that they have taken more than four times. It is found that most of them about of 91% the loan

taken from the cooperative group is refunded in time whereas only 9% of them did not refund in time.

9. 45% of the women in cooperatives took loan of about Rs. 20000, 31% of them had taken about Rs. 30000 and only 5% of them had taken about Rs. 40000. It shows no one is there who take loan above Rs. 40000 due to the reason that the cooperative group is small and not well developed.
10. Most of the participant women i.e. 59% did not earn anything before joining the cooperatives. Only 41% of total participants have agreed that they had some earnings before are involved in cooperatives whereas, after involvement in cooperatives all the participants have been involved in income earning activities as all of them must save minimum amount in cooperatives and they earn interest on such saving. After involvement in cooperatives more than 50% of them earned income above Rs. 100,000.

Average income of the respondents before involvement in cooperative group is Rs. 36,363 whereas average income of the members after involvement in cooperatives is increased to Rs. 102,272. It is a huge improvement in the level of income. The standard deviation earlier to involvement in cooperatives was Rs. 26,420 whereas it is Rs. 47,020 after involvement. It indicates the difference in income level is further increased. Nevertheless, the coefficient of variation is decreased to 0.46 from 0.73. It shows the difference in income relative to average income of the members has decreased.

So far as comparison of income is concerned, 50% of the earns income ranging Rs. 100,000 to 150,000 whereas more than 50% of the earn upto Rs. 50,000 .29% do not earn at all.

Average income and standard deviation of income are significantly higher in case but the coefficient of variation is higher in case. There is more disparity of income in cooperative group.

11. Women from cooperatives group spent most of their income, about 48%, in food, they spent 16% of their income in clothes. Similarly, they spent 25% of

their income their child education and very few amount is spent in entertainment and other i.e. 6% and 5% respectively.

Women spent most of their income about 59% in food; they spent 17% of their income in clothes. Similarly they spent 14% of their income their child education and very few amount is spent in entertainment and other i.e. 5% each.

The relative share of spending on food is higher in case whereas in the case of education the relative share is higher. It shows women involved in cooperative groups are more aware about importance of education than others but the difference is not significantly high.

12. After taking part in the IG training organized by the cooperative, her stand in family improved. She was more involved in outside social works; she can now work hand to hand in society. In her family life also, she got better life than before. She afforded her children's education expenses and gave them pocket money for their daily Tiffin out of her own earnings. Her health, hygiene, sanitation, food taking was also improved.
13. Most of the respondents save in the range of Rs. 25,001 - Rs 50,000. i.e. 59%. Next, 41% of the having skill based training saved income ranging Rs. 10,001 - Rs. 25,000, 33% of them saved income ranging Rs. 25,001 - Rs 50,000. Third group consist who had not taken any skill- based training. 50% of this group earned income ranging Rs. 10,001 - Rs 25,000. Average saving of the women from cooperative group is highest i.e. Rs. 37,500 followed by women having skill- based training i.e. Rs. 29,160 and finally, the women who do not have any skill-based training nor are engaged in cooperative groups have lowest average saving of Rs. 18,750 . having skill- based training have highest variation in saving of Rs. 19,462 and who have not acquired skill-based training have low variation in income but based on coefficient of variation intervening group have low variation in saving.
14. The women in cooperatives kept more than 50% of saving in the cooperatives. Women not participating in cooperatives mainly saved in banks. They kept almost 20% of their saving was kept in home to meet emergency needs.

5.2. Conclusions

Women's participation in decision- making and other activities in their household is average and leading towards satisfactory. The increased income level of their family by hard work is changing the life style and thinking pattern. But they still have to obey their male partner's decision in most of the cases. Though they have responsibility to complete the work, they have less chance to decide for it.

It can be concluded that most of the women have to depend upon their family in economic sector. Only few women are involved into social and financial decision. A few women are involved in community decision. A number of women farmers are unaware of the new technology generated and using traditional technology which is reflected by low productivity and lower living standard of majority of women farmers. There are some issues and problem still not explained in the field level such as participation of sustainable yield and impact of cooperatives on socio-economic characteristics of users group. Also, there are more problem persist on equitable sharing of forest resources.

5.3 Recommendations

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

- i) The Government and other organization have to take initiative to look after the facing problem of women in the village area.
- ii) Training program should be made to the women to develop their skill.
- iii) Generating awareness and social mobilization.
- iv) Skill development training should be given more priority for income generating activities.
- v) Business development service should be given to the borrower to prevent misuse of loans.
- vi) Technical knowledge should be made available by the help of any concerned line agencies for respective enterprises for women.
- vii) Arrange the training and workshop to promote the women in cooperative.

- viii) Break the communication gaps between working committee and members and makes the lovely environment for good relationship with all the members of each other. Communication brings the respective relationship and tries to reduce the crises.
- ix) For the encourage of involvement in cooperatives, they should provide with incentive and reward.
- xi) Social and community program such as education, family, women empowerment and awareness should be well implemented.
- xii) All the member should be made aware enough about use pattern and important of saving money. Saving should be made compulsory and regularized.
- xiii) Business development service should be given to the borrower to prevent misuse of loans.

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Annex - I

Questionnaire for survey of role of cooperative to empower rural women

Serial No. :

Ward no:

VDC/Municipality:

Name of village:

Name of Cooperative:

Name of respondent:

Age: Religion:

Marital status:

Part I

1. How many members are there in your family ?
a) Male b) Female c) Total
2. What is your education status ?
a) Illiterate b) Primary
c) Secondary d) SLC
e) Intermediate f) Bachelor
g) Master
3. What is your occupation ?
a) Housewife b) Employee
c) Social worker d) Agriculture
4. What is your family occupation?
a) Agriculture b) Business
c) Other please specify
5. Who encourage you to join in cooperative groups ?
a) Family b) Friends
c) Yourself
6. Have you borrowed money from organization ?
a) Yes b) No
- 6.1 If yes, for what purpose ?
a) Business b) Agriculture
c) Household d) Child Education
e) Other please specify
- 6.2 How many times have you borrowed money from your organization ?
a) Number

- [illegible]

In the following cases, how much do you think you can decide on your own ?
Before involvement in Cooperative groups. ?

S.N.	Title	How often do you decide yourself ?				Who decide ?
		0	1	2	3	
1	Buying personal item					
2	Visiting places					
3	Visiting market					
4	Arranging recreational facilities					
5	Meeting with people					
6	Other					

0- Not at all

1- to a less extent

2- to a moderate extent

3- to a great extent

After involvement in Cooperative groups. ?

S.N.	Title	How often do you decide yourself ?				Who decide ?
		0	1	2	3	
1	Buying personal item					
2	Visiting places					
3	Visiting market					
4	Arranging recreational facilities					
5	Meeting with people					
6	Other					

0- Not at all

1- to a less extent

2- to a moderate extent

3- to a great extent

16. Do you think your family members give importance on your decision in following title after involvement in cooperative and involvement in earning activities?

S.N.	Title	How Much your opinion is heard ?							
		Before				After			
		0	1	2	3	0	1	2	3
1	Child Education and health								
2	Child's Marriage								
3	Purchase								
4	Other								

0- Not at all

1- to a less extent

2- to a moderate extent

3- to a great extent

17. Are you involved in more than one cooperative?

a) Yes

b) No

18. What problems are you facing while engaging in cooperative?

.....

.....

.....

19. What may be some of the suggestion to reduce those problems?

.....

.....

.....

Thank You !

Appendix II

Questionnaire for Survey of Role of Cooperative to Empower Rural Women (for Non-Intervention Group)

Serial No. :

Ward no:

VDC/Municipality:

Name of village:

Name of Cooperative:

Name of respondent:

Age:

Religion:

Marital status:

Part I

1. How many members are there in your family ?
 - a) Male
 - b) Female
 - c) Total
2. What is your education status ?
 - a) illiterate
 - b) Primary
 - c) Secondary
 - d) SLC
 - e) Intermediate
 - f) Bachelor
 - g) Master
3. What is your occupation ?
 - a) Housewife
 - b) Employee
 - c) Social worker
 - d) Business
 - e) Agriculture
4. What is your family occupation ?
 - a) Agriculture
 - b) Business
 - c) Other please specify
5. Have you borrowed money from organization ?
 - a) Yes
 - b) No
- 5.1 If yes, for what purpose?
 - a) Business
 - b) Agriculture
 - c) Household
 - d) Family Health
 - e) Child Education
 - f) Other please specify
6. What amount of loan is taken from the organization ?
 - a) Below Rs. 20000
 - b) Below Rs. 30000
 - c) Below Rs. 40000
 - d) Below Rs. 50000

- | S.N. | Title | How often do you decide yourself ? | | | | Who decide ? |
|------|-----------------------------------|------------------------------------|---|---|---|--------------|
| | | 0 | 1 | 2 | 3 | |
| 1 | Buying personal item | | | | | |
| 2 | Visiting places | | | | | |
| 3 | Visiting market | | | | | |
| 4 | Arranging recreational facilities | | | | | |
| 5 | Meeting with people | | | | | |
| 6 | Other | | | | | |

3- to a great extent

Thank You !

Annex - III
Guidelines for KI I

1. What problems are you facing while engaging in cooperative?
.....
.....
.....
2. What are the challenges while operating cooperative?
.....
.....
.....
3. How do you develop women through the cooperative?
.....
.....
.....
4. How much you satisfied in your cooperative?
.....
.....
.....
5. What may be some of the suggestion to reduce those problems?
.....
.....
.....

Thank You