

# **WOMEN EMPOWERMENT THROUGH WOMEN COOPERATIVE**

(A Case Study of Women saving and Credit Cooperative with cent-percent household coverage in VDC- Jijodamandu, Doti)

**A Thesis**

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Tribhuvan University in partial fulfilment of the  
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**LETTER OF RECOMMENDATION**

This is to certify that **Sabitri Awasthi** has completed the dissertation on "WOMEN EMPOWERMENT THROUGH WOMEN COOPERATIVE (A Case Study of Women saving and Credit Cooperative with cent-percent household coverage in VDC- Jijodamandau, Doti)" under my guidance.

I, therefore recommend these dissertations for final approval and acceptance.

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**APPROVAL LETTER**

This dissertation entitled “WOMEN EMPOWERMENT THROUGH WOMEN COOPERATIVE (A Case Study of Women Saving and Credit Cooperative with cent-percent household coverage in VDC- Jijodamandau, Doti)” by **Sabitri Kumari Awasthi** has been submitted to the Central Department of Sociology/Anthropology. The undersigned members of the thesis committee have approved it.

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## **ABSTRACT**

Jijodamandau, is one of the VDC in Nepal where 689 women from cent-percent household are affiliated to a single women cooperative of VDC named Ramashram Mahila Saving and Credit Cooperative. Among them 103 members are from Dalit community, 347 from Brahmi and rest of 239 from Chhetry communities. 60 married cooperative members out of 153 members of ward number 1 of Jijodamandau VDC have been sampled for the study. The respondents have been selected using purposive sampling.

Applying exploratory and descriptive research design, socio-economic statuses of women, interventions for empowerment and level of empowerment have been analyzed. Both qualitative and quantitative data have been received. Similarly, primary and secondary data have been used. The quantitative data received from the study have been analyzed using different tables and charts.

The cooperatives have been popular within a short period among the poor people. This study attempted to see the lives of poor rural women who were involved as beneficiaries in the Sahakari Institution. The co-operative cares for the credit needs of the poor women in rural areas. This study has mainly focused on identifying the status of empowered poor women of rural areas through micro finance program and other activities of co-operative.

Regarding the ethnicity of the respondents, 21.66% were Dalit and 46.66% were from the Brahmin community. Similarly, 80% of them were literate or with higher education. Regarding the family structure, 73.33% households have nuclear family. Almost 42% of the households found facility of toilet and drinking water at home; 68.33% respondents go to private clinic for the treatment. Similarly, 96.67% of respondents have been found satisfied with cooperative activities.

36.67% women had joined co-operative before a year with the objective of regular saving by 56.67% and 30% for taking loan in need. 75% had taken loan, only 6.67% had taken for family purpose. Cent-percent women have returned loan to the cooperative on the scheduled time. The women have been provided the training on

institutional capacity development, skill development, awareness raising and finance management. 53.33% of the women members in the cooperative have been trained. 75% of trained members have realized being empowered whereas 3.12% are not satisfied. 95% women found involving in income generation activities after joining in the cooperative.

26.67% of women's economic status improved radically after joining co-operative whereas 41.67% respondents' economic status is being well. 60% of them are free to use their income or saving which is also the change in decision-making power. Now, 83.3% of respondents involved in community discussion after joining co-operative but only 16.7% used to involve in discussion before joining co- operative.

By the involvement in the cooperative, the women have become self-confident. Their decision making power observed increasing. There was a great change in their perspective, attitude, authority, prestige, knowledge, ability awareness and social relationship. The participation of various ethnic and caste groups in the program had established a good harmony and cooperation among all the beneficiaries and the staffs of cooperative. However, all the women had not progressed at the same level as the women from nuclear family were much empowered compared to the women from extended families.

It is recommended that the training should be provided to the needy one developing criteria for the selection. The cooperative should encourage women from low economic level for income generating programs. It should be better to conduct more training on capacity building, finance management and skill development. The illiterate women should be provided literacy classes linking with entrepreneurship development. Vegetable farming including goat and pig rising has abundant scope for enhancing income of the group members. At finally yet importantly, it is recommended that the women should be provided the opportunity for involving in the exposure by which the women realize the external environment.

## TABLE OF CONTENT

	Page No.
<i>LETTER OF RECOMMENDATION</i>	<i>I</i>
<i>APPROVAL LETTER</i>	<i>II</i>
<i>ACKNOWLEDGEMENTS</i>	<i>III</i>
<i>ABSTRACT</i>	<i>IV-V</i>
<i>ABBREVIATIONS</i>	<i>VI</i>
<i>TABLE OF CONTENT</i>	<i>VII-IX</i>
<i>LIST OF TABLE</i>	<i>X-XI</i>
<i>LIST OF FIGURE</i>	<i>XII</i>
<b>CHAPTER – I: INTRODUCTION</b>	<b>1-11</b>
1.1 Background	1
1.2 Statement of Problem	7
1.3 Objectives of the Study	9
1.4 Rational of the Study	9
1.5 Limitation of the Study	10
1.6 Organization of the Study	10
<b>CHAPTER – II : LITERATURE REVIEW</b>	<b>12-27</b>
2.1 Theoretical Review	12
2.2 Review of Previous Study	24
2.3 Conceptual Framework	25
<b>CHAPTER – III : RESEARCH METHODOLOGY</b>	<b>28- 32</b>
3.1 Rational of Study Area Selection	28
3.2 Research Design	28
3.3 Universe and Sampling	29
3.4 Nature and Source of Data	29
3.5 Tools and Techniques of Data Collection	30
3.5.1 Interview	30





5.1.3 Trend of Saving	44
5.1.4 Involvement in Saving Scheme and Use of Loan	45
5.1.5 Purpose of Loan Taken	45
5.1.6 Status of Returned Loan	46
5.1.7 Economic Condition before Joining Co-operative	47
5.1.8 Needs Addressed by Group Savings	47
5.1.9 Respondents Satisfied by Cooperative Activities	48
5.2 Activities for Empowerment	48
5.2.1 Participation on Training Program	48
5.2.2 Types of Training among 32 Respondents	49
5.2.3 Involvement in Income Generating Activities	50
5.2.4 Types of Income Generating Activities	50
5.2.5 Participation in Group Meeting	51
5.3 Level of Empowerment	52
5.3.1 Respondent Having Personal Account	52
5.3.2 Respondent Free to Use Personal Income	52
5.3.3 Decisions Taken for Loan	53
5.3.4 Own Status in Family after Joining Co-operatives	54
5.3.5 Involvement in Decision Making Process for Social Activities	54
5.3.6 Respondents Decided Freely in Household Activities	55
5.3.7 Involvement in Community Discussion	55
5.3.8 Economic Condition after Joining Co-operative	57
5.3.9 Improvement of Economic Status after Joining Co-operative	57

5.3.10: Status of Empowerment through Training 58

**CHAPTER – VI : SUMMARY, CONCLUSION AND**

**RECOMMENDATIONS**

**60-66**

6.1 Summary 60

6.2 Conclusion 64

**REFERENCES**

**APPENDIX**

## LIST OF TABLE

<b>Table No.</b>	<b>Title</b>	<b>Page No.</b>
1	Educational Status of Respondents	36
2	Types of Family	37
3	Ethnic Composition of the Respondents	37
4	Source of Income of Family	38
5	Land Ownership Pattern	39
6	Access of Health Services	40
7	Family Planning Status	41
8	Facility of Toilet and Drinking Water	41
9	Duration of Participation in Women's Group	43
10	Objectives for Joining the Co-Operative	44
11	Regularity in the Cooperative	44
12	Involvement in Savings Scheme and Use of Loan	45
13	Purpose of Loan Taken	45
14	Status of Returned Loan	46
15	Economic Condition before Joining Co-operative	47
16	Needs Addressed by Group Savings	47
17	Respondents Satisfied by Cooperative Activities	48
18	Participation in Training Program	48
19	Types of Training among 32 Respondents	49
20	Involvement in Economic Income Generating Activities	50
21	Types of Income Generating Activities	50
22	Participation in Group Meeting by Member	51
23	Respondent Having Personal Account	52
24	Respondent Free to Use Personal Income	52
25	Decisions Taken for Loan	53
26	Own Status in Family after Joining Co-operatives	54
27	Involve in Decision Making Process for Social Activities	54

28	Respondents Decided Freely in Household Activities	55
29	Involvement in Community Discussion	55
30	Economic Condition after Joining Co-operative	57
31	Improvement of Economic Status after Joining Co- operative	58
32	Status of Empowerment through Training among 32 Respondents	58

## **LIST OF FIGURE**

<b>Figure No.</b>	<b>Title</b>	<b>Page No.</b>
1	Conceptual Framework for Analysis	26
2	Types of Income Generating Activities	51
3	Involvement in Community Discussion	56

## **ABBREVIATIONS**

CBS	Central Bureau of Statistic
FAO	Food Association Organization
FGD	Focus Group Discussion
GAD	Gender and Development
GO	Government Organization
GoN	Government of Nepal
HMG	His Majesty Government
IBP	Intensive Banking Program
IEC	Information Education and Communication
ILO	International Labor Organization
INGO	International Non Government Organization
MCPW	Micro Credit Project for Women
NCD	National Cooperative Development
NCDB	National Cooperative Development Board
NGO	Non Government Organization
PCRW	Production Credit for Rural Women
PDDP	Participatory District Development Program
PSCP	Priority Sector Credit Program
SCC	Saving and Credit Cooperative
SFDP	Small Farmer Development Program
UK	United Kingdom
UNDP	United Nations Development Fund
UNICEF	United Nation Children's Fund
VDC	Village Development Committee
WID	Women in Development