

# CHAPTER – I

## INTRODUCTION

### 1.1 Background

*“May you all have a common purpose, may your hearts be in unison, may you all be of the same mind, so that you can work efficiently”.*

*-Rig Veda*

*(<http://www.esamskriti.com>)*

Modern cooperatives have been found developed over 200 years around the world. Cooperative Philosophy was originated with the revolutionary writing and activities of Robert Owen and Charles Fourier. Robert Owen (1771-1859), an avowed socialist, has the credit for inspiring the Roach dale Pioneers for setting up the first modern cooperative shop in Toad lane, near Manchester, in 1844. It was, however, Raiffeisen, a burgomaster in Germany and not the Roach dale Pioneers, who inspired the experiment in rural cooperatives in many developing countries. Raiffeisen though not wealthy, was an inspired philanthropist. It was in 1864, that he had set up a credit cooperative society which was to become model for others subsequently (Acharya, 2006).

Modern cooperative organization has been a result of a long process of ideological and conceptual controversies as well as of trial and error. Social philosophers, philanthropists, professional groups, cooperative members and politician propagated in various forms the idea that socio-economically weak persons should establish cooperative-owned enterprises in order to gain access to various benefits and promotional

services, which are needed to increase their income and improve their socio-economic condition (Ibid, 2006).

Cooperatives, today, are in operation in all the economic systems prevalent in the world; private or capitalist market economics (USA, Germany, Japan and many other Industrialized countries), centrally planned economies (socialist) like former Soviet Union, Peoples' Republic of China etc. and all the developing countries that adopted mixed economies e.g., India, Nepal, Pakistan, Sri Lanka, Bangladesh in South Asia. Over a period of 200 years, cooperatives are extended over 100 countries and into various sectors and activities encompassing agriculture, fishing, housing, banking, insurance, water, electricity and health sector. For example, it is estimated that over 50% of global agricultural output is marketed through cooperatives (Ibid, 2006).

The cooperatives aim to raise the living standards and economic conditions of the women and their families; create facilities to encourage teamwork activities; give legal status to rural women in the environment of their activities; provide a forum for rural women's cooperation and exchange of ideas so as to resolve outstanding problems; facilitate women's access to available credits, markets and rural decision-making centers; and organize necessary training programs for the women.

(<http://en.farzanehjourn.com/>)

### **Cooperatives in Nepal**

Nepalese society has very a strong culture of resource sharing. Nepalese have a long tradition of labor sharing in informal mutual aid groups and rotating savings and credit association in rural areas with different ethnic groups. Dhikuri, Parma, Dharama Bhakari and Guthi are some to the

traditional forms of informal cooperatives. However, modern cooperatives began in 1953 after the establishment of the Department of Cooperatives within the Ministry of Planning, Development and Agriculture to promote and assist cooperative development in the country (NCDB, 2006).

The first cooperative formed in Nepal was Credit Cooperative Societies with unlimited liability in the Rapti Valley of Chitwan district as a part of flood relief and resettlement program. The 13 credit cooperative societies established in 1956 were provisionally registered under an executive order of His Majesty's Government and were legally recognized after the enactment of the first Cooperative Act 1959. Thus the Cooperative Act 1959 and Cooperative Rules 1961 provided the legal framework and basis for registering those groups in multipurpose cooperatives (Shrestha, 2007).

The word Co-operative refers working together for the common benefits by collecting capital in small parts from the certain group of people. The concept of cooperative refers an association of rural households who have voluntarily joined together to fulfill a common socio-economic objective by undertaking suitable income generation activities, making contribution to the capital required and accepting fair share of the risks and benefits. They can operate and expand their business and service activities through the process of networking as primary, secondary or tertiary cooperative (NCDB, 2006).

A cooperative is a voluntary organization of people with limited means to safeguard their needs and interest. Such people of ordinary means, who have ownness of interest in solving their similar problems, establish principally cooperatives. The philosophy behind cooperative movement is

"all for each and through mutual help". Such an organization registered under Cooperative Act is called "cooperative society". Its basic purpose is to help weaker section of the society. In Nepal, cooperative societies are registered under cooperative Act, 1992 (Acharya, 2006).

Co-operatives are being operated as socio-economic institutions at the primary level to meet and satisfy the needs of a common person. They not only endeavor to provide services and facilities but also provide training in the skills of operating democratic economic institution. The essence of a cooperative institution is the democratic control and the participation of members in the government of their own cooperative without participating in a democratic institution. The essence of democratic management tends to diminish cooperative institution and thus the little democracies operating at the doorstep of a common person's, since there is no bar on any individual to become a member and to participate in the affairs of the society. There is greater respect and appreciation of the system and liberty that a member can enjoy by getting into the fold of a cooperative institution. A cooperative has often been compared to a state. It is a state within the state. A state is a political organization, which has four ingredients e.g. territory, population government and sovereignty. A look at the fabric of a cooperative will reveal that a cooperative also has territory i.e. a particular area of its operation. The members are its population, the executive committee its government and the general body just like the people in a state is supreme. A cooperative society is supreme. (Prakash, 2007)

### **Co-operatives and Women Empowerment**

Cooperative refers networking through fair sharing of decision-making power. In a society, decision-making power is centered to the male in

socio, economic and cultural fields. There is discrimination between men & women, rich & poor in order to share power in society. In this context, women and poor don't have proper access to resources and they have been separated in economic activities for many years (NCDB, 2006).

Empowerment is a process to bring women in the mainstream of socio, economic and political activities. Moreover, it helps to develop self-confidence, self-mobilization, and capacity to control over their sources. Empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important. Empowerment is multi-dimensional, social, and a process. It is multi-dimensional in that it occurs within sociological, psychological, economic, and other dimensions. Empowerment also occurs at various levels, such as individual, group, and community.

(<http://www.joe.org/joe/1999october/comm1.php>)

Role of a member are determined in the family with economic and social prestige. Knowledge of co-operative principles, co-operative education, running of co-operative, formation of exchange, literacy class, saving – credit programs and awareness training are means of process to empowerment.

When the programs are run in women cooperative from the start with identification of needs, programs and in implementation level, Citizenship is necessary to register co-operative so the women get opportunities to have citizenship in their own name.

Women can self simplify through co-operative on the matter of talking about their own matter, self planner, capable to investigate in cultural evils, capable in decision making, capable to develop self business and create self employment. Now rural women are establishing co-operative meeting as per their necessity based on social and economic program, they are conducting program and heading toward their empowerment.

Women who were limited in household chores, farming and fodder were now capable to take responsibilities of different position, participate in meeting, develop business and perform skills & income generating activities. These activities are effective in women empowerment, besides these representing own institution: District centre, National and international levels co-operative opportunity lead institution is also get from the running of co-operative institution is a process of from establishment to running. Likewise, empowerment is a process (Subedi, 2007).

Women comprise half of the total population of Nepal. They have a lower status than men, by tradition they are limited in mobility and access to information and education. The status of Nepalese women has been deeply affected by various religious, traditional, evil customs. Social norms and evil Practices have seriously affected the role and status of Nepalese Women. The United Nations has defined the status of women in the context of their access to knowledge, Economic resources, Political Power and their personal autonomy in the process of decision making. When Nepalese women's status is analyzed in this light the picture bleak. (Acharya, 1995).

Education and training for rural women is critical in correcting the gender imbalance and inequality, as well as to empower women. It has to be

stressed that the Asia Pacific structure, Cultural and religious practices and economic activities responsible for this reason. Women have different needs and concerns within and among the nations. Illiteracy, low level of education and economic activities, however remain common areas of concern in the region. Majority of rural women tend to be involved in subsistence agriculture or none. Formal employment sector rural women make up more than three quarters of unpaid family labor and they are involved in performing time consuming, backbreaking and low productivity work. Education is a human right and an essential tool for achieving equality, development and peace (Beijing Convention, 1995).

This economic empowerment of men and women are essential for overall development as women's roles and responsibilities towards household survival system is increasing as the pace of development is being increased. Thus, co-operative plays vital role for women's empowerment.

There are different types of co-operatives in existence such as work sharing for agriculture, livestock, vegetable and fruits. No human being can maintain livelihood without co-operation. If people are economically sound, they can fulfill their basic requirement of life. Specially, if the women's participation in co-operatives increases they can emerge in every sector like economic, social, and political. Empowerment is to power between and within (Oli, 2001).

## **1.2 Statement of Problem**

Nepal is a developing country where women lag behind from all aspects; education, health, participation in local and national institutions, economic resources and other opportunities due to the social structure of the society. As agriculture is the main source of income, most of the women are engaged in agricultural activities but their work is not

countable. The role is mostly dominant over the household works and reproduction.

Even they bear triple roles the reproductive role is taken into account leaving the productive and social roles. The unequal daily wages for the same task is one of the key examples of society dominating women. We can draw conclusion from this that the situation of women is low in compared to men.

Comparing the condition of women in our society, the questions arise. How can we bring change in the status of women in Nepal? How can they be able to make decisions by themselves? What can bring changes in them and make them self- confident and independent? What types of program do women require so that they are able to think themselves as equal to their male counterparts and get self-respect in society? What can make them feel strong and skillful? What kinds of program are needed to make them empowered in every aspects of their life? Keeping these questions in mind, this research intends to focus in answering the following research questions:

- ) How is the Women Cooperative functioning in Jijodamandau VDC of Doti district?
- ) Is the saving and credit facilities of this program accessible to the poor women of the targeted area?
- ) How do the targeted women use the loan and income?
- ) Is the saving and credit system of women cooperative able to make rural women empowered socially, economically, and psychologically?

- ) What encouraged them to join / involve in the cooperative?
- ) Can we perceive this program as sources of empowerment to women?

### **1.3 Objectives of the Study**

The general objectives of this research are to assess the role of Women Cooperative in women empowerment and measure how far women have been able to enhance their living standards. However, the specific objectives of the study are given below:

- ) To examine the socio-economic status of women brought by Women Cooperative activities.
- ) To analyze the activities for women empowerment adopted by the co-operatives.
- ) To examine the level of empowerment of women involved in Women Cooperative.

### **1.4 Rational of the Study**

Proposed study has both theoretical and practical significance. The research has revealed the actual situation of women at the level of empowerment in the study area. It has tried to explore how the women are being empowered by the implementation of the Women Cooperative program. This study also aims to provide useful information to the concerned women and other interested on how Women Cooperative has brought change in the empowerment of women and decision-making process. The output of this study is expected to be useful for the government, policy maker and the I/NGOs facilitating for the development of the cooperative itself. This study may be helpful for those

who are directly concerned with human development and those who are concerned with the study of Women Cooperative.

### **1.5 Limitation of the Study**

The major limitations of the study are as follows:

- a. The study will be conducted within limited time and limited resources constraints.
- b. This study will be concerned only with the role of Women Cooperative in women empowerment in the study area and excluded other aspects of the study area.
- c. As a single person research study, it is limited with small population and area. It covers only a ward of Jijodamandau VDC.
- d. The conclusion drawn in this study can be generalized in entire Jijodamandau VDC and the adjoining VDCs of Doti where the rural women are running Women Cooperatives. It cannot be generalized in boarder area and population of other rural areas in Nepal.
- e. It is for the partial fulfillment of the requirements for the master degree course.

### **1.6 Organization of the Study**

This research study consists of altogether six chapters. Chapter one has included the background of the study, objectives of the study, rationale of the study and conceptual framework of empowerment of women through cooperatives. Chapter two includes literature review. Chapter three has presented the research methodology adopted for the study in which various methods for data collection tools, techniques & analysis are described. Chapter four includes the introduction of the study area. Similarly, chapter five has presented data analysis & presentation, which is the major part of the thesis. The summary, conclusion and Recommendation of the study are incorporated in chapter six.

## **CHAPTER – II**

### **LITERATURE REVIEW**

This section deals with literature regarding status of women, women empowerment as well as about the program of women empowerment through Women Cooperative in Jijodamandau VDC. Based on the aspects available literatures have been reviewed as presented below.

#### **2.1 Theoretical Review**

At the village level, a cooperative institution is the first formal contact point for the members. Cooperatives, by virtue of their character, contribute significantly to the growth of democratic traditions. Continuous, persistent and systematic education sub-committee at the primary level. In addition to the government, federal (and business) cooperatives should provide liberal financial assistance to the primaries to carry on the education work. The district cooperative unions should support educational materials and provide audio-visual aids.

The loyalty of members towards their cooperatives is hinged on to the quality and range of services provided by the society to its members. If the members are satisfied with the services provided by the society, there is no reason why they should not be loyal. Members' interest should be sustained by creating a good business image by rendering efficient and more interesting services on the basis of the needs of the members.

Members of cooperative should also be made aware of the need for transacting their business with the society instead of only borrowing from the society and selling their product to the private trader. A cooperative, which has provided funds and other services to the members in the initial

stages naturally, expects that the members should undertake resultant transactions with the society itself. This is also true with the repayment of loans. Loans have to be returned in time and in full so that more money is available for relenting.

An enlightened citizen is the backbone of a democratic society. Cooperatives institution provides social and economic services to their members. They not only help the members but also provide service to their families and the community. Any amount of aid or assistance given to primary societies or to any institution from external sources tends to weaken the institution more than anything else. The key factor in the management of a cooperative is the participation by members; participation in business, participation in the democratic process and the participation in the social factors relating to the cooperatives activity.

Some of the principal factors which can help make a cooperative strong, viable and vibrant are: Awareness, Strengthening of the institution, Professionalism, Active participation for higher business, Rewards and satisfaction, Flow of information, and marketing with advantage.

It is through the process of education that a bridge of goodwill can be built between the members and their cooperative. They are the real owners and the owners have to make good decisions. Good decision is made by those who are educated, well informed and enlightened. A combination of education, training, information and professional business lays a strong foundation for a strong cooperative (Prakash, 2007).

### **Status of Women in Nepal:**

Women constitute half of the population in the country. They work 11 hours a day and yet do not own any private property. The infant and

maternal mortality rates (8.3 per 10000) in Nepal are also among the highest in south Asia. The adult literacy rate of 40% (female about half of that is one of the lowest) (CBS, 2012).

Although, women who comprise half of the population of the country and have always have been involved in National development, they are still marginalized from the opportunities such as economic resources, parental property, income generating employment as well as other resources. Illiteracy, unhealthiness, poverty and conservative social taboos have been the fate of Nepalese women in Nepal, as elsewhere; they hold the triple work responsibility of reproduction, household framework and Job. However, reproduction is not treated as work and household works is not considered as production by the government system. Women also suffer from discriminatory practices in opportunities for education, personal mobility, which is the most required for skill development and independent decision-making (UNICEF, 1997).

Women have very low participation in decision-making process, 70% of household related and external decision are entirely made by male member of house (Acharya, 1995).

A girl in Nepal is not a desired child and so she does not get a chance to get education. They bear a low social and moral values in the society, performs the most arduous jobs throughout her life and often posses a lower self image than her male counterpart because of the area of work envisaged for her as an adult, the need for her labor at home and the poor economic condition of the parents (Manadhar, L.K. and Bhattachan, K. B, 2001).

Women's decision-making power is associated with the economic strata. Women with high economic strength have higher decision-making power

than women belonging to lower economic strata in house. The economic, demographic and social factors directly or indirectly affect on the decision making process of women. The women's involvement in the market economy gives them greater power in terms of household decision making in important matters. Women who are educated and involved in the outside jobs have greater power to make decision in the house. On the other hand confinement of women to the domestic and subsistence sectors automatically implies a low status conferred to them in terms of decision-making power (Acharya and Bennett, 1982).

Margrate Mede challenged the concept of the males as superior and females as inferior in early 1930. Worldwide women's relatively lower position in the society was considered theological started to be analyzed in depth issues of violence dichotomization of public and private domain, systematic exclusion of women from public are not and devolution of women's work started uncovering and put for word for public debate and discussion. As a result, new concepts and approaches emerged and continued to be emerging and developing to analyze social realities; women in development (WID) women and development (WAD) and Gender and development (GAD) are among the other powerful approaches, which sees existing hierarchical, unequal gender relation. Therefore, WID approach, which focused primarily on women's practical needs were in the center of development discourse in late 1960s. Moreover, those who believed in WID approach did not question 'why' about women and continued to focus only on how women could be better targeted into mainstream development. This approach in a way created opportunities for women to participate, in the public arena. In other words, it contributed multiple responsibilities for women (Acharya and Bennet, 1982).

GAD approach starts from a holistic perspective looking at the totality of social organization, economic and political life in order to understand the shaping of particular aspects of society. WID Approach helped Nepalese women particularly rural women to satisfy their practical needs to some extent. At the same time, it reinforced the traditional role of women by providing nutritional knowledge and population education to women only. GAD approach helped women to be economically independent by providing credit and skill. This increased women's work burden dramatically, it is after GAD that policy and programs started integrating gender component in all sectors (Acharya and Bennet, 1982).

### **Women's Empowerment through the Co-operatives in Nepal:**

The history of co-operative in Nepal was started in 1956 with the establishment of cooperation credit societies very first time. They were established to progressively abolish excessive rural indebtedness and conditions of the rural people. To make financial resources available to these co-operative banks was established in 1959. Soon it was realized that merely establishing the co-operative banks was not effective to channel funds to the agriculture sector and also to the cooperative societies. As a result, ADB/N was established in 1968 to provide agricultural credit; ADB/N has still remained the foremost rural and agricultural financing institution and is accounted for 55 % of the total rural institutional credit. Commercial banks are the second biggest institutional success for 43% of the total rural credit. The role of cooperative in rural micro financing has increased recently but their share in total outstanding institutional credit was less than 2 % share of financial intermediary NGOs and savings credit cooperatives (SCCS) in the outstanding rural institutional credit is still negligible (Shrestha, 2000).

Concept of women Entrepreneurs, there is no internationally recognized definition for entrepreneurship and as a result. “A women entrepreneur can refer equally to someone who has started a one women business, to someone who is principle in a family business or partnership or to someone who is shareholder in a publicly held company which she runs” (OECD, 1998). Several countries have defined women and men entrepreneurship on the basis of the concepts such as owners, managers, self-employed, and employers. Different approaches are often used when these concepts are defined and put into the context of entrepreneurship for example, in Ireland entrepreneurship is defined as “an owner, part owner and/or the principle manager responsible for the expansion and strategic development of the business and a manager who is a person with day to day responsibility for staff working under her/his direction who in turn is responsible to someone at a higher level in the organization”.

### **Growth of Women Entrepreneurs:**

In the context of Nepal, women entrepreneurs can be categorized into the following five groups. First category comes under the affluent entrepreneurs. They are the entrepreneurs being daughters, daughters in law and wives of rich business families who have financial and other resource backing to take any business risks. The second is pull factors. In this group, the town and city based women take up some assignments of enterprises as a challenge. The third is the push factor. Under this group, the women take up some business activity to overcome financial difficulties. The fourth group covers rural entrepreneurs. Women in rural sector try to start something suiting to their resources and knowledge. In this group normally they undertake dairy products, pickles, fruit juices, papads and jiggery making. The fifth and last group is self-employed entrepreneurs. In this group, women are from poor and very poor

category of society and rely on their own efforts for sustenance. Majority of them are from villages and towns. They are involved in vegetable and fruit vending, brooms making, wax candle making, providing tea\coffee to offices, ironing of clothes, knitting work, tailoring shop etc. These are tiny and small enterprises, which are convenient to manage.

The above categorization shows that the majority of the women entrepreneurs are aiming for sustenance earning and lesser category is in taking up challenges. In the socio-economic environment of Nepal, it is only to expect slow growth in this area. The basic reasons for various growths of women entrepreneurship is related to literacy level, industrial and economic growth and deep-rooted traditional ethos (Acharya, 2007).

As the women comprise two thirds of the world's population and produce 70% of the food in developing countries (over 80 % in some areas like Sub-Saharan Africa). If Fair trade seeks to tackle poverty then it is necessary to identify and to target women. Empowering women means making an impact on their economic (incomes, assets, earning Potential) and personal decision-making (NCDB, 2006).

### **Seven Principles of International Co-operative Alliance:**

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 democracy ally controlled enterprise. Cooperatives are based on the value of self- help self-responsibility, democracy, equality, equity, and solidarity. The coops follow universally accepted seven principles. They are Voluntary and open membership; Democratic member control; Member economic participation; Autonomy and independence; Education, Training and information; Cooperation among co-operatives and Concern among community (NCDB, 2006).

## **Beijing Declaration and Platform for Action:**

The Beijing conference on women has also emphasized different aspects related to women; it had passed platform of action considering 12 different critical areas of concerns as Poverty, Education and training, Health, Decision making power, Armed conflict, The girl child, Economy, Environment, Violence, Human Rights, Media and Advancement of women. Similarly, At the Beijing Fourth world conference on women (September, 1995) Nepal made six commitments for advancing the status of women in Nepal. The major areas of concern were to re-visualize women's right, concerns and activities as an integral part of all planning and policy framework, rather than as separate and sectoral concerns; to amend all laws, which contravene upon the equal rights of men and women including trafficking. The priority areas were to prioritize all components directed to assisting impoverished women; to improve educational status of women by strategic intervention such as providing scholarships, female teachers and enforcing quotas in technical school and training program; to plan and implement development program within gender framework (Thapa, 2003).

Since they go beyond formal and institutional definitions of power and incorporate the idea of the personal as political from a feminist perspective interpreting power over entails understanding the dynamics of oppression. Since these affect the ability of less powerful groups to participate in formal and informal decision-making and to influence. They also affect the way that individuals or groups perceive themselves and their ability to act and influence world around them. Empowerment is thus more than simply opening up access to decision making, it must also include the processes that lead people to perceive themselves as able and entitled to occupy that decision making space and overlap with the other

categories of power to “power within”. These interpretations of empowerment involve giving full scope to the full range of human abilities and potential (Deboran, 1999).

### **Empowerment Practice:**

The idea of empowerment is increasingly used as a tool for understanding what is needed to change the situation of poor and marginalized people. Empowerment is defined as become aware of the power dynamics at work in their life context, develop the skills, capacity for gaining some reasonable control over their lives exercise this control without infringing upon the rights of others and support the empowerment of other in the community. There are major three dimensions of empowerment as personal, close and close relationships. Empowerment has much in common with other concepts used by development practitioners and planners, such as participation, capacity building, sustainability or institutional development. There is however, a worrying temptation to use them in a way that takes the troublesome notions of power and the distribution of power out of the picture for in spite of their appeal these terms can easily become one more way to ignore or hide the realities of power inequality and oppression. Yet it is precisely those realities, which shape the lives of poor and marginalized people and the communities in which they live. The concept of 'empowerment' if it is used is careless, deliberately vague or sloganeering. It risks becoming degraded and valueless (Deboran, 1999).

Development is viewed as a movement of awarding the people to control their own resources and destinies that call for much broader and complex changes in institution, even in the professional values and power relationships (Acharya, 1997).

### **Empowerment of Women through Different Institution, Dhikutis:**

Traditional revolving credit group called, Dhikutis, Guthi are well known, widely recognized and practiced in Nepal. The Dhikutis are based upon the collection of equal amounts of money from group members at regular intervals. This represented the truly indigenous and local needs to credit required mints. Early documentation evidence of the existence and operation of Dhikuti is provided by Bista (1971/72), based on a field survey carried out in Pokhara in 1964. According to this source, the Dhikutis has an average membership of 20-30 persons with individual contributions or shares ranging from Rs. 100 to Rs. 1000 per annual rotation. A major function of Dhikuti was capital formation for everyone in a trading or small business community, especially Thakalis (Shretha, 2008).

Further, studies have been made on Dhukutis by Messer Schmidt (1972), Dolbel (1985) Seibel and Shrestha (1998), they indicate the important evolutions in the structure and Functioning of Dilutes.

### **Production Credit for Rural Women (PCRW):**

Women development division of the ministry of local Development with two public commercial banks, Nepal Bank and Rastriya Banijaya Bank implemented this project. UNICEF and ADB/Nepal were the major partners who directly target women. The major objective of the program was to improve the social and economic status of women through the provision of credit, labor savings techniques and skill enhancement. Groups were formed to provide the credit for income generation subsidies were managed for small loan in size (Ibid, 2008).

### **Micro Credit Project for Women (MCPW):**

Micro credit project for women, which was initiated in 1994, has been divided into three phases. Apart from Nepal Rastra Bank, commercial banks and Women Development Office, one more actor the NGOs has been added to this program. In the first phase, Women Development Division helps NGOs to organize groups and direct loans from commercial banks to the groups. In the second phase, NGOs act as an agent in availing of loans from the banks to the beneficiaries. The NGOs in the third phase directly receive loans from the commercial banks and provide credit to their beneficiaries. This program has included organizational support, training and capacity building components for both the beneficiaries (Ibid, 2008).

### **Impact of the Empowerment:**

Strategy to call women the weaker section is a libel. It is man's injustice to women. If by strength, is meant brute strength then indeed it is women who is less brute than man is. In terms of moral power women is immeasurably superior to man. As she is a greater intuition, she is more self sacrificing and she has greater powers of endurance. If non violence is the law of our being the future is with women (FAO Report, 1998).

### **Role of Cooperative in Promoting Women Entrepreneurship:**

Co-operative form of organization is established to enhance the skills of entrepreneurship of the members. As the primary Function of the cooperative members is both entrepreneurial and innovative focusing on the identification and implementing cooperative opportunities. The identification of the possibility to produce something more cheaply is

therefore both the result of an innovative approach and an entrepreneurial achievement (FAO Report, 1998).

An entrepreneur of an Industrial venture who chooses a joint stock company as a form of organization conceives the project idea, negotiates with the financial institution for their commitment that evaluates the projects, goes to public and money flows suitable managerial staff. In case of a cooperative, few people with their wisdom choose an approach. The entrepreneurial spirit comes either through social or political set up. The main difference being that in a cooperative venture the beneficiaries need to get convinced about the project and its benefits. May be once the idea succeeds, it is replicated in many places wherever there is potential (Karan, 1994).

However, due to the lack of proper knowledge on cooperative norms, values and principles as well as the entrepreneurial skills, they are mostly following and imitating the activities of other women owned cooperatives. Such activities have made the cooperatives run beyond their mission, goal and objectives. Most women cooperatives are small and have a narrow range of products and service, limited financial resources, and small work force. Rural women can form cooperatives in fisheries, tree plantation, rabbit rearing, animal husbandry, brick making, chinks and matches, to clean cereals and pulses and pack them, sericulture etc. Likewise, the urban women can form cooperatives such as knitting embroidering, swing jari art work, dress making, to run canteens, to run monthly provision stores, to make papad, pickles, sweetmeats, making and packaging of boxes, banking, handlooms, handicraft, food processing, child care, patch work, block printing, book binding, to make bakery products, to provide set of utensils for cooking, etc. (Acharya, 2007).

## **2.2 Review of Previous Study**

Eighty percent of the women have been found with tremendous changes in their life after being the member of GBB programme. Most of the women were involved in other community activities after joining the programme. Few women, who were educated, were found to be a bit advanced and active and used to go these places alone (Oli, 2001).

The women's involvement in decision-making process has been remarkably increased; within short duration, the programme has been successful to open the eyes of women towards their access over resources, health, education and social development activities. In the end, the savings and credit programme has increased women's access over resources, decision-making and participation in various activities (Shrestha, 2007).

The women who are not evolved in the different microfinance and entrepreneurship activities have to be dominant by the males in every aspects of household decision-making process. The women are facing the problem of decision-making. They have no right to decide freely without the permission in each and every activity. So the women in our community have to be access and participation in the different microfinance and entrepreneurship activities (Dhakal, 2012)

The above studies are focused on only in the decision making of the women. Women empowerment is not to be limited in only in decision-making. Empowerment is defined as become aware of the power dynamics at work in their life context; develop the skills, capacity for gaining some reasonable control over their lives exercise. Therefore, there are some gaps to be identified. Hence, the study will be focused on the empowerment of women in decision-making, capacity development,

skill-development, power sharing, managing conflicts, educating children, etc.

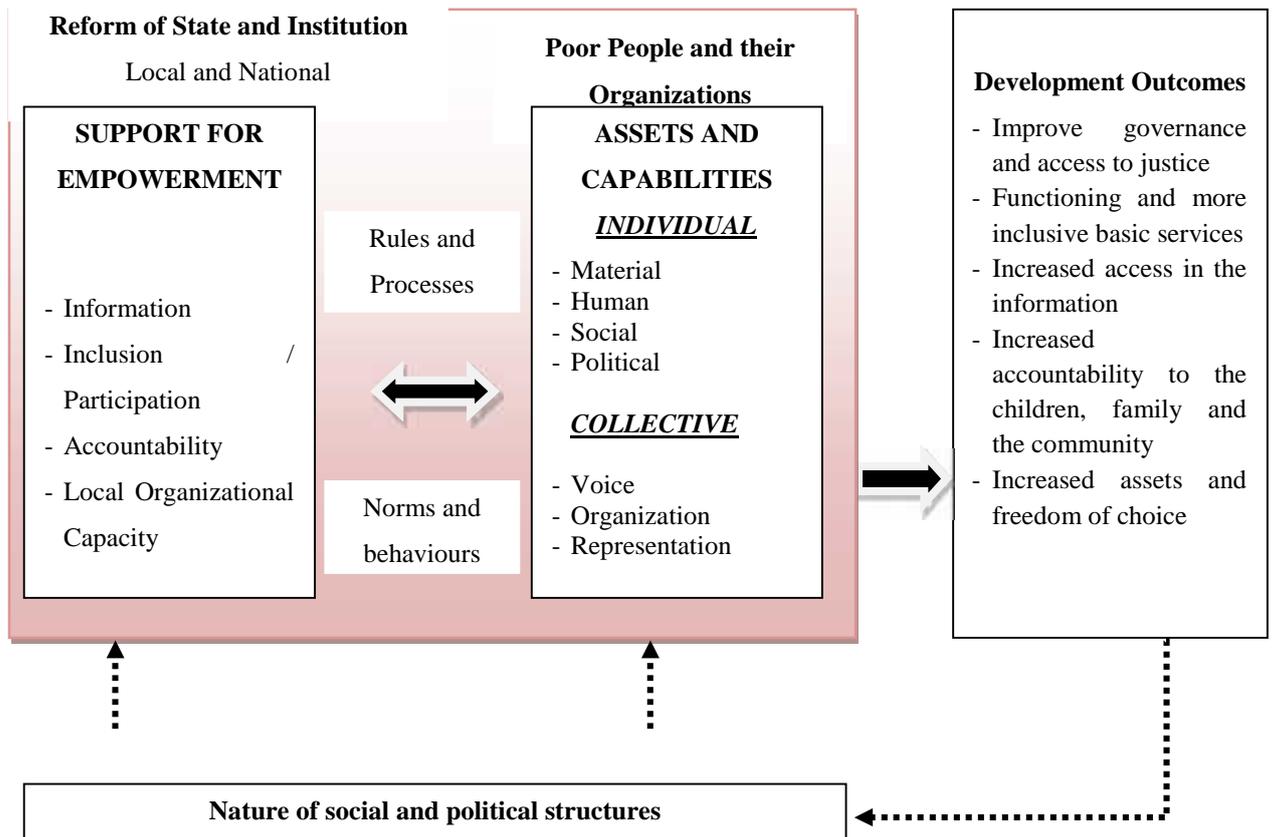
### **2.3 Conceptual Framework**

The miserable socio-economic condition and their unlimited house hold work burden the women from dawn to dusk, and their limited access to economic resources, arose the curiosity to conduct research on the empowerment aspect of women considering the opportunities provided to them by Women Cooperative. The query is that, has the economic opportunities made them empowered?

Have women felt empowered through getting an opportunity to be involved into the economic activity? How far is the banking facility successful in bringing change in the status of women in our context? It is necessary to find out more in this context and see how women's participation in micro credit program that aims at empowering rural poor women economically would help to develop in them a feeling of confidence psychologically by making them independent in their decision making. Although, there are various other ways to look at the empowerment aspects e.g. through advocacy, literacy, skill development program, income generation program, etc.. The study has focused only on the empowerment of women through economic opportunity and income generation activities.

Empowerment is a process of gaining control over the self and over the resources by enhancing the determining power of the self. It is a process, which enables a person to meet both the practical as well as strategic needs, especially in this case, the rural poor women.

The conceptual framework of this study is based on the above idea with established relationship of women with Women Cooperative and the economic opportunity, income-generating activities provided by the bank in the empowerment of women. The conceptual framework of the study is explained in the figure below:



**Figure 1 Conceptual Framework for Analysis**

Figure 1 summarizes the empowerment framework outlined above, describing the relationship between institutions, empowerment, and improved development outcomes, particularly for poor women. State reform that supports investments in poor people and their organizations leads to improved development outcomes, including improved governance, better- functioning and more inclusive services, more equitable access to markets, strengthened civil society and poor people’s organizations, and increased assets and freedom of choice.

Institutional reform to support empowerment of women means changing the relationship between the state and women and their organizations. It focuses on investing in women's assets and capabilities, both individual capabilities and the collective capacity to organize, to enable them to participate effectively in society and to interact with their governments, so as to strengthen the demand side of governance. State reform, whether at the national, state, or local government level, must focus on laws, rules, institutional mechanisms, values, and behavior that support the four elements of empowerment. Changes in formal rules and regulations must be connected to efforts to enable women and other citizens to interact effectively with their governments and monitor governance.

The focus of reform is thus on (a) designing mechanisms to women's access to information, inclusion, and participation; (b) creating social accountability mechanisms; and (c) investing in women's organizational capacity to solve problems. Direct participation of women and their representatives is not feasible or realistic in every context. Civil society intermediaries such as research institutes, NGOs, and faith-based organizations have important roles to play in carrying women's voices to local and national decision makers.

The kind of state reform that is feasible and relevant is conditioned by the country's social and political structures at a particular point in time. Over time, there are feedback loops that affect social and political structures, which then lead to changes in the state mechanisms for supporting empowerment. For example, as the importance of access to information becomes apparent, countries may execute new freedom of information acts and invest in information technology to ease public access to information.

## **CHAPTER – III**

### **RESEARCH METHODOLOGY**

Research Methodology is a systematic way to solve the research problem. In other words, research methodology deals with the methodology adopted in the study. It contains the research design, nature and source of data, method of data collection, sample size, etc. It would be appropriate to mention that research projects not susceptible to be studied will determine the particular steps to be taken in order too.

#### **3.1 Rational of Study Area Selection**

Jijodamandau VDC of Doti was selected for this study. The first reason for selecting Jijodamandau is cent-percent household covered by a single women cooperative probably first time in Nepal. Besides that there is well village planning for supporting the women cooperative of the VDC by the VDC. Easy access to road is another reason which makes data collection easier. On the other hand, the area has the population with different ethnic and marginalized community and other as well. Therefore, there had been the comparative study of empowerment of the women of different ethnicity.

#### **3.2 Research Design**

For the study, exploratory and descriptive research design has been used. The study has focused on to investigate the empowerment of women through Women Cooperative. The exploratory research design is conceived with the attitudes and the expression of the participatory women members.

The descriptive research design is concerned with the description of the facts with respect to the socio-economic impact of the involved women members, health, education, employment, use of loan, repayment and loss, training and its use are indicated.

### **3.3 Universe and Sampling**

According to the Census of BS 2068, Jijodamandau VDC has a population of 1953 with 1113 total female population. The age of female population is 59%.

The universe of the study was total members of co-operative ie. 689. All of them were female members. However, this study was mainly focused on the female members of

Women Cooperative ward 1 which was 153 in number. Out of them, 39% of the total female was taken as sample size that comprises 60 respondents. The technique for the sampling was random sampling technique by lottery. First collected the name list of cooperative member from the cooperative and put them in a bowl and take out randomly by lottery. The technique was selected because it is a judgment sampling as the researcher can easily decide who and where to participate in the FGD and interviews. Similarly, the researcher was acquainted with the study area.

### **3.4 Nature and Source of Data**

Both qualitative and quantitative data were collected during the fieldwork. Similarly, both the primary and secondary data were collected. The source of primary data was the field visit work, focus group discussion, questionnaire and face to face interview. Secondary data was collected including both published and unpublished literatures i.e. article

of published book from Co-operative Board, National, International organization, journals, research, reports, progress report other Ph. D. thesis related literatures.

### **3.5 Tools and Techniques of Data Collection**

#### **3.5.1 Interview**

Interview schedule was one of the tools used for the collection of data. Most of the information required for this study was taken by door-to-door visit and interviews with the targeted population of the study. Both structured and unstructured interview schedules were used while conducting the survey. The questionnaire was filled through interview in the Women Cooperative ensuring participation of all the selected 10 women at the study areas.

Similarly, unstructured interviews were conducted to other members of the study area to obtain information about the program and to know the change and empowerment of women of the study area after the program implementation questionnaire method was used to collect the information about the socio-economic and demographic background of the respondents.

#### **3.5.2 Questionnaires**

The structured questionnaires, with both the open-ended and closed questions were prepared for the information collection of the study area. The respondents and the key informants of the study area were requested to fill up to the questionnaire. The respondents were interviewed in the study area belonging to two different groups- employed and unemployed women.

### **3.5.3 Field Visit and Observation**

Field observation was done to collect the necessary data for this study. The observable information such as women participation on banking program, income generation activities, training and women group meetings and other activities was obtained through semi-participants observation. Similarly, women's pattern of work, use of other benefits and engagement in other activities were studied to understand the change in their decision-making role and the role to exercise power and change lifestyle. The observation was made to a possible extent through the participant observation.

### **3.5.4 Focus Group Discussion**

A focus group discussion was conducted, consisting 11 women involved in the Women Cooperative program with the view to collect some specific data. Discussions were focused upon the change brought in them after the program with emphasis on the empowerment of women.

### **3.6 Key Informants Interview**

To obtain required data, which could not be collected by interview, the information through observation was collected through key informant's interviews. The key informants were 3 local political leaders, VDC Secretary, Manager of the Women Cooperative. The data regarding the operation and management of the banking program, impacts of the program on women of the study area and its problems were obtained from the key informants.

### **3.7 Data Analysis and Interpretation**

As both qualitative and quantitative data were collected during the fieldwork and the data were broadly categorized according to the research objectives and were presented in qualitative as well as in the quantitative form. Thereafter, the data were analyzed and interpreted in a systematic way; mainly characterizing in various headings and sub-headings to meet the objectives of the research study. Both dependent and independent variables were considered in analyzing and interpreting the data.

## **CHAPTER – IV**

### **THE SETTING AND THE SAMPLE**

#### **4.1 Jijodamandu VDC: A Brief Introduction**

##### **4.1.1 Geographical and Physical Setting**

Jijodamandu village development committee is located in boarder of Dadeldhura, Achham, Bajhang, Baitadi surkhet and Kailali. The climate of the village is nice. The temperature of the VDC has cold.

Doti district is one of the mid-hill and remote districts is in Seti zone of far western development region of Nepal. The district lies between the altitudes 600m to 4000m from the sea level. The shape of the district extends in rectangular. The total area of Doti district is 2025 sq. km. In Nepal's map it is situated from 28°54' to 29° 28' northern latitude and 80°30' to 81°14' Eastern longitude.

The Doti district is border by six districts to the northern boundary Bajhang district to the southern boundary Kailali district to the east by Achham and Surkhet districts and to the west by Dadeldhura and Baitadi districts. The district is divided into two electoral constituencies and 50 VDCs, politically and administratively. The headquarter of this district is Silgadhi and the regional head quarter is also Dipayal lies in Doti. The total population of this district is 211746 (2011) with 1.35% growth rate and of which male 97252 and female covers 114494. The total household's number is 41440 and average family size is 5.11.

#### **4.1.2 Caste, Religion and Language**

There are many ethnic castes; religions are practiced in the Jijodamandau VDC. In terms of caste; others population is largest which includes, Brahmin,. The second largest population is of Chhetry and Dalit are third populated casts in the VDC. Hindusm is major religion and they speak Doteli and Nepali as native languages. They do not have good political stakes and social influence in the national level. Dowry system, social discrimination, witch doctor etc. are still in existence in the society.

#### **4.1.3 Population distribution of the Village**

According to the Census of BS 2068, Jijodamandau VDC has a population of 1953. The female population is 1113, which is 59 % of total population and the male population is 840 which is 41 %. The active age population of between 16 to 59 years is 48.45 %. The dependant population is 51.55 % is large which has adverse effect in the economy of the district. (Mega, 2012)

#### **4.1.4 Economy and occupational pattern of the Village**

In Jijodamandau VDC, majority of the population is engaged in agriculture. The existing farming system is heavy until this period plouhging with bulls and generally 2 crops harvested in a year. Many of the farmers are dependent on rain water for harvesting and some of lucky irrigated with stream water. The number of semi- commercial farmers is also increasing day by day. Most of them are engaged in vegetable and *orange* farming. Jijodamandau is one of the famous VDC for *orange*. Local people have reared bulls, buffalos, cows and s/he goats.

#### 4.1.5 Infrastructures Development

There is accessibility of electricity, majority of people use firewood as fuel, which has more or less caused deforestation. NTC GSM, NTC CDMA, Ncell and Smart connections are available in the VDC. There are Health Centre, Primary and Primary to Higher Secondary Schools and a campus in in this VDC. Jijodamandau VDC has no access of black-tipped road but Muddy road from Banlek VDC. There are many trails used by people to go to their village on foot.

#### 4.2 Socio-economic Status of the Respondents

##### 4.2.1: Distribution of Respondents by Age Group

S.N.	Age Group	No of Female Respondents	Percentage
1	15 – 25	6	10.00
2	25 – 35	32	53.33
3	35 – 45	15	25.00
4	45 – 55	5	8.33
5	55 – 65	2	3.34
Total		60	100

*Source: Field Survey, 2014*

The above figure shows that active population of women is involved in the Women Cooperative. 25-35 age group women were more active in the cooperative due to their education, marital status. Few female aging 55-65 are involved in the cooperative because the level of the empowerment of old age women is less than the young women.

#### 4.2.2 Educational Status of Respondents

Education is one of the most important characteristics for social process. It is one of the indicators to measure status of empowerment of the respondents. The educational status is divided into 5 categories. Here, illiterate means those respondents who can't read and write, and they aren't taking formal and informal classes, Whereas, the literate means who can only read and write, Primary level means respondents having education up to grade 5, Secondary means up to class 10, and Higer Secondary means above SLC.

**Table 1: Educational Status of Respondents**

S.N.	Education	No. of Female Respondents	Percentage
1	Illiterate	12	20.00
2	Literate	22	36.67
3	Primary Level	9	15.00
4	Secondary Level	14	23.33
5	Higher Secondary Level	3	5.00
	Total:	60	100

*Source: Field Survey, 2014*

Above data shows the educational status of respondents. Most of the respondent are can read and write and least no passed higher secondary level from the interpretation we can say that education status of the women is poor. The level of the empowerment of the illiterate women is also satisfactory due to the cause of their involvement in the cooperative and program organized by NGOs, INGOs and local level organization.

### 4.2.3 Types of Family

Majority of the family in the study area is nuclear families. Most of the household had husband, wife and their children living together. The women in the nuclear family had more freedom to run new enterprises than women from the joint family.

**Table 2: Types of Family**

S.N.	Types of Family	No. of respondents	Percentage
1	Nuclear Family	44	73.33
2	Joint Family	16	26.67
Total		60	100

*Source: Field Survey, 2014*

Thus, the modern concept of family system was found in the study area as the majority was on nuclear family.

### 4.2.4 Ethnic Composition of the Respondents

The study area consists people from different caste. Dalits and Chhetry and Brahmins are the castes of this study area as in other places..

**Table 3: Ethnic Composition of the Respondents**

S.N.	Caste/Ethnic Group	No. of Respondents	Percentage
1	Brahmin	28	46.66
2	Chhetry	19	31.68
3	Dalit	13	21.66
Total		60	100

*Source: Field Survey, 2014*

Above data presents, that 21.66% are Dalits, 44.66% are Brahmin and 31.68% of respondents were from Chhetry communities. It means the majority is of Brahmin and Chhetry rather than the other castes. In the community there is the majority of the Brahmin in the total population.

#### 4.2.5 Source of Income of Family

Source of income shows the economic status of family. Nepal is an agricultural country. More than 80% of people engage in agriculture. Almost all of the people are engaged in agriculture In Jijodamandau VDC as well. The table below shows the extra source of income of family including agriculture:

**Table 4: Source of Income of Family**

S.N.	Source of Income	No. of Respondents	Percentage
1.	Salary + Agri + livestock	18	30.00
2	Business + Agri	2	3.33
3	Agri + Livestock	18	30.00
4	Salary	4	6.67
5	Business +Agri + Livestock	8	13.33
6	Agriculture	2	3.33
7	Daily wage +Live Stock + Agri	2	3.33
8	Business	2	3.33
9	Business +daily wage	1	1.66
10	Salary + Agri	2	3.33
11	Salary +Live Stock	1	1.66
	Total	60	100

*Source: Field Survey, 2014*

Most of the respondent s income generation source is livestock, agriculture and salary. People did not spent their time in one work they spent most of the time in their job and remaining time they do farming, they have also livestock so they did not earn from only one source.

#### 4.2.6 Land Ownership Pattern

Very few respondents were found to have their own land. Majority of the women still had no land ownership.

**Table 5: Land Ownership Pattern**

<b>S.N.</b>	<b>Registered Under</b>	<b>No. of Respondents</b>	<b>Percentage</b>
1	Personal name	8	13.33
2	Husband's name	30	50.00
3	Family's name	16	26.67
4	Husband and wife's name	6	10.00
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2014*

Above figure shows that 50% of the respondents had land in husband's name, 26.67% have land in family's name, 13.33% had land in personal name and 10% had land on husband and wife's name.

#### 4.2.7 Access of Health Services

**Table 6: Access of Health Services**

S.N.	Facilities	No. of Respondents	Percentage
1	Home Treatment	4	6.67
2	Traditional Healers	3	5.00
3	Private Clinics	41	68.33
4	Health Post	8	13.33
5	Private + Home treatment	3	5.00
6	Private + Health post	1	1.67
Total:		60	100

*Source: Field Survey, 2014*

68% respondent visit private clinic they believe on the treatment of the private clinic and the believes of traditional healers is decreasing.

#### 4.2.8 Family Planning Status

“To increase the role of women in decision making process in all private as well as domestic activities” is a principle of women empowerment. In the same way, the use of Family Planning Commodities or permanent family planning is also a part of empowerment of Women as; the couple should decide it. Indeed, wife and husband as per their need and family as well as health status must take the decision regarding the family planning. It was a tradition to make decision about the family planning only by the husband and the wives were imposed to agree with the husband. However, along with the empowerment of woman, it is increasing the trend to make decision related to family planning. Based on the principle,

women members of women were interviewed about family planning which is shown in the following table.

**Table 7: Family Planning Status**

S.N.	Status	No. of Respondent	Percentage
1	Permanent	26	43.33
2	Temporary	6	10
3	Not done	24	40
4	Not Aware	4	6.67
Total		60	100

*Source: Field Survey, 2014*

The table shows that more than 43.33 % of the respondents have done permanent family planning. 10 % are using temporary means of family planning. 40 % of respondents have not used any means of family planning. 6.67 %ages of women are not aware of family planning. The majority of women are using permanent means of family planning.

#### **4.2.9 Facility of Toilet and Drinking Water**

**Table 8: Facility of Toilet and Drinking Water**

S.N.	Status	No. of Respondent	Percentage
1	Toilet with water facility	9	15
2	Toilet only	16	26.67
3	Water tap at home	11	18.33
4	Community water tap/inn	24	41
Total		60	100

*Source: Field Survey, 2014*

The table shows that 15 % of the respondents have toilet with water facility at their home, 26.67 % have only toilet without water in the toilet. Similarly, 18.33 % of the respondents have water tap for drinking water at home but 41 % are using community water resource that may be tap or inn. 59.33 % respondents are practicing open toilet system in agriculture fields and bushes or streams.

## CHAPTER - V

### EMPOWERMENT THROUGH COOPERATIVE

#### 5.1: Participation in cooperative

##### 5.1.1 Duration of Participation in Women Cooperative

The Co-operative named Ramashramss Women Saving and Credit Cooperative was established in 2067. Slowly, after its establishment women of Jijodamandau started joining the cooperative with different objectives. The following table shows the involvement of women members of respondent in different year.

**Table 9: Duration of Participation in Women's Group**

S.N.	Participation before	No. of Respondents	Percentage
1	3 years	18	30.00
2	2 years	20	33.33
3	1 year	22	36.67
Total:		60	100

*Source: Field Survey, 2014*

Above table shows the participation of women members in the cooperative. The data represents the number of years of participation in the cooperative by respondents. It describes that 36.67 % of members have joined the group before 3 years, 33.33 % had joined before 2 years and 30 % of women had participated from the first year of its establishment.

### 5.1.2 Objectives for Joining the Co-operative

After the establishment of women, the village women for their own upliftment have taken membership in the cooperative with different objectives like, regular saving, borrowing/credit, etc.

**Table 10: Objectives for Joining the Co-Operative**

S.N.	Objectives	No. of Respondents	Percentage
1	Regular Saving	34	56.67
2	Borrowing /Credit	18	30.00
3	Both of them	3	5.00
4	Other	5	8.33
Total		60	100

*Source: Field Survey, 2014*

The data shows that 56.67 % of the member have the objective of regular saving, 30 % member have the objective of borrowing / credit, 5 % member have objective of both of regular saving and borrowing and 8.33 % members have the objectives to be mixed up with other members for developing openness, frankness, vocal, empowered etc.

### 5.1.3 Trend of Saving

**Table 11: Regularity in the Cooperative**

S.N.	Objectives	No. of Respondents	Percentage
1	Regular Monthly Saving	50	83.33
2	Regular Daily Saving	7	11.67
3	Irregular	3	5.00
Total		60	100

*Source: Field Survey, 2014*

The data shows that 95 % members have been saving timely in the monthly basis and rest 5 % members have been irregular in saving due to dependency of agriculture products.

#### 5.1.4 Involvement in Saving Scheme and Use of Loan

**Table 12: Involvement in Savings Scheme and Use of Loan**

S.N.	Status	No. of Respondent	Percentage
1	Yes	45	75.00
2	No	15	25.00
Total		60	100

*Source: Field Survey, 2014*

The data shows that 100% of the women members are enrolled in the group savings schemes. Most of them are participating in monthly regular saving scheme. 75% of the members have borrowed loan from the . The member can take loan as true wise system in the understanding of all the groups the table shows that majority of women which is 75 % have taken loan and only 18% have not taken loan yet.

#### 5.1.5 Purpose of Loan Taken

**Table 13: Purpose of Loan Taken**

S.N.	Purpose	No. of Respondent	Percentage
1	Personal purpose	4	6.67
2	For family purpose	41	68.33
3	Loan not taken	15	25.00
Total		60	100

*Source: Field Survey, 2014*

Above table shows that the purpose of loan taker, 6.67 % has have taken for the personal activities, 68.33 % for family purpose, and 25% have not taken any loan. The personal activities meant the cultural practices like marriage, funerals, and in household works like paying fees of children, for medicinal purpose, to buy cattle, starting shops, etc. Likewise, we observe that the women have geared themselves to the income generating activities. Mostly all of the women members were satisfied with the co-operative for their easy and cheap accessibility when they fell in need.

### 5.1.6 Status of Returned Loan

**Table 14: Status of Returned Loan**

<b>S.N.</b>	<b>Status</b>	<b>No. of Respondent</b>	<b>Percentage</b>
1	Yes	45	75.00
2	No	15	25.00
Total		60	100

*Source: Field Survey, 2014*

From the table we can observe that all of the member, 75% returned loan on time after taking the loan. 25% respondent hasn't returned taken loan yet. They use to pay on time because they can get loan when they need in the next time as well. Therefore, for their own benefit they pay the loan in time.

### 5.1.7 Economic Condition before Joining Co-operative

**Table 15: Economic Condition before Joining Co-operative**

S.N.	Response	No. of Respondent	Percentage
1	Good	20	33.33
2	Better	10	16.66
3	Weak	28	46.66
4	Best	0	0.00
5	No Change	2	3.33
Total		60	100

*Source: Field Survey, 2014*

The data above shows that before joining the co-operative 46.66% of respondent's economic condition was weak, 33.33% was good and 16.66% had better economic condition. The data shows that the economic condition of the majority respondent was weak.

### 5.1.8 Needs Addressed by Group Savings

**Table 16: Needs Addressed by Group Savings**

S.N.	Response	No. of Respondent	Percentage
1	Yes	54	90.00
2	No	0	0.00
3	Partially	6	10.00
Total		60	100

*Source: Field Survey, 2014*

From the table, 90 % respondents said that the group saving addressed their needs and only 10% of respondents thought their need was fulfilled partially.

### 5.1.9 Respondents Satisfied by Cooperative Activities

**Table 17: Respondents Satisfied by Cooperative Activities**

S.N.	Response	No. of Respondent	Percentage
1	Yes	58	96.67
2	No	2	3.33
Total		60	100

*Source: Field Survey, 2014*

The co-operative have given different facilities to its members like providing loan, saving, depositing money, etc. The question posed to the members, whether they are satisfied or not, with the facilities provided by the co-operatives. The data above came out that after joining the co-operatives 96.67% of members are satisfied by co-operative and 3.33% had not mention their view.

## 5.2 Activities for Empowerment

### 5.2.1 Participation on Training Program

**Table 18: Participation in Training Program**

S.N.	Response	No. of Respondent	Percentage
1	Yes	32	53.33
2	No	28	46.67
Total		60	100

*Source: Field Survey, 2014*

Participation on training made the women empowered. Therefore, training is an important indicator to measure empowerment. The study revealed that member from co-operative are involved in different types of training like institutional capacity building, skill development training etc. Above data shows that 53.33% of the respondents were involved different training and 46.67% of the respondents were not involved in the training.

### 5.2.2 Types of Training among 32 Respondents

**Table 19: Types of Training among 32 Respondents**

S.N.	Response	No. of Respondent	Percentage
1	Institutional capacity building	7	21.87
2	Skill development	14	43.75
3	Awareness raising	6	18.75
4	Finance Management	4	12.5
5	Others	1	3.12
Total		32	100

*Source: Field Survey, 2014*

The study revealed that members of the cooperatives are involved in different type of training like institutional capacity building, skill development training etc. The table shows that 21.87% respondents were involved in institutional capacity building, 43.75% %age of the respondent were involved in skill development training, 18.75% was involved in awareness raising training. Similarly, 12.5% of the respondents had participated in the financial management training and 3.12% in other training. Many respondents have taken training, which encouraged them for empowering socially, economically and the level of confidence has been increased.

### 5.2.3 Involvement in Income Generating Activities

**Table 20: Involvement in Economic Income Generating Activities**

S.N.	Response	No. of Respondent	Percentage
1	Yes	57	95
2	No	3	5
	Total	60	100

*Source: Field Survey, 2014*

Most of the women used to work as traditional wage labors in the farm or used to do the household work as housekeeping wives. Some women who were involved in agriculture and livestock occupation used to follow traditional training system. Among the women who had taken loan from co-operative, 95% women replied they are involved in income generating activities and 5% women answered that they are not involved.

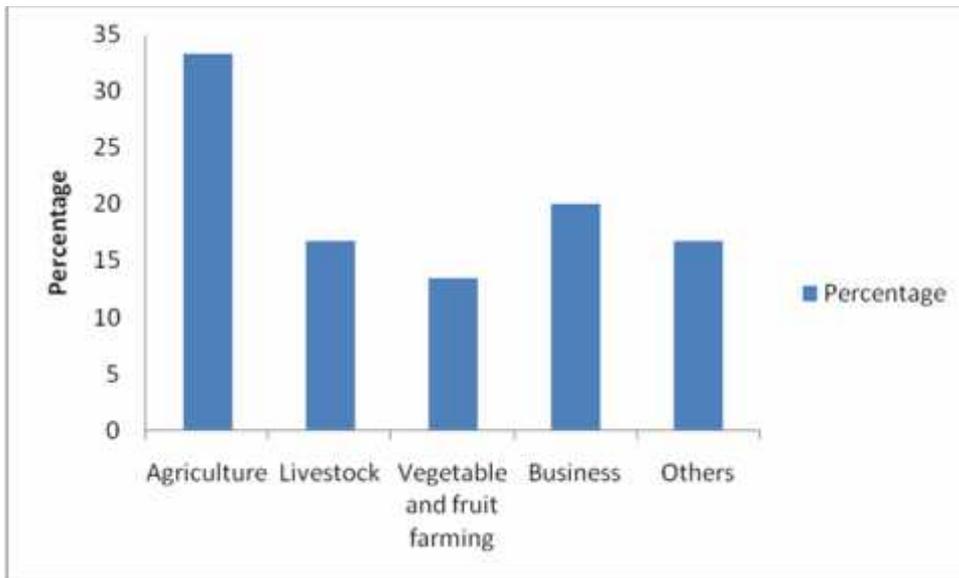
### 5.2.4 Types of Income Generating Activities

**Table 21: Types of Income Generating Activities**

S.N.	Response	No. of Respondent	Percentage
1	Agriculture	20	33.33
2	Livestock	10	16.67
3	Vegetable & fruit farming	8	13.4
4	Trade	12	20
5	Others	10	16.66
	Total	60	100

*Source: Field Survey, 2014*

**Figure 2: Types of Income Generating Activities**



The table presents the fact that a large number of women are involved in income generating activities. The data shows 33.33% women members involved in the agriculture, 16.67% engaged with livestock as the major occupation, 20 % started or expand business and 13.4% involved in vegetables and fruit farming. Remaining other 16.66 % are engaged in other activities like tailoring, grocery, etc.

### 5.2.5 Participation in Group Meeting

**Table 22: Participation in Group Meeting by Member**

S.N.	Participation in %	No. of Respondent	Percentage
1	100%	30	50.00
2	75%	29	48.33
3	50%	0	0.00
4	Less than 50%	1	1.67
Total		60	100

*Source: Field Survey, 2014*

The following table shows that 50 % of respondents participate in all the meeting at all the time (100%), 48.33 % of respondents participate in the meeting in 75% events, the participation of less than 50% in the meeting is 1.67%. The data shows that participation of respondent is appreciable. They mostly come in meeting; only few of them were not participating in the regular meeting of the cooperative.

### 5.3 Level of Empowerment

#### 5.3.1 Respondent Having Personal Account

**Table 23: Respondent Having Personal Account**

S.N.	Response	No. of Respondent	Percentage
1	Yes	60	100.00
2	No	0	00.00
Total		60	100

*Source: Field Survey, 2014*

Above table shows that all the women involved in cooperative have personal account. They regularly save money and deposit in the cooperative and take it out in emergency. Now there is no need to ask money to their family, they unanimously save money from their income generating program. They are saving more or less in their own account.

#### 5.3.2 Respondent Free to Use Personal Income

**Table 24: Respondent Free to Use Personal Income**

S.N.	Response	No. of Respondent	Percentage
1	Yes	36	60
2	No	24	40
Total		60	100

*Source: Field Survey, 2014*

The above table shows that 60 % of women are using the personal income or saving freely and independently. Similarly, 40% women's family and in laws decide for utilizing their income and saving.

### 5.3.3 Decisions Taken for Loan

**Table 25: Decisions Taken for Loan**

S.N.	Response	No. of Respondent	Percentage
1	Father in law	4	6.66
2	Mother in law	0	0.00
3	Husband	19	31.70
4	Yourself	11	18.33
5	Both	17	28.33
6	In co-operation with family	9	15.00
Total		60	100

*Source: Field Survey, 2014*

To fulfill the basic needs and to improve the quality of life, loan-providing practices were carried out in the study area. The above table shows that out of the total 60 respondents, 31.66% of the respondents consulted with the husband, which is the highest % than others. 18.33% take decision themselves and rest 28.33% women take decision of the loan in cooperation of family and both husband and wife.

### 5.3.4 Own Status in Family after Joining Co-operatives

**Table 26: Own Status in Family after Joining Co-operatives**

S.N.	Response	No. of Respondents	Percentage
1	Good	16	26.66
2	Better	24	40.00
3	Improving	12	20.00
4	No Change	8	13.33
Total		60	100

*Source: Field Survey, 2014*

The data above presents that after joining the cooperative, the status of women has obviously changed in their own family. When the question was posed to them, 40% of respondents answered that their status has increased in family, 26.66% of respondents status is good and 20% has said their status is changing, 13.33% had no change in their status.

### 5.3.5 Involvement in Decision Making Process for Social Activities

**Table 27: Involve in Decision Making Process for Social Activities**

S.N.	Response	No. of Respondents	Percentage
1	Male	32	72.72
2	Female	10	22.73
3	Both	2	4.54
Total		44	100

*Source: Field Survey, 2014*

The question had asked to the respondents regarding the involvement in social activities that 72.72% age agreed that male decides to go in social

activities, 22.73% female 4.54 % decides both to participate in social activities representing their family.

### 5.3.6 Respondents Decided Freely in Household Activities

**Table 28: Respondents Decided Freely in Household Activities**

S.N.	Response	No. of Respondents	Percentage
1	Yes	35	58.33
2	No	25	41.66
	Total	60	100

*Source: Field Survey, 2014*

Among the 60 sampled household women, only 58.33% women are taking decision about the household activities. Rest 41.66% is still unable to take decision about the household. They depend on their family.

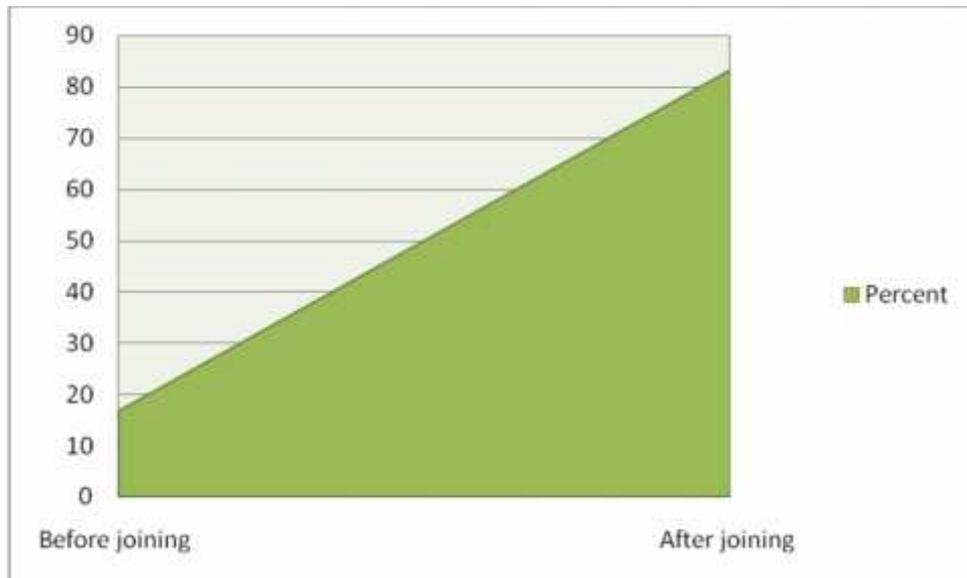
### 5.3.7 Involvement in Community Discussion

**Table 29: Involvement in Community Discussion**

S.N.	Response	No. of Respondents	Percentage
1	Before joining	10	16.70
2	After joining	50	83.30
	Total	60	100

*Source: Field Survey, 2014*

**Figure 3: Involvement in Community Discussion**



The data above presents that 16.7% of women were involved in community discussion before joining co-operative. However, after joining in a co-operative and participating in the meeting and trainings, they have changed a lot, 83.3 % of women are involved in community discussion. Therefore, the above table shows that before participating in co-operative, less % of women were empowered and involved in community discussion, but after participating, maximum % of women were empowered and have started to involve in community discussion.

### 5.3.8 Economic Condition after Joining Co-operative

**Table 30: Economic Condition after Joining Co-operative**

S.N.	Response	No. of Respondents	Percentage
1	Good	7	11.66
2	Better	33	55.00
3	Improving	18	30.00
4	Not improving	1	1.66
5	No Change	1	1.66
Total		60	100

*Source: Field Survey, 2014*

The above table shows the economic condition of the respondents before joining and after joining the cooperative. In this table, it was comparatively studied that the economic condition of the women have been improved. The table shows that 55% of respondent's economic condition was getting better, 30% was improving and 11.66% was being good.

### 5.3.9 Improvement of Economic Status after Joining Co-operative

It was found that after joining the program, women had started to earn some money and help their family. Women who did not have their own occupation and had no access to economic resources had found an outlet to be involved in some kind of economic activities. As they got an opportunity to do this activity independently, women regarded as ignorant and unable to earn to living by themselves had proved to be self-independent by involving in income generating program.

**Table 31: Improvement of Economic Status after Joining Co-Operative**

<b>S.N.</b>	<b>Response</b>	<b>No. of Respondent</b>	<b>Percentage</b>
1	Excellent	16	26.67
2	Well	25	41.67
3	Good	19	31.66
4	Other	0	0.00
Total		60	100

*Source: Field Survey, 2014*

The above data presented that 41.67% of respondents' economic status had been improved a lot after joining this co-operative, 31.66% of respondents' economic status had been improved now, 26.67% respondents' economic status was improved to excellent after joining it.

Now they don't have to ask money to their husband rather they have their own economic resources, it automatically improved their economic status.

### **5.3.10: Status of Empowerment through Training**

**Table 32: Status of Empowerment through Training among 32 Respondents**

<b>S.N.</b>	<b>Response</b>	<b>No. of Respondent</b>	<b>Percentage</b>
1	Yes	24	75.00
2	No	1	3.12
3	Partially	7	21.87
	Total:	32	100

*Source: Field Survey, 2014*

The data above presents that the women were not so empowered before joining the cooperative. They were depended on their family but after joining the co-operative and participating in different training they have changed a lot. 75% of respondent gave positive answer, only 3.58% seemed unsatisfied, and rest 21.87% were partially satisfied with the training provided.

## CHAPTER – VI

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 6.1 Summary

After 1990s, there has been a flood of micro finance program run by GOs, INGOs, NGOs and banking institutions with the objectives to empower women. One of those programs was *Sahakari* Institution, which has 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. The specialty of the bank is that it has reached to the doorsteps of the poor and vulnerable groups of the society in a massive scale. The poverty focused credit program such as SFDP, IBP, PCRW, MCRW etc. could not achieve much as the poor women had a very limited access to Institutional Credit Services in their program. This study has mainly focused on to know the status of empowered poor women of rural areas through micro finance program and other activities of co-operative. To study the empowerment of women through co- operative, this research was conducted in Jijodamandau VDC of Doti District during the month of June to December 2012. A Sample of 60 women was taken for the study area. Multi-caste and multi ethnic groups inhabit this study area. One of the criteria of the research was to be the member of women cooperative Society. Only married women of the cooperative had been taken for the study. Another criteria posed by cooperative was that the women must be a permanent habitant of that locality. However, some of the landless women were also given the membership of cooperative on the basis of

group trust. In the process of group formation and operating procedure, provision of training, compulsory saving, credit delivery model, objectives and directive principles, leadership selection was done by group consensus and meetings were organized regularly once in a month. The other part was that women started new income generating activities by taking credit from cooperative. Some of them were earning a handsome amount and were paying back the loan regularly. The VDC has also started to allocate budget for the poor women through the women cooperative. The cooperative program is implemented in the study area for the last 3 years. Following are major findings of this study:

**a. Socio-economic Status of the Respondents:**

- ) Among the 60 respondents, 100% were married females. Among them, 21.66% were Dalit and 46.66% were from the Brahmin community.
- ) Majority of respondents are Dalit Brahmin and chhetry
- ) Among the total respondents, 20% were illiterate and rest 80% were literate with higher education as well.
- ) With regard to family structure 26.67% households have joint family and 73.33% households have nuclear family.
- ) Almost 42% of the households have facility of toilet and drinking water at home.
- ) Of the total, 43.33% of respondents have done permanent family planning and 10% had used temporary whereas remaining 40% had not done any means of family planning.

- ) Most of the respondents believe in medical treatment for sickness. Therefore, 68.33% go to private clinic. Only 6.67% have practiced home treatment and only 5% of them were practicing traditional healers. This is a part of modern concept.
- ) 96.67% of respondents were satisfied by cooperative activities.
- ) 46.66% of respondents feel that their economic status was weaker before than now (before joining cooperative). However, 3.33 %ages feel no change.
- ) 36.67% respondents had entered co-operative before a year. 56.67% have the objective of regular saving, 30 % had borrowing credit to enter co- operative.
- ) The rule of cooperative is compulsory saving in month. So, because of the rule 100% of members save timely.
- ) 75% had taken loan, only 6.67% had taken for family purpose and 68.33% had taken for personal purpose, 25% are not loan taker.
- ) 100% had returned loan to the cooperative on the scheduled time.
- ) 90% respondents feel that the group saving addressed their needs.
- ) All the women involved in the cooperative have their own personal account in the cooperative.

#### **b. Activities for Empowerment**

- ) The respondents have received different types of the training as institutional capacity development, skill development, awareness raising and finance management. Similarly, the women have been

engaged on the meeting, interactions, saving and taking loan opportunities, etc.

- ) 53.33% of the women involved in the cooperative have been trained. Among them 21.87% have trained on institutional capacity development, 43.75% skill development, 18.75% have received the training on awareness raising and 12.5% have been trained on finance management.
- ) Among the trained respondents, 75% have realized being empowered whereas 3.12% are not satisfied.
- ) 95% women are involving in income generation activities after joining in the cooperative. Among them, 33.33% in agricultural activities, 16.67% in livestock and 20 % are involving in trade.
- ) 50% of the total respondents are participating in the monthly meeting whereas 1.67% only participate less than 50% events of the meeting.

### **c. Level of Empowerment**

- ) 26.67 % of respondents' economic status improved radically after joining co-operative whereas 41.67% respondents' economic status is being well.
- ) 60% of respondents are free to use their income or saving which is also the change in decision-making power.
- ) Only 18.33% of respondents (female) took decision own self about taking loan. Therefore, 28.33% decision of taking loan was done by both; husband did 31.7 % of respondent's decision of loan.

- ) Still in decision-making process to go in social activities male have dominance. 72.72% male have decision-making power only 4.54 female can decide.
- ) 58.33% female had decided freely in house hold activities after joining co-operative.
- ) 55% of respondents feel their economic status being better, after joining co-operatives and 30% feels improving.
- ) 71.42% thought that training helps to empower them.
- ) 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.
- ) 55% of respondents feel their status being better in family then before joining cooperative.

## **6.2 Conclusion**

This study analyzes the women's participation in saving credit process particularly in Jijodamandau VDC of Doti District. This study is based upon the primary data collected from the field survey. This involves 834 members of Women Cooperative. 60 were taken as sample households to collect information. This study is an attempt to analyze the socio, economic status of females and their roles and participation in women empowerment process. This study is mainly focused on women's participation in empowerment activities, which is taken in households as well as other social activities. The cooperative has provided the credit to women member to run the new income generating activities. Through which they had their own occupation and income i.e. they become

economically empowered. The economic empowerment of women reflected back to their social empowerment.

Women got chance to work in group which gave moral and psychological support. The group had made them develop more innovative ideas to do their business in the group and make more money and the return helped in building confidence in the poor deserted rural women. The group had provided them comfort by giving them a chance to share their feelings and opinions not only about the enterprises. Not only credit and savings but also about their personal life, this consequently resulted in building up confidence of expression of voice and interaction in and outside the family. Increased in their mobility had provided them more social contacts and had introduced to the external world. As they come out from the household for their new income generating activities and other social gatherings, they felt even more confident than before. There was a great change in their perspective, attitude, authority, prestige, knowledge, ability awareness and social relationship and so the program had helped in building self-confidence among the women. It had also helped them to fight against the social evils in the society. If the cooperative had provided them an opportunity to identify their power, they would think differently about their situation hold. Their duties and responsibilities are carried out very well. 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. This had brought a new vision in the traditional social discrimination practice.

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. Likewise, the poorest of the poor women had gained more than the so-called poor women and the women from

lower middle and middle class. Exiting domination in these families had limited their progress than the others. The research shows that income alone does not raise the status of women. The problem must be tackled both socially and economically by raising the awareness of women and that of the community members. This will then bring about change in the attitude of all the community people and make them equal partner in development.

The major focus of cooperative was not to constitute only the poorest of the poor women of rural areas as the beneficiaries of the cooperative program. The involvement of women who were already a little bit active and had constrained the other women to equally participate. The belief up on women by the local politician and local government structures has been increased as the women have increased confidence and decision-making power.

However the activities implemented to improve the status of women by the program cooperative has been found successful to some extent to empower the poor women. Due to the complete package of the program that includes field survey perfect motivation, dynamic group formation compulsory training, credit disbursement community development and various others awareness program, the women are being empowered.

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## APPENDIX II

### Questionnaire for the Key Informants Interview

**A. General Information:**

1. Name of Respondent .....

Address:.....

Position: .....

**B. Opinion about the Changes in condition:**

2. What do you feel about the changes in women participation in Community discussion as well as social activities?

<b>Before joining the Cooperative</b>	<b>After joining the Cooperative</b>

**Map of Doti and Research VDC**

3. What types of changes are brought by women cooperative activities towards increasing mobility of women as well as more contacts that are social?

<b>Before joining the Cooperative</b>	<b>After joining the Cooperative</b>

4. What do you feel about the changes in involvement of women in Income Generation Activities through women cooperative program?

<b>About Household activities</b>	<b>About social activities</b>

5. Have the women cooperative activities brought any changes towards enhancement of living standard of women?

<b>Social status</b>	<b>Economic status</b>	<b>Decision making</b>

6. What is your general opinion about the role of women cooperative in the level of women's empowerment?

# NEPAL – Doti District



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