

ROLE OF COOPERATIVES IN WOMEN EMPOWERMENT
(A Case Study of Chetansil Women Saving and Credit Cooperatives
Limited, Dhupu, Sankhuwasabha)

A Thesis

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In
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By

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RECOMMENDATION LETTER

This thesis entitled **ROLE OF COOPERATIVES IN WOMEN EMPOWERMENT: A Case Study of Chetansil Women Saving and Credit Cooperatives Limited, Dhupu, Sankhuwasabha** has prepared by **Mr. Rasta Dhan Rai** under my supervision and guidance in partial fulfillment of the requirements for the degree of Master of Arts in Rural Development. I, hereby, forward this thesis for its evaluation and acceptance.

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APPROVAL LETTER

This thesis entitled **ROLE OF COOPERATIVES IN WOMEN EMPOWERMENT: A Case Study of Chetansil Women Saving and Credit Cooperatives Limited, Dhupu, Sankhuwasabha** has been prepared by **Mr. Rasta Dhan Rai** for the partial fulfillment of the requirements for the degree of Master of Arts (MA) in Rural Development has been approved by evaluation committee.

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DECLARATION

I hereby declare that the thesis entitled **ROLE OF COOPERATIVES IN WOMEN EMPOWERMENT : A Case Study of Chetansil Women Saving and Credit Cooperatives Limited, Dhupu, Sankhuwasabha** submitted by me for partial fulfillment of the requirements for the degree of Master of Arts in Rural Development to the Central Department of Rural Development, Tirbhawn University (TU) Kirtipur Kathmandu, Nepal is my own original work and has not been submitted earlier either to TU or to any other institution for the fulfilment of the requirement for any course of study. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report from any earlier work done by me or others. Place: Silichong Village Body Word no-3, Sankhuwasabha, Nepal.

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This thesis entitled **ROLE OF COOPERATIVES IN WOMEN EMPOWERMENT: A Case Study of Chetansil Women Saving and Credit Cooperatives Limited, Dhupu, Sankhuwasabha** has been prepared in the partial fulfillment of the requirements for Master's Degree in Rural Development.

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ABSTRACT

*This research reflects the **ROLE OF COOPERATIVES IN WOMEN EMPOWERMENT: A Case Study of Chetansil Women Saving and Credit Cooperatives Limited, Dhupu, Sankhuwasabha**. This study has mainly focused to analyze the women empowerment through co-operatives on the basis of participation in decision making process, awareness and capacity building and economic empowerment which will helpful to fulfill from the Chetansil Women Saving and Credit Cooperatives Limited" Dhupoo, Sankhuwasabha.*

Applying descriptive research design, empowering women of rural areas from women co-operatives has been analyzed qualitatively and quantitatively using different tables and charts. Both primary and secondary data have been collected. Primary data have been collected through field survey (Selecting 165 respondents through random sampling from 9 groups of cooperative from 1104 total members with 946 total households), FGD (Selecting 15 respondents random sampling from 3 groups) and KII (Selecting 3 respondents proposal sampling from cooperative Board member).

Regarding the ethnicity of the shareholders 58.42% were janjati regarding the participation of women in decision making process in society and household level have been seen changed after affiliation of women into co-operatives. By the involvement in the cooperative, the women have become self-confident. Their decision making power in household and social level 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. Participation in training and awareness programs like financial literacy, cooperative awareness, income generating like goat raising, milking cow, poultry and other training and workshops provided by different government and NGOs help them to empower socially; confidence and rise in interest to take responsibility in executive and sub committees of cooperatives and become participant in income generating activities. Start to make family expenditure budget, diversify the products of saving help them to empower them economically. However, all the women had not progressed at the same level as the familial status, education status and capacity to learn due to age and burden of house works.

To conclude, it is recommended that implementation of other saving products to increase saving fund in co-operative and members' accounts which help to realize them the importance of saving in future practically, organization of speech program to build confidence to express opinion in mass honestly, and improve co-ordination and linkage to different financial organization to fulfill the shortage of fund to disburse loan for members as per their demand to their business activities.

The studied co-operatives is the first co-operatives of sankhuwasabha with working area of Dhupoo VDC on the basis of cent percent households' affiliation into co-operatives. It is also an example of sankhuwasabha district on the basis of good governance, good account keeping system managed and operated by female members.

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ACRONYMS/ABBREVIATIONS

AGM	:	Annual General Assembly Meeting
BOD	:	Board of Directors
BS	:	Bikram Sambat
CBS	:	Central Bureau of Statistics
DDC	:	District Development Committee
FDG	:	Focused Group Discussion
GB	:	Grameen Banking
GON	:	Government of Nepal
HHs	:	Households
ICA	:	International Co-operatives' Alliance
ILO	:	International Labor Organization
INGO	:	International Non-Government Organizations
KII	:	Key Informants Interview
MOF	:	Ministry of Finance 2017, 2015
NCDB	:	National Cooperative Development Board
NGO	:	Non-Government Organizations
NPC	:	National Planning Commission
NPEDC	:	Nepal Population Education Development Center
NEFSCUN	:	Nepal Federation of Saving and Credit Co-operatives' Union
RMDC	:	Rural Microfinance Development Center

NRB	:	Nepal Rastra Bank
SACCOs	:	Saving and Credit Cooperatives
SAFAL	:	Sustainable access to finance and Livelihood
UNICEF	:	United Nations' Children Emergency Fund
USSR	:	Union of Soviet Socialist Republics
VDC	:	Village Development Committee