

CHAPTER - I

INTRODUCTION

1.1 Background of the Study

The word co-operation is derived from the Latin word 'cooperative' which means to work together with another or others. Thus, the literal meaning of co-operative indicates mutual help among people. Almost all the material achievements of the world are the results of cooperation among people. Besides keeping this literal concept in it, the widely used term cooperative, however, has its own well-defined and distinct boundaries. It has become an important movement in the economic world. Almost all the material achievements of the world are the results of cooperation among people. Cooperative movement has become a clear reply to such dark aspects of capitalism as irrational economic inequality, rise in price due to the artificial shortages of goods, inequitable distribution of goods and services, etc. and safeguards mainly the interests of the poorer sections.

Women empowerment is defined as policy approach which uses mechanisms to empower women (Sanko, 2016). The role of saving and credit cooperatives on socio-economic empowerment of rural women participating in cooperatives through providing training, loan enable the members to perform income generating activities that help them to increase their income, saving and relatively decision making power. Organizing into cooperatives has been seen very important for women to improve their socio-economic condition in rural areas. To address the multidirectional problems in rural areas, collaboration to partners' organizations might have great stake in the local area.

The cooperative is a form of organization engaged in economic activities and carries out management functions such as planning organization, controlling and evaluating. Cooperatives movement has been growing popularity in the sphere of economic activities, particularity among the economically weak members of the community who by definition cannot protect their interest on individual basis. Generally, speaking, co-operation means living, thinking, and working together. In technical sense, it denotes special method of doing business. In its former sense corporation existent then the man himself, example are not wanting of 'Reflexive' and

'Instinctive' cooperation in the animal world. Formation of social groups is the outcome of reflexive cooperation, while the lives of ants, bees, wasps, loons, etc. provide the best example of instinctive cooperation. The practice of principle of cooperation contributed to the development of human role (Upreti, 2016).

Cooperative is a form of economic as well as social organization based on certain values and principles. International Co-operatives Alliance (ICA) defines cooperatives as "A cooperatives is an autonomous association of persons united voluntarily for the fulfillment of their common social, cultural and economic needs and aspirations through a jointly owned and democratically controlled enterprise." Cooperative effort is ultimately the group instinct in man which enables him to live together, work together and help each other in times of stress. Cooperatives are voluntary oriented and self-help organization. They aim at meeting the human needs through collective action without any exploitation. It is the voluntary and democratic association of human beings, based on equality (of control and opportunity) and equity of distribution and mutuality for the promotion of common interests as procedures or consumers. A cooperative is generally viewed as a socio-economic organization that can fulfill both social and economic objectives of its members, and that has its member's interests truly at heart. It directly serves its members interests by meeting their needs but doesn't earn profit for itself as an independent economic unit at their cost.

The cooperative model has been introduced to Nepal in 1956 when the government of Nepal had established in thirteen cooperatives in the Chitwan district to provide access to the financial services for flood victims as part of the recovery effort. Cooperatives provide a wide range of the microfinance and non –financial service to the households in peri urban, urban and rural areas. Nearly all cooperatives collect funds through shareholder funded through their shareholder shaving and equity (Sivalingam, 2010).

These cooperative are regulated by the department of the cooperative, under the "cooperative act 2017" which states that a group of 25 persons from a community can form a cooperative by applying on the Division Cooperative Office for the registration. Cooperatives always aim in equal participation and development of its member for their equitable development. By act of cooperative, there is equal right to

run the organization with in the member of the respective cooperative organization. Many NGOs and INGOs are taking the cooperative as a suitable means of the sustainable development and inclusion of the disadvantage and marginalized group. Economic Survey of Fiscal Year 2017-18 showed that there are 34512 primary cooperatives are registered in Nepal with 6.45 million shareholders and total saving amount mobilized by cooperatives is above Rs.311 billion and loan outstanding is 273 billion with 61122 direct employment creation. This shows that co-operatives of Nepal provide a wide range of financial and non-financial services to households in rural and urban areas. The regulation part of co-operatives as per increase in number of cooperatives and transaction volume is not strong in Nepal which might occurred operational risks, credit risks, lack of good governance and so on. 14th Plan has also accepted as powerful tool for microfinance services, production, and marketing of products, service delivery, and modernization of agriculture. It might be important for economic and social development of this sectors where outreach of public and private sector is not accessed (NPC, 2016).

1.2 Statement of the Problem

More than half of the total population of Nepal is women. Without their contribution national development cannot be uplifted. The contribution of women in households and agriculture is more than men. But their contribution is not accounted in the economy. Their participation on decision making is very low. Women's role in socio-economic development has not been properly recognized. In our country, women are as the traditional procedures and manager of the domestic and subsistence sector.

Nepal is a small poor landlocked country in the world's economic and geographical panorama. It has been extremely necessary that the poverty and underdevelopment of the nation attacks all development sectors of the nation. Cooperative movement is one of the measure to ease, empower and develop capacity of its members. The cooperatives are therefore, established and managed to solve the problems of distribution of goods of daily necessity that of agriculture inputs of facilitate improved farming system and exploitation of the intermediaries to mass people. Moreover, the cooperative can definitely help the farmers to get fair prices to their farm products. Thus, the problem of agricultural production, distribution of goods and services of daily necessity to each and every concern of the country's marketing the agricultural

products, loan disbursement to the member in need, etc. can be solve through the cooperatives. But unfortunately, these important institutions initiated with such high expectation and objectives are not simply working satisfactory. Most of them are not in a position to render goods and services to the people. Many of them are under the unbearable and almost inescapable loads of bank loans and are always looking for the nominal grants from the government.

In this context, this study has tried to answer the following research questions:

1. What is the status of women in decision making process in women co-operatives?
2. What is the role of women co-operatives for social awareness and capacity development of women?
3. How women co-operatives can help to economic empowerment of women?

1.3 Objectives of the Study

The general objective of this study is to assess the role of women savings and credits cooperatives in Rural Women Empowerment. The specific objectives of study are as follows:

- i. To analyze the participation of women in decision making process of women cooperatives.
- ii. To assess the role of women cooperatives in social awareness and capacity building of women.
- iii. To assess the economic empowerment of women through the women Cooperative.

1.4 Significance of the Study

Based on the objectives of the study, the study may be considered as a references guide as it will describes the financial and non-financial services and activities that the proposed cooperatives implemented and pointed out areas for improvement that this and promoting agencies will address to build the farmer's capability and capacity in meeting its members' needs. The findings of the study or significant only in so far as they will provide the and promoting agencies with the ideas on what types of

developmental interventions women-only need to build their capacity providing financial and non-financial services. Thus, this study will serve as a reference point for both promoters and policymakers to transform cooperatives societies to stronger and more sustainable community-based organizations.

1.5 An introduction to Study Area

Dhupoo VDC or Ward no 1 and ward no. 2 of Sabhapokhari Village body is the village of nearly 12 km. far from Khandbari, district head quarter of Sankhuwasabha district. The population of this village is 4202 with 946 households. Rudraksha, productive farmland for paddy and other crops, mixed society of different casts like Bahun, Chhetree, Rai, Limbu, Tamang, Magar, Dalit and others are the main identity of this village. It is also known as the village of educated people of Sankhuwasabha district.

Chetansil Women Saving Credit Co-operatives is a co-operatives at Dhupoo VDC of Sankhuwasabha district (Now Dhupoo VDC lies in Sabhapokhari Village ward no 1 and 2 by federal structure) with 1104 share members of 946 households. It has been established in 2063 BS with technical support and promotion by Women Development office, Sankhuwasabha. This co-operatives is mobilizing 11.64 million saving to loan for members in the share members of study area i.e. women for Dhupoo VDC. This is the first co-operatives of co-operatives which identified Dhupoo as co-operative village by affiliating share members of total household of Dhupoo VDC with the help of different programs of NGOs and their activity which is the great pleasure to Dhupoo and from women empowerment perspective, it has great relevance.

1.6 Limitations of the Study

Each and every study has its own limitation. This study too is no exception. The main limitations of this study are as follows:

- i. This study has been mainly focused on the role of savings and credit cooperatives in rural women's empowerment of study area.
- ii. This study has assessed whether the women became empowered after their involvement in cooperative management or executive position or getting financial services from the cooperatives.
- iii. The findings of this study may not be generalized for the women in other communities and places of the country.
- iv. Due to time and budget constraints, this study might have limited scope.

1.7 Organization of the Study

This study divided into five chapters. First chapter is the introductory part of the study. The Second Chapter includes literature review of past works. Third chapter includes research methodology. The Fourth chapter includes presentation and analysis of the both conceptual and empirical field data and the fifth chapter deals with summary of findings, conclusions and recommendations of the study and finally references and appendixes are available.

CHAPTER - II

REVIEW OF LITERATURE

The primary objective of the present study is to assess the present role of savings and credits cooperatives in Rural Women Empowerment. For this purpose, a review of related literatures in this concerned area is must, which will help to get clear ideas, opinions and other concepts. This chapter emphasize about the literatures which were concerned in this connections. Therefore, in this chapter conceptual framework given by different authors and intellectuals of this area, books, journals, research work and previous thesis related to labor migration and inward remittances are reviewed. Moreover foreign employment issues and inflow of inward remittances are reviewed and attempt has been made to present them properly.

2.1 Theoretical Review

2.1.1 Concept of cooperative

Cooperatives is an autonomous association of persons who voluntarily cooperate for their mutual social, economic, and cultural benefit. Cooperation dates back as far as human beings have been organizing for mutual benefit. Tribes were organized as cooperative structures, allocating jobs and resources among each other, only trading with the external communities. Cooperative means same work which operate together, in this way cooperative is that organization where the members are involve voluntarily helping each other. The concept of cooperative is emerge in the age of industrialization in Europe .it is assumed that cooperative is positive outcome of class struggle between owners and labour .The concept of cooperative is started from 1833 but it was legally establish from 1844, after that Karl Marx was developed the concept .United nations Association was build the law of cooperative in 1852 after that cooperative is being popular around the world.

ILO(2000) defines cooperatives in his report as “cooperative society is an organization/association of the economically weak who voluntarily associating on the basis of equal rights and responsibility transfer to an undertaking one or several of function corresponding to one or more of their economic needs which are common to them all, but which each of them is unable fully to satisfy by his own individual

efforts and Manage and use such understanding in mutual collaboration to their common material and moral advantage cooperatives”.

Olabishi et.al. (2015) viewed cooperative as an organization for the promotion of economic interests of its members. It does not confine itself only to the economic aspect but also permits the social order based on freedom and equality where people live in harmony, carrying and sharing like a family, where there is unity of spirit and common economic bond. It can create the safe environment where women increase their self-confidence, identify their own challenges, make decisions and manage risks. As a result, economically empowered women become active agents of change, entrepreneurs and promoters of social transformation who can improve their own lives and those of their community.

The present constitution of Nepal has accepted cooperatives as one pillar of economic development in 3 pillars economic policy (public sector, private sector and cooperative sector). It has also been accepted as powerful tool to reach sustainable development goals for developing economies. It is the important tool for economic and social transformation of poor members. The contribution of cooperatives has been seen basically in leadership development, community empowerment, creation of production and employment, minimization of social conflict and poverty reduction.

Cooperatives have developed the environment to operate business activities to fulfil the economic and social needs of members. Not only, these are effective for agriculture production increment, capacity building of members, self- governance marketing of products in reliable price and service business such as education, health, insurance, tourism etc. have been established also.

2.1.1.1 Principles of Cooperative

The International Cooperative Alliance has approved the following seven fundamental principles:

-) Open and Voluntary Membership,
-) Democratically Controlled by the Members,
-) Members Economic Participation,

-) Autonomy and Independence
-) Cooperative Education Training and information
-) Cooperation among Cooperatives and
-) Concern for Community.

2.1.1.2 Cooperative Values:

Self-help, self-responsibility democracy, equality, equity, solidarity, honesty, openness, social responsibility and caring for other are the important values of co-operatives.

2.1.1.3 Origin of the Cooperatives

The concept of cooperative is emerging in the age of industrialization in Europe .it is assumed that cooperative is positive outcome of class struggle between owners and labour. In 1761, the Fenwick Weavers' Society was formed in Fenwick, East Ayrshire, Scotland to sell edit to local workers. Its services expanded to include assistance with savings and loans, emigration and education. In 1810, Welsh social reformer Robert Owen, from Newtown in mid-Wales, and his partners purchased New Lanark mill from Owens's father-in-law David Dale and proceeded to introduce better labour standards including discounted retail shops where profits were passed on to his employees. Owen left New Lanark to pursue other forms of cooperative organization and develop co-op ideas through writing and lecture. Cooperative communities were set up in Glasgow, Indiana and Hampshire, although ultimately unsuccessful. In 1828, William King set up a newspaper, *The Co-operator*, to promote Owens's thinking, having already set up a co-operative store in Brighton. The Rochdale Society of Equitable Pioneers, founded in 1844, is usually considered the first successful cooperative enterprise, used as a model for modern co-ops, following the 'Rochdale Principles'. A group of 28 weavers and other artisans in Rochdale, England set up the society to open their own store selling food items they could not otherwise afford. Within ten years there were over 1,000 cooperative societies in the United Kingdom.

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2.1.1.4 World Cooperative Movement

The roots of the cooperative movement can be traced to multiple influences and extend worldwide. In the Anglo sphere, post-feudal forms of cooperation between workers and owners, that are expressed today as "profit-sharing" and "surplus sharing" arrangements, existed as far back as 1795. The key ideological influence on the Anglo sphere branch of the cooperative movement, however, was a *rejection* of the charity principles that underpinned welfare reforms when the British government radically revised its Poor Laws in 1834. As both state and church institutions began to routinely distinguish between the 'deserving' and 'undeserving' poor, a movement of friendly societies grew throughout the British Empire based on the principle of mutuality, committed to self-help in the welfare of working people .

Friendly Societies established forums through which one member; one vote was practiced in organisation decision-making. The principles challenged the idea that a person should be an owner of property before being granted a political voice. Throughout the second half of the nineteenth century (and then repeatedly every 20 years or so) there has been a surge in the number of cooperative organisations, both in commercial practice and civil society, operating to advance democracy and universal suffrage as a political principle. Friendly Societies and consumer cooperatives became the dominant form of organization amongst working people in Anglo sphere industrial societies prior to the rise of trade unions and industrial factories. Weinberg reports that by the end of the 19th century, over 80% of British working age men and 90% of Australian working age men were members of one or more Friendly Society.

From the mid-nineteenth century, mutual organizations embraced these ideas in economic enterprises, firstly amongst trades people, and later in cooperative stores, educational institutes, financial institutions and industrial enterprises. The common thread (enacted in different ways, and subject to the constraints of various systems of

national law) is the principle that an enterprise or association should be owned and controlled by the people it serves, and share any surpluses on the basis of each members' cooperative contribution (as a producer, labourer or consumer) rather than their capacity to invest financial capital.

The cooperative movement has been fuelled globally by ideas of economic democracy. Economic democracy is a socioeconomic philosophy that suggests an expansion of decision-making power from a small minority of corporate shareholders to a larger majority of public stakeholders. There are many different approaches to thinking about and building economic democracy. Both Marxism and anarchism, for example, have been influenced by utopian socialism, which was based on voluntary cooperation, *without* recognition of class conflict. Anarchists are committed to libertarian socialism and they have focused on local organization, including locally managed cooperatives, linked through confederations of unions, cooperatives and communities. Marxists, who as socialists have likewise held and worked for the goal of democratizing productive and reproductive relationships, often placed a greater strategic emphasis on confronting the larger scales of human organization. As they viewed the capitalist class to be politically, militarily and culturally mobilized for the purpose of maintaining an exploitable working class, they fought in the early 20th century to appropriate from the capitalist class the society's collective political capacity in the form of the state, either through democratic socialism, or through what came to be known as Leninism. Though they regard the state as an unnecessarily oppressive institution, Marxists considered appropriating national and international-scale capitalist institutions and resources (such as the state) to be an important first pillar in creating conditions favourable to solidarity economies. With the declining influence of the USSR after the 1960s, socialist strategies pluralized, though economic democracies have not as yet established a fundamental challenge to the hegemony of global neoliberal capitalism (Kamat, 1978).

2.1.1.5 History of Cooperatives in Nepal

The term cooperative is mint by a group work of member who wants to enhance their economic and social condition with the mutual effort and cooperative among each other. Basically, it is known as a form of business which is operated to provide to commercial goods and services to the member and manage by the members

themselves with the democratic control system. In the course of reviewing the historical background of cooperative sector we don't have to forget Parma custom, Dikuri custom and Guthi custom of Nepal which have been existed in Nepalese society from so many year. Parma is traditional infor cooperative for exchange of labor. It is related to the agriculture field where the member of the society does their farming like planting and harvesting of the crops with the mutual cooperative among each other.

Dhikuri is an institution operated by the Thakali community of Nepal through time immerial to provide credit to their member for the financial upliftment. The original resident of Takali community being Thakkhola of Mustang. Nowadays it is more popular among business all over the district of Nepal.

Guthi vibrated with the operation of religious a with mutual help of the member of the particular society. There are different types of Guthi – Rajguthi, Amalaguthi, Oliguthi and Devguthi or Temple/ Monasteryguthi. These Guthi are created with the contribution of grain by the community member in equal basis during the time of harvesting.

Although these customs have been existed in Nepal in from the ancient age and are based on mutual co-operation, they are not in the formal structure of co-operative institutions. The evolution of modern co-operatives in Nepal had been commenced from 1953 with the establishment of Co-operative Department. After the three years of the establishment of Co-operative Department, the first co-operative institution had registered formally in 1956. That was the formal commencement of the co-operative movement in Nepal. After the commencement, Nepalese co-operative movement has been faced so many fluctuations according to the various provisions in laws and policies related to this sector. Concisely, we can evaluate the co-operative movement of Nepal basically in two phases- first is related with the period from 1956 to 1990 and the second phase is related with the period from 1990 to till now.

a) First Phase

First phase of the evolution of co-operative movement in Nepal is related to the period between the starting phase of co-operative movement (i.e. 1956) to 1990 at which co-operative institutions in Nepal were registered and operated by the government itself. Co-operative institutions were fully controlled by the government and no autonomy

was provided to the institutions and there was not a freedom to the members of the community to organize and operate co-operative institutions. Co-operative institutions in that period were the means of the government to provide the agricultural inputs and other goods as a sole dealer of the government enterprises. Due to the controlled situation and not freedom to organize such types of co-operatives openly, the number of co-operative institutions was limited in the period. In number, only 830 co-operative institutions were registered and operated in the period.

b) Second Phase

After the re-establishment of democratic system in Nepal in 1990, an open environment had been made and along with the openness and liberalization in all sectors co-operative sector in Nepal had also become open. The democratic government of Nepal had declared the Co-operative Act 1991 which had totally followed the provision of co-operative principles and provided open environment to organize and operate the co-operative institutions. Co-operative institutions in this period have been emerged in high number and total number of the institutions has become more than 8 thousands till now. It has been cleared that co-operative institutions are the business organizations organized and operated by the members themselves to enhance their social and economic condition. Nepal has become the member of International Co-operative Alliance (ICA) in this period (i.e. in 1997) and Nepal has accepted all the Principles and Norms declared by the ICA.

1.1.1.6 Objectives of Cooperative Movement in Nepal

The basic objective of co-operative movement in Nepal is to enhance the social and economic condition of general Nepalese people through the group effort. This objective can be fulfilled by the grouped and organized effort in the following activities through the co-operative institutions:-

1. Collection of the scattered savings from the members of the society and flow this capital to the productive sector related to the profession of the members.
2. Making the people of the remote area self -sufficient to get economic and financial services from the co-operative institutions who are far away from the government and private sector's services.

3. Making co-operative institutions as a mean of social awareness and physical infrastructure development in the rural area along with the economic activities of such areas.
4. Making a reliable market channel of co-operative institutions for the marketing of the agricultural and non -agricultural products and services.
5. Developing co-operative sector as a mean of poverty alleviation of Nepal which is the national goal of the country.

To meet these objectives, Nepal government has encouraged organizing and operating co-operative institutions in agriculture, diary, saving and credit, tea production and so on field and most of the co-operative institutions are doing their activities in these fields (NPC, 2016).

2.1.1.7 Challenges of Cooperative Movement in Nepal

1. Although, co-operatives sector has a great potentiality in sustainable development in economic as well as social sector of Nepal, government has not prepared long term perspective plan in this sector by clearing its vision, missions and strategies.
2. The autonomy and freedom provided by cooperative act 1991 to the cooperative sector has been misused by the executives of the cooperatives. Although co-operatives are the member centered and member controlled institutions principally, there is a lack of knowledge about the operating and controlling system of co-operative institutions to the members and they are failed to control their organizations. As a result, saving made by the members of saving and credit cooperatives ran away with the saving amount of the members.
3. Although, an effective network of co-operative institutions has been arranged by cooperatives act 1991 from village level to national level, this channel has failed to do its business as desired by the act due to the lack of clear vision and lower inclusion of primary cooperatives with the cooperative unions.
4. Cooperative business has to compete with the other business sectors to exist in business due to the open and market economy. But it has been failed to compete with the private sector effectively due to the lack of adequate capital and poor managerial skills.

5. There is a lack of adequate training and education programs in cooperative sector. So, people are unknown about the concept principles and benefits of cooperative movement. As a result, cooperative movement in Nepal has not

2.1.2 Women Empowerment

Improving the status of women is an integral part of the work of eradicating poverty and building civil society. Poverty can only be eradicated if women, half of the world's population, are educated and strong enough to generate income for themselves and their families. A broadly representative civil society cannot be created without the voices of women. Awareness of gender and the particular needs of women must inform our understanding across all the dimensions of poverty and injustice. At its roots, women's empowerment is about women gaining the skills and confidence to develop themselves fully as human beings and challenging existing male-dominated power structures in order to participate fully as equals, in their families, communities and countries. Women are less educated than men and are less able to access specialized training and loans from banks. Without training and loans, it is very hard to start a business or other type of project. When women work outside the home, they are paid less than men for the same work: that is, their labor is valued less. Also, the types of jobs generally available to women are usually lower-paying than those available to men. Basu (2006, Sapkota, 2013) categorizes the empowerment in three types which are as follows:

2.1.3 Economic Empowerment

Women's access to savings and credit gives them a greater economic role in decision-making through their decision about savings and credit. When women control decisions regarding credit and savings, they will optimize their own and the household's welfare. The investment in women's economic activities will improve employment opportunities for women and thus have a 'trickle down and out' effect. The financial sustainability and feminist empowerment paradigms emphasize women's own income-generating activities. In the poverty alleviation paradigm, the emphasis is more on increasing incomes at the household level and the use of loans for consumption. In the feminist empowerment paradigm, individual economic empowerment is seen as dependent on social and political empowerment.

2.1.4 Increased Well-being

Access to savings and credit facilities and women's decision about what is being done with savings and credit strengthens women's say in economic decisions of the household. This enables women to increase expenditure on the well-being of themselves and their children. This is the main concern in the poverty alleviation paradigm. Women's control over decision-making is also seen as benefiting men through preventing leakage of household income to unproductive and harmful. Other welfare interventions are advocated in addition to micro-finance, typically nutrition, health and literacy campaigns to further decrease vulnerability and improve women's skills. In the financial self-sustainability and feminist empowerment paradigms, improved well-being is an assumed outcome from increasing women's economic activities and incomes.

2.1.5 Social and Political Empowerment

A combination of women's increased economic activity and control over income resulting from access to micro-finance with improved women's skills, mobility, access to knowledge and support networks. Status within the community is also enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change. The financial self-sustainability paradigm and the poverty alleviation paradigm assume that social and political empowerment will occur without specific interventions to change gender relations at the household, community or macro-levels. By contrast, the feminist empowerment paradigm advocates explicit strategies for supporting women's ability to protect their individual and collective gender interests at the household, community and macro-levels (Basu, 2006 cited in Sapkota, 2013).

Olabishi et.al. (2015) defined empowerment as the transformation of power relations throughout society; increased well-being, community development, self sufficiency, expansion of individual choices and capacities of self reliance. On the other hand, women empowerment is a process which women take control and ownership of their lives through expansion of their choices which is very vital to the overall progress in development as it ensures that women have the ability to shape

their own security and foster effective participation in socio-economic inclusion. It is essential because empowerment of women is the empowerment of society at large.

Women empowerment is one of the policy approaches aimed to give responses to gender based problems and improve the condition of women in their society. It is process through which women gain access to and control over resources, get opportunity to make decisions and take action accordingly. For empowerment to come about, different empowerment instruments have been used, out of which organizing women into cooperatives is attracting the attention of many organizations. (Shanko, 2016).

Prasad and Maheshwari (2018) explained empowerment of women in article" Role of Cooperative Societies for Women Empowerment in Rural Areas" as a new ideology for carrying democratic values into the family and society which means equal status to women, equal ownership of productive resources, increase participation in economic and commercial sections and awareness of their rights and responsibilities.

2.2 Empirical Review

Nepal had 34303 primary cooperatives associations, 20 subjective central cooperative associations, 1 national cooperative federation and 1 national cooperative bank and 69 district unions, 256 subjective district unions and regional associations is being established. Now almost 6.1 million people are affiliated in cooperatives and 51.2% women have participate in cooperatives. 57863 peoples are employed in cooperatives and 4113 cooperatives have operated with fully leadership and management by the women (MOF, 2017).

Eighty percent of the women have been found with tremendous changes in their life after being the member of GB 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)

Social inclusion is one of the most vibrant issues raised strongly by indigenous people, women, Madhesi, Dalits and other marginalized communities in Nepal. At present, this issue has been a political agenda among political leaders, a subject of academic discourse among intellectuals and a field of development priority among development practitioners (Gurung, 2015).

Gautam (2016) studied the social inclusion of women through cooperatives based on the empirical study of cooperatives movement of Gaidakot Municipality, Newalparasi. Based on the objectives of study, this study found that out of 28 cooperatives, 22 are lead by male members. The cause behind low participation of women in decision making process is the patriarchal culture and lack of time. Women are mostly selected for local level training, male receive priority for national and international level training. But, through cooperatives, women empowerment sector has been seen positive, women feel positive change in their daily life.

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 of rural area in decision-making, capacity development, skill-development, power sharing, managing conflicts, etc.

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 was determine the particular steps to be taken in order too.

3.1 Rationale of Study Area

Chetansil Women Saving and Credit Cooperatives located in Sabhapokhari Village Body of Sankhuwasabha district was selected for this study. The first reason for selecting this cooperative is cent-percent household of two wards (ward No. 1 and 2) of Village Body covered by a single women cooperative in sankhuwasabha district. Besides that, there is well practice for supporting the women through financial literacy, strict implementation of rules and regulation in institution and good governance and democratic system. The main reason to select Dhupoo VDC purposively is easy access to road and it is located 6 km far from district headquarter 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, descriptive research design has been used. The study has focused on to investigate the empowerment of women through Women Cooperative. The exploratory research design conceived with the attitudes and the expression of the participatory women members.

The descriptive research design 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 Nature and Source of Data

Both qualitative and quantitative data has been collected during the fieldwork. Similarly, both the primary and secondary data has been collected. The sources 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. articles, journals of published book from Co-operative Board, Divisional offices, district unions of cooperatives, Village Body office, National, International organization, journals, research reports, progress report other Masters and Ph. D. thesis related literatures, websites of various government and non-government organizations etc. The report of the cooperatives is the main sources of secondary data.

3.4 Universe, Sample and Sampling Procedure

The universe of this study has total members of co-operative i.e. 1104 with 946 households (Annual Report of Co-operatives, 2017). Out of them, sample has been taken assuming 9 groups of cooperatives as random sampling method. The selection of sample size in the study area can be given in the following table. The following table shows the sample taken from the study area:

Table 3.1: Universe and Sample of Study Area

Ward No. Dhupoo VDC	Name of Group Cluster	Total No. of HHs	Total No. of Shareholders	No. of Sampled Shareholders
1	Dadagaun	122	145	21
2	Rai gaun	117	134	20
3	Panta gaun	98	123	18
4	Dungdunge	106	126	19
5	Uper Dhupoo	114	127	19
6	Bitalab	107	123	18
7	Lower Bitalab	93	107	16
8	Harelo	91	115	17
9	Hutikhim	97	104	16
	Total	946	1104	165

Source: *Annual Report of Co-operatives, 2017.*

Both qualitative and quantitative data has been collected during the fieldwork. Similarly, both the primary and secondary data has been collected. The sources 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. articles, journals of published book from Co-operative Board, Divisional offices, district unions of cooperatives, Village Body office, National, International organization, journals, research reports, progress report other Masters and Ph. D. thesis related literatures, websites of various government and non-government organizations etc. The report of the cooperatives is the main sources of secondary data.

3.3 Tools and Techniques of Primary Data Collection

3.5.1 Field Survey

Most of the information required for this study has been taken by visit and interviews of members at their door to door visit with the sampled population of the study. The group members have been pre informed requesting for providing time to interview for the purpose of my research. Both structured and unstructured interview schedule has been made while conducting the survey. The pre- determined questionnaires have been filled through interview and taken support to the manager of cooperatives to survey to the Cooperative ensuring participation of all the selected women at the study area.

Similarly, unstructured interviews has been 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 has been used to collect the information about the socio-economic and demographic background of the respondents.

3.5.2 Focus Group Discussion (FGD)

A group discussion has been conducted at the period of group meeting of each group consisting 3 groups of cooperatives involved in the Cooperative program with the view to collect some information. 15 respondents were selected 5 respondents from each groups by simple random sampling were participated in FGD. Discussions have been focused upon the change brought in them after the program with emphasis on the empowerment of women. The format of FGD is in Annex II.

3.5.3 Key Informants Interview (KII)

KII have been conducted to identify the major objectives and impacts of the program on women of the study area, its problems, and also to identify the plan and policy to be taken to develop the condition of women and what will be role of local government and other stakeholders for this. The key informants have been ward chairman of local government and other members, leaders of major political parties, executive members of cooperatives and Manager of the Women Cooperatives. 3 key informants were

interviewed selected through purposive sampling and the format of KII guideline is attached in Annex III.

3.5.4 Case Studies

One case study was studied to collect the qualitative data. Case study was mostly focused on the personal experience of the individual women participants in cooperatives. For the case study members were identified with the help of manager of cooperatives and executive committee members.

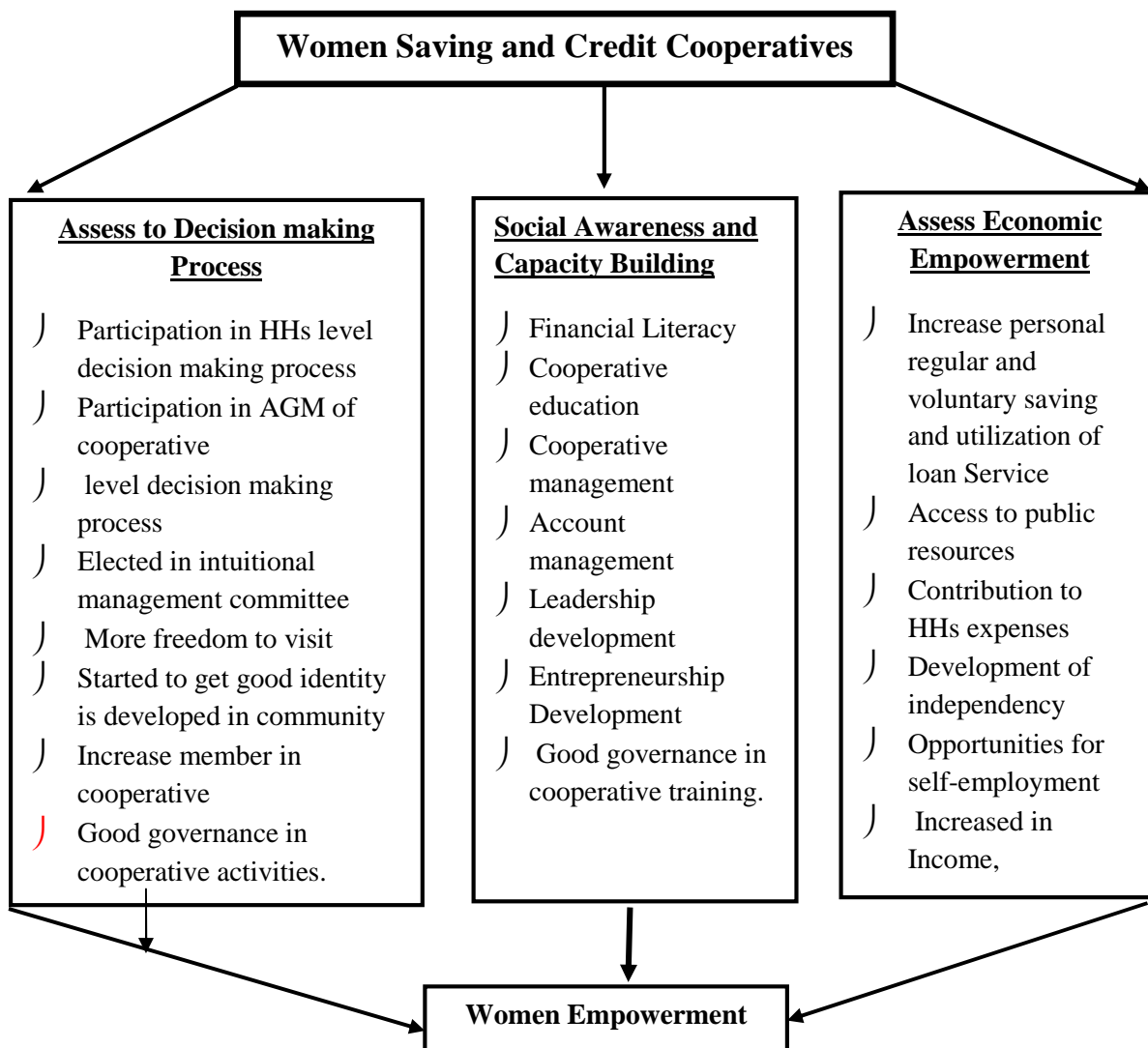
3.4 Data Analysis and Interpretation

As both qualitative and quantitative data were collected during the fieldwork and the data were broadly categorized according to the research objectives and presented in qualitative as well as in the quantitative form. Thereafter, the data have been analyzed and interpreted with the help of different simple statistical tools like table, graphs, bar diagram; pie chart etc. has been used for data analysis. To justify the statement the researcher had used both Qualitative and quantities methods, both primary and secondary data has been tabulated and analyzed descriptively.

3.5 Conceptual Framework of Analysis

This study is about the empowerment of Women in Leadership, Decision Making Process and access to finance women cooperatives in study area. This is why, I Developed a conceptual framework which illustrates the major process of empowerment in cooperative management. This conceptual framework presents the major dimensions of cooperatives which supports to women empowerment in access to finance, Leadership and decision making process.

Conceptual Framework



The above conceptual framework shows that women cooperatives has two types of services: one saving and credit services and training and education for awareness and capacity building. Saving and credit services helps to women in such a way that they build up confidence to the financial transaction, business, and saving for future. When they become able to generate income that leads to access to financial services, independency, self- employment, realization of role in household economic decision, and so on. On the other hand training and awareness programs help to participation in household as well as social decision making process, feeling ownership in own life, and they get opportunity to elect executive committee of cooperative also. Aware members and opportunity to training to members helps to motivate them to make

cooperative systematic, good governance, democratic system which helps to change the attitude of society to see as women and as well as women cooperatives also.

CHAPTER - IV

DATA ANALYSIS AND INTERPRETATION

This section provides brief introduction about studied co-operatives Chetansil Women SACCO and brief profile of study area, profile, characteristics of the respondents. This chapter has been divided under the following headings:

- 4.1 Introduction of Chetansil Women Saving and Credit Cooperatives
- 4.2 Profile of Respondents
- 4.3 Participation of women in Decision Making Process
- 4.4 Role of Co-operatives in Awareness and Capacity Building of Women
- 4.5 Role of Co-operatives in Social Empowerment of Women
- 4.6 Role of Co-operatives in Economic Empowerment of Women

4.1 Introduction of Chetansil Women Saving and Credit Cooperatives

Sabhapokhari Village Body has been made by compiling the past 3 VDCs (Dhupu, Bahrabishe and Sabhapokhari). This Village is very rich in social diversity and cultural harmony, biodiversity and natural resources. This local unit is surrounded by Sabha Khola from east, Khandbari Municipality from west, Chichila Village Body in north and Lankhuwa Khola in south. People of different ethnic groups live in this village like Brahmin, Kshetri, Rai, Limbu, Magar, Newar, Dalit etc. Most of the people speak Nepali language and a few of them speak their own mother tongue. Most of the people follow Hindu as major religion and a few of them are Kirati and Buddha. There is good religions tolerance among the people.

Agriculture, livestock and Rudraksha plantation is the main occupation of this place. Dhupoo is also known as place of mixed society with highly productive farmland and good education status because every year on average nearly 5 person have succeed to enter civil services from various places of Nepal passing top competition of Public Service Commission of Nepal. It is only 10 kilometer far from district headquarter with transportation facility. This study has been focused mainly in

Dhupoo area. Separate information of only Dhupoo VDC might have great relevance. This section mainly focused on the cast and ethnic composition, age and sex composition, educational status, Religious Composition.

Chetansil Women SACCOS is the rural saving and credit cooperative of Sabhapokhari Village Body with working area at previous Dhupoo VDC or Ward No. 1 and 2 of the Village Body with 1104 share members. This cooperative has been established by women with technical support of Women and Children Office Sankhuwasabha by merging operated 9 female groups of Dhupoo VDCs made by women and children office. These groups were initiated by monthly Rs. 5 saving from 2057 B.S. At 2063s, 25 active members of these groups have conducted the meeting collected Rs. 125 per head as total Rs. 3125 to fulfill the registration of women cooperatives. After the decision of the meeting of the 25 members, they prepared the draft of bylaw, proposed name and working area and other documents required for registration of cooperatives with the help of women and children office, Sankhuwasabha. At jeth 2063, they registered cooperative named Chetansil Women Saving and Credit Cooperatives with working area of Dhupoo VDC. (Annual Report Presented in AGM, 2017)

Due to lack of prior knowledge and skill of cooperative management, lack of trust of members and family members of the shareholders, this cooperative became inactive since 2011 A.D. but at that time they built the building of cooperative with the help of NGOs, VDC and DDC Sankhuwasabha. At that time, they have deposited Rs. 25 per month by opening office 1 day per month. After 2012, the movement of this cooperative has been changed. Due to awareness of Executive members and manager of cooperatives, they are able to establish good relation and get support of apex body of SACCOS, Nepal Federation of Savings and Credit Cooperatives' Union (NEFSCUN), and District Union of Saving and Credit Cooperatives, DDC and women and children office, SAHAMATI, and Office of village body. These organizations have been provided the financial literacy training, account keeping and cooperative management training and exposure visit to the shareholders and board members of this cooperative. Not only, Office of Women and Children Sankhuwasabha gave Rs. 2250000/- for income generation program like vegetable farming, piggery, goat farming for 600 members of cooperative. Financial literacy

program, change in attitude of BOD and awareness of shareholders about cooperatives from cooperative awareness campaigns are the turning points of this cooperative to uplift the image and gain the trust of society by affiliating 100 percent households into cooperatives members at 2073 B.S. and enter support of NGOs and Government for income generation of shareholders. At present this co-operatives is also first co-operative to deliver service to members through computer system or all data has been saved into computer system there.

4.1.1 The Cast composition

The Cast composition of shareholders of this cooperative is shown in following table:

Table 4.1: Castes Composition of Shareholders of Chetansil Women SACCOS

Caste	Members	Percentage
Chhetree/ Bahun	347	31.43
Dalit	104	9.42
Janjati	645	58.42
Others	8	0.72
Total	1104	100

Source: *Progress Report of Chetansil SACCO 2017*

4.1.2 Services of the Chetansil Women SACCOS

Basically, provided services of cooperative to its shareholders are saving and loan services to upgrade the economic status of members and develop habit to save for future security. Cooperative collects deposit from members as mandatorily and voluntarily through different saving products which are regular saving, voluntary saving, fixed saving, child saving, daily saving and khutruke saving. Cooperative provides the loan to the members as per their demand for productive sector and emergency cases as reliable interest rate through different loan products such as business loan, agriculture and livestock loan and social loan. Cooperative gives

interest to the members in their deposit from 9 percent to 12 percent and receives interest on loan from 16 percent to 18 percent in different loan products. Other Services are providing training about women empowerment, income generation with collaboration of different government and NGOs. Cooperative gives some relieve amount for family members in case of death of member from disaster management fund.

Table 4.2: Saving and Loan Services of Chetansil Women SACCOS

Saving Services		Loan Services	
Saving Product	Numbers of Account	Types of Loan	Outstanding Loan (Rs.)
Regular Saving	1102	Business Loan	5377000
Volunteer Saving	17	Agriculture/Cottage Industry Loan	5685500
Fixed Deposit	5	Social Loan	612000
Child Saving	297	<u>Total</u>	<u>11674500</u>
Dilly Saving	29		
Khutruke Saving	63		
Total Accounts	<u>1513</u>		

Source: *Progress Report of Chetansil SACCO, 2017*

4.1.3 Financial Status of Chetansil Women SACCOS

The sustainability and capability of the services of the cooperative enterprises depends on effective financial infrastructure and good governance on operation and decision making process. Success to affiliate 100 percent household and gain the trust of different government and NGOs is the consequence of good governance and discipline in operation from executive members. The summary financial status of this cooperative up to Jesth last 2075 has been illustrated in following table.

Table 4.3: Financial Status of Chetansil Women SACCOS (up to Jesth Last)

<i>Particulars</i>	<i>Amount (Rs.)</i>	<i>Particulars</i>	<i>Amount (Rs.)</i>
Cash and Bank Balance	87329	Total Saving Deposit	8340612
Total Loan Outstanding	11644500	External Loan	400000
Investment	165347	Reserve Fund	2536104
Assets (Furniture, building and other)	928184	Other Liabilities	3200
Total Expenses	653948	Total Income	1358692
		Share Capital	840700
Total	<u>13479308</u>	Total	<u>13479308</u>

Source: *Annual Report of Chetansil SACCOS, 2017*

4.2 Profile of Women Respondents

This Section shows the information of respondents about age, religion, ethnic composition, marital status, occupation of respondents and empowerment status of women as well as social and economic. 165 respondents were selected through simple random sampling method assuming 9 groups of cooperatives as strata for field survey.

4.2.1 Age Composition

Age composition gives the information about the portion of the dependent and independent population in the cooperatives. Whether a population is young or old, or getting older or younger depends of the portion of people at different age group. In general, a population considered young is considered old. Age structure is affected by the fertility, mortality and migration. Independent and active age group of population has a significant role in the overall development of the society. Researcher has identified five age groups of population interval among sample household. The following table depicts age and sex structure of sampled population.

Table 4.4: Age Composition

Age Group	No. of Respondent	Percentage
16-25 Years	17	10.3
25-35 Years	48	29.9
35-45 Years	66	40
45-60 Years	31	18.78
60 Years above	3	1.8
Total	165	100

Source: *Field Survey, 2018.*

Table 4.4 shows that 3 respondents of total 165 respondents are more than 60 years old and 162 or 98.2 percent respondents are economically active. The portion of respondents of age group 35-44 is higher (40 percent), followed by age group 25-34, 45-60 and 16-24 as 29.9 percent, 18.78 percent and 10.3 percent respectively.

4.2.2 Marital Status

Marriage is a socially recognized institution for having legitimate sexual relationship between a man and a woman for the protection, upbringing, maintenance and socialization of the children through establishing a family. It is a strong institution in

Hindu society and perhaps every other society. According to social rule and regulations and their belief system, types and forms of marriages vary widely. The marital status of the respondents is shown in below table.

Table 4.5: Marital Status

Marital Status	No. of Respondents	Percentage
Married	159	96.4
Unmarried	6	3.6
Total	165	100

Source: *Field Survey, 2018*

The table no 4.5 shows that majority of women participated in co-operatives are married. This may be because cooperatives require local residency, and Nepal has a tradition of women moving into their husband's house, often across substantial distances. Consequently, women may have motivation to get the share membership only after the marriage.

4.2.3 Occupation

Occupation is one of the determinants factor of the status and life standard of people. Occupational status is another factor, which reflects the socio-economic status of a person. Income level of the people is depended on occupational status to some extent. At the study area agriculture and livestock is the main occupation and different kinds of occupation of respondents were found like retail business, poultry, tailoring and others. This place is also the pocket area of Rudraksha (Dana) which influences the occupational and economic status of the people in the study area. Occupational status of the respondents in the study area has been illustrated in the following table:

Table 4.6: Occupation

S.N	Occupation	No. of Respondent	Percent
1	Agriculture/ Livestock	153	92.73
2	Retail Business	6	3.64
3	Tailoring	3	1.82
4	Others	3	1.82
	Total	165	100

Source: *Field Survey 2018*

Table 4.6 shows that 153 respondents of total 165 respondents have agriculture and livestock as main occupation, 6 respondents have retail business and 3 respondents have tailoring and others. This shows that high portion of loan is disbursed into agriculture and livestock sector from co-operatives and most of the members are utilizing credit into this sector.

4.2.4 Educational Status

It is clear that education is the powerful aspect of empowerment of women; it uplifts the women's status in community and leads to greater input into family and community decision-making. It also helps to change the attitude and broadens understanding level as well. Having knowledge, income and decision-making power can place women on a more equal footing with their male counterparts. Education also provides people with the knowledge and skills to contribute to and benefit from development efforts, especially in area of health, nutrition, water and sanitation and the environments. The educational status of the respondents in the study area is illustrated in the following table:

Table 4.7: Literacy Status

Education Status	No. of Respondents	Percentage
Illiterate	12	7.27
Literate	153	92.73
Total	165	100

Source: *Field Survey, 2018*

Table 4.8: Educational Status

Education Status	No. of Respondents	Percentage
Can read and write	23	15.03
Upto Primary	15	9.80
Upto lower secondary	65	42.48
Upto secondary	38	24.83
Intermediate	11	7.18
Bachelors	1	0.65
Total	153	100

Source: *Field Survey, 2018*

Table 4.7 and table 4.8 show that 153 respondents of total 165 respondents are literate and rest are illiterate. Out of literate members, 23 respondents can only read and write. The numbers of respondents of education level up to primary, lower secondary, secondary, intermediate and bachelors is 15,65,38,11 and 1 respectively. This indicates that the level of education of respondents in the study area is satisfactory leads to empower women through cooperatives makes a bit easy.

4.2.5 Reason to Enroll Co-operatives

It is important to know the fact that 100% household's enrollment in the single women co-operatives is not small challenging job. There may be so many factors responsible for change in attitude and upgrade the trust of co-operatives which play vital role in the field of women empowerment. The factors which have motivated the respondents to enroll co-operatives and participate to take services with trust and what are the reasons and objectives to affiliate co-operatives is shown in the table as follows:

Table 4.9: Reason to Enroll Cooperatives

Reasons	No. of Respondents	Percentage
Self-motivation in initial phase	36	21.82
Motivation from financial literacy and cooperative awareness campaign	77	46.67
motivation from relatives and neighbors	31	18.79
Ensuring transparency and good governance in transaction and goodwill of co-operatives	21	12.73
Total	165	100

Source: *Field Survey, 2018*

Table 4.9 illustrates the views about factors responsible for affiliating cooperatives of respondents which may be the cornerstones to cent percent household coverage by affiliating women as share members to the cooperatives. Financial literacy and cooperative awareness campaign was launched by a NGO named "SAHAMATI" from SAFAL project in the study area in cluster basis has great positive implication about co-operatives in the study area resulted that 77 respondents (nearly 47 percent) out of 165 have the main reason to enroll co-operatives. 37 respondents have been affiliated in initial phase with self-interest, 31 respondents have been motivated through their relatives and neighbors and rest 21 respondents have the good governance, transparency and goodwill of cooperatives and trust of the society and other social institutions are the main reasons to enroll cooperatives. This implies that

co-operative movement is becoming the strong tool to empower women and mainstream them to access the decision making process, change in economic status and collaboration with NGOs and government sectors about empowering the members of co-operatives more.

4.2.6 Food Sufficiency Status

It is already known that Nepal is agricultural country. One third of total population has agriculture as main occupation. But more than half farmers cannot produce sufficient food for 1 year from their agricultural yield. The following table gives food sufficiency status of respondents from their own products interviewed during the survey.

Table 4.10: Food Sufficiency Status

Duration of Food Sufficiency	No. of the Respondents	Percentage
3 months- 6 months	20	12.12
6 months-12 months	53	32.12
1 Year or above	92	55.75
Total	165	100

Source: *Field Survey, 2018.*

The above table showed that Out of total respondents 55.75 percent of total respondents produce sufficient food their family from their own land. 75 percent respondents do not have sufficient food from their agricultural farm. They engage in agricultural sector but not have sufficient food production for their family members.

4.2.7 Condition of House of the Respondents

The study consist of two types of house structure like concrete and thatched. The structure of the house of respondents in the study area has been illustrated in the following table:

Table 4.11: Condition of Houses

Types of House	No. of the Respondents	Percentage
Concrete or zinc roof	152	92.12
Thatched roof and mud	13	7.88
Total	165	100

Source: *Field Survey, 2018.*

Out of 165 respondents selected, 92.12 percent respondent live in concrete house and rest 7.88 percent respondents live in thatched house. That means the maximum number of respondents are able to increasing their income after joining the cooperatives.

4.2.8 Share Investment Status of Respondent

The main sources of capital of co-operatives is share capital. The financial transactions of cooperatives should be done only share members of the cooperatives. Not only, share deposit ratio should be maintained as 1:10 and this ratio should be maintained in individual members also. So, any one is willing to be a member of Chetansil SACCO they must buy share of Chetansil SACCO. The main objectives of the share policy is to make the institution economically strong and develop ownership to members towards co-operatives.

Table 4.12: Share Investment Status

Shares in Rupees	No. of the Respondents	Percentage
UP to 1000	77	46.67
1000-3000	52	31.51
3000-5000	19	11.51
5000-10000	15	9.09
Above 10000	2	1.21
Total	165	100.0

Source: *Field Survey, 2018.*

The above table shows that nearly 47 percent respondents have invested in share of share below Rs.1000 and 31.51 percent of total respondents have invested as share in ranges of 1000 to Rs. 3000. Only 2 respondents have invested more than Rs. 10000. According to rule of cooperative the membership of cooperatives is always open and individual can become member by purchasing 1 kitta share of Rs. 100 and one individual can purchase 20 percent share of total paid up capital of cooperatives. Duration to stay in cooperatives leads to rise in share capital and saving also.

4.2.9 Saving Amount of Respondents

Pattern to saving of the people in the rural areas has brought changed by co-operatives. Habit of regular saving of respondents have been developed by cooperatives and they started to save with future plan and objective like child education and future security etc. Saving with future plan leads to rise in saving which is one of the component of empowerment. Product development on the basis of needs of the members is another reason to rise in saving of members. The status of saving of the respondents in cooperatives according to respondents is illustrated in following table.

Table 4.13: Saving Amount

Shares in Rupees	No. of the Respondents	Percentage
UP to 5000	24	14.54
5000-10000	90	54.54
10000-15000	30	18.18
Above 15000	31	12.72
Total	165	100.0

Source: *Field Survey, 2018.*

Table 4.3 illustrated tat that 14.54 percent of total respondents have saving balance of up to NRs. 5000 and 54.54 percent of total respondents save at the range of 5000 to 10000 and 18 percent above respondents saving is at the range of 10000-15000 and nearly 13 percent of total respondents' saving balance is

more than 15000. This shows that the affiliation of co-operatives helps to rise in saving balance and liquidity fund for cooperatives which helps to empower women economically as well as socially.

4.3 Participation of Women in Decision making Process

It is important to note that access and participation in decision making process, access to productive resources, feeling of ownership of life and self-esteem etc. are assumed to be the indicator of empowerment. In this study empowerment of women measured from participation in decision making which includes participation in executive committee and sub committees of co-operatives, participation in meeting and decision making process in the society about social interests and participation in household decision like education of children, health and treatment, economic issues within family and so on which have been analyzed below statistically and descriptively.

4.3.1 Participation of Women in Executive Committee and other Sub Committees of Co-operatives.

As stated earlier, access to productive resources, rise in decision making and leadership power, opportunity to training and awareness etc. are the main indicators of empowerment which provide equal opportunity like men to women in the society as well as nation. So, participation of women in the major executive positions in the co-operatives has been accepted as the tool to measure the socio-economic empowerment of women. The status of participation of sampled respondents with leadership capacity in the responsibility of executive positions is plotted in the following table:

Table 4.14: Participation of Respondents on Responsibility of Executive Position of Co-operatives

Responsibility taken of Executive Committee	No. of Respondents	Percentage
Receive chance to take responsibility of Executive Committee and Sub Committees	6	3.64
Never take the responsibility	159	96.36
Total	165	100

Source: *Field Survey, 2018.*

Table 4.14 shows only 6 respondents or nearly 4 percent of total respondents have been received the chance to take responsibility at least once time at executive committees and sub- committees of Women SACCOS and rest have not taken responsibility yet. This scenario shows that the chance not to take chance to accept responsibility by huge portion of respondents is limited quota of executive committee, lack of capacity of other members to leadership, lack of trust into co-operatives even from members, lack of awareness and literacy about co-operatives etc. are the main reasons.

It is very important to note in spite of the above situation is that at present, members who affiliated in the co-operatives nearly 90 percent of total members have aware from financial literacy and co-operative awareness campaign about co-operatives, its values and principles, right and responsibilities of share members, institutional governance etc. which helped to transform the operational system of co-operative drastically. Most of the members were hesitated to take responsibility as executive members and legal process was finished only into paper. But this situation is fully changed at that time which established the culture of good governance, coordination to many government and non-government organizations about empowerment of members and practiced the democratic system in AGM and decision making process and members are actively participated in AGM and fulfill their duties, diversified the product of co-operatives which is the great pleasure to the co-operatives.

4.3.2 Participation of Women in Social and Decision Making Process in Social Interests Issues

It is clear that civilization of human being is developed by social well-being at nature. Without society, human cannot do anything in life. Participation in social interests issues for discussion and make decision makes people self-esteemed, confident to express his/her problems and discuss the remedies to solve the social problems. From the name of social norms, Nepalese women are deprived by men socially, economically and culturally. The truth “Women can do everything as men can” has been hidden. In this way, development confidence to women for participating social works, meetings, discussions, interactions, providing opportunity to learn something in the society, respect of positive views and problem and role of women in the society have assumed as empowerment measurement tools of women. The status of women in

social decision making process in the study area before and after affiliation in women cooperatives has been illustrated in following table:

Table 4.15: Participation of Women in Social and Decision Making Process in Social Interests Issues

Deciders	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Husband or male members	90	54.55	18	10.91
Female members	66	40.00	123	74.55
Both with mutually	9	5.45	24	14.55
Total	165	100	165	100

Source: *Field Survey, 2018.*

Table 4.15 showed that portion of male members' decision and participation in social programs and meeting before affiliation of cooperatives of female members is drastically decreased from 54.55 to 10.91 percent and increased the decision of female members and decision with mutual collaboration after affiliation in cooperatives 74.55 percent and 14.55 percent respectively. This shows that cooperatives are successful to establish the system in the society to accept and respect the role of women in social issues and social decision making process that helped to empower women socially.

4.3.3 Participation of Women in Household Decision Making Process

Most of the time of the women is spent in housework and their role in household activities is incomparable. Child caring, kitchen works, agricultural works and other burden of works and social deprivations become women underdeveloped and underpowered and their self-esteem and confidence is underestimated. The status of women in household decision making process is described follow on the topics of

health and education of children, family health and treatment during sickness and decision for deposit money or borrow loan for fulfill familial requirements before and after affiliation by respondents.

4.3.3.1 Decision Making Process about Education of Children

The scenario of status of women about participation in decision making process of their children's education like how to teach, where to teach, what kind of schools are suitable to us etc. before and after affiliating in cooperatives is illustrated in table 4.16.

Table 4.16: Decision Making Process about Education of Children

Deciders	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Male members or husband	108	65.45	23	13.94
Female or self	14	8.48	26	15.76
Both or mutual collaboration	43	26.06	116	70.30
Total	165	100	165	100

Source: *Field Survey, 2018.*

Table 4.16 shows that affiliation of women into women co-operatives occurred the rise in equal opportunity to decide the children's education. Decision making from mutual collaboration is increased from 26.06 to 70.03 percent and decision making status by male members or husband before affiliating women has decreased from 65.45 percent to 13.94 percent which is the change in empowerment level of women through the services of cooperatives.

4.3.3.2 Decision Making Process about Family Health and Treatment during Sickness

Health is the most important asset of human being. It is essential for healthy and capable human resource development. Role of women to develop healthy family is very important. Women health is also the current issue of the health. The decision making process in family about issues of health and treatment during sickness before and after affiliation in cooperatives is illustrated in following table.

Table 4.17: Decision Making Process of Women about Family Health and Treatment during Sickness

Deciders	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Male members or husband	75	45.45	16	9.70
Female or self	37	22.42	54	32.73
Both or mutual collaboration	53	32.12	95	57.58
Total	165	100	165	100

Source: *Field Survey, 2018*

Table 4.17 showed that satisfactorily rise of women in decision making by female or self and mutual collaboration of husband and wife about health and treatment during sickness. This implies rise in equal opportunity to women for decision making about family and women health before and after affiliation in cooperatives is another part of women empowerment.

4.3.3.3 Decision Making Process for Deposit Money or Borrow loan

Access to Productive resources to women is another part of women empowerment. Basically, economic resources are based on money or monetary resources. Participation in decision making process about taking and utilizing loan or deposit saving or mobilization of financial resources within family is taken as empowerment which is shown in following table before and after affiliation into cooperatives.

Table 4.18: Decision Making Process of Women about Mobilization of Financial Resources

Deciders	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Male members or husband	121	73.33	13	7.88
Female or self	9	5.45	68	41.21
Both or mutual collaboration	35	21.21	84	50.91
Total	165	100	165	100

Source: *Field Survey, 2018*

Participation in decision making process about financial resources gives the feeling for women to ownership to house, money and other resources and their underestimated self-esteem slowly grows which gives them feeling of empowerment. Role of women for Mobilization of financial resources of family has been changed after affiliation of women respondents. This shows that role of women in financial resource mobilization has positively accepted by the family which makes women as broadly as society empowered.

4.3.3.4 Participation Status of Women in AGM of Co-operatives of Women

Annual General Meeting (AGM) of the co-operatives societies is the supreme forum of the co-operatives because decisions of AGM cannot be changed by other components of co-operatives. There is followed 1 person 1 voting right, it means equal right of members in cooperatives in decision making process and not biased in right to vote on the basis of share investment on voting and expressing views. Only attendance in AGM has no matter about empowerment. Participation in decision making by listening carefully and expressing views to agreement/disagreement, giving suggestions about change and review about provisions of bylaws, existing plans, policies and programs and clear the concept about misunderstanding are the major components of empowerment by attending AGM of co-operatives. The participation status of respondents in AGM of Co-operatives is illustrated in following table.

Table 4.19: Participation Status of Respondents in AGM of Co-operatives

Participation Status	No. of Respondents	Percentage
Only Attend and listen	20	12.12
Express agree/disagree in issues discussed	51	30.91
Agreement/Disagreement in AGM issues by expressing own views in forum	93	56.36
Total	165	100

Source: *Field Survey, 2018*

Table 4.19 showed that 56.36 percent of total respondents participated actively in decision making process and rest have passive participation. Active participation in AGM is increasing regularly on the basis of past years. It shows that women are empowered about their right and developed capacity regularly after affiliating in AGM of cooperatives. Active participation in cooperatives decision making is the impact and output of training and education

4.4 Role of Co-operatives in Social Awareness and Capacity Building for Women

Capacity development and awareness of women is the major component of empowerment. Training and education for women are the major means to build the capacity of women. Social awareness and building capacity to do something develops confidence to women. In this section Social awareness and capacity building is measured by the status of participation on training and workshop program.

4.4.1 Participation of Respondents on Training and Workshop Program

It is clear that training helps to raise the knowledge, capacity and specification of the works or get proficiency in the profession. So, it is assumed to be a powerful tool to empowerment. Training is an important indicator to measure the socio-economic status of the people. The field study about the participation on Training program of respondents has also great importance in this study. The scenario of participation of training and workshop of respondents found in the field survey is illustrated in the following table:

Table 4.20: Participation of Respondents on Training and Workshop Program

Frequency of training Opportunity	No. of Respondents	Percentage
Never got	26	15.76
Once time	94	56.97
Two times	36	21.82
More than two times	8	4.85
Total	165	100

Source: *Field Survey, 2018*

Table 4.20 illustrates that 26 respondents have never got any kind of training opportunity because of illiteracy, ageing, burden of household workload, child caring

and so on. Naturally, women have so many responsibilities which create barrier to go out home for long time to get training like child caring, nuclear family, absence of husband at home that creates boundary for getting training. So, the portion of respondents is low who have not got training never or more than two times.

4.5. Role of Cooperatives in Economic Empowerment of Women

Economic empowerment of nevus organ of empowerment because economic part is interlinked to all other dimensions of the empowerment. If women become economically empowered, they can easily empowered socially as well as capacity building sectors. This section analyzes the economic empowerment of women on the basis of family budget preparation, using different saving products, sources of loan taking and utilization of loan and change in annual income due to affiliation to co-operatives illustrated descriptively as following.

4.5.1 Preparation of Family Budget

Family budget is an economic plan of the households that helps to minimize the unnecessary expenses and focus the priority of expenses that helps to run the economic pattern on positive track to the family. Minimizing unnecessary cost leads to rise in income, rise in saving, rise in standard of living and minimization of social evil and then women feel empowered. The status of preparation of family budget in study area is illustrated in following table.

Table 4.21: Preparation of Family Budget

Family Budget Preparation	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Yes	0	0	104	63.03
No	165	100	61	36.97
Total	165	100	165	100

Source: *Field Survey, 2018.*

Table 4.21 shows that affiliation in cooperatives teaches the respondents to minimize expenditures by making expenditure with plan which is justified by starting family

budget preparation by 63.03 percent of total respondents after affiliation of co-operatives which helps them to rise saving, and minimization of household expenditure. It is a truly empowerment point to women according to respondents' view.

4.5.2 Saving Products Used to Save Money from Respondents

Product diversification in business is a tool to profit maximization. Diversification of products of co-operatives helps to rise in saving that leads to rise in fund for investment and ultimately helps to maximize institutional profit. On the other hand diversified products also helpful to address the need of members of cooperatives. For example, if co-operative starts Khutruke saving, that will helpful for member to minimize unnecessary expenses but small expenses and rise saving through small part of money. This will also helpful to change the bad habit of children like frequently chocolate demanding or craziness to junk foods available in the market. Therefore use of diversified products of saving or more than 1 product of saving is assumed as economic empowerment and this is shown in following table.

Table 4.22: Saving Products Used by Respondents

No. of Saving Products	No. of Respondents	Percentage
Only one	82	49.70
Two	48	29.09
Three	26	15.76
More than three	9	5.45
Total	165	100

Source: *Field Survey, 2018.*

Table shows that at least 50 percent of total respondents start to save through more than one saving products and rest 50 percent only deposit through one saving product. Due to unavailability of saving products, lack of financial literacy and lack of business plan to cooperatives to diversify the products, saving was not diversified.

When cooperative initiated to products diversification and promoted financial literacy, members started too aware and start to use different saving products which will help to easy life and security for future.

4.5.3 Sources of Taking loan by Respondents

Basically people use the saved money at the period of problem, if saving is insufficient, they take loan to fulfill the basic needs. Taking loan by women is a part of economic empowerment of women because credit develops confidence to women to do something economic activities. Participation of women in income generating activities helps to easy solve of economic problem of the family that leads to rise in saving, quality education of children, health facility and so on. So, taking loan of respondents is analyzed by female members from co-operatives with reliable rate of interest and easy system to repayment is taken as the symbol of economic empowerment. The status of loan taking sources in the study area by respondents is illustrated in following table.

Table 4.23: Sources of Taking Loan of Respondents

Sources of Financing for Credit	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Co-operatives	0	0	98	59.39
Bank/Microfinance	0	0	10	6.06
Merchants and neighbors	120	72.73	29	17.58
Loan not taken	45	27.27	28	16.97
Total	165	100	165	100

Source: *Field Survey, 2018*

Table 4.23 indicates that before affiliation of the cooperatives merchants or Sahu Mahajans are the main sources of microfinancing and 45 respondents of total 165 respondents have not been taken loan before affiliation and after affiliation of cooperatives cooperatives is the major source of loan taking sources of the women due to easy process to take loan, easy to repay, soft interest and so on.

4.5.4 Purpose of Loan and Utilization

It is important to note the fact that only access to loan taking is not only the part of empowerment; proper utilization to productive sector or reliable purpose helps to economic empowerment in real life. The status or pattern of loan utilization of respondents in the study area is illustrated in following table.

Table 4.24: Purpose of Loan and Utilization

Purpose	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Retail Business	-	-	25	15.15
Agriculture/ Livestock	25	15.15	65	39.39
Social	51	30.91	29	17.58
Other	44	26.67	18	10.91
Loan not taken	45	27.27	28	16.97
Total	165	100	165	100

Source: *Field Survey, 2018*

4.5.5 Change in Level of Income of Respondents

Access to financial resources like saving, loan and utilization of loan in productive sectors are the tools of economic empowerment. The major goal of economic

empowerment is to help the women to change the level of income. If accessible economic and financial opportunities cannot change the level of income in real life, this is not sustainable economic empowerment; it cannot bring sustainable positive change in life of women. So, the feeling and realization of change in economic status after affiliating cooperatives is the major and very important part of this study. The status of change in level of income according to the view of respondents is illustrated in following figure.

Table 4.25: Change in Income Level of Respondents

Change in Income	No. of Respondents	Percentage
Increase	86	52.12
Remained same	57	34.55
Decrease	0	0.00
No Idea	22	13.33
Total	165	100

Source: *Field Survey, 2018.*

The views of the respondents about change in level of income found by household survey illustrated in table 4.23 indicates that more than half of total respondents feel increase in level of income after affiliation in co-operatives. The factors responsible for increase in level of income of the members of the co-operatives is development of habit of saving, training provided by government and non- government organizations about income generation and knowledge to proper utilization of financial resources with the help of financial literacy and availability of credit from co-operatives and seed money for income generation from different organizations.

CHAPTER - V

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Findings

This study mainly focuses to assess the role of Women SACCOs in women empowerment of the study area. This study is mainly descriptive. This study has investigated the participation of women in decision making process and also assessed the role of women cooperatives in raising awareness and capacity building of rural women and socio-economic empowerment of women through services and activities of the women cooperatives.

Women empowerment can be introduced as policy approach which means equal status of women like men in the society. It mainly focused on equal ownership of the resources increase participation in economic and commercial sections awareness of their rights and responsibilities. It is the transformation of power relations throughout societies, community development and self-sufficiency, expansion of individual choices and capacities of self-reliance.

Chetansil Women Saving and Credit Co-operatives is a women cooperative with working area of past Dhupoo VDC. It is nearly 12 Km far from head quarter of sankhuwasabha, Khandbari. This study has been made by selecting 165 respondents of total 1104 shareholders of the Chetansil Women SACCOs from stratified sampling method. Demographic composition and other information taken from field survey has been presented and analyzed by different statistical tools and techniques. Study showed that majority of members on the basis of age group is 35-45 years followed by 25-35 years age group. The portion of economically active members in the cooperatives is 98.2 percent shows the majority of active population which is good symbol for cooperative. Agriculture and livestock is the main occupation of 92.73 percent respondents followed by retail business, tailoring and others as percentage of 3.64, 1.82 and 1.82 respectively. More than half of the total respondents have taken up to secondary level of education. It is also helpful to the effectiveness of empowerment of women in the study area through cooperatives which became

cornerstone to declare the Dhupoo VDC as cent percent household coverage by Cooperatives.

Reason to enroll co-operatives are found some reasons like self-motivation, motivation from financial literacy program, motivation from executive committee and relatives and ensuring transparency and good governance. Out of 165 respondents, 46.67 percent have enrolled through motivation of financial literacy campaign, 21.82 percent enrolled by self- motivation in initial phase, 18.79 percent enrolled by motivation of neighbors and relatives and rest 12 percent are enrolled ensuring good governance and transparency in co-operatives.

More than 90 percent of total respondents have concrete or zinc roofed house and rest have thatched roof house. 92 respondents produce sufficient or more food for 1 year and the number of respondents produce food from 6 months to 12 months and 3 months to six months are 53 and 20 respectively. This implies that empowerment on the basis of food sufficiency and safe house is seen satisfactory.

Out of total respondents, 96.4 percent are married and rest are unmarried. Literacy status showed that 153 of total 165 respondents are literate. Out of them, 23 respondents can only read and write, 15 have studied primary level education. The education of lower secondary, secondary, intermediate and bachelors of the respondents is 65, 38, 11 and 1 respectively. This shows that the literacy status in cooperatives is seen satisfactory.

Members of the co-operatives have seen interested to increase their saving balance as well as share capital. 77 of total respondents (46.67%) invested in share with range of Rs 100 to Rs 1000 and 52 respondents (31.51%) invested at range of Rs. 1000 to 5000. The number of respondents having saving balance up to Rs. 5000-10000 and above 10 thousands is 15 and 2 respectively. Saving balance of 54.54 percent respondents lies between 5000 to 10000, 14.54 percent respondents have in range up to 5000. The percentage of respondents have saving balance between Rs. 10000 to 15000 and above 15000 is 18.18 percent and 12.72 percent respectively.

Out of 165 respondents, 6 respondents have got chance to elect in executive committee and subcommittee. 74 percent above of total respondents became capable to make decision to participate in social meeting about social interests. Participation

of women in decision making process of household issues like education of children, health and treatment, saving and loan, and mobilization of resources in family has drastically changed after enrollment of female family members in women cooperatives. Which is good symptom to empower women. 56.36 percent of the total respondents have actively participated in AGM of cooperatives in decision making process and this portion is rising regularly. This is the positive impact of training and education program for women empowerment.

Training and education opportunity is accepted as the social awareness and capacity building of the respondents. Study found that 138 respondents of total 165 respondents got opportunity to training and workshop which helped to empower women economically, socially and politically and household level also. 100 % household coverage of working area of cooperatives, rise in saving, loan, turnover, product diversification and change in goodwill of cooperative in district level as well as national level are the result of the training and workshop launched with collaboration with NGOs and government institution by cooperatives.

Measurement of status of economic empowerment is complex part in social science. Status of economic empowerment of women in this study measured on the basis of family budget saving and loan and loan utilization and realization to change in level of income of respondents. Study found that 63 percent respondent started to prepare family budget to minimize unnecessary expenses in family after affiliation in cooperatives. More than half of total respondents have diversified and increase the saving in co-operatives on the basis of fulfillment of future need and security and this ratio is increasing and taking loan in productive sector and utilizing in productive sector is also increasing and consequently, 52.12 percent respondents felt to increase income after enrollment in cooperatives, 34.55 percent felt remaining same and 13.33 percent felt any idea about it. This proves that co-operatives plays the positive role to empower women on the basis of participation in decision making process as well as socially and economically.

5.2 Conclusions

Women co-operatives provide opportunity to women empowerment as socially and economically. It is because; they ensure 100 percent household coverage of working area and 100 percent participation of women in decision making process of women in all round aspects of the co-operatives through elected executive committee and other sub-committees that leads to increase in decision making power of women and feel free to express their view in the meetings and AGM of co-operatives where there is the absence of male dominance. Opportunity to take responsibility and participation in different types of activities of the co-operatives helps to rise in knowledge level and responsibility accepting capacity of women.

Basically, empowerment of women through co-operatives is shown in decision making capacity and participation in this process like participation in executive committee and sub-committees of co-operatives, participation in meeting and workshop related to social issues, household decision making, health and education of children and family members, household decision about saving and loan and participation of AGM of co-operatives. On the other hand, women get chance to develop their capacity through the training and workshops opportunities provided by co-operatives which have great relevance to change their lifestyle. Not only, they also empowered economically and opportunity of training and education is the main foundation of it because they initiated to prepare family budget for household expenditure plan to minimize unnecessary expenses, diversified their saving as per their present and future need, take loan and utilize it in productive sectors and ultimately they have seen able to improve their income level and economic status also.

It is important to clear that women co-operatives has been seen powerful tool for socio-economic empowerment of women in the working area of co-operatives because there is absence of male members' participation and dominance. So, they can make plan and decisions independently. This has proved by 100 percent household outreach and high trust on cooperatives from society in Dhupoo.

5.3 Recommendations

The study showed that participation of women in co-operative services has positive impact for socio-economic empowerment of women and accept the role of women in decision making process by helping to improve standard of living, ensuring participation of women in decision making process in household and social interests' issues. Therefore, to increase socio-economic empowerment benefits of members particularly to rural women in the study area, here is some recommendations are mentioned below based on the study findings.

- A.** The study shows that the amount of loan given by the cooperative is not adequate to perform income generating activities as they want. Only linkage of District Union of Saving and Credit Cooperatives is not sufficient for this co-operatives to fulfill the fund crisis for investment. Cooperatives should work in collaboration with wholesale lenders financial institutions and central bank to get loan and capital grant to reduce the capital shortage of co-operatives to provide credit to its members according to their business plan and current market demand. Cooperatives need to be developed with access to fund from government for lending to their members at reduced interest rate because cooperatives is rising as trusted part of the rural economy.
- B.** Speech programs within share members should be organized to empower women to develop confidence to speak in mass clearly and effectively. This type of program are also helpful for leadership development also.
- C.** Loan management or utilization orientation to the borrowers is also a powerful tool to empower women to take loan and utilize it confidently and built entrepreneurship which is also helpful to develop good governance in institution, business promotion and minimize credit risks also.
- D.** Diversification of products is important for business promotion and promote saving to members but publicity of products in the market also important. S Initiation of Khutruke saving product in cooperatives is good practice but it has seen ineffective. So, to collect small amount of saving through Khutruke saving, cooperatives should start the campaign 1 house 1 Khutruke saving to increase saving deposit saving.

E. The portion of remittance receiving household is high in Dhupoo area but there is not facility of remittance receiving. People have obligation to go to district headquarter to take remittance sent by their family members. Initiation of remittance service from co-operatives in this area has great relevance in this area as well as increase profit and deposit of co-operatives also.

Therefore, coordinated efforts by community leaders, NGOs and governmental organizations should be made to change the women's empowerment socially economically and active participation in their community decision making and in cooperative societies.

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ANNEXES

ANNEX I: QUESTIONNAIRE FOR FIELD SURVEY

1. General Information

- A. Name of respondent _____ Membership Date:..
- B. Age- (i) 16-24 years (ii) 25-34 years (iii) 35-44 years
(iv) 45-60 years (v) Above 60 years
- C. Address: Village Body- _____ Ward No- _____
- D. Marital Status- (i) Married (ii) Unmarried
- E. Education- i) illiterate ii) Primary or informal iii) Secondary iv) intermediate v) Bachelor degree vi) Masters degree and Above
- F. Cast / Ethnic group- (i) Brahmin/ Chhetri (ii) Janajati (iii) Dalit iv) Others
- G. Occupation- _____
- H. Saving amount - _____ .Share Capital _____
- I. Condition of House: a) Zink Roof b) Thatched Roof
- J. Sufficiency of Food (time): a) 3months-6months b) 6months-12 months c) 12 months or above
- K. Who motivated you to be the member of cooperative? Why do get membership of cooperatives
- i) Self-motivation ii) motivation of relatives and neighbors and executive member
- iii) Motivation from financial literacy or training ii) goodwill and trust of cooperatives
- #### 2. Social Awareness and Capacity Building
- A. Have you ever get opportunities for trainings, workshops and financial literacy programs through cooperative?
- i) never ii) one time iii) two times iv) more than two times
- B. Have you ever participated in the cooperative Executive Committee/ Sub Committee? (Yes/ No)
- C. Have you ever been actively participated in the AGM of cooperative regularly? (Yes/ No)
- D. What do you do in participation in AGM of cooperatives?
- i. Only listen

ii. Listen and express agreement and disagreement about AGM issues in discussion

iii. Express Agreement/Disagreement in AGM issues by expressing own views in forum

3. Participation of Women in Decision Making Process

A. In your family, who makes the decisions related issues to education of children like admission to private or public school?

Decided By Before Affiliation in cooperatives After Affiliation in Cooperatives

Male or Husband

Female

Mutual Collaboration of family or both

B. In your family, who decides about the issues of health and treatment of the family members during sickness?

Decided By Before Affiliation in cooperatives After Affiliation in Cooperatives

Male or Husband

Female

Mutual Collaboration of family or both

C. In your family, who makes decision about saving money and taking loan for fulfillment of needs of the family?

Decided By Before Affiliation in cooperatives After Affiliation in Cooperatives

Male or Husband

Female

Mutual Collaboration of family or both

D. In your family, who participates in the meeting of social interests usually?

Decided By Before Affiliation in cooperatives After Affiliation in Cooperatives

Male or Husband

Female

with Mutual Collaboration of family or both

4. Economic Empowerment

A. What are the sources of financing or loan taking as per your needs? i)

Cooperatives, ii) MFIs or Banks, iii) Merchants, iv) Loan not taken yet

B. Did you get sufficient loan from cooperative? (i) Yes (ii) No

If yes, what purpose did you take loan for?

(i) Agricultural/Livestock (ii) Retail Business (iii) Tailoring

(iv) Social (v) others (vi) Loan not taken

If yes, have you utilized loan in particular purpose? (i) Yes (ii) No

C. Which types of saving products do you deposit? mention

(i) Only one (ii) two (iii) 3 or More than 3

D. Have you got dividend from cooperative?

(i) Yes (ii) No

E. Are you satisfied from service provided by cooperatives? (i) Yes

(ii) No

F. How about your annual income change after membership of cooperative?

i) Increase b) Decrease c) remain same d) no idea

G. Do you prepare family budget planning to make household expenses?

a) Yes b) No

H. Do you think any activities that cooperative gives specially women economic

empowerment? a) Yes b) No

If yes, please specify by what kind of activities has been done.

.....

.....

ANNEX II: QUESTIONARIE FOR FOCUS GROUP DISCUSSION

Name and Address of Group:

Name of respondents: Date :.....

A) What kinds of training opportunities did you get after affiliation of cooperatives from your groups?

Name of training	No. of participants from your group
------------------	-------------------------------------

B) What kinds of financial services have taken to your group members from cooperatives?

saving products loan products

C) What is the Trend of collection of saving and repayment of loan on time in women cooperatives?

D) How many members in your group became entrepreneur by utilizing loan in productive sector taken from cooperatives?

Sector of Entrepreneurship	No. of Members
----------------------------	----------------

Retail Business

Vegetable Farming/Agriculture

Goat raising

Milking Cow/ Buffalo

E) What is the opportunities and challenges of your cooperatives on women empowerment?

F) What are the suggestions or advices for cooperatives to develop empowerment of cooperative members?

ANNEX III: QUESTIONNAIRE FOR KEY INFORMANTS INTERVIEW (KII)

A. General Information:

1. Name of Respondent Date:

Address: Position:

B. Have you ever participated in the process of preparation of business plan and policies of cooperatives?

Policy	Business Plan	Yearly work plan			
Yes	No	Yes	No	Yes	No

C. Is cooperative operating by strictly following the law, bylaw, rule regulation, and policies?

i) Yes ii) No

D. What is the role of women saving and credit cooperative in empowering the women?

E. What has been done by cooperative till now to empower women?

F. What are the opportunities of this cooperative for women empowerment?

G. What are the major problems and challenges of cooperative at the field of women empowerment?

H. What might be the possible solutions to overcome these challenges?

I. What should be role of local government, NGOs/INGOs and other stakeholders for women empowerment and sustainability of cooperates and women empowerment activities?

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

Annex IV: Photo Gallery

Legal Certificate of Cooperative Signboard of Co-operatives

Cash Counter of Cooperatives

Reconciliation of Cash: Manager Mrs. Sabita kalakheti and

Reconciliation of Cash: Manager Mrs. Sabita kalakheti and Executive members.

Executive members.

Financial Literacy Training (FLT)

Annual General Meeting (AGM)

Annual General Meeting (AGM)

Monitoring from Division Cooperative Office, Dhankuta

Monitoring From DU

Monitoring from District Cooperative Union, Sankhuwasabha

Information about Supporters

Declaration of 100% HHs affiliation

Respect to Oldest members and Widowed
operatives day

Celebration Co-

Participation in Income Generation through Different Business (Entrepreneurship)

Initial Chairman of Co-operatives, Mrs. Lila Aale,
Cooperatives Using Giving Introduction to Monitoring Officials

Account Keeping in
Computer

Khutke and Management of Key of Khutruke in Office of Co-operatives

Letter of Appreciation for Chetansil SACCO from Different Organizations

Figure 4.5: Map of Chetansil Women SACCO On occasion of 100% HHs Coverage

Annex: V

1. Map of Sankhuwasabha District Highlighting Study Area