

**WOMEN EMPOWERMENT THROUGH SAVING
AND CREDIT CO-OPERATIVE ACTIVITIES
IN POKHARA, NEPAL**

A Dissertation Submitted to Tribhuvan University Department of
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ABSTRACT

Nepalese society is male dominated, female are suppressed and restricted. The social and economic status of women is meager. They are backward compared to male. Women do not believe on conservative ideology if they are given quality education and training. They can advocate for the women's awareness and empowerment; become self-dependent and empowered. This study was carried out in ward number 11 and 12 of Pokhara sub-metropolitan city of Kaski district. The main thrust of the study was to assess the effectiveness, altering gender disparities and socio-economic impacts and changes in the life of the women.

To meet the above mentioned objectives, both primary and secondary data were collected and analyzed. Total 109 female members or respondents were interviewed, asked questions and observed. The primary data were collected by using different techniques. Whereas, secondary data were collected from dissertations, books, statistical year books, internet, financial institutions, articles etc.

This cooperative has demonstrated that they have been providing the quality service for economic and social development. Within short period of its establishment, it has been successful to collect huge capital from the local people. Women number is more in this cooperative and unique because it is urban based cooperative. This co-operative has helped in women empowerment. It has played a vital role to uplift the qualitative life by providing easy service. But, this cooperative has failed in finding alternatives in reducing unemployment and promoting other much needed skills. It is deemed that programs focusing on women should be launched effectively and in more efficient way in the near future. Free distribution of benefits, encouraging the skill generating trainings, fair and equitable benefit sharing should be implemented for the better mechanism of reducing the poverty and women empowerment.

Despite few loopholes of the cooperative, the findings of the study shows good impact of cooperative, such as reduction in gender disparity, increase in participation of women, rising awareness in women, coping the problem, attainment of qualitative life, making them able to speak their mind, rise in confidence (psychological), gaining respect and recognition in the society, playing the role of leadership to educate other women, decision making process, women's social-economic empowerment, finding the sources of earnings and other activities. To sum up, the management system of this co-operative depicts the participatory democracy of a nation, nevertheless it should be further boosted by providing institutional, technical and moral supports by the government and other institutions and organizations so as to develop well institutionalized financial sector, prone to socio-economic development.

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LIST OF ABBREVIATIONS

ADB	Asian Development Bank
CBS	Central Bureau of Statistics
CCA	Canadian Cooperative Association
CEDAW	Convention to Elimination All Forms of Discrimination against Women
CIA	Central Intelligence Agency
DDC	Dairy Development Corporation
DFID	Department for International Development
DOC	Department of Cooperative
FAO	Food and Agricultural Organization
GAD	Gender and Development
GDP	Gross Domestic Product
ICA	International Cooperative Alliance
ICPD	International Conference on Population and Development
ILO	International Labor Organization
MF	Micro Finance
MFI	Micro Finance Institution
NCF	National Cooperative Federation
NCFN	National Cooperative Federation of Nepal
NGOs	Non-Government Organization
NRB	Nepal Rastra Bank
PGBP	Profits and Gains from Business or Profession
PNC	Prithvi Narayan Campus
RJ	Radio Journalist
SACCOs	Savings and Credit Cooperatives Societies
TFC	Tanzania Federation of Cooperative
UN	United Nations
UNDP	United Nations Development Programme
UNESDO	United National Educational and Development Organization
UNICEF	United Nations International Child Emergency Fund
UNIFEM	United Nations Development Fund for Women
UNO	United Nations Organization
USDA	United States Development of Agriculture
VDC	Village Development Committee
VJ	Video Journalist
WAD	Women and Development
WID	Women in Development