

CHAPTER I

INTRODUCTION

1.1 Background

Nepal is economically poor and least developed country. Predominantly Nepalese society is male dominated patriarchal society where women are victims of many discriminatory laws, traditions, norms and values. They are deliberately discouraged from taking parts in social, economic and political affairs of the state. This practice has kept half of the population, who could equally contribute, discouraged and prevented. Balanced development of men and women only represents true and sustainable development. So, women empowerment is necessary to improve the status, relationship and reduce inequality in society. Empowerment gives power or authority to act to dominated or suppressed people and reduces to have control or power over.

As unemployment and poverty, gender inequality is creating serious problems in third world countries where there is little industrialization, more political instability, high population growth. It is responsible for different types of social chaos. Deformities like social unrest, quarrelling, theft, burgling, and robbery etc are increasing in society which obstructs to maintain discipline in society. Hence, the role of saving and credit co-operative becomes vital in such context. It can empower women to fight against problems such as poverty, unemployment and backwardness. It acts as nectar or bridge between rich and poor, between man and women. Both male and female play an important role keeping in view co-operative focus to empower women economically and socially to make them equal. This further contributes to increase the creativity, career, opportunity which accelerates the women empowerment movement. Simple process of obtaining loan at low interest, insurance, reliable saving services through financial co-operatives have motivated women all over the world to establish cottage and small scale industries and develop self dependent and successful to make themselves powerful empowered members (Senge, 1999).

Women and girls have been the victims of gender discrimination in Nepal. However, the level of their position, status and situation varies according to the social groups they belong to. People in Nepal are often divided into two broad groups. Tibeto-

Burmese people of the hills and mountains and the Indo-Aryans. Tibeto-Burman women are generally less constrained by society in terms of mobility, marriage options and income earning opportunities than that of their Indo-Aryan counterparts. However, it should be noted that it is difficult to generalize about the situation of individual women in Nepal, as the country's many ethnic and cultural groups treat the various roles of women with differing emphasis and priority. Nevertheless, all women live within a patriarchal society that results in women having lower social standing than men (UNDP, 2006)

UNICEF/ UNAIDS (2001) states that Indo-Aryan groups have experienced a higher degree of gender discrimination than those from other groups. This is likely to stem from religious and caste, social customs which gives priority to boys. The reasons are patriarchal attitude, conservative tradition, illiteracy, ignorance, poverty and superstitions. Women have been treated as second class citizen. They have also less prestige, power and privilege than their male counterparts in the society (Upreti: 1988)

Co-operative is a form of business where individuals belonging to same class join their hands for the promotion of their common goals. These are generally formed by the poor people or weaker section people in the society. It reflects the desire of the poor people to stand on their own legs or own merit. The philosophy of the formation of co-operative society is "all for each and each for all". A co-operative society is an association of individuals who voluntarily pool their resources and carry on the business for their own welfare and not for a profit seeking business. It is a democratic form of organization in which the consumers are the owners of the business from manager to clerk. All are the owners of the business and all the management is not involved (www.studypoint.blogspot.com, 2011).

Health, education and employment are major components of women's empowerment and saving and credit scheme helps to empower women either through home based employment or self employment or small scale income generating activities (Acharya, 1997). Envision credit is a key for poverty reduction. Credit facility to rural communities and women empowerment are the key concerns of 10th plan (2002-2007) too. The 11th three years interim plan of Nepal has accepted the importance of saving and credit co-operatives for economic and social empowerment of women. The plan

has also emphasized the necessary to adopt a gender perspective in overall economic environment, development progress, and budget and policy formulation (2007-2010).

Cooperation is a traditional culture. Different formal and informal institutions were organized since centuries. The role of co-operatives for livelihood earning access to credits product marketing in rural areas has positively been supported. Nepalese rural societies are now familiar with co-operatives. Majority of co-operative members are from poor and middle class household. Access to capital and market with equitable benefit sharing has positively contributed to poor household. The co-operative advantages for women are.

1. Overall consensus on the benefits for women from enterprise engagement.
2. Raise the status of women in society.
3. Contributes to increase the creativity, career opportunity which accelerates the women empowerment movement.
4. Successful to make themselves powerful members. In this way majority population will have opportunity to take active roles in national development movement through saving and credit co-operatives.

Hence, the vitality of Co-operative in women empowerment remains imperative in the context of Nepalese women who are trapped in the yokes of patriarchy.

1.2 Statement of the Problem

In Nepal, different programs have been carried out for the promotion of women. As a basis of gender issue, the programmed amendment of laws, formulation of policies, development of awareness, campaign programs, employment opportunities to women have been prioritized in order to increase the participation of women in co-operatives. Besides, co-operatives can also be the vital institution to upgrade the women condition or make them socially and economically stronger. Co-operative provide the service like providing loan at low interest rate, embedded values of equality, development and rolling out of women's leadership programs given the vitality of co-operatives. This research focuses on women empowerment process through co-operative that helps to eradicate poverty, unemployment and provide adequate opportunities for women progress and prosperity in both rural and urban contexts.

Context of Research Problem

- a) Despite severe flaws, many co-operatives are doing good works.
- b) Has empowered women in many ways.
- c) Has helped in enhancing national economy.
- d) Many districts (e.g. Rolpa) have been declared as co-operatives district.

This study addresses the following research queries:

Research Questions

-) What are the impacts of co-operatives on women empowerment?
-) To what extent various operational programs operated by saving and credit co-operative limited improving the condition of women.
-) What is the role of co-operative program to alleviate or ease poverty and gender issues?
-) What are the reasons behind deprived condition of women despite efforts from governmental and social institution?

1.3 Objective of the Study

General objective of this study is to find out the social and economic impacts of Chapapani Saving and Credit co-operative and women empowerment in Chapapani, Pokhara sub-metropolitan city.

The specific objectives are as follows:

-) To find out the role of co-operatives in poverty and gender disparities reduction.
-) To trace the context of women empowerment through Co-operative program.

1.4 Importance/ Significance of the Study

Women's issues have been the major concern of every government whoever comes into power. Women are important part of the society and getting minimal access to resources, information and services both within and outside the household sphere. This indicates that women suffer from discrimination and have to face unequal social and economic conditions. Their status in terms of economic, social and legal aspects is much lower in the society than it is expected.

Many studies have been conducted on the similar theme but most of them are concentrated in rural areas. However, this study was conducted in semi urban area but in terms of distance it is not so far from main city. To find out the role of women in the co-operative in the communities, first of all we have to find out the status of women in the society. Status is a multi-dimensional concept and it has many important factors which measure the status of the male and female.

The women, who occupy more than half population of Nepal i.e. 51-50% (census 2068 BS), have very less participation in high level jobs and important maltreated to their life. They have not been involved satisfactorily in the work of infrastructures of development. The research works in many countries indicate that if a mother is educated their children will be even more educated and healthy. Educated mothers will earn extra income for the family happiness and higher. So, passive female should be provided with income generating skills. Then only development of family, society and nation will be possible.

This study is based on the perusal of women empowerment through co-operatives. So, it will give knowledge about empowering women. The main focus or address is on the reason behind the low status of women in society and role adopted by the co-operatives for rational changes in their life. This study is women oriented exploring the condition of women, social and economic impacts on co-operative that motivate women in participation and gives inspirations too, enable them to increase their role in the society by mobilizing them in the production, and the study is prone to find out the role of co-operatives in women empowerment and to know the changes in the status of women resulted by the co-operative programs in real term. The research findings will be useful to enact efficient polices regarding empowerment of women through Co-operatives. Hence, there is a high significance of this study. Theoretically it provides a new theoretical dimension to women empowerment through co-operative. Empirically it helps to understand the co-operative programs and its direct impact on women empowerment.

1.5 Operational Definitions of Key Terms Used in the Study

Accommodate: In this study refers to several sorts of working agreements between rival groups that permit at least limited cooperation between them even though the issues dividing them remain unsettled.

Amendment: It means to correct the mistake and error. It also denotes applied new rules and regulations.

Bargaining: It is an effort, the thing over which management and workers contest and co-operate in the effort. It is an agreement made with obligation on both sides.

Commodity: Commodity is any good or services (“products” or “activities”) produced by human labour and offered as a product for general sale on the market.

Dimensions: A measurement of the size of something in a particular direction, such as length, width, height. It is also one of the elements or factors making up a complete personality or entity.

Empowerment: In this study empowerment is a political process. The core idea of empowerment lies in the dynamics of sharing, distribution and redistribution of power. According to Max Weber, power is one’s capacity to have control over others and when this capacity to control is legitimized, it becomes authority. The logic of empowerment essentially involves the dynamics of authority.

Entrepreneurship: It is the process of identifying and developing economic and social opportunities through the efforts of individuals and organizations, which can result in starting and building new businesses, either as independent enterprises or within incumbent organizations.

Equitable: It is a state of affairs in which all people within a specific society or isolated group have the same status in certain respects, often including civil rights, and equal access to social goods and services. However, it also includes health equity, economic equality and other social securities.

Gender: Gender is the range of characteristics pertaining to, and differentiating between, masculinity and femininity. Depending on the context, these characteristics may include biological sex (i.e. the state of being male, female or intersex).

Paradigm: A set of assumptions, concepts, values, and practices that constitutes a way of viewing reality for the community that shares them, especially in an intellectual discipline.

Subordinate: Subordinate denotes having less power or authority, or, belonging to a lower or inferior class or rank.

Uniformity: It means the state or quality of being uniform; overall sameness, homogeneity or regularity: uniformity of style.

1.6 Limitations of the Study

There are total 557 co-operatives in Kaski district out of which 336 are saving and credit co-operatives 108 are Agriculture, Dairy : 23, coffee 12, 11 multi-purpose co-operatives, 5 Animal, 6 communication co-operatives etc (Adarsha Samaj National Daily,4 April,2014) .Among them Shree Chapapani Saving and Credit Co-operative has been selected for the study. The limitations of the study are:

-) This study is based on the role of Chapapani Co-operative and may vary from other Co-operative within the country or outside.
-) This study will not represent all women, it only represents involving women of co-operative in study area of Chapapani. Hence, generalization may not be possible.
-) The study focus on women empowerments though Chapapani saving and credit co-operative. Thus, it will not measure the country's cooperative impact.
-) The study has been conducted within a short period of time for fulfilling the academic requirements. Hence, the result of the study may not be enough to meet the professional needs of NGOs and only fulfills the academic needs of dissertate.

1.7 Organization of the Study

The study is organized into eight chapters. Chapter I includes background, statement of the problem, objectives of the study, significance and rationality of the study, limitations of the study, and operational definitions of terms and organization of the study. Chapter II Literature review deals with concept review, theoretical review,

conceptual framework, theoretical framework. Chapter III research methodology includes rationale of the study, research design nature and sources of data, universe and sampling, data collection techniques and data processing and analysis. Chapter IV deals with the brief profile of the study area and respondents. It includes age, caste, ethnicity, religion, educational background, occupation, marital status etc. Chapter V deals with the functions and role of Co-operative. Chapter VI presents the diverse case studies of different women respondents. Chapter VII includes socio-economic change in the life of the women. Chapter VIII is Summary, Conclusion, Recommendations and Directions to future researches.

CHAPTER II

REVIEW OF LITERATURE

Literature review is the second chapter of this thesis that provides the information on women empowerment through co-operative. It is a way to discover what other research in the area of our problem has uncovered. The main aim of the research is to find out the women empowerment through Chapapani saving and credit co-operatives. The literature review analyzes the condition of the women in the past and significant changes through co-operative or impact of co-operative in their life at the present.

2.1 Concept Review

2.1.1 Concept of Empowerment

Empowerment means a management practice of sharing information, rewards and power with employees. So, that they can take initiative and make decisions to solve problems and improve service and performance. Empowerment is based on the idea that gives employees skills, resources authority, opportunity, motivation, as well holding them responsible and accountable for outcomes of their actions that will contribute to their competence and satisfaction ([www.business dictionary.com](http://www.businessdictionary.com), 2015). The act of conferring legality or sanction or formal warrant, to give power or authority to, authorize, especially legal or official means empowerment or the giving of an ability, enablement or permission, the act of granting authority to undertake certain functions. Authorizing subordinates to make certain decisions is known as empowerment (www.dictionary.reference.com, 2015).

Sociological empowerment often addresses members of groups that social discrimination processes have included from decision making processes through for e.g. discrimination based on disability, race, ethnicity, religion or gender. Empowerment as a methodology is often associated with feminism consciousness rising (also called awareness rising) is a form of activism, popularized by United States feminists in the late 1960s. Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve

internationally agreed goals for development and sustainability and improve the quality of life for women, men, families and communities. The private sector is a key partner in efforts to advance gender equality and empower women. Different researches demonstrate that gender diversity helps businesses perform better, signals that self-common interest can come together (en.m.wikipedia.org/wiki/empowerment, 2015).

Introduced on international women's Day 2010, the women's empowerment principles are adopted from the Calvert women's principles. The Calvert women's principles were originally developed in partnership with UNIFEM (now UN women) and launched in 2004 as the first global corporate code of conduct focused exclusively on empowering, advancing and investing in women worldwide (www.unwomen.org/.../womens-empower.. Dec 5, 2013).

ICPD (1994) has proposed that the empowerment and autonomy of women and the empowerment of their political social, economical and health status is highly important end in itself. In addition it is essential for the achievement of sustainable development. Full participation and partnership of both women and men is required in productive and reproductive life including shared responsibility. This provides incentives for the current study on women empowerment that has been viable through Chapapani Co-operative.

On the other hand, empowerment is also a process, under which conversation, discussion, community seminar and law are included. Empowerment is not only process but it is a result as well. The powerless people must step forward for the medium of empowerment and this is related to the human norms and values (Shtir Shakti, 1995). Here are 3 fundamental components of empowerment.

1. Women's political empowerment, usually envisioned as political participation in elections and government, is necessary to give women a voice in the policies that affect their lives (www.cipe.org/blog/2011/03/07).
2. Women's economic empowerment, which entail that women have the authority to make their own decisions regarding use of their resources, leads to prosperity for families and communities. Social empowerment, often archived through public policy and education, liberates women from the mistreatment,

exploitation and oppression that inhibit women from reaching their full potential.

Qualitative Indicators of Empowerment

1) Legal Empowerment

It means enforcement of legislation related to the protection of human rights. Find out number of cases related to the legal rights of divorced and widowed women heard in local courts, and the results (ILO, 1998).

2) Political Empowerment

It denotes percentage (%) of seats held by women in local councils, decision making bodies (ILO, 1998).

3) Economic Empowerment

It depicts changes in employment/unemployment rates of women and men. Ability to make small or large purchases independently (ILO, 1998).

4) Social Empowerment

Increase in numbers of women in local institutions (e.g. women's associations, consciousness raising or income generating groups, ethnic and kinship associations) relative to project area population, and numbers of women in positions of power in local organizations (webinfo@ilo.org, 1998).

Economic empowerment can provide the clout for women to be empowered politically. Political empowerment allows women to take control of the policies that will benefit their economic standing. Social empowerment reinforces the ability to participate economically and politically, which in turn reinforces women's standing in society. Unfortunately, many women are not empowered in these ways. With recognition of this problem come well-intentioned people who want to give power to women. Despite good intent, however, of someone "gives power" to another, then someone else can take it away. That is not the solution to achieve women's empowerment. To be fully empowered, women have to take power for themselves. Women's business associations are an example of one vehicle for women to empower themselves. By networking to build better business, women gain economic empowerment. By associating with each other in a business association, women become part of civil society and can have a louder voice when advocating policies that will benefit their lives and business. When women have both economic and

political power, they become full members of society ([www.democracy that delivers.org](http://www.democracythatdelivers.org), 2014).

3. Disability empowerment refers to the set ability of the disabled to make decision and take control over the matters for the fulfillment of the personal and familial rights to participate in development and betterment. Through this they would be able to develop their personal and social image though the self respect gained by them for this, different resources of power (moral, economic, intellectual, humanitarian, social and political etc) are controlled over (Robb, 1999).

Belbin (1998) argues that empowerment is about achieving organizational goals, it means getting everyone involved in making a success of the business, (John son and Redmond, 1998). According to the advocates of empowerment, empowered organizations as co-operatives will gain commercial advantages and will be more competitive. Furthermore, they suggest that more traditional command and control structures disempowered organization members.

Empowerment through co-operatives represents an attempt to establish moral involvement; which means that the person intrinsically values the mission of the organization and his or her job and is personally involved and identifies with the organization (Schein, 1988). Empowerment is the process of gaining control over the self over ideology and the resources which determine power (Batliwala, 1993). Johnson, (1993) argues that empowerment is the realization and actualization of potential and opportunity just waiting to be unleashed.

It is defined in relation to delegation of authority. The Oxford English Dictionary (1996) suggests that empowerment means to invest legally or formally with power to authorize, license. Steward (1994) suggests that managers need to draw distinctions between being in authority and being an authority.

Over the past century, empowerment of women has been one of the best reforms in social evolution. Seen as a global challenge in world news today, now giving women rights similar to what men hold has been made necessary worldwide. Coupling men and women power both in development and various improvements have been monitored. A few years analysis graph clearly tells the latest world news story that Gender Gap Index in developing countries has decreased and the role of co-operative

has remained very vital. Given this, the current research study draws some vital cues from the earlier researches establishing the vitality of co-operative.

2.1.2 Concept of Co-operative

Co-operative was founded from Latin word "co-operari" where 'co' means together and 'operari' means working together. Working together for member is the initial concept of co-operatives. The co-operative is a member centered business. In 1995, The International Co-operative Alliance (ICA), the open organization that represents co-operatives worldwide, defined co-operative as:

"An autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise". Co-operatives are organizations for mutual benefit, where members own, control and benefit from the co-operational out. The objective is to first and foremost serve members interests, rather than that of capital invested and to adopt democratic control for socio-economic output, to make distinctions between co-operatives and other forms of business. Co-operatives are based around the concepts of self help, self responsibility and self-organization, (co-operative futures, 2006). The basic characteristics of co-operative that differentiate it from other type of business are its principle, values and norms. This basically orient general business toward community focused, member centered, democratically controlled and voting right assigned in membership rather than staking of shares (Birchall, 2003).

Co-operatives include non-profit community organizations and businesses that are owned and managed by the people use its services (a consumer co-operative) or by the people who work there (a worker co-operative) or by the people who live they (housing co-operative). Cooperation dates back as far as human beings have been organization for mutual benefit. Tribes were organized as co-operative structures, allocating jobs and resources among each other, only trading with the eternal communities (www.google.com, 2009).

Originally founded by co-operative organizations from 12 countries, today over 200 national co-operative organizations representing 92 nations belong to the ICA: the apex organization of all national co-operative movements. The ICA aims to promote

co-operative development and trade worldwide and boasts an individual membership of more than 750 million memberships of more than 750 million people (www.learningcentre.coopzone, 2010).

According to International Labor Organization (ILO), (2010) "Co-operation is an association of persons, usually of limited means, who have voluntarily joined together, to achieve a common economic end, through the formation of a democratically controlled business organization, making equitable contributions to the capital required and accepting a fair share of risks and benefits of the undertaking."

The ILO views co-operatives as important in improving the living and working conditions of women and men globally as well as making essential infrastructures and services available in areas neglected by the state and investor-driven enterprises. Moreover, co-operatives have the potential to advance the concept of decent work (ILO website, 2010).

Co-operatives are established under following principles.

-) The user ownership principle: Co-operative is owned by people who use it.
-) The user control principle: Co-operative is controlled by people who use it.
-) The user benefit principle: Benefit is distributed in proportionate among the members of co-operatives.

According to ILO (2010) cooperation/co-operatives can be also defined as a special technique of doing business in such a way that a group of people may secure common good through self help and mutual help. It is completely different from other forms of business organization in the sense that co-operatives do not seek to satisfy their common needs at the cost of others or by exploitation.

Co-operative is a voluntary and organized association of a number of individuals, dominated by a common need for the purpose of carrying collectively and independently an economic function which will provide specific economic benefits. At present, more and more number of co-operatives is established. The co-operatives movement in Nepal has completed 56 years and grown in strength and effectiveness with more than 27 thousand co-operatives providing services throughout the country. The Bhaktapur credit co-operative is the first such co-operative to be established in the country. It was established on April 2, 1957. The national co-operatives day is

marked on April 2 every year commemorating this day. Co-operatives are considered an important system for bringing about socio-economic change among the backward classes, regions and communities. No matter how much we talk of the liberal and open market economy, the important role of the co-operative should not be forgotten in Nepal (The Himalayan Times, sat 05 April, 2014).

Given the vital role of co-operatives, the logic on co-operatives role in women empowerment provides incentives in exploring the vitality of credit co-operatives in women empowerment in Chapapani, Pokhara.

2.1.3 Types of Co-operatives in Nepal

The co-operative model is as flexible as any organizational structure and may be applied to the social services sector, used to create shared infrastructure as well as to pursue business ventures. Types of co-operatives are as follows:

1. Retail Co-operatives

Whose members are, more often than not, the very patrons of their establishment buying a share in the co-op as a prerequisite to shopping. These co-operatives tend to be governed by a board of directors elected by the membership annually or bi-annually.

2. Credit Unions

Whose members similarly, invest in a share in the organization as a prerequisite of participation and generally elect a board of directors.

3. Service Provider Co-operatives

Whose members generally share in the costs of renting or purchasing the space, and or materials necessary for their work as a co-operative. In these instances, direct democracy is usually the prevalent method of decision making.

There are many more types of common co-operatives, as well as a disparate array of goods, services, and infrastructure that are provided to people all over the world through the co-operative model (www.studypoint.blogspot.com, 2011).

In Nepal the Co-operative ACT, 1991 and regulation is insufficiently mature to cope with the emerging co-operatives. It is often felt that it is not enough to manage the large variety co-operatives with number of challenges in ethical manner. Controlling illegal activities means providing ground for fair play. If we cannot punish the bad doing, we are creating environment to suffocate the good one. Thus the first and foremost need is co-operative policy followed by legal infrastructure strengthening with institutional framework.

In agriculture, farmer's co-operative is important in agrarian Nepal. Basically there are following types of farmer co-operatives in Nepal.

1. Marketing Co-operatives

These include communities or commodity groups such as Cotton, dairy, fruit and vegetables, poultry and livestock marketing co-operatives. Its primary objective is marketing the farm produce of its members. Most of the market volume of this co-operative comes from the farm produce of its members. Establishing marketing co-operative is very important for commercialized agricultural development and to maintain the farm profit (USDA, 2007).

2. Farm Supply Co-operatives

Farm supply co-operatives are vital for the dependable supply of farm inputs such as farm machinery, equipment, fertilizers, housing materials, livestock feed, seed and petroleum products. Such co-operatives may be established at the local, regional or the national level depending on the nature of farm supply needs (USDA, 2007).

3. Service Co-operatives

Service co-operatives are set up for special services such as credit services, telephone/electric service, insurance services, irrigation services, grain banks, trucking, artificial insemination, cotton ginning, ginger drying, rice drying, etc. Service co-operative may also provide items such as chemicals, diesel, oil, gas, feed, seedlings, and seeds to its members. Soil testing, crop scouting and land leveling are other services a service co-operative may provide to its members (USDA, 2007).

4. Production Co-operative

Farmer co-operative for agricultural production such as milk, fruit and vegetables, poultry, etc, fall into this category. French worker co-operatives, which are based on the principle of collective entrepreneurship, are the prime example of production co-operatives (Batille-chedotel and Huntzinger, 2004).

5. Processing Co-operatives

Farmer co-operative for processing agricultural commodities such as fruits, vegetables, flowers etc, are important to minimize losses from perishable commodities and increase income from these commodities (USDA, 2007).

2.1.4 Benefits Obtained from Co-operative Movement in Nepal

Through co-operatives, important agricultural development objectives such as enhancing agricultural production, adding value to agricultural produce, enhancing marketing of agricultural commodities, and developing technologies and practices related to agricultural production can be achieved. Farmers derive income from multiple sources including production and marketing co-ops, value-added commodities and trade. Trade profits will go directly to the farming communities rather than to a few intermediaries in the cities (Mishra, 2013). In the case of women the bargaining power of farmers will increase and they can get good market as well as good price for their products. Moreover, because of low market margin, consumers will get the products at lower price and hence efficient mobilization of product will be done.

Due to the decentralized grassroots level of production, marketing, and processing of agro-commodities in the co-operative mode of nation building, farmers and the rural population will feel that villages and rural areas are as good as cities for living. This will help to stop rural to urban migration. Governmental subsidies and support systems will directly help rural communities and the rural infrastructural development. People will generate income through various sources including farmer co-operatives, employment at farmer co-operatives across the nation, farmers, ethnic groups, women, rural youth, and the suppressed classes will feel that they are part of nation building and are sharing in the fruits of economic growth. It will bring them a sense of pride and dignity. Similarly, to cope with the natural misfortune like drought,

flood, landslides etc and search alternatives for them, collective effort through co-operative is necessary in our context. The average landholding of a farmer in Nepal is less than 1 hec by collective farming; mass production in commercial scale is possible for the commodity desired. The ultimate benefit is food security for the farmers and good income through agriculture (Mishra, 2013). The farmer oriented co-operative focuses on the crucial role played by co-operative in enhancing the status of farmers. But the current study on semi-urban centered Chapapani Co-operative is focused on enhancing its member status in all sectors including agriculture. Hence it will patch up the research gap created by earlier researches on co-operatives that focused on farmer's upliftment.

2.2 Theoretical Review

Theoretical Review has been made on Feminism, Gender, Gender Development Approaches, and Beijing Conference.

I. Feminist Theory

Feminists have considered women's self-organization and feminist international links with early anthologies of global sisterhood' and later collections concerned with various conceptions of international solidarity. According to Mishra (2005) for millions of women their involvement with national liberation struggles was a basic necessity of developing a political system free from foreign domination. Early feminism in some countries and regions grew out of the same roots around the sometime, as nationalism. Feminism is a perspective that encourages the willing to understand and explain social realities from the vantage point of women. Hitherto, the social realities have largely been understood from the perspective of a few economically, politically and culturally powerful people of their times, mostly men. It was only after the feminist movement that gained strength in the 1950s and received momentum in 1960s that voices of women became louder and began to receive attention worldwide. The feminist theory which developed in the 1970s is the academic component of the feminist movement.

Feminism in the academy mounted critiques of the masculine theoretical canon in what Bernard has called the "feminist Enlightenment" (1989). This "Enlightenment" revealed sexism as an 'invisible paradigm' that colored all aspects of women's lives.

The attempt to transform in revolutionary ways, traditional academic theory and practice met with mixed success.

Feminism is not one unitary concept it is, instead, a diverse and multi-faceted grouping of ideas and, indeed, actions (Freedman, 2002). Hence, feminist analyzes and activism aim to develop those forces which are undermining systems of male dominance by bringing gender issues into the public arena for further consideration. The feminist movement can help women develop a sense of their identity as women help them develop a sense of self-worth, self-respect and self-confidence, which many women do not have. Feminist perspective provides incentives on women's issues for the current study on women empowerment through saving and credit Co-operative.

II. Gender Perspective

According to World Health Organization (WHO), the term gender refers to the socially constructed roles, behavior, activities and attributes that a particular society considers appropriate for men and women.

Gender, in common usage, refers to the differences between men and women. Although gender is commonly used interchangeably with sex, within the social sciences it often refers to specifically social differences, known as gender roles in the biological sciences. Historically, feminism has posited that many gender roles are socially constructed and lack any biological basis. Basically, sex is biologically defined, whereas gender is socially defined. Thus, sex refers to the biological fact that a person is either a man or a woman. Gender refers to socially learned traits associated with and expected of, men or women (Regmi, 2001). Therefore, 'to be a man or woman is a matter of sex, but to be masculine or feminine is a matter of gender and refers to the differences in the treatment or behavior between male and female children.

Today the word 'Gender' has increasingly replaced the term 'sex' in discussions of socially and culturally, determined differences in the behavior, role and status of men and women. The term gender is generally used to distinguish the cultural and social characteristics of being women and being men. Judith Lorber (1993) in her book 'Paradox of Gender' writes that Gender is an institution that establishes patterns of expectation for individuals, order the social processes of everyday life built into major

social organizations of society. Gender is a human invention like language, religion and technology and like them gender organizes human social life in culturally patterned ways.

Discrimination against women means any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women of Human Rights and Fundamental freedoms in the political, economic, social, cultural civil or any other field. To sum up, women have always had lower status than men, but the extent of the gap between the sexes varies across cultures and time (some arguing that it is inversely related to social evolution). In 1980, the United Nations summed up the burden of this inequality: women, who comprise half the world population, do two thirds of the world's work, earn one tenth of the world's income and own one hundredth of the world's property (UN, 1980).

III. Gender Development Approaches

a. WID (Women in Development)

The concept of women in Development was developed in early 1970s, after the publication of E. Boserup's "Women Role in Economic Development" (1970). The concept gradually shifted among the feminist academics and development professionals about men in the course of developmental activities. WID refers the need to integrate women in economic system, through necessary legal and administrative changes seeks the solution to incorporate women into the development stream. It focuses on Equity (in market, employment, and education), efficiency and employment (training, skills). It is an approach, which views women as the problem. Its goal is effective and efficient development of women in every field. WID, while it targets women to bring them into mainstream of development, it neglects to draw attention to the fact that women are already part of the development process. Their contribution cannot be more, already overstretched. It ignores the multiple roles of women: focus solely on productivity and increase of skill and efficiency for the integration in development process. It is a reformist perspective rather than radical one.

b. WAD (Women and Development)

In late 1970s the participation of women in development was thought to be making them (women) beneficiaries only, so a new approach of carrying women and development together (empowerment and participation) was developed by feminists WAD (Bhattarai, 2004).

It focus on bringing equitable international structures, and emancipation .Main point of separation from the WID approach is that WID draws its theoretical base that women are lagged behind not because of the malfunctions of the development process but due to defective international economic unequal relations. The women of core are also exploited but women of periphery are much exploited than women of the core. It is a redistributive approach focusing on the equal and logical access of women over the sources and equal distribution. Emerged during the late 1970s as a critique of WID inspired by Marxist and dependency theorists, WAD focuses on structure and socio-economic factors within which gender inequalities are embedded.

Both WID and WAD approaches focused only on the women's part in the development and hence couldn't become the holistic development strategy for the successful development process, it was essential to include man and women both in the process. Thus, the new strategy came into existence namely GAD (Bhattarai, 2059).

c. GAD (Gender and Development)

It is theoretically based on socialist feminism. GAD is centered on the gender difference between men and women .This is derived from the 'socialist feminists' identification of the social construction of production and reproduction as a foundation of women's oppression .The fact to appreciate GAD instead of WID was that WID approach appeared to improve women's condition but it did not really materialize into changing the position of women. In many instances it further blunder women with added workloads and extra responsibilities deteriorating their condition and position and position. GAD instituted a gender perspective bringing under scrutiny the whole grant of difference in power, legal rights, roles, constraints, opportunities and needs of women compared to men (Bhattarai, 2059).

GAD focus on relations between men and women. Theoretically it foregrounds the interdependent character of women's and men's in society, referring to the cultural differences. Also cares women's empowerment and responsibility of the state in launching programmes to bring about equality between the sexes (www.google.com, 2012). In broad spectrum these perspectives provides a theoretical guidance to this research study.

2.3 Review of Previous Studies

The Beijing conference on women 1995 has emphasized different aspects related to the problems on women and passed frame of actions addressing twelve different critical areas of concern as poverty, education, training, health, decision making power, armed conflict, the girl child, economy, environment, violence, human rights, media and advancement of women. But they are still facing the problem of deprivation. Women are more and more deprived from their rights and responsibility. Even their husbands and family members are not ready to hear their voice. Hillary Rodham Clinton, in a speech to a standing-room with a crowd of 1500, saluted micro credit loan programs set up in Beijing to assist "100 million of the world's poorest families." She cited advances since the 1995 Beijing Conference: new laws in many countries rising the legal age for marriage, banning female genital mutilation, criminalizing domestic violence and recognized rape as a war crime (UN 1995, Beijing Plat form for Action, New York).

Co-operatives can be and already are a form of enterprise which meets the needs of women. This is why millions of women have chosen this form of business (www.ilo.org/coop Africa, 2010). Experiences worldwide shows that through co-operatives millions of women have been able to change their lives, improving their living condition and those of their families and communities- they have found through the co-operative enterprise a route towards self-empowerment and development that worked for them. In fact, both in the southern and in the Northern hemispheres co-operatives provide a tool of women's empowerment allowing them to be significant in society and economy. Co-operatives provide women with employment opportunities all over the world, and this means decent work opportunities not just jobs. Moreover they promote women's capabilities and capacity building through training and leadership programmers and thereby contribute to foster women's advancement and

access to tangible and intangible assets. In fact, in many developing countries, co-operative enable women to have access to property and key productive factors and, generally speaking, to expand their basic capabilities, such as being adequately nourished, sheltered, educated and so on. In industrialized countries, co-operatives contribute effectively to enabling working women to have access to policies that allow them to reconcile work and family responsibilities. Furthermore, co-operatives, as democratic form of business, foster women's participation in decision-making processes of course the situation and needs are different in areas around the world but as a common feature we can say that co-operatives can be and already are a form of enterprise which meets the needs of women. This is why million of women have chosen this form of business (International Co-operative Alliance (ICA), 2010).

In Tanzania, both employed and self employed women are well represented in saving and credit co-operative societies. Through Their SACCOS (Savings and credit co-operative societies) women can access fund / capital for conducting other income generating activities and hence increase their income and support their families (www.ilo.org/coop Africa. 2010).

In the primitive societies the terms of cooperation could be observed in religious institutions and traditional customs. The working of these customs and institutions throw light on the instinct and tradition of mutual assistance, joint possession and joint management, which are found in the thinking and in the life of the people in all ages and all countries. In Ethiopia, For instance, the principle of cooperation has been practiced from times immemorial. The spirit of Ethiopians was almost entirely co-operatives. In the modern technical sense the genesis of co-operative movement and its application in the economic field can be traced after the industrial revolution which took place in England during the second half of eighteenth and the first half of the nineteenth century. Co-operatives in Ethiopia are mainly economic entities performing economic function that contribute to sustainable economic development. Their ultimate aim is to increase the living standards of their members and thereby the nation as a whole for this season, the number of primary co-operatives and co-operative unions is steadily increasing particularly in the last five year (Journal of Business management and social sciences research. May, 2013).

Poudel (2059) conducted research on The Role of Dairy co-operatives Limited on the income Generation of Dairy farmers: A case study of Armala VDC, Kaski District. The main objective of his study were to see the role of dairy co-operatives on the economic condition of milk producers, Based on both Primary and secondary data, 45 sampled farmers were studied. He has found that all the professional milk sellers of this VDC used to collect or sell their product in this milk collection centre. There are no other branches of milk collection centre. Its conclusion depicts that still the farmers are facing problems related to their profession i.e. the problems of veterinary, cattle insurance policy, institution loan etc. These problems can be solved through the joint effort of the government, dairy development corporation (DDC), co-operatives themselves. He stated that this professions future will be brighter if all the related sectors work nicely.

Manandhar (2008) has studied the concept of co-operative in its historic perspective. He argues that the problem of co-operative development are due to weak financial structure, inequitable loans advancement, absence of loyal support, lack of managerial skill, competition, lack of mass participation etc. He identified the problems of co-operatives for the development of small farmers. Methodologies applied for the preparation of his dissertation are primary and secondary sources, the views and expressions made in different books and booklets with regard to co-operatives. He recommends that co-operatives must function through multipurpose systems so that it can provide real multiple and better services to the rural masses. Co-operative should be restructured in such a way that it can provide better service to the small farmer groups. He concludes that we should try to seek for socio-economic upliftment of the society through co-operatives. This is possible only when the agricultural development is enhanced through co-operatives.

Nepali (2013) conducted a research on impact of co-operative institute on Dalit community under the objectives to study the profession of members of co-operative before and after the establishment of co-operative of ward number 1, 2,3,11 and 16 of Pokhara sub-metropolitan city. His study addresses the following research queries, what are the reasons behind deprived condition of Dalits despite efforts from governmental and social institution, what are the roles of members of saving and loan co-operatives for empowerment of Dalit community? His research methodology was both qualitative and quantitative with descriptive cum exploratory research design.

The research finding revealed that all the respondents are able to get positive returns from co-operative. So 100 % positivity has been observed. Co-operative plays important role in economic activity but on the other aspects there are barriers too. It was concluded that saving and Credit co-operative limited is the paradise for the Dalits. Trainings are provided to members on various aspects that brings economic, social and cultural development to the member and overall Dalit community.

Khadka (2013) studied the women empowerment through microfinance programme Of Muktinath Bikas Bank in Biruwa Archale VDC, Syangja. Her main objectives were to find out the role of microfinance program to reduce poverty and gender inequalities in the study area. She concluded that among the respondents, the feelings of changes in self confidence, consciousness, self- reliance and aware, increase in household decision making after joining the microfinance program are the positive aspects. She suggests that microfinance program should focus on that area where the economic and social consequences aren't great, loan should be provided in subsidized rate to the targeted people. Awareness, education programme should be launched to eliminate the gender and caste based discrimination, policies and programme should be implemented effectively.

Khanal (2012) in his study impact of micro credit on women empowerment: A case study of Sarangkot VDC Kaski analyzed the socio-economic status of women at the study area, to examine livelihood security as well as empowerment of women in the studied VDC through the micro-credit programmers. He concluded that amount of land and food adequacy is better among the non-borrower women but annual income and saving habit is better among the loan borrower women. The activity implemented to improve the status of women by the program has been found successful to some extent to empower the poor women of the rural areas. He suggested that training for income generating activities is compulsory and such training should be provided by the professional institution not by the members of Micro Finance itself.

Gurung (2008) studied role of NGO in empowering women employees'. She finds out the effective involvement of women in all public spheres as well their participation in all levels of decision policy making process. Her study has basically focused on female employees working in different NGO's within the Pokhara valley. Her study shows that only few of the lady staffs were holding the masters degree and

very few had technical backgrounds .In each and every office there was dominance of Brahmins and Chhetris (more than 60%) women. This study infers that women's employment in the NGO's increases their empowerment in each and every sphere of the society. The employment opportunities itself provided by the NGO's is one of the effective ways to empower educated women in the society. However, the finding of the study shows that the female staffs are few in the number in organizations as compared to their male counterparts. Number is even lesser in executive board and in Management Team. She suggests a clear-cut quota system that should be defined in organizational staff policy in order to accommodate female staff and focus should be given to include all from different castes and sectors. The constitution and article should clearly indicate the total number of females to be in executive board so that there is a commendable presence of women in the board.

Hence, in case of women empowerment, the researchers are found to be focused on the socio-economic status of women or the changes in their life. Similarly, researches on impact of co-operative on women have been highlighted less. Though the women empowerment is one of the important elements to increase the efficiency of women, Participation of women will increase only through empowerment in various sectors. To sum up, women empowerment develop a sense of their identity. As women, help them develop a sense of self- worth, self-respect and self-confidence, it will encourage them to take more initiative, be independent, and to function as individuals in their own right. Empowerment of women at grassroots level is possible through Co-operatives which has been highlighted and raised very less in earlier studies. The current study tries to fill the knowledge lacuna that remained unfilled in the past studies.

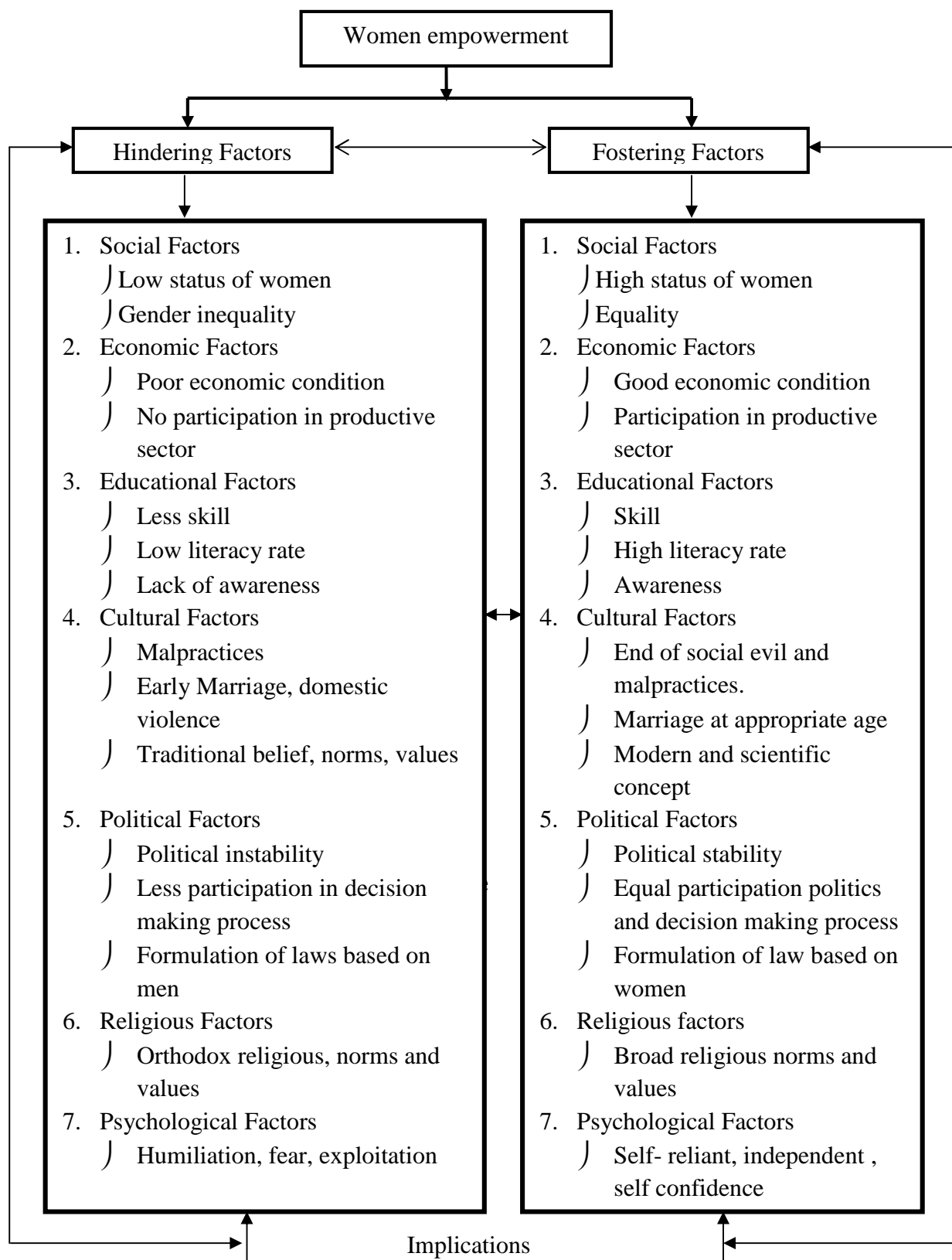
2.4 Conceptual Framework of the Study

Co-operative is non-profit community organization which helps to reduce unemployment, poverty, gender inequality etc. It makes women and concentrates them in productive sector, helps to uplift the condition of women, makes them self-reliant and self-independent. It encourages people to develop the saving habit and enhancing the asset. Hindering factors are the barriers which obstruct the status of women, it hinders in promoting women life, makes them weak and dependent whereas, fostering factors promote and uplift the status of women in family, society,

maintains equality, good economic and aware about modern and scientific concept. The conceptual framework 2.1 shows the hindering and hindering and fostering factors for women empowerment.

Conceptual framework of the study is intended to serve as a basis for studying the parameter of judging level of women empowerment. The level of women's empowerment was studied on the basis of participation and involvement of women in public spheres. With review of the previous literatures furthermore, the conceptual framework analyzes the factors affecting the women's socio-economic status, educational and cultural status. The present study has focused on the dimensions as categorized in figure 2.1 which were taken on the basis of hindering factors and fostering factors of empowerment.

Figure 2.1 Conceptual Framework

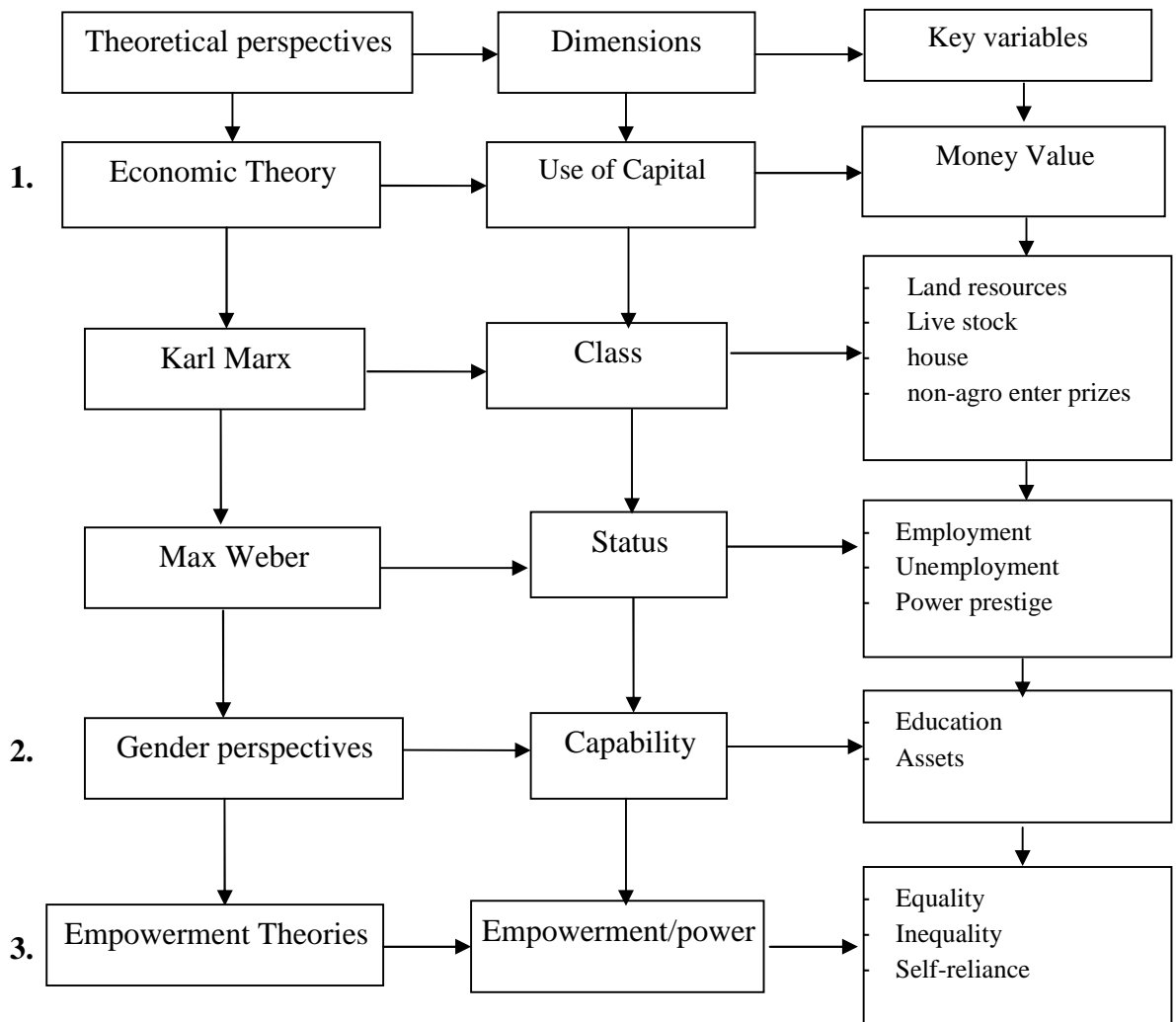


2.5 Theoretical Framework of the Study

The theoretical framework is the basis or foundation upon which the study is established. It is within the framework of this theory that the entire study proceeds. A theoretical model may be presented in graphic form, which reflects the variables or characteristics selected for inclusion in the investigation. Sekaran (2007) describes theoretical framework as the foundation on which the entire thesis is based. It is a logically developed, described, and elaborated network of associations among variables that have been identified through such processes as interviews, observations, and literature survey. These variables are deemed relevant to the problem situation.

Gender inequality will be reduced by providing opportunities to women, make them self-reliant and self independent. Women can earn additional money to strengthen the economy of the family. This will make the quality of life better. Sustainable development will be possible if women are not discouraged to go ahead. Such activities results in the peace, progress and prosperity of the community as well as the country as a whole. Based on the theoretical notion of economic sociology this study is based on gender perspective embedded with economic and empowerment theories. The theoretical framework of the study is depicted in the figure.

Figure 2.2 Theoretical Framework



CHAPTER III

RESEARCH METHODOLOGY

The word 'research' can be legitimately applied to very many contents, and can be used to refer to both a specialized pursuit of knowledge and to a much more general, everyday problem-solving situation. To meet the targeted objectives, different techniques has been undertaken. This chapter mainly deals with these stages which have been involved during the study period. This chapter includes justification and rationale of the selection of study site, research design, nature and sources of data, universe of sampling, data collection techniques.

3.1 Justification and Rational of the Selection of the Study Site

The study was conducted on Chapapani saving and credit co-operative limited located in Chapapani -12 of Pokhara sub-metropolitan city. Chapapani Saving and Credit Co-operative Limited is selected due to the following reasons.

-) At first mother's group of Chapapani had started the program "टोल विकास संस्था" where the mothers of Chapapani used to save Rs. 100 per month but later change into Chapapani saving and credit co-operative Ltd. with broad vision to collect the capital at local level and make the surplus.
-) Compared to male, female members are excessive in number and this Co-operative aims to help women to be independent and self-reliant.
-) As this co-operative provides services and facilities and had made tremendous changes within the short time.
-) This co-operative focus on easy and simple economic procedure or approach and to provide high quality service is its ultimate goal
-) Chapapani Co-operative is located in city area. Hence, it is necessary and unique to conduct research on a city centric Co-operative.

3.2 Research Design

A research design is the plan of attack: what approach to the problem will be taken? What strategies will be most effective? etc. "Research design is a master plan specifying the methods and procedures for collecting and analyzing the needed information (Zikmund, 2007).

This study is based on women empowerment through co-operative in Chapapani. It is embedded with gender perspective based on descriptive and exploratory method. It describes the impacts of co-operative and analyzes the women empowerment obtained. It describes how women were empowered and cope the problems. Moreover it explains how loan has been utilized and loan disbursement activities of Co-operative.

3.3 Nature and Sources of Data

Both primary as well as secondary data and information have been gathered but priorities have been given to the selection of primary data. Primary data were both qualitative and quantitative. Quantitative data have been collected about number of meeting, participation, involvement and attendance of members of Chapapani Saving and Credit Co-operatives like in decision making, implementation of decision, maintenance, conflict resolution etc. On the other hand, qualitative data have been based on the different factors which hinder and foster women empowerment and their participation.

3.4 Universe of Sampling

There are registered 557 co-operative in Kaski districts (Adarsha Samaj National Daily, April 2014). Majority of these focuses on diverse sectors viz Chapapani Credit and Cooperative is Pokhara based and focuses on economic progress. There are 206 members in Chapapani Saving and Credit Co-operative out of which 109 are females. 109 female respondents are chosen from whole for the study using census method. The proportionate of female representation is 100% of the total women hence making a total of 52.91% of the total members.

3.5 Data Collection Techniques

Following techniques was followed for primary data collection.

3.5.1 Interview

Researcher herself collected the information on the basis of objectives. Questions format was prepared questions asked to respondents and advisory board of co-operatives. There are 109 female respondents; as the members of the Co-operatives. The data have been collected from the whole universe. Since all the respondents were not literate and they would not be able to fill the questionnaire themselves, interview technique has been used to collect the pertinent data. A semi-structured interview schedule was developed. It included both open ended and close ended questions that have been included according to the nature of information to be gathered. The interview schedule was administered to the respondents on the premises of the Co-operative. Almost all the respondents who approached for the interview readily agreed to respond to the questions. They were assured that their responses would be kept confidential.

3.5.2 Observation

Observation was conducted related to the functioning pattern of co-operative and collect the reliable information from the approach and activities of members. A checklist was developed so as to observe the intended events. During meeting researcher mainly observed the age, sex wise discussion during the planning and decision making process.

3.5.3 Key informants

Key informants were a group of people to whom questions were asked about their perceptive, opinions, beliefs and attitudes. Altogether 15 informants were selected. Members of co-operative advisory board, local leaders, and social workers of the ward were the key informants in this study. They were able to provide relevant and vital information on the functioning pattern and success of co-operative.

3.5.4 Questionnaire

A questionnaire is a research instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents. Although they are often designed for statistical analysis of the responses, this is not always the case (en.m.wikipedia.org/wiki/questionnaire, 2014).

Questionnaire means the list of questions prepared to collect the data. Questionnaire was prepared to collect the information and reliable data from respondents.

3.5.5 Case Study

Case study was conducted on ten women respondents with respect to their expectations, experiences and performance within saving and credit Co-operative.

3.5.6 Focus Group Discussion

Focus group discussion is an in depth study of respondents group. In this study six Focus group discussions were conducted comprising six to eight members in a focus group discussion. The venues for FGD were Co-operative office, K.C catering office at Chapapani, Shitaladevi school ground, Shitaladevi. Two way focus group, dual moderator focus group and mini focus group were the vital types.

3.6 Secondary Data Collection

Data were collected from secondary source like books, journals, newspapers, statistical year books, research reports, websites, institutions etc.

3.7 Data Processing and Analysis

Data collected from the field area was evaluated, edited, printed and presented in pie-chart, bar-diagram, histogram, table etc. were analyzed both qualitatively as well as quantitatively. The information collected from the field was coded and then entered into the computer using the Statistical Package for Social Sciences (SPSS 16) for the analysis of quantitative data. Likewise, qualitative data were analyzed manually. After the tabulation of data and information research was summarized with conclusion and recommendations suggested.

CHAPTER IV

PROFILE OF THE STUDY AREA AND RESPONDENTS

This chapter presents the profile of the study along with the demographic, social, cultural and economic status of the studied people.

Nepal, officially the federal democratic Republic state, is a landlocked sovereign state located in South Asia. It is located in the Himalayas with an area of 147, 181 square kilometers (56, 827 sq mi) and the population of approximately 27 million (and 2 million absentee workers living abroad) Nepal is the world's 93rd largest country by land, and the 41st most populous country. Kathmandu valley itself has estimated population of 5 million. (Central Bureau of Statistics, Nepal: 2012)

Agriculture accounts for about 40% of Nepal's GDP, services comprise 41% and industry 22%. Agriculture employs 76% of the workforce, services 18% and manufacturing craft- based industry 6%. Agricultural product- mostly grown in the Terai region bordering India- includes tea rice, corn, wheat sugarcane, root crops, milk, and water buffalo meat. Industry mainly involves the processing of agricultural product, including jute, sugarcane, tobacco, and grain (CIA factbook, Nepal, 2011).

Despite its small size Nepal is very diverse. Its land form and climate differ from place to place. Based on its physical diversity, Nepal is divided into three geographical regions: Himalayan Region, Hilly Region and Terai Region.

4.1 Profile of Kaski District

Kaski District, a part of Gandaki Zone, is one of the seventy-five districts of Nepal, a landlocked country of South Asia. The name is disambiguated from Kaskikot, the ancient Kaski Kingdom. The district, with Pokhara as its district headquarters, covers an area of 2,017 km² and had a population of 492,098 in 2011. The geographical location of Kaski is 28°16' 0" North to 83° 53' 0" East. Pokhara is also the regional headquarter for western development region. The district covers part of the Annapurna Mountain range and the picturesque scene of the mountains can be observed from most parts of the district. It is one of the best tourist destinations of Nepal. The centroid of Nepal lies in this district (CBS, 2011).

Figure 4.1 Map of Nepal Showing Kaski District



Source: www.nepalmountainnews.com/cms/wp-content/uploads/2011/01/Kaski-district-in-nepal-map.jpg

This district has 1 sub-metropolitan, 1 municipality, 36 VDCs, 13 Ilakas and 4 election areas. Pokhara, district zonal headquarter, is fledged with proper transportation and other basic facilities. Pokhara and connecting areas have good facilities but rest part of the district does not have same privilege. Remote and rural parts of Kaski district have hard life. The main habitants are Brahmins, Chhetris, Gurung, Kami, Magar, Newar, Damai, Sarki, Tamang, etc. Main source of income are agriculture, industries, foreign employment, Tourism, trade, Business etc. Literacy rate is comparatively higher (374, 802 people can read and write), migration rate is high due to population growth and decline in agricultural production every year. Economic growth is nominal and landslides; flood is a big problem of concern. The main festivals are Dashain, Dipawali, Teej, Lhosar, Gai Jatra, Holi, Krishna Janmashthami, Maghe Sakranti, etc (Census, 2011).

Pokhara is famous for Tourism. Lots of tourists from foreign countries like Australia, India, China, USA, etc. visit this place. Tourism Board of Nepal is promoting tourism, for that different programme have been launched every year targeting to increase the number. This place is also famous for adventure tourism like paragliding, Trekking, Boating, etc. Fewa Lake, Davis Fall, Sarankot, Chinese stupa, Begnas Lake, Gupteshwor cave, etc is the place of attraction for internal and international tourist. It is also known as the 'Cherapunji of Nepal' (Highest rainfall). It is rich in biodiversity tourism and hospitality management (CIA, fact book, 2011).

Pokhara, sub-metropolitan city headquarters of Kaski district, is divided into 28 wards and is situated in the north western corner of the valley which is a widening of the Seti Gandaki valley that lies in the midland region of the Himalayas. In this region, the mountains rise very quickly and within 30km, the elevation rises from 1,000m to over 7,500 m. As a result of this sharp rise in altitude, the area of Pokhara has one of the highest precipitation rates in the country (3,350 mm/year or 131 inches/ year in the valley to 5600mm/year or 222 inches/year) (Pokhara, sub-metropolitan city, 2068). Kaski district is a comparatively densely populated district in western development region of Nepal. The total population of this district is as follow.

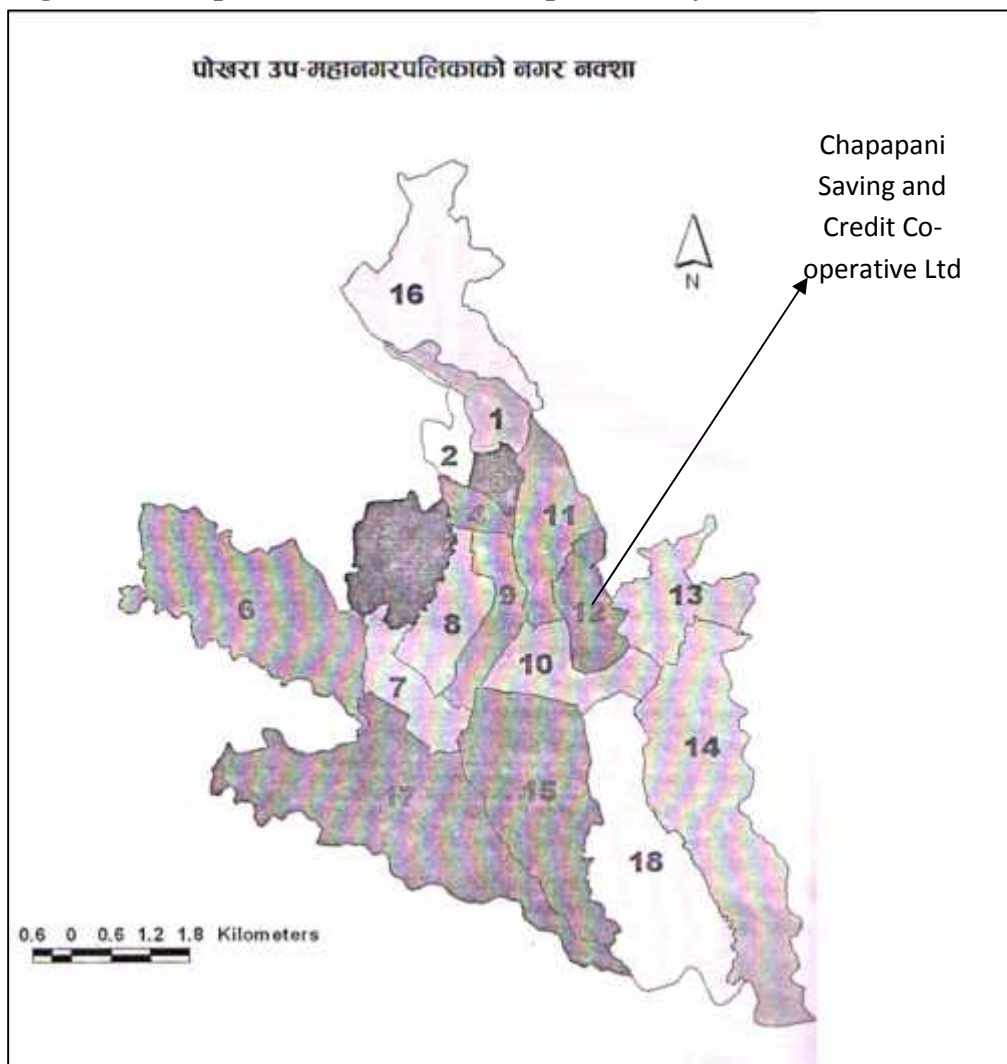
Table 4.1: Total Population of Kaski District

Gender	Total Population	Percent	Literacy
Male	236385	48.03%	52.07%
Female	255713	51.96%	47.92%
Total	492098	100%	100%

Source: Central Bureau of Statistics (CBS) Kathmandu, Nepal, November, 2012

Table 4.1 shows that in Kaski district out of the total population (492,098), 48.03% is male whereas 51.96% is female and literacy rate is 52.07% for male and 47.92% for female. Female population is more than male and male literacy percent is higher than the female.

Figure: 4.2 Map of Pokhara Sub-metropolitan City



Source: <http://www.pokhara city.org.np>, 2014

Pokhara sub-metropolitan city is the headquarters of Kaski district. It is the hub of western development region.

Table 4.2: Households, Area, Average Household Size, Sex Ratio, Population Density of Kaski District

Households	Area in Sq. km	Average household size	Sex Ratio	Population Density
125673	2.017	3.92	92.4	244

Source: Government of Nepal National Planning Commission Secretariat, Central Bureau of Statistics, Kathmandu, Nepal, November, 2012

Table 4.2 depicts that there were 125673 households, 3.92 average household with 244 population density within the area of 2.017 sq. km. The sex ratio is 92.4% in Kaski district.

Table 4.3: Households by Female Ownership of Land and House in Kaski

District

	Female Ownership of Land and House			Not stated
	Both house and land	land only	Neither house nor land	
Total Households	20962	12625	91163	709

Source: Government of Nepal National Planning Commission Secretariat, Central Bureau of Statistics, Kathmandu, Nepal, November, 2012

Table 4.3 depicts the total households, female ownership of land and house in Kaski District. Out of the total, 20,962 females have ownership of both house and land, 12,625 owns land only and 91,163 females have neither house nor land. Further 709 not stated yet.

Table 4.4 Population aged 5 years and above by literacy status in Kaski district

Sex	Population aged 5 yrs and above	Population who can read and write	Not stated
Male	216624	195181 (52.07%)	60
Female	238368	179621 (47.92%)	132
Total	454992	374802 (99.99%)	192

Source: Government of Nepal National Planning Commission Secretariat, Central Bureau of Statistics, Kathmandu, Nepal, November, 2012

Table 4.4 depicts the population aged 5 years and above by literacy status in Kaski district. Out of total population (4, 92,098) of Kaski district, 4, 54,992 population were aged 5 years and above. 47.92% male and 52.075% female population can read and write. 192 were not stated yet in Kaski district.

Table 4.5: Population by Religion in Kaski District

Religion	Frequency	Percentage
Hindu	405141	82.33
Buddhism	66266	13.46
Islam	4437	0.90
Kirat	453	00.92
Christianity	10538	2.14
Prakriti	646	0.13
Bon	2908	0.6
Jainism	17	0.003
Bahai	27	0.005
Sikhism	11	0.002
Undefined	1654	0.33

Source: (CBS, 2011)

Table 4.5 depicts the population distributed by religion in Kaski district. There were 10 religions enumerated during census 2011. In Kaski district out of the total ten religions, majority of the people follow Hindu religion i.e. 405,141. Beside Hindu people, other religions are Buddhism, Islam, Kirat, Christianity, Prakriti, Bon, Jainism, Bahai, and Sikhism.

Table 4.6: Households, population in the households and average household size for urban areas in Pokhara sub-Metropolitan city

Household	Population			Area (Sq. km)	Average Household Size
	Total	Male	Female		
68398	264991	133318	131673	55.22	3.87

Source: Government of Nepal National Planning Commission Secretariat, Central Bureau of Statistics, Kathmandu, Nepal, November, 2012

The table (4.6) above depicts the households, population in the households and average household size for urban areas in Pokhara Sub-Metropolitan city. The total numbers of households were 68,398. It occupies an area of 55.22 sq. km. Average household size in percent is 3.87. Total male and female population living in Pokhara sub-metropolitan city is 2, 64,991.

The population of Nepal is increasing and the population of Pokhara sub-metropolitan city is also increasing because due to the availability of facilities like road, communication, education, health service, employment opportunities, migration etc.

Table 4.7 Population of Ward- 12, Pokhara Sub-Metropolitan City

Area	Households	Female	Male	Total (male and female)
155.60	1769	3868	3501	7369

Source: Pokhara Sub-metropolitan city, 2068, Census

Table 4.7 depicts the area, households and number of male and female living in ward-12, Pokhara. It occupies an area of 155.60sq.km. Total household's number is 1769, 3868 and 3501 total female and male respectively according to 2068 census report.

4.2 Historical Background of Shree Chapapani Saving and Credit Co-operative Limited

Pokhara the beautiful place of Kaski district is rich in natural beauty, art, culture, religion, historical and religious places. In South-East of Pokhara there lies ward no 12 and Kahun VDC. Within the boundary of ward no 12 and Kahun VDC there is 300 years old Golden Michelia tree called Champ in Nepali. Below the tree, there is small pond where the people fetch water living nearby. The area or locality around that place is called as 'Chapapani' meaning 'Champ' tree and 'pani' water. With the raising trend of urbanization people of Chapapani area decided to operate co-operative collecting the capital at local level and named the co-operative as Shree Chapapani Saving and Credit Co-operative Limited. The term or word Chapapani was used because this co-operative is formed by people living in Chapapani at the beginning, but now the members are of far areas, districts or places.

At first mother group of Chapapani had started the Bachat program i.e. called as 'Tole Bikas Sanstha' under the chairmanship of Yada Karki. The mothers of Chapapani used to save Rs. 100 per month. They had decided to collect the small- small capital or fund from the group and invest within the group since from one decade onwards. Later on this small group was decentralized and merged by joining with senior male and youths with the view to extend the program and the members. The main motive or objective was to run the 'Tole Bikas Sanstha' as co-operatives, registered as Shree

Chapapani Saving and Credit Co-operative on 26 Chaitra, 2066 under the co-operative Act 2048.

Since then Chapapani Saving and Credit Co-operative started to provide the services from 1st of Shrawan 2067. Its office is located at Puranodhara-12, Pokhara Kaski. At first there were only 70 members where 34 were females and 36 were males. Now the members are increasing and reached 206 total members including male and female within 2014 and still more members are showing interest to join in this co-operative. It provides various facilities, services and loan to the member for different income generating activities which helps to increase the income of its members. There is more understanding, unity, purity, uniformity and harmony among members. It focuses to collect the capital at local level and make the surplus. Easy and simple economic procedure or approach provides high quality service. It targets to uplift the condition of women and empower them.

4.3 Age of the Respondents

This section mainly deals with the description of research site as well as the information related with the respondents. Different socio-economic characteristics of the respondents like distribution of respondents, caste, ethnicity, educational background, religion, age, main occupation, income sources are discussed in this section. The following table shows the age group of the respondents who were undertaken in study.

Table 4.8: Age Level of the Respondents

Age Group	Frequency	Percent
20-40	36	33.03
41-50	48	44.04
51 +	25	22.93
Total	109	100%

Source: Field Survey, 2014

The age composition of population means the composition of population of a certain age group at a certain age interval. It shows the group which has more population (frequency). Generally, the people of 15-59 years of age are called the working force but all the people of this group may not be called active population from the economic

point of view. Therefore, the economically active population refers to those engaged in income generating work.

The above table 4.8 depicts the age level of the respondents. All the respondents are independent population (15-59 yrs). The age group between 20-40 years was 33.03%. There are 48 respondents from the 41-50 years age group which means this age group consists of 44.04% of total respondents. Respondents above 51 years are 25 in number or 22.93 percent. It shows that frequency of the age group of 41-50 is higher than that of 20-40 and 51+ age group. Elderly population is more than that of young and adult or old. Maturity in age helps to take rational decision and cope the society too.

4.4 Religions of the Respondents

The division of population according to religion is the definite basis for the study and research of social and cultural way of life of country. There is a religious tolerance and protection is given to every religion in Nepal. The religious composition of sampled population depicts the percentage of people under different religions.

Table: 4.9 Respondents Classified According to Religion

S.N.	Religion	Frequency	Percent
1	Hindu	96	88.07
2.	Buddhist	11	10.1
3.	Muslim	2	1.83
	Total	109	100%

Source: Field Survey, 2014

The table 4.9 mentioned above clearly represents that there are 88.07 percent Hindu, 10.1 percent Buddhists and 1.83 percent Muslim. The Hindu religion has a high place and Buddhism has the second place. Religion brings national unity, preserves culture and grows moral value. The effect of religion on population and entrepreneurship is evident; Muslim avoids family planning and Hindus family planning easily. Gender norms are also to a great extent determined by religion.

4.5 Caste/Ethnicity

Caste represents any of the hereditary Hindus social classes. The caste is mainly based on social system under rigid distinction birth, rank, wealth etc. Ethnicity depicts ethnic groups and their characteristics.

In developed societies, caste system is gradually vanishing and in many places, it is not acceptable. In rural areas where people still follow the traditional way of life, they are still classified on the basis of their birth or caste. Such practices are common in rural contexts. According to the census 2011 of Nepal, there are nearly 125 castes/ethnicities in Nepal.

Table 4.10: Respondents classified according to caste/ ethnicity

S.N.	Caste/Ethnicity	Frequency	Percent
1	Brahman	26	23.85
2.	Chhetri	56	51.37
3.	Ethnic group	27	24.77
4.	Dalit	0	-
	Total	109	100%

Source: Field Survey, 2014

The table 4.10 depicts the respondents classified according to caste/ethnicity. The majority of women respondents are Chhetris. The Chhetris, Brahmins, Ethnic group have 51.37, 23.85, and 24.77 percent. There were no any female respondents belonging to Dalit community. Chhetris have the highest number of population in census 2011 and have the highest percent in this co-operative as well.

4.6 Occupation

Occupation refers to trade or profession. It denotes the nature of the economic development of the country. Agriculture, industry, trade and services are kinds of occupation. Types of occupation depend on the development and prosperity of the country. It also connotes whether there is unemployment problem in the country or not. The economic progress of the nation is also known from it. (Oxford dictionary, 2012) In Nepal according to 2011 census there were 65.7 percent population engaged in agriculture, and non-agricultural involvement was 34.3 percent.

Respondents were asked to state their occupation, and the result is presented below in the table 4.11. Though the majority of Nepalese people are engaged in agriculture but the attraction towards non-agriculture sector is increasing due to more and easy earning in non-agriculture sector which include trade, service, business etc. and also due to lack of cultivable land on other hand in urban areas and also because of youths to foreign countries.

Table 4.11: Respondents Classified According to Occupation

S.N.	Occupation	Frequency	Percent
1	Agriculture	29	26.61
2.	Housewife	54	49.54
3.	Employee	10	9.17
4.	Business	16	14.67
	Total	109	100

Source: Field Survey, 2014

The table 4.11 depicts that the occupation of the respondents has been categorized into 4 different sectors i.e. Agriculture, Housewife, Employee and Business. It clearly represents that there are 49.54 percent housewives 26.61 percent respondents are engaged in agriculture whereas 9.17 and 14.67 are in service and business respectively. Most of the women are not engaged in any productive sector neither in agriculture nor in any jobs. They depend on their husband.

4.7 Literacy

The most important resources of any country are its people. But they must be educated and trained to utilize available means and resources to an optimum level. It is education that makes people conscious, disciplined and productive. Educated people know the importance of their health and need of national development as well. They make progress and life a happy life. (www.google.com...2012)

Education raises awareness. A person can improve his/her family members' quality of life through the proper use of knowledge, attitude and skills attained by education. Educated people may have little problems in getting job and earning money. The educated family members are capable to achieve or fulfill their basic and extra needs

easily. Likewise, education enables people to use modern services and facilities in an easier way, helping them to improve the quality of life.

The following table 4.12 shows the literacy rate of the respondents.

Table 4.12: Respondents Classified According to Educational Background

S.N.	Educational Background	Frequency	Percent
1	Primary Level	46	42.21
2.	SLC	30	27.52
3.	Higher Secondary Level	6	5.51
4.	Bachelor passed or above	8	7.33
5.	Literate	19	17.43
	Total	109	100

Source: Field Survey, 2014

The table 4.12 shows the educational level of respondents. Among the respondents 30 members are educated up to SLC which is 27.52 percent, 46 are literate up to primary level which is 42.321 percent. Bachelors level passed or above are in 7.333 in percent. Overall, it depicts that less members have completed their higher education and majority are educated up to primary level only and can read and write only.

4.8 Children ever born

Family consists of father, mother and their children along with other numbers. Number of children in a family also determines the living standard, saving, expenditure and quality life. The family with fewer children has happy and quality life. With the increase in the number of children their needs, desires, wants, necessities will also increase and generally the family will have unhappy and painful life. The well socialized children will play the key role in determining the fate of the family and society in future.

Table 4.13: Respondents Classified According to Children ever born

S.N.	Children ever born	Frequency	Percent
1	Only 1 child	8	7.34
2.	2 to 4 children	89	81.65
3.	More than 4 children	8	7.34
4.	No child	4	3.67
	Total	109	100

Source: Field Survey, 2014

The table 4.13 shows the number of children born from the respondents within her fertility age group. There were 8 respondents who have only one child. The number of respondents having 2 to 4 children is more with 89 numbers which is 81.65 percent. Similarly, 8 women are having more than 4 children. There were 4 respondents having no child because two were unmarried and remaining 2 respondents were newly married one. 42.21 percent out of total respondents are educated to primary level only; hence due to then lack of proper awareness on the knowledge about family planning and small family norms, prevalence of contraceptive devices etc., most respondents have 2 to 4 children.

4.9 Income Source

The income source of a family reflects its economic condition. The economic condition of a family becomes strong depending on the increased number of the earning members in a family. The inactive housewives of the family should be made more active and economical productive in income generating activities. It will add extra income of the family which will ultimately help in promoting the quality of life. Therefore, for the betterment of the family, family members should be active in arranging family income.

Table 4.14: Respondents according to Income Sources of Households

S.N.	Income source	Frequency	Percent
1	Agriculture	20	18.35
2.	Government service	-	-
3.	Trade	-	-
4.	Wage labor	-	-
5.	Foreign employment	56	51.38
6.	Business	8	7.34
7.	Other	25	22.93
	Total	109	100

Source: Field Survey, 2014

There is mutual relationship between income and expenditure, happiness and prosperity and size of the family. There should be appropriate investment to fulfill the basic needs of the members of family. The family income determines the expenditure of family. The amount of expenditure of family is determined by its size. Therefore, if the size of family is small, then there will be balance between income and expenditure, and life can be easy.

The table 4.14 depicts the income sources of households of respondents. The main income source of most of the respondents is foreign employment i.e. 56 in number which is 52.38 percent. 18.35, 7.34, 22.93 percent of households are involved respectively with agriculture, business. Not a single respondent's income source comes from government service, trade and wage labor. Moreover, the economic condition of the family of respondents seems strong because of foreign employment of their male members of family. Agriculture, Business and other sort of income source is also helping the respondents to run the family life.

4.10 Marital Status

Marriage occupies important role in any society. Marriage system has started since ancient days on the basis of relationship established between male and female, so, in general, marriage is a cultural and social process, established on mutual understanding of opposite sex. It is a union between two opposite sex according to social, religious consent and legal procedure. According to UNO (2001) Marriage is the legal union of

persons of opposite sex the legality of which may be established by civil, religious or other means recognized by the law of each country.

Table 4.15 Respondents Classified According to Marital Status

S.N.	Status	Frequency	Percent
1	Married	96	88.01
2.	Unmarried	3	2.75
3.	Single (widows)	10	9.24
	Total	109	100

Source: Field Survey, 2014

The above table depicts the respondents according to marital status. Most of the 88.01% respondents are married, 3 are unmarried and 10 are widows. Married respondents are taking care of their family members, busy with household chores, some are involved in agriculture and some are job holder to attain the quality life. Single (widow) have heavy burden of managing the family affairs. Married women with their husbands abroad have the extra responsibility of external works. Hence expressive (internal) role and instrumental (external) roles are the part of their life. Hence, internal vs. external dichotomies.

CHAPTER V

FUNCTIONS AND ROLE OF CO-OPERATIVE

This chapter deals with the function and role of Chapapani Saving Credit Co-operative in various sectors like poverty and gender disparity reduction. Co-operatives objective is to make bridge between rich and poor or also to reduce the gap between man and women by making them economically strong. It motivates people to invest and utilize the fund, provides loan in simple and easy access so that the marginalized people can also be independent or self-reliant, increase the living style by making the income. It targets to the poor, women etc. Co-operatives act as the institution to reduce the poverty by providing income generating skills; encourage people to do saving, provide leadership training, focus on women empowerment and give training to passive females who usually earn nothing. It helps women to make them able to do activities in the society. Chapapani Saving and Credit Co-operative has helped women by providing them with credit facilities where female owns shops, cattle's, engage in business and run their livelihood. During conferences and meeting the members talk about the gender issues like domestic violence, female education, empowerment to women, gender inequality, exploitation and domination against women. It helps women to feel, to do something and stand equally as male member in the society. Gender is not merely an ordering principle, a basis from which to understand how men and women came to be what they are today, but also a relationship. Gender is thus not merely a methodological category but a way of signifying relationship of power. Bhattarai (2004) argues that gender has come about as a result of human agency. That is, they are neither innate nor given, but constructed, made and re-made by human beings as they lived, worked, loved and procreated.

In the twentieth century too scientists debated and researched on sexual difference. For instance, some scientists argue that our respective sex hormones cause us, as men and women, to behave differently. Others have tried to study distinctive character attributes, such as aggression and anger in men, in an attempt to link character traits to sex specific hormones. However, none of these studies have proved conclusive for one; the sample of persons surveyed or tested for differences is often extremely small, so that one cannot really extrapolate from such a limited sample to the whole of humanity. Secondly, studies of so-called male attributes such as aggression and anger

have yielded no significant results. There are as many aggressive women as men (Geetha, 2002).

The history of the most of the known civilizations shows that the further back we go into antiquity, the more unsatisfactory is found to be the general position of women. However, Hindu civilization is unique in this respect, for here we find a surprising exception to the general rule. The further back we go, the more satisfactory is found to be the position of women in more spheres than one; and the field of education is most among them. There is ample and convincing evidence to show that women were regarded as perfectly eligible for the privilege of studying the Vedic literature and performing the sacrifices enjoined in it down to about 200 B.C. Man could perform the Vedic sacrifices only if he had his wife by his side (Altekar, 1965). However, the situations have changed now.

Gender discrimination and inequality is the serious problem of conventional societies. Nepal being the traditional and male dominated country, women are discriminated and dominated. They are discriminated from their home due to the preference of the son. Son is preferred more because parents take son as the insurance of old age and pillar of their family. There are still many evidences of separate treatment allocated towards the son daughters that prove existence of gender inequality in society. Because of these types of unequal behaviors, many couples still give birth to many children until they give birth to a son. Due to such evil tradition, family size becomes large and unmanageable. Likewise, discriminations between husband and wife, son and daughter-in-law have adverse effects in the development of quality of life and also de-empower women. Therefore, awareness, education and economic growth helps to remove such kinds of evil practice from the society, create good family environment by creating the pleasant and cordial atmosphere and helps to develop the living standard of the family (Bhattarai, 2004).

Nepal has recognized the three pillar economic model. Government, co-operative and private sector has been identified as the three major stakeholder of nation economic building. Existence of registered co-operative has crossed thousands. Nearly 5 million members cooperate in nearly 20 thousands co-operatives. Huge amount of saving, capital formation, and transaction occur. Though unaccounted, the role of the co-operatives for livelihood earning and access to credits and product marketing in rural

areas has positively been supported. Nepalese rural societies are now familiar with co-operatives. Majority of co-operatives member are from poor and middle class household. Access to capital and market with equitable benefit sharing has positively contributed to poor household. Johnson (2010) has claimed that Co-operative can be effective institutional arrangement in breaking the vicious cycle of poverty in the rural socio-economic content.

Co-operative to some extent have reduced the poverty or poor economic condition and provide awareness about women empowerment with the credit facility provided by the co-operative lots of people are raising their income and live happy life. Poverty means no income or saving to fulfill the daily necessity, un-fulfillment of needs, wants and desires, quarrel, disputes and arguments, poor health and big family size. So, co-operative act as an institution to reduce the poverty and create employment and aware to raise the income and make the surplus compared to the earlier condition before joining the co-operative.

In the study area, the research is focused to analyze the difference in the life of the people by comparative study of past and change in present life after joining the co-operative.

5.1 Purpose of Joining Co-operative

Table 5.1: Purpose of Joining Co-operative

S.N.	Purpose	Frequency	Percent
1.	Saving	58	53.21
2.	Credit /loan for business	24	22.01
3.	To be self-reliant /personality development	5	4.59
4.	Investment	6	5.51
5.	Economic help	16	14.68
Total		109	100

Source: Field Survey, 2014

Table 5.1 depicts the purpose of joining co-operative by respondents. Majority of respondents have joined for saving i.e. to save money and utilize in domestic as well as emergency case which is 58 in number (53.21 percent) .22.01, 4.59, 5.51 and 14.68 for credit facility, to be self-reliant, investment and economic help respectively.

Respondents seek economic help and credit facility from co-operative to tackle the problems. It encourages people to build up the saving habit. In this way, the sudden problems can be solved inside the house itself. Rest of the money can be again used in profit making and increasing income generating activities.

5.2 Motivation for joining in Co-operative

The word motivation is derived from the word 'motive' which means needs, desires, and wants within the individuals. It is the process of stimulating people to actions to achieve the goals. It includes the psychological factors stimulating people, behavior desire for money, success, recognition, job satisfaction, etc. The respondent's motive in joining co-operative is presented in table 5.2

Table 5.2: Motivation for joining co-operative

Motivation	Frequency	Percent
Self interest	57	52.3
Activity of co-operative	14	12.84
Friends	26	23.85
Family	12	11.01
Total	109	100

Source: Field Survey, 2014

The table 5.2 below depicts the real motivation of the sample respondents to join in co-operative. There are different motive besides joining Co-operative like whim of friends, family inspiration, self-interest and activities of the institution etc. Out of the total, 57 respondents join in co-operative because of their self interest to save the money. 26 respondents which are 23.85 percent joined because of inspiration of friends. Moreover, 12.84 and 11.01 percent respondents have involved due to the good activities of the co-operative and family respectively.

5.3 Experience of Respondents after Joining Co-operative

Experience is the process of gaining knowledge or skill over a period of time through seeing and doing things rather than through studying. An event or activity that affects one is some way. The respondents experience after joining the co-operative has been illustrated in the table.

Table 5.3: Respondents' Experience after Involving in Co-operative

S.N.	Experience	Frequency	Percent
1.	Happy	83	76.12
2.	Unhappy	7	6.43
3.	Satisfactory	19	17.44
	Total	109	100

Source: Field Survey, 2014

Table 5.3 shows the respondents experience after joining co-operative. 83 respondents out of total sampled respondents are happy which is 76.12 percent. They are happy with the service and facilities provided by co-operative. Respondents are making money from the loans taken from co-operative and able to manage and utilize the income source. 7 respondents were unhappy because they think co-operative doesn't provide skill-based training, nor provide credit facility in simple and easy access, sometimes they were not informed about the activities because they were elderly people. Some respondents are quite satisfied. Though, the majority respondents are happy and show willingness to do something.

5.4 Benefits/Changes after Joining Co-operative

To change first, need to change his/her attitude then only changes can be seen or noticed. Development brings positive change in society. Industry/factory creates employment opportunities which form the secure society. It is deduced that this co-operative has brought positive changes in the life of people by providing financial and technical help. It makes them to do something different and provide the idea to do something too.

Table 5.4: Benefits/ changes After Joining Co-operative

S.N.	Change	Frequency	Percent
1.	Increase in Peer circle	58	53.21
2.	Speak and do something in society	26	23.85
3.	Able to suggest institution	12	11.01
4.	Able to present individual problem openly and get solution of it.	13	11.93
	Total	109	100

Source: Field Survey, 2014

Table 5.4 shows the benefits or the changes feel by the respondents after being the member of co-operative. 58 respondents out of total sampled 109 women feel that their peer circle has been increased in the society which is 53.21 percent. Likewise, 23.85 percent respondents are able to speak about gender equality, women violence and copes the problem. 11.93 And 11.01 percent respondents were able to suggest institution and present individual problem openly and get solution of it. This helped to understand poverty and problems by showing the path. So, in this way, changes have been noticed.

5.5 Training/Income Generating Skill Learned After Involvement in Co-operative

Training or income generating skill helps to raise the income. It makes people able to earn money. Uneducated people also can acquire training. This type of human resource is known as short- term human resource. This contributes for the development of the society and nation. The table 5.5 illustrates in detail:

Table 5.5: Training/Income Generating Skill learned

S.N.	Skill/Training	Frequency	Percent
1.	Yes	-	-
2.	No	100	100
	Total	109	100

Source: Field Survey, 2014

Even though, the members wants income generating training from co-operative but this co-operative has not provided the training to its members yet. Not a single

respondent had learned training. They feel training is necessary to raise their income. Moreover, this co-operative is planning to provide income generating skill training to its members in future.

5.6 Perception on Training

Perception signifies the ability to see hear and understand the things. Respondent has not taken any training from this co-operative. During field study it was noticed that many respondents feel training necessary.

Table 5.6 shows the respondents perception about training. 59 (54.13%) of the respondents feel training as necessary and 40.36 percent respondents does not think training necessary and 6 undergo stagnant condition. They will be happy if training is provided and will have no problem if not because they feel they are elderly people so training is not mandatory and useful for them.

Table 5.6: Respondents Perception on Training

S.N.	Perception	Frequency	Percent
1.	Training necessary	59	54.13
2.	Not necessary	44	40.36
3.	Stagnant condition	6	5.51
	Total	109	100

Source: Field Survey, 2014

5.7 Types of Training Needed

Training is the acquisition of knowledge, skills, and competencies as a result the teaching of vocational or practical skills and knowledge that relate to specific useful competencies. Training has specific goals of improving one's capability, capacity, productivity and performance. It forms the core of apprenticeships and provides the backbone of content an institute of technology (en.m.wikipedia.org/wiki/training, 2015).

Training and income generating skills help to earn money, make people independent and self-reliant. Respondent had not taken the training yet. So, they do want training

from this co-operative. The types of training needed for livelihood management as suggested by respondents are as follows:

Table 5.7: Types of Training Needed for Women

S.N.	Needed Training	Frequency	Percent
1.	Skill based orientations	67	61.47
2.	Knitting/Weaving	15	13.76
3.	Making candle/doll	6	5.50
4.	Pickle making	8	7.34
5.	Radio Journalist	1	0.91
6.	Other (Horticulture, Poultry etc)	12	11.01
	Total	109	100

Source: Field Survey, 2014

Table 5.7 shows the training needed for livelihood. Most of the respondents are passive female they do not earn money. They are engaged in agriculture beside it they do less in productive sector. To run the livelihood and manage income, majority think training is necessary. From this co-operative they seek training. 61.47 percent want skill based/ oriented training. 13.76 And 11.01 percent want knitting/weaving and other training. Likewise, making candle/doll, Pickle making, Radio journalist types of training are the major demands of women.

5.8 Loan Provided to the Respondents

Loan means a thing that is lent, especially a sum of money. A lender gives money or property to a borrower and the borrower had to return according to the condition applied or what is agreed between them. Certain time or duration is fixed to return or pay the loan either lent by taking some asset or property or by providing credit.

Table 5.8: Loan Provided to the Respondents

S.N.	Loan	Frequency	Percent
1.	Yes	39	35.87
2.	No	70	64.22
	Total	109	100

Source: Field Survey, 2014

Table 5.8 shows loan provided to female respondents. This co-operative has provided loan to 67 members out of which 39 are female. 39 female respondents have acquired different loans from this co-operative. Loan was granted to 39 respondents which are 35.87 percent and they have got multiple benefits after utilization of loan. 64.22 percent women respondents have not taken loan yet. Respondents actively participated to rise the earning and reduce poverty by utilizing the income.

5.9 Types of Loan provided by the co-operative to its Member

There are different types of loans that are provided by financial institutions. As all people or individual do not possess money, they may have to face different problems or need. Chapapani Co-operative provides various loans in order to solve the poverty and help members to be self-reliant and independent. It also helps to remove gap between rich and poor, men and women altering equity and equality.

Table 5.9: Types of Loan Provided by Chapapani Co-operative to its Member

S.N.	Types	Frequency	Percent
1.	Hire Purchase Loan	1	0.92
2.	Home Loan	3	2.75
3.	Miscellaneous loan	10	9.2
4.	Business Loan	23	21.10
5.	Agriculture Loan	14	12.84
6.	Shareholder loan	12	11.01
7.	Social loan	3	2.75
8.	Chapapani business loan	1	0.91
	Total	67	61.48

Source: Field Survey, 2014

Table 5.9 shows the kinds of loan provided to share holder or members including both male and female. Loan is lent to reduce the problem and make the people able to exist. Loan like agriculture, home, business, social, special Chapapani business loan etc are beneficial. Out of the loan provided, majority members have taken business loan which is 23 or 21.10 percent. Agriculture in second which is 12.84 percent. Altogether 67 members take loan from co-operative including share holder loan 11.01 percent, social loan 2.75percent, Chapapani business loan 0.91 percent, and hire purchase loan 0.92 percent only.

5.10 Areas of Loan Use by Women

After taking loan sampled respondents have used the loan in different aspects to run their livelihood, to uplift economic condition, to reduce poverty etc. Sectors where loan amount is used are as follows:

Table 5.10: Areas of Loan Use by women

S.N.	Area/Sector	Frequency	Percent
1.	Business	7	17.94
2.	Animal husbandry	10	25.64
3.	Retail shop	2	5.13
4.	Foreign employment	7	17.95
5.	Agriculture	8	20.51
6.	Household expenses	5	12.82
	Total	39	99.99

Source: Field Survey, 2014

Table 5.10 shows the areas of loan investment/utilization. The above scenario depicts that respondents have invested in different sectors like business, animal husbandry, retail shop, household expenses, foreign employment etc. Respondents have used loan in productive sector in business which is 17.94 percent. 20.51 percent for the agriculture expansion harvesting the crops and for other reason, some have taken loan for animal husbandry, tame cattle, sell milk, egg, meat, etc. In this way, for foreign employment (17.95), retail shop (5.13), household expenses (12.82) percent have been used.

5.11 Perceived benefits from Co-operative Activity

There are two influencing factors to impact i.e. positive and negative. Positive change the people whereas, negative depress the people. As Chapapani co-operative is concerned, respondents have positive expectations from co-operative activity but some respondents have negative experiences. The following table 5.11 clarifies the perceived benefits from co-operative activity.

Table 5.11: Perceived benefits from Co-operative Activity

S.N.	Impact	Frequency	Percent
1.	Advantages	102	93.58
2.	No disadvantage	7	6.42
	Total	109	100

Source: Field Survey, 2014

Table 5.11 shows perceived benefits from co-operative activity to respondents. Many respondents say the activity like religious tour, interaction program, conference, dissemination campaign are advantageous for them and very few respondents feel disadvantageous because that is not their cup of tea to sip, they are busy doing their household chores and are old. They can't give time nor do they participate. So, 6.42 percent are in disadvantage.

5.12 Types of Support Needed for Investment

Help, support is needed to everyone. Sometime they may not cope themselves to solve the problem, need others help, idea, suggestions, etc. likewise, being the social animal, human beings need support and help in every aspect of their life. Following table 5.12 depicts the types of support needed for investment to members of Chapapani Co-operative.

Table 5.12: Types of Support Needed for Investment

S.N.	Area	Frequency	Percent
1.	Skill training	15	13.76
2.	Market Investment	10	9.17
3.	Nothing now	84	77.06
	Total	109	100

Source: Field Survey, 2014

Table 5.12 shows that 13.76 percent respondents need support in skill training before they invest in any sector, 9.17 percent need support for market investment and majority of the respondents does not need support for investment which is 77.06 percent.

5.13 Rise of Strength of Respondents

Strength is the quality of being strong or the good qualities or abilities that a person or a thing has. After joining the co-operative respondents strength level has increased. Rise of strengths of respondents has been shown in the following table.

Table 5.13: Rise of Strengths of Respondents

S.N.	Strength	Frequency	Percent
1.	Increase in self-confidence	20	18.35
2.	Social and economic change	13	11.93
3.	Awareness about Gender equity	12	11.01
4.	Saving	50	45.87
5.	Business Expansion	10	9.17
6.	Acquiring Assets	4	3.67
	Total	109	100%

Source: Field Survey, 2014

Table 5.13 shows, raising strengths of respondents. Majority of the respondent's biggest strength is saving which is 45.87 percent. 20 respondents confidence levels boosted, 11.01 percent respondent are now aware about gender equality and status of female. There has been alteration of socio-economic status; acquiring assets (11.93) and (3.67) percent respectively with the utilization of money, respondents has owned luxurious and technological goods like laptop, etc.

5.14 Economic Benefits Attained from Loan

Benefits means a thing that one gains from an advantage, a condition or circumstance that puts one in a favorable position compared to other people (Oxford Dictionary, 2006). The economic benefits attained from loan use are follows in table:

Table 5.14: Economic Benefits Attained from Loan

S.N.	Particulars	Frequency	Percent
1.	Monthly income between Nrs. (1000-10000)	16	14.68
2.	Monthly income between Nrs (10000-50000)	13	11.93
3.	Above 50000	10	9.17
4.	Non-loan Takers	70	64.22
	Total	109	100%

Source: Field Survey, 2014

Table 5.14 depicts the benefits obtained from loan. Sampled respondents (35.87%) are in favorable condition through utilization of loan. They have taken loan to run their livelihood happily by raising the income and make saving. Agriculture, animal husbandry, foreign investment, business retail shop etc. are the sectors of investment of loan. Very few respondents earn money more than fifty-thousands i.e. 10 which are 9.17 percent. Likewise, majority of the respondents have not taken loan yet, which is 64.22 percent. Respondents having monthly income between Nrs. (1000-10000) are 16 which are 14.68 percent and monthly income between Nrs. (10000-50000) is 13 which are 11.93 percent only. From the table we can analyze that respondents have invested in productive sectors. So, their income is sound, nevertheless, there is rise and fall in the income of respondents sometime.

5.15 Use of Earned Money

Earned money means the earning through income source. Income and expenditure is related with each other. High income means more saving and more expenditure or expenses and vice-versa. Women respondents are able to spend their earning in household expenses, child education and many more.

Table 5.15: Sectors where Respondents Spend Their Earnings

S.N.	Sectors	Frequency	Percent
1.	Business Expansion	5	4.59
2.	Children Education	19	17.43
3.	Entertainment	3	2.75
4.	Household Purpose	31	28.44
5.	Pilgrimage Tour	4	3.67
6.	Acquiring Assets	4	3.67
	Total	66	60.55

Source: Field Survey, 2014

Table 5.15 shows the use of earned money from loan investment or from their earnings. The scenario depicts that majority of respondents spend their earning for household purpose which is 28.44 percent. 17.43 percent in educating child, 4.59 percent for the expansion of the business. Very few respondents use for pilgrimage tour, acquiring assets and for entertainment purpose which is 3.67 and 2.75 percent respectively. Majority of women respondents spending their earnings in household purpose illustrates that managing the household expenses is the major concern for majority.

5.16 Members Perception on Poverty Reduction

Poverty as a phenomenon exists in Nepal. Poverty reduction has been identified as an integrated development approach. Co-operative is member-based business that can effectively tackle poverty. The principle, values and norms of co-operatives are member centered. It has potentiality to address the marginalization, low income, social deprivation of the member and mainstreaming community strength. It can effectively induce socio-economic progress and cultural integration in underdeveloped societies.

Poverty is a multifaceted concept, which includes social, economic and political elements. Poverty seems to be chronic or temporary, and most of the time it is closely related to inequality. As a dynamic concept, poverty is changing and adapting

according to consumption patterns, social dynamics and technological change that are occurring in the lives of female stakeholders of Chapapani Co-operative.

For poverty reduction, this Co-operative Ltd is providing different loan in simple interest. Respondents take loan for farming, animal husbandry, business etc. They are able to run their livelihood, educating children, buy equipments and other electrical gadgets. They even invest the loan to send their sons/husbands in foreign countries. Hence, they are able to attain quality life. Co-operative is also helping them in business expansion and meeting the expenditure of the family. They are even able to save the money by utilizing or investing. This co-operative is helping to make surplus and make them independent.

Table 5.16: Members perception on Poverty Reduction

S.N.	Poverty Reduction	Frequency	Percent
1	Yes	30	35.78
2	No	60	55.04
3	No idea	10	9.2
Total		109	100

Source: Field Survey, 2014

Table 5:16 depicts poverty reduction by Chapapani Co-operative. 35.78% respondents urge that they are able to manage income by farming, animal husbandry, doing business etc through acquiring loan and return it too. They even send their husbands in foreign countries and run their livelihood. Likewise, 55.04% respondents don't think that their living style has been changed or they are attaining comfort and pleasant life. Moreover, 9.2% respondent's have no idea whether changes have been noticed by them or not after their involvement in Chapapani Co-operative.

5.17 Gender Disparities Reduction

Disparity in general refers to inequalities in some quantity between two or more groups (a common economic indicator is the "income disparity", which measures the gap between rich and poor people, and is generally considered to a bad thing if it's large. Gender disparity refers, then, to statistical differences in the possessions, status, and opportunities between men and women (<https://in.answers.yahoo.com/.../index> , 2014).

Chapapani co-operative Ltd. has also assisted to maintain gender equality to some extent. In this co-operative, more than 50 percent are women member i.e. 109 out of 206 members making a total of 52.91% of the total members. Gender disparity reduction through this Co-operative has been shown under different headings.

a. Responsibility of Managing Family

It is another important household task which is often labeled as instrumental and being a men's task in Nepalese society. It largely decides the standard of living. After the involvement of women in Chapapani Co-operative they are also participating in managing family and supporting economically, finding out the problem, coping the problems. In the meeting and seminar programs conducted by co-operative they also talk about women violence and dominations. Their husband also listen them, even appreciate their ideas and planning. The earning of women after utilization of loan has also helped to fulfill the needs and desire of the family members, making provision of education, health care facilities and other entertainment activities.

b. Responsibility of Agricultural tasks and Storage of Seeds for Season

It is another household task in Nepalese society. So the researcher wanted to understand the present scenario in this matter, the respondents are involved in agriculture. 18.35 percent of the respondent's income sources of households are through agriculture. They grow different crops according to the season. They sell less but use for their daily subsistence. Majority of the respondents said that their husband also help them in collecting seeds for the new season and while harvesting rice, maize, potato, etc. those women who have taken agricultural loans are utilizing the money for fetching better seeds and agricultural devices.

c. Responsibility of Assisting the Children in Study and Sending to School

Assisting children is primarily important for socialization kids. In Nepalese, societies, men are better educated than women. Those respondents who are educated, or even literate, they assist in educating children. It is revealed that both husband and wife help children in study, in sending them to school, washing clothes join their heads together more comfortably in matters of decision making such as shaping family size, marriage of son and daughter etc.

5.18 Household Decision Making Process in Saving and Spending

Respondents were asked about the household decision making process in saving. All the respondents were women. The study analyzed either there is the role or participation in household decision or not. The results are being highlighted in table 5.17:

Table 5.17: Household Decision Making in Saving and Spending

S.N.	Decision Making process	Frequency	Percent
1.	Self	31	28.44
2.	Husband	10	9.17
3.	Other family members advice	28	25.69
4.	Both	40	36.7
	Total	109	100

Source: Field Survey, 2014

Table 5.17 shows the scenario of household decision making in saving by respondents. Majority of the respondents said both i.e. husband and they make decision which is 36.7 percent. 28.44 respondents make self decision about saving 9.17 percent respondents spend on the decision of husband and 25.69 percent are saving and spending on mutual understanding or family member's advice. Above table clarifies that mutual decision making is high although self decision making (28.44%) by women is also remarkable.

The participation of respondents in various decision making activities at the household level is appreciable. The role in decision making process in various activities related to their daily life is significantly important too. They are now starting to leave definite mark in their society due to the contribution that they have been making in taking or making decisions related to their family and social life. This is of more significance as most of the Nepalese society today also does not recognize women as the decision makers due to the prevalence of patriarchy for a long period of time. Besides, changes in decision making, the relation between husband and wife in assisting the children in study and sending to school is found good among the studied women.

5.19 Positive Alternations among Respondents

Table 5.18: Positive Alterations among Respondents

S.N.	Change	Frequency	Percent
1.	Development of family and social relationship	28	26.42
2.	Saving and investment	15	14.15
3.	Gender and social relation empowerment	10	9.43
4.	Women empowerment	22	20.75
5.	Participation in decision making process	31	29.24
	Total	109	100

Source: Field Survey, 2014

Table 5.18 depicts the positive alteration among the respondents. Female in Nepal are suppressed and discriminated. They are less exposed in doing job, talk openly and gaining education. Women also equally can stand with male and only then family life will be happy and prosperous if both husband and wife earn money. 28 respondents believe that of their family and social relationship has been developed which is 26.49 percent. There has been increase in women decision making process after their involvement in Co-operative. Participation of women is increasing in taking decision of family matters, children's future etc. which shows 29.24 percent. Likewise, gender and social relation is improving saving and investment as well as, women empowerment. These are the positive facts of women empowerment.

In conclusion it is deduced that due to co-operative loan utilization, poverty has been reduced to some extent, there has been support to raise the monthly income, create the encouragement to people to do something. The social hindrances like gender inequality, women violence, exploitation and domination against women, concept that women should be restricted on the four walls of a house, etc. were diminishing due to the women empowerment. Traditional practices related to gender has been changed women are becoming self-dependent and successful to make themselves powerful members of the society. Hence there has been the reduction of gender disparities. The reduction of poverty has empowered women.

CHAPTER VI

QUALITATIVE CASE STUDIES OF WOMEN MEMBERS

Ten case studies were conducted out of which nine case studies of women from diverse backgrounds and experiences has been presented here

CASE - I

Case Study of Usha Karki



She is a member of Shree Chapapani Saving and Credit Co-operative Limited- 12, Kaski. She had a nuclear family consisting one son and one daughter. Her son studies in +2 college and daughter in school. She is busy in shop. Her husband's also helps her. Both run the shop near Chipledhunga. She has taken miscellaneous loan from Chapapani saving and co-operative and a member too since from the beginning. She had utilized the loan to expand the business. It helps to empower her, increase her socio-economic condition. She became able to make saving and investment that brings confidence and inspiration to her. It has changed her family life. Even though, she is active and social working after joining this co-operative her friends circle has improved and wants to do something in society. She helps other she can decorate utensils and has knowledge of painting and embroidery. During occasions and marriage ceremony she just shares the skill and knowledge.

Moreover, she encourages other women to raise voice against domestic violence, torture, exploitation to women. She utilizes her income in household expenses, educating child and in business expenditure. She believe that after joining Chapapani co-operative her confidence has increased and now she can express her problem openly and get solution of it. Co-operative has created positive impact on her. She is very happy.

Case- II

Case study of Malika Bastola



Malika Bastola

Malika Bastola is a member of Shree Chapapani Saving and Credit Co-operative Limited. She is 37 years old widow women (single mother), Hindu by religion. She lives in Chapapani-12, Kaski. She is a single mother with two daughters. She is literate. It was her first membership to any saving co-operative. Before this she was the member of Siddhartha club of Siddhartha chowk. In that club she used to save money monthly. She had also learnt skill and training like making pickle at home. She confesses that Chapapani co-operative has also given her more economic benefits. She is happy as her communication skill has developed and increases in confidence.

She has taken loan of seventy thousand rupees (70000) from the co-operative for animal husbandry. She tames cattle. She can't engage in other non-agricultural sector because of her family condition. Her husband had died so she alone has to look after her children, educate them, and fulfill their needs and desire. She earns ten thousand rupees monthly and spends the earning in household expenses and educating children.

Further she seeks training of agriculture. She said she had started agriculture without taking proper training and she could earn more if she had the knowledge and skill. She is happy and satisfied with her earning. She mentions that she has been able to earn well, save from the earning and pay the loan. She is a good mother and very hardworking women. Being a single (widow) she has lots of challenges and being women she has patience, courageous and confidence that she can do good in fact Chapapani co-operative has empowered her.

Case - III

Case study of Radha Khadka



Radha Khadka is 49 years old married woman, Hindu by religion. She lives in Chapapani-12, Pokhara sub-Metropolitan city. She is mother of 1 son and 2 daughters. She is literate and hence can read and write. Her husband name is Bishnu Bahadur Khadka. He works in DDC (Dairy Development Corporation) Kathmandu. Her both daughters got married and her son is in Banglore India for his further education. She is also share holder of Shree Chapapani saving and Credit Co-operative since from the beginning. She seem that she is able to save money and help in economic progress in return.

However, she is unhappy because this co-operative has not provided any skill oriented training to its members. She argues that other co-operatives provide skill and training to its members. Training help to raise the income or make able to manage income so that it will be easier to run the family life. She has not taken loan yet from this co-operative but thinking about to take loan to invest in some productive sector.

After joining this co-operative her friend circle has been increased and relationship builds. It has also influenced her social life. She is actively involved in social work and became passionate towards social work. She express her regards to this co-operative to increase the share holder and helps in productive sector.

Case - IV

Case study of Maiya Kumari Thapa



Maiya Kumari Thapa is 40 years old married woman, Christian by religion. She has one son, two daughters, husband and mother-in-law. She has small extended family. She is a member of Chapapani saving and Credit Co-operative from the beginning. Her objective or motive was to raise the income source. She involve in this co-operative because due to the whim of friends.

She is happy because after joining Chapapani Co-operative her economic level has increased and wish that this co-operative should provide skill, training targeting to passive housewife or woman who earn for nothing. She has taken loan from this co-operative to expand the agriculture and for household expenses. She is able to manage income and helps to run the family. Her husband is literate and he owns a micro-bus. He is just associated with that. They are providing good education to their children. She found positive response after being the member of this co-operative from her family members and from society. Her confidence level has increased because she has been able to repay the loan and rewarded with as a good loan payer in time. She remains as an exemplary model/character in a society. In fact the Co-operative has empowered her. There has been a positive socio-economic impact of Co-operative in her and her family life. Hence she is contended.

Case -V



Case study of Laxmi Shrestha

She is 42 years old married women, Hindu by religion. She lives at Pokhara Sub-Metropolitan -12, Chapapani. She is mother of 2 sons. She is literate. She is a share member of Shree Chapapani saving and credit co-operative limited. She is associated with this co-operative herself neither under the influence of her friends nor from family members. She claims that co-operative has given her more economic benefits. She was the member of Siddhartha Club also. Her main objective/intention to join this co-operative was to get credit facility. Acquire loan in simple access.

Earlier she had taken loan from this co-operative i.e 1 lakh for to provide higher education to her children but she had paid that loan. Now she has taken loan of fifty thousand. The loan is named as Agriculture loan. She own laptop from the loan. Though, it was agriculture loan but she invest in educating children as well as own laptop for her children. She is happy already she had taken training like Knitting, Sewing etc from outside which she is implementing practically further. She suggests training is necessary for empowerment to female. She gets positive response after joining co-operative. She also earns money by helping people to make different sweets and sale roti on marriage ceremony and other religious and cultural programs. She mentions that she has been able to earn and make saving from that earning and repay loan on timely basis.

She hopes that co-operative will provide loan further in future and suggest that co-operative will make more capital for co-operative effectiveness.

Case-VI



Case study of Krishna Chand Thakuri

She is 58 years old married woman, Hindu by religion. She lives in Chapapani 12, Pokhara, Kaski district.

She had passed S.I.C and Teacher by profession. She is retiring now and spends time in doing household work. Her husband was also a Teacher and he is retiring now. She is a social worker too. He is the member of management committee of Shree Shitaladevi Community Secondary School. He shares his views and ideas with the other people in society. He has lots of experience and intellectual person.

She has 4 children. She had joined this co-operative since from 2069 B.S onwards. Her main objective or motive to join this co-operative was to make saving and utilize in different purpose like for treatment, in sorrow and in emergency cases, she state that her relationship is increasing after involvement in co-operative. She had not taken loan and said no felt necessary till date. She said after joining this co-operative she had not been benefitted more because she had not taken out nor invested the loan. She had gone in religious trip organized by this co-operative, visited holy or pilgrimage places. With this her friend circle has increased and she is well known in the society. Before, she was new in that area where she is living now because she migrated from outside. Further she mention that to make co-operative strong the members should be highly dedicated and practical/vocational programs should be launched by the co-operative.

Case -VII



Case study of Dan Kala Gurung

She is 35 years old woman. She is married and Buddhist by religion. She lives in Ranipauwa 11, Pokhara kaski. She is mother of 2 children. Her main source of income of family is foreign employment. Her husband works abroad and earns money to run the family. She has joined this co-operative since from 2067 B.S onwards. She was also the members of other co-operative beside Chapapani saving and credit co-operative. Her main objective to join the co-operative is to save the money.

She has not taken any loan from this co-operative though she is also one of the executive of this co-operative. She is happy after joining this co-operative. She further illustrate that her friend circle has been increased and her decision to join the co-operative was correct one. She has been benefited after being member of the co-operative because her self confidence was built up and rational change thought.

Mainly the focus is on economic sector while discussions in the Co-operative meetings. Joining the co-operative has helped to improve the economic condition. She has got positive return from the family members and suggests people to develop the habit of saving for future, utilize the loan, earn money and live happy life.

Case -VIII



Case study of Vir Maya Gurung

She is 55 years old Single (widow) woman Buddhist by religion. She lives in Pokhara, Sub-metropolitan city, 12. She has 4 children. She is housewife and agriculture is the main source of income. She had joined this co-operative because of her self-interest.

She had taken loan of one lakh rupees from this co-operative. The reason was to send her son abroad for foreign employment. She said it is difficult to get job opportunity here in Nepal. Earning is not sufficient or enough for happy and quality life. So she acquire loan to send her son in foreign country. She has paid back the loan now after her son send back money .She said her son send money to run the family. She spends on daily expenses and is able to pay loan. Co-operative lends money to her and can spend earned money in household expenses and repay her loan timely. She has been very regular in repaying loan.

She is very happy because she is only the guardian to look after her children and she is happy with their success which was possible due to Co-operative loan. She had no money to send her children abroad so she has took loan and utilized it properly to send her son to Gulf countries .She suggests for vocational trainings and job oriented works on the part of this Co-operative.

Case -IX



Case study of Padma Gurung

She is 35 years old, married woman, Buddhist by religion. She lives in Pokhara sub-metropolitan city, Pokhara, Kaski Nepal. She has 1 child. She had joined co-operative because of her mother request and self-interest. Her mother is also the member of Chapapani co-operative. So, she had joined under her recommendation and to get credit or loan in easy excess. She is the member of this co-operative since 2066 BS onwards.

She had taken business loan. She is active and wants to do some business, be self-reliant and independent. She is able to pay loan timely on installment basis. She is happy because she is able to extend her business and satisfied with the income. She even invests in daily requirement, fulfill the needs, desire of the family, and provide education. She comments that co-operative should make more capital and increase the member. She said her relation in family was improved and wants to do something in society. The co-operative is doing good job successful to empower woman. She also accepts that she has seen social and cultural changes in her family life. She has earned respect in her vicinity. This seems that this Co-operative has created positive socio-economic impacts in the life of its member because she herself and her family have been benefitted from the Co-operative.

The case study of the respondent does prove the co-operative quality and effectiveness. They are aware and much confident to do effort to raise the income and live happy and luxurious life. Though, this co-operative has not provided any training to its respondents but share member have invested and utilized the loan properly. Socio cultural changes has been experienced or seen in their life. Further, there has been increase in peer circle, able to express their problem and get solution of it, want to do something in society, build up their confidence level. Woman has respect in the family and in society too owing to the Co-operative. Despite few fluctuations and dissatisfactions, the Co-operative has been able to raise the social and economic status of women and hence has been able to empower women. Despite positive alterations it has been noticed that loan taken from Co-operative for a specific purpose has been invested in other sectors by women members.

CHAPTER - VII

SOCIO-ECONOMIC CHANGES IN THE LIFE OF THE WOMEN: THE GRADUAL PROCESS OF WOMEN EMPOWERMENT

This chapter deals with the socio-economic impacts and changes in the life of the women brought by co-operative which is gradually empowering women. Empowerment is a critical term. Like other animals humans are differentiated into 'male' and 'female' due to biological characteristics that are largely accepted as 'natural differences'. Everyday lives of individuals are influenced by the ways of their biological sex identity of 'male' or 'female' and are constructed and maintained by different sect of ideologies and practices by their society and culture. This social and cultural at construction and practices of 'maleness' and 'femaleness' (i.e. gender) is one of the bases for organizing human social life in culturally pattered ways. Thus, the explanation of social realities and construction of models to analyze society cannot be valid if it ignores the very basis of social life the gender (Dictionary of Sociology, 1994). For Sociologist Durkheim (1951), the division of labor in society is the source, if not unique, at least principal, of social solidarity. He emphasized that sex based division of labor was based on biological basis for increased social, economic and political differentiation so, that one of the sexes takes case of the affective functions and the other of the intellectual functions.

According to Marxist explanation, the sub ordinate of women began with the development of private property. Engels and other Marxist explained women's subordination only in economic terms. They argued that once private property was abolished and women joined the labor force, patriarchy would disappear. Engels believed that women's subordination began with the development of private property. He says that both the division of classes and the subordination of women developed historically. The primary contradiction was between classes (Sachs, 2001).

According to UN (1975) status of women may be defined as to what do women, compared with men, have, access to knowledge, to economic resources and political power. UN has given focus to these six aspects while analyzing status of women.

- Women, family and household, family structure, size and household violence.
- Public life and leadership
- Education and Training.
- Health and childcare, life chances, life expectancy rate, causes of death, health of girls, reproduction rate.
- Women's work and economy
- Household and human inhabitation, environment and including indicators on migration and women's access to basic utilities.

Durant (1935) American historian says that women enjoyed for greater freedom in the Vedic period than in later. She had more to say in the choice of her male than the forms of marriage might suggest. She appeared freely at feasts and dances, and joined with men in religious sacrifice she could study, and like Gargi engage in philosophical disputation. If she was left a widow there was no restrictions upon her remarriage. However, the situation changed with the emergence of patriarchal norms. Patriarchy as a biased system is an invention as great as that of the wheel, writing, fire, or even nuclear power, but, nevertheless, it is a biased system. It is an 'invention' of placing that authority in the individual of the family, the father, that is most genetically suited to disperse the inner mechanizations of the leadership, provider and defender roles within his own home. Defining patriarchy explains the reasons for the treatment of women through the ages and what it means to their future and success in life. Patriarchy not only explains how our society functions but how it controls society functions but how it controls women.

Historically, Nepali laws have favored men over women. This is gender discrimination. Men benefit more than women. Until 1963 the civil code, which was the principal law regulating human behavior and property rights, forbade women from owning property and participating in the same economic and political activities that men participate in. In 1963, government officials abolished the former civil code and passed a new one, which brought about significant changes in family and property law and the legal status of women. The code set the legal marriage age for women to sixteen, made polygamy and child marriage illegal, established women's right to divorce and broadened women's capacity to control or inherit property.

More recently government officials have come to realize that women can play a more important role than they already do in making decisions regarding family income, child education, community well-being and the development of the country as a whole. For this reason, the Nepali government has taken legal steps to improve the lives of women throughout the country (Everest uncensored, 2008). The mere difference in physical structure does not make it necessary one sex to lose complete human identity and feel inferior to other sex. Harmonious coexistence should be a guiding principle in such relationship between man and women without any kinds of discrimination (Suvedi, 1993).

The main differences between earlier feminists and present day ones are that in earlier, the struggle was for the democratic rights of women. It included the right to education and employment, the right to own property, the right to vote, the right to enter parliament, the right to birth control, the right to divorce, etc. Today feminists have gone beyond demanding mere legal reforms to end discrimination; they are working towards the emancipation of women. Feminism now includes struggle against women's subordination to the male within the home; against their exploitation by the family, against their continuing low status at work, in society and in the culture and religion of the country; and against their double burden in production and reproduction. Present day feminism is a struggle to achieve equality, dignity and freedom of choice for women, a struggle to control our lives and bodies within and outside the home (Bhattarai, 2004).

Among the studied women it has been deduced that women are struggling to raise their status and in the process. Co-operative is creating awareness and positive impact on them. Motivating to change attitudes and bring rational thinking. Due to this perception of people about women has been changed. They think women are the integral part of the family and the society too. Co-operative has changed the socio-economic aspect, women participation has been seen in decision making process of the family, alteration or changes in their life. The detail process of socio-economic changes and empowerment possible through Co-operative has been choked out here.

7.1 Economic Empowerment through Co-operative

Chapapani Co-operative has helped women economically. It empowers women through saving in Co-operative, find out the sources of saving and promotes the investment income pattern.

Table 7.1: Economic Empowerment after Participation

S.N.	Effect	Frequency	Percent
1.	Positive	100	91.74
2.	Negative	0	-
3.	No idea	9	8.26
	Total	109	100

Source: Field Survey, 2014

Table 7.1 depicts the effects and empowerment in respondent's life after participating in co-operative. Majority of respondents (actively involved with co-operative) has positive effect which is 91.74 percent. 8.26 percent had no idea and not a single commented negative effect in her life after participating in co-operative. It shows that co-operative has helped in women empowerment, promoting gender quality and reduced poverty after participation in co-operative. Economic empowerment has been obtained in this way:

7.1.1 Empowerment through Saving in Co-operative

Respondent save money in co-operative in a sense that they can use it in an emergency purposes as well as for domestic uses. In this way, abrupt problems can be solved inside the house itself. Rest of money can be again used in profit making and increasing income generating activities. Saving and co-operative has lots of advantage in respondent's life. All the respondents save money in co-operative in time. Some respondents said that they have also charged fine because of not depositing money in time.

Table 7.2: Empowerment through Saving in Co-operative

S.N.	Particulars	Frequency	Percent
1.	Respondents who does saving in co-operative regularly	109	100
2.	Respondents who does not do saving in time	0	-
	Total	109	100

Source: Field Survey, 2014

The above table 7.2 shows the scenario of respondent who does saving and does not do regular saving in co-operative. The members of the co-operative deposit money in their account regularly. All the 109 respondents/ share members does saving in co-operative regularly. It helps the institution to run smoothly, provide loans at right time and hence empower women from economic point of view.

7.1.2 Monthly Saving in Co-operative and Empowerment

Saving is income not spent, or deferred consumption. Methods of saving include putting money aside in, for example, a deposit account, a pension account, an investment fund, or as cash. Saving also involves reducing expenditures, such as recurring costs. In terms of personal finance, saving generally specifies low-risk preservation of money, as in a deposit account, versus investment, wherein risk is higher; in economics more broadly, it refers to any income not used for immediate consumption.

“Saving” differs from “Savings”. The former refers to an increase in one’s assets, an increase in net worth, whereas the later refers to one part of one’s assets, usually deposited in savings accounts, or to all of one’s assets. Saving refers to an activity occurring over time, a flow variable, whereas, savings refers to something that exists at any one time, a stock variable. This distinction is often misunderstood, and even professional economists and investment professionals will often refer to “Saving” as “Savings” (en.m.wikipedia.org/wiki/saving, 2014)

In Chapapani Co-operative Ltd. the members has to save Rs 1000 per month. Respondents save money regularly. They also save their income by earning through their business, retail shop, and foreign remittance send by their husband etc. It also develops the habit of saving the money for future.

Following table shows the monthly saving in co-operative

Table 7.3: Sources of Monthly Saving in Co-operative and Empowerment

S.N.	Person	Frequency	Percent
1.	Female	39	35.78
2.	Male/Husband	47	43.12
3.	Other member	13	11.92
4.	Consultation	10	9.17
	Total	109	100%

Source: Field Survey, 2014

Table 7.3 shows 47 female save money depending upon her husband income whereas 39 female themselves save money through their income i.e. either they gain from income generating activities possible from Co-operative loan or they are engaged somewhere else, very few female save through consultation with their relatives, friends, neighbours etc which is 9.17 percent only. The females who save in Co-operative through their income depict their vigor which is also a kind of empowerment.

7.1.3 Income pattern from Investment

Income means the money gained from different activity, income and investment is related with each other. Higher the income more will be the investment and less investment, lower will be the income. So, in some cases, if women invest more than they can be able to raise their income. As loan taker women have invested in different sectors, the income pattern from investment varies.

Table 7.4: Income pattern from Investment

S.N.	Income	Frequency	Percent
1.	Daily	15	15
2.	Monthly	21	21
3.	Yearly	64	64
	Total	100	100

Source: Field Survey, 2014

Table 7.4 shows that yearly income making respondents are more in the study area, they are 64 percent and 2percent are monthly income makers whereas, 15 percent respondents are daily income makers.

7.1.4 Use pattern of income derived from investments

An asset or item is purchased with the hope that it will generate income or appreciate in the future. In an economic sense, an investment is the purchase of goods that are not consumed today but are used in the future to create wealth. In finance, an investment is a monetary asset purchased with the idea that the asset will provide income in the future or appreciate and be sold at a higher price (www.investopedia.com/.../investment.asp, 2015)

Respondents have invested the sum of money in different productive /unproductive sector. They use to develop a business enterprise, improve the quality life or in useful matter. They are using the income derived from their investment in diverse areas.

Table 7.5: Income Use pattern

S.N	Investments	Frequency	Percent
1.	Personal Shopping (clothing, cosmetics, etc.)	15	13.8
2.	Household chores	19	17.43
3.	Business	7	6.42
4.	Expenses children	34	31.2
5.	Agriculture	29	26.60
6.	Festivals	5	4.58
	Total	109	100

Source: Field Survey, 2014

Table: 7.5 depict that women are spending money in different sectors. Respondents invest more on children expenses like education, health services, stationary, seasonal clothing, fulfillment of needs and desires than the other which is 31.2 percent. 29.60 percentage of women invest on agriculture activities i.e buying seeds, plants, insecticides, pesticides etc. 17.43, 13.8, 6.42, 4.58 percentage of women uses on to buy household chores, personal shopping (clothing, cosmetics, other required goods), Business and on festivals respectively.

7.1.5 Impact of Investment on Economic Empowerment

Respondents are taking lot of benefits from the investment of co-operative. Especially women are independent they have utilized the income for the expansion of business and agriculture. Moreover, some women have also invested in social and economic sector. They had invested to provide education to their children also.

Table 7.6: Impact of Investment

S.N.	Impact	Frequency	Percent
1.	Advantage	100	91.74
2.	Disadvantage	9	8.26
	Total	109	100

Source: Field Survey, 2014

Table 7.6 depicts the impact after investment. Respondent are getting benefits more than the non-benefits. 100 (91.74) respondents get many advantage like it helps to make then self reliant, independent empowerment and build up confidence to do something whereas, some respondents didn't get benefit because they can't make profit after investing may be because they are untrained or didn't adopt any training before.

7.2 Social empowerment

Social empowerment is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty.

Chapapani Co-operative has empowered respondents socially and culturally. After being the co-operative member, their family members encourage them because they are able to tackle the problems, increase in confidence, and increase in network. Moreover, they are actively involved in social work and became passionate towards social work. It depicts increase in number of women involvement at different forums discussions power organizations, institutions etc. Here social empowerment of women has been presented as:

7.2.1 Discussion of Topic among the Members

Issues are points or matters of discussion, debate, or dispute/the act or an instance of flowing, passing, or giving out, a culminating point leading to a decision. As a solution to a problem ([www.the free dictionary .com](http://www.the-free-dictionary.com), 2015). The respondents were found to be discussing with the friends or among the members of the co-operative about women empowerment, self development, importance of training to women by co-operative self-esteem, sanitation, poverty reduction, women-violence, solution of social evil and malpractices within the meeting, conference, get together in the field area. It has helped to raise awareness and assisted to solve diverse social, economic problems and also helped in the smooth functioning of co-operative.

Even though, co-operative helps in self-development, apart from it members of the co-operative discussed on various areas and issues concerned to the society and nation. The member of the co-operative discussed on various topics which is shown in the following table 7.7

Table 7.7: Topic Discussed among the Members

S.N.	Topic	Frequency	Percent
1.	Economic	62	56.88
2.	Social	28	25.69
3.	Educational	11	10.09
4.	Entertainment	2	1.83
5.	Political issues	2	1.83
6.	Internal Matters	4	3.67
	Total	109	100

Source: Field Survey, 2014

The table 7.7 shows the topic discussion among the members of the co-operative. The members discussed on economic aspect more than the other aspect which shows 56.88 percent. 28 respondents said that there is discussion on social sector which is 25.69 percent second mostly discussed topic among the members. Likewise, members discuss on educational, political issues and about entertainment which is 10.09, 1.83 and 1.83 percent respectively. Moreover, sometime members also discussed about one's internal matters in order to solve the problem or to get rid and provide the solution which shows 3.67 percent only.

7.2.2 Social effects of Participation

In common parlance, participation simply means “being present”. Different interpretations and strategies for participation are important in different situations (Kelly, 2001) According to Cohen and Uphoff (1980); it is the active involvement of the people in the decision-making process as far as it affects them. FAO (1882) defines the participation as the process by which the rural poor and able to organize themselves through their own organizations, and are also able to identify their own social needs, share in the design, implementing and evaluation of the participating action. The table 7.8 shows the perceived social effects of participation.

Table 7.8: Perceived Effects of Participation

S.N.	Effects	Frequency	Percent
1.	Positive	109	100
2.	Negative	0	-
	Total	109	100

Source: Field Survey, 2014

Table: 7.8 show the perceived effects of participation in Co-operative. Almost all 100% women respondents are happy after their participation in Co-operative. It has empowered them and brought positive changes in them. They are active and want to involve in different activities. Respondent’s perception is found positive. They are happy and satisfied. However, they are highly ambitious on the future strategies to be adopted by co-operative.

7.2.3 Enlargement of Social Network

Some of the respondents were new in Chapapani and unknown to other. But after being the member of Chapapani Co-operative Ltd. they felt that their channel has increased because they gather together, meet in meeting, conference, assembly, etc. The increase of their social circle after joining co-operative has been noticed. The responses of this regard are shown in following table 7.9 below:

Table 7.9: Enlargement of social network

S.N.	Particulars	Frequency	Percent
1.	Increase in social circle	109	100
2.	No increase	0	0
	Total	109	100

Source: Field Survey, 2014

The table 7.9 shows the scenario of enrichment of social circle after involvement in co-operative. It shows that total 109 respondents feel that their social circle has been increased. They know each other, help each other, build up the relation, co-existence etc. It reflects the positive change a kind of empowerment members of the co-operative.

7.2.4 Social Status and Changes in the Life of the Women

Society is changeable. Social revolution occurs in society when the members of the society are literate, wise and intelligent. Social empowerment leads the human life on the right path. Blind faith, orthodox behavior, superstitious tradition, wrong values and beliefs pervaded in the society have had an adverse effect on the quality of women life leading to lack of capacity of rational decision, low quality of life. Empowered women can involve themselves in income generating work by improving their condition and building necessary infrastructure for the welfare of the family. Besides, they can take necessary steps for making the family happy and prosperous. As a result, it provides for a base to live a happy life. The members involved in co-operative here are found to be economically and socially changed. They believe that their life has been changed and empowered after their involvement. Positive perception towards them from family and society is been identified in the field area. Empowerment through enhanced social status and changes in the life of the women is illustrated here below.

7.2.4.1 Influences on Social Life

After entering in co-operative, it influences the social life of the members. They are being able to tackle the problem and present the problem openly; able to manage loan

and earning, respondent's involvement in saving and credit influence the social life, which has been presented in table 7.10.

Table 7.10: Influence in Social Life

S.N.	Influence	Frequency	Percent
1.	Yes	104	95.41
2.	No	5	4.59
	Total	109	100

Source: Field Survey, 2014

The table 7.10 shows that 95.41 percent of respondents feel that their involvement in co-operative has influenced their social life because now they can tackle and cope problems, able to manage loan and talked openly. Likewise, 5 respondents which are (4.59%) feel no influence in their social life because they are elderly people and economically inactive age group. So they don't take part in any program nor do they usually participate or feel empowered through Co-operative activities.

7.2.4.2 Alterations in Social Life of Respondents

Respondents were asked about the alteration (changes) in their social life. The responses of this regard is shown in following table 7.11 below

Table 7.11: Alterations (changes) in Social Life

S.N.	Factor	Frequency	Percent
1.	Recognition and respect in the society	42	38.53
2.	Role model	20	18.35
3.	Actively involved in social work	22	20.2
4.	became passionate towards social work	25	22.93
	Total	109	100

Source: Field Survey, 2014

The table 7.11 shows the changes in social life of members of the co-operative. 42 respondents which are 38.53% have felt that their recognition and respect in the society has increased after their involvement in co-operative. 25 respondents became

passionate towards social work. 18.35 And 20.2 percent respondents feel that they remain as role model for others, actively involved in social work respectively.

7.2.4.3 Perspective of Family and Society towards women after Their Involvement

Family is the smallest unit of the society. It is the first unit of the society and family is the part of the society. Many families signify a single society. First of all, the individual living in a family should think rationally to bring change in the society. Perception to respondent by family and society is demonstrated in table 7.12 below.

Table 7.12: Family and Society Attitude on Respondents

S.N.	Attitude	Frequency	Percent
1.	Positive impact	100	91.74
2.	Stagnant	9	8.26
3.	Negative impact	-	-
	Total	109	100

Source: Field Survey, 2014

Table 7.12 shows that 91.74 percent positive impact towards respondents' investment in co-operative by society and family, 8.26 percent shows stagnant condition and no impact towards respondent's involvement in co-operative.

7.2.4.4 Social and Psychological Alterations among Respondents

Social alterations include the changes that are seen in the society. Social revolution occurs in the society when the members of the society are literate, wise and intelligent. Co-operative has helped the respondent to empower, raise feeling of social service, to actively participate in solving the problems etc.

Table 7.13 Social and Psychological Alterations among Respondents

S.N.	Change	Frequency	Percent
1.	Developed communication skill	10	9.17
2.	Increase in confidence (psychological)	15	13.77
3.	Increase network	31	28.44
4.	Build relationship	30	27.52
5.	Developed leadership skill	2	1.83
6.	Developed loan management skill	21	19.26
	Total	109	100

Source: Field Survey, 2014

Table 7.13 shows the social alterations among respondents. 31 respondents believe that their network has been increased which is 27.52 percent. 30 respondents relationship has been build which is 27.52 percent. Respondents developed communication skill, increase in confidence, developed loan management skill which is 9.17, 13.77, 19.26 percent. 1.83 percent shows respondents developed leadership skill. Hence, social empowerment of women was possible through Co-operative.

In broad spectrum, the scenario of socio- economic empowerment can be summarized as:

7.3 Social and Economic Empowerment through Co-operative

The achievement from co-operative was discussed at length. In which aspect or sector they have seen achievement after being the member of the co-operative. The results are illustrated below in table.

Table 7.14: Social and Economic Empowerment from Co-operative

S.N.	Areas/fields	Frequency	Percent
1.	Social and economic change	20	18.35
2.	Gender equality	13	11.92
3.	Increase in self-confidence	12	11.00
4.	Saving	50	45.87
5.	Poverties reduction	10	9.2
6.	Acquiring assets	4	3.66
	Total	109	100

Source: Field Survey, 2014

Table 7.14 shows that 50 respondents are able to make saving through their business or investment on livestock. They tame animal, open retail shop etc. 18.35 percent respondent achieved social and economic change. 11.92, 11, 9.2 and 3.66 percent respondents achieve gender equality, increase in self confidence, poverty reduction and acquiring assets respectively. Hence women have been empowered in different fields.

Areas Benefited After Being Member in Co-operative

Respondents were asked about the areas where they are benefited and empowered after being the member of the co-operative. The result are being highlighted below in table 7.15

Table 7.15: Areas Benefited

S.N.	Areas	Frequency	Percent
1.	Economic	50	45.9
2.	Educational	8	7.33
3.	Social	30	27.52
4.	Cultural Benefits	8	7.33
5.	Change in thought	10	9.17
6.	Other	3	2.75
	Total	109	100

Source: Field Survey, 2014

The above table 7.15 shows that 50 respondent are able to get economic benefit after their involvement in co-operative which is 45.9 percent. Next is social benefit as 30 respondents are able to get, which represents 27.52 percent. Cultural (change in dress pattern, food habits, norms, values), educational, change in thought and other benefits numbers 8, 8, 10 and 3 respectively: they represent 7.33 percent, 7.33 percent, 9.17 percent and 2.75 percent of total respondents.

7.4 Issues of Conflict

Issues mean an important wrangle on topic or problem for debate or discussion. The action of supplying or distributing an item for use, safe, or official purposes, A matter

of public concern, a misgiving, objection, or complaint ([www.the free dictionary .com](http://www.the-free-dictionary.com), 2015).

The Co-operative hasn't provided the training yet. So, the members want skill oriented activities to be self-reliant and independent. Co-operative doesn't implement the same rules because rules are changed often. Moreover, in initial stage to acquire loan was very easy but now the co-operative demand documents. Respondents complain about the biasness because sometime they are not informed about meeting and any programs conducted by the Co-operative. This Co-operative has also raised the share and argues the members to make their share deposit one lakh. Respondents are not happy with this policy. They said it is not fair to all. So, the above mention issues are lamented by the respondents in the field survey.

Table 7.16: Issues of Conflict in Chapapani Co-operative

S.N	Particulars	Frequency	Percent
1	On Raising Share	80	73.39
2	Unstable Policy	20	18.35
3	Not equal participation in meeting	9	8.25
Total		109	100

Source: Field Survey, 2014

Table 7.16 depicts the issues of conflict in Chapapani Co-operative. 73.39% respondents don't expect that Co-operative will raise the share but this Co-operative has raised the share from 2070 B.S. So, they are not satisfied. Likewise, 18.25% respondents didn't like the policy because it is not informed in meeting. These above mentioned issues are heard from respondents and they want positive approach and fair policy which match to all.

7.5 Expectation of Respondents from Co-operative

Chapapani Saving and Credit Co-operative Limited provides saving and credit facility. It has not any policies, programs, provided any orientations or training to its member yet. Respondents seek orientations training and new programs from the co-operative like other co-operatives and expect a lot too. The respondent's responses are shown in following table 7.17

Table 7.17: Expectations of Respondents

S.N.	Particulars	Frequency	Percent
1.	Increase Membership	26	23.85
2.	Easy loan facility	35	32.11
3.	Low interest rate	29	26.61
4.	Increase saving	19	17.43
	Total	109	100

Source: Field Survey, 2014

The table 7.17 shows that most of the respondents expect easy loan facility to its members which is 35 in number and 32.11 percent. After that respondents seek low interest rate which is 29 in number and 26.61 percent. Likewise, 26 and 19 respondents squabble for increase membership and increase for saving which is 23.85 and 17.43 percent respectively.

7.6 Respondents Recommendation for Co-operative Effectiveness

The sampled respondents were also asked to provide recommendation to improve the effectiveness of the co-operative and their feedback are shown in the table 7.18

Table 7.18 Respondents Recommendation for Co-operative Effectiveness

S.N.	Recommendation	Frequency	Percent
1.	Planned management and operation	20	18.34
2.	Training on income generating and cooperation operation	14	12.84
3.	Training on promoting business	24	22.02
4.	Increase the number of membership	14	12.84
5.	Investment in productive sector	25	22.94
6.	Increase the capital	12	11.01
	Total	109	100

Source: Field Survey, 2014

The table 7.18 shows that 25 members or 22.94 percent suggests for investment in productive sector. 20 members recommend planned management and operation of the co-operative which is 18.34 percent. Likewise, 22.94, 22.02 and 12.84% respondents suggest for training on promoting business, training on income generating and cooperation, fair operation and lastly increase in the number of the membership for the co-operative effectiveness.

Through Chapapani Co-operative Limited gender disparities has been reduced. As women are also participating in decision making process of family gradually they have been empowered socially and economically. They are now independent and becoming self-reliant. Women are also actively involved in managing income source by utilizing the loan. Co-operative has helped the women to raise feeling of social service, participate in solving the problems, able to tackle the problems. Moreover, they are able to present the problem openly .They became passionate towards social work and gain respect in the society. Different changes in the life of women have been found which a kind of women empowerment is. This Co-operative has helped in empowering the women and planning to implement the policies and programs to uplift the status of the women in near future.

CHAPTER VIII

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

In this study an attempt was made to find out social and economic impacts of Chapapani Co-operative on women empowerment. Embedded with descriptive and analytical research design the research study focuses mainly on primary data collected from field study.

8.1 Summary

Co-operative is the micro financial institution whose main objective is to co-operative for their mutual, social, economic and cultural benefit. Co-operation is an association of persons, usually of limited means, who have voluntarily joined together, to achieve a common economic end, through, and formation of a democratically controlled business organization, making equitable contributions to the capital required and accepting a fair share of risks and benefits of the undertaking. Co-operatives include non-profit institutions and business activity that are owned and managed by the people of the community who used its services.

Chapapani Saving and Credit Co-operative limited provide credit facility to its members. It provides loan related to various sector. It makes women self-reliant and independent. Total 206 male and female members are associated in Chapapani saving and credit co-operative limited. Out of which 109 are females. 109 female member respondents were chosen for the study based on sampling method. The proportionate of female representation signifies 100% of the total women.

Information was collected using both primary and secondary sources. Primary instrument were questionnaire for personal interview, focus group discussion, field observation, formal/informal discussions. The sources of secondary data used are many published and unpublished materials such as statistical year books, journals, book, newspaper, financial institutes, and research reports, thesis from library, websites etc.

Analysis of data clarifies that there were no respondent under 20 years of age, respondents between the age group of 20 to 40 is 36, 48 respondents are from the 41 to 50 years age group and above 51 years are 25.

Regarding caste and ethnic composition respondents are from Chhetri, Brahmin and other ethnic/caste groups including Gurung, Newar, Thakuri etc. By religion, Hinduism, followed by 92 respondents which is 88.07 percent shows majority. 11 respondents follow Buddhism and 2 respondents follow Muslim.

Composition of population shows the percentage of people involve in different occupation , where majority of the sample respondents are not engaged in any sector and they are housewives, 29 members are engaged in agriculture sector, likewise, 16 are associated in business and 10 respondents are job holder. In terms of marital status, 96 respondents are married, 3 are unmarried and 10 are single mother.

Regarding the education qualification, 46 respondents out of total have passed primary level, 30 respondents have passed SLC. 19 are literate can read and write. 8 respondents have passed bachelor degree and 6 have passed higher secondary level. In terms of children 89 respondents have 2 to 4 children, 8 respondents have only 1 child, 8 are having more than 4 children and 4 with no child.

Respondents are able to manage income source after involving in co-operative. They are found to be involved in agriculture, business, live stock activities, tame cattle's etc. This activity supports them to earn for the livelihood. They are able to expand their business and make saving. There has been change in their life style, thus, co-operative has made their dream come true and provide happy and prosperous life. Co-operative has created positive social and economic impacts and has empowered them socially and economically. Despite few conflicts this co-operative has played a good role in the life of women.

Findings of the Study

-) Majority respondents are able to get positive return from the co-operative, respondents feel co-operative activity advantageous, few are not concerned because they don't have time and busy in doing household chores, etc.
-) Respondents feel empowered in household decision making process after joining the co-operative. 76.12 percent respondents are happy, 6.43% are unhappy and 17.44 percent are satisfied.

-) Fifty-Eight respondents feel that their peer circle has been increased, 26 are able to speak and do something in society whereas, 13 respondents are able to present their problem openly and find out the solution of it.
-) This co-operative has not provided training to its members. So not a single member has acquired training. 59 respondents out of total sampled feel training necessary.
-) Most of the respondents are able to earn or manage income for livelihood. They share the feeling of self confidence and self- reliant.
-) This co-operative has helped to promote the educational sector by providing loans, rewarding the children of its members who got highest mark in academic field and also senior citizen.
-) Co-operative provides different types of loan to its member in simple and easy excess like Hire purchase loan, home loan, business, agriculture, social loan, shareholder loan, Chapapani business loan.
-) Thirty-nine women respondents has taken loan from co-operative and they have used in different areas like animal husbandry, retail shop, agriculture, household expenses business, etc. likewise, 70 respondents has not taken any loan.
-) Co-operative conducts different activity like conference, meeting, and seminars, get together, dissemination campaign etc. Out of the total, 102 sampled respondents say co-operative activity is beneficial for them.
-) It is found that respondents use or spend the earning for business expansion, educating children, household expenses and acquire assets
-) Sixty-one percent respondents want skill based training from co-operative, 15 percent knitting and weaving, 12 percent other, one respondent want RJ/VJ training from co-operative.
-) Twenty-nine percent respondents believe that they have participated in decision making process after their involvement in co-operative, 26.42 percent respondents feel change in social relationship and development of the family, 20.75 percent women empowerment.

-) Twenty-two percent respondents has joined the co-operative for credit facility, 53.21 percent for saving purpose, 14.68 percent for economic help and 4.59 percent respondents has joined to be self-reliant.
-) It is revealed that all 100% respondent does saving in co-operative regularly.
-) Thirty-three percent respondents' are saving in co-operative by themselves, 43.12 percent respondents' of them are dependent on their husband 11.92 percent respondents' of them were dependent on other members and 9.17% upon mutually consultation.
-) Respondents were encouraged to join the co-operative by their friends, family members and their own interest 34.87% respondents joined due to their own self interest, 58.72% by their friend's suggestion and 6.42% by family members.
-) Respondent's have joined co-operative for their personality development, women empowerment, saving and loan for business.
-) Their network has been increased after their involvement, 27.52 percent build relationship, 19.26 percent respondents' developed loan management skill and 9.17 percent developed communication skill.
-) Respondents' agreed that after their involvement in co-operative, they are benefited. 45.9 percent respondents get economic benefit, 27.52% social benefit, 9.17% change in thought and 7.33 percent educational advantages.
-) Co-operative members talk on various topics. Mainly members discuss on economic, social, educational, entertainment, political issues and few on internal matters. Women's participation in discussion has increased which have empowered them.
-) Involvement in co-operative has influenced the social life. 38.53 percent respondents agreed that their recognition has increased, 22.93% became passionate towards social work and 20.2% are found actively involved in social work.

-) Eleven percents respondents agreed that their self-confidence has increased and 9.2% respondent's poverty level have been reduced. Hence economic and social empowerment has been possible through Chapapani Co-operative.
-) Social and economic alterations deduced in a tangible manner. Women have been empowered in different fields.

8.2 Conclusions

In conclusions Chapapani Saving and Credit Co-operative Limited is empowering women to involve directly in the service oriented social and development works. Women become self-dependent, successful and empowered to make themselves a powerful member. Members of the co-operative regularly deposit or make saving. This co-operative is able to increase the number of the members within a short period. Provide advice, suggestions to its member for social and economic development. Trainings have not been provided. So, members want trainings based on income generating from the co-operative like other. This co-operative not only focuses on Saving rather it focus its members to invest in productive sector and suggest making the capital. Co-operative Act of Nepal (1992) has been incorporated in the co-operative guidelines. It has helped to increase awareness, leadership, problem recognition skills and co-operative effectiveness and hence has empowered women socially and economically. Co-operative runs through the elected members among themselves. Majority decisions were made accordingly hence it is based on the norms of participatory democracy. It ensure that the problem of the members have been reduced and meet their goal. The liabilities of the members of the co-operative are limited to the capital or fund earned by them. Majority members are empowered, happy and get positive return after their involvement hence the goals of Co-operative have been fully obtained although dalits have been excluded in this Co-operative. Few cases of grievances and conflict depict the vigor of this Co-operative in inducing socio-economic changes through which women empowerment has been possible.

8.3 Recommendations

This research study recommends following points for pragmatic adoption:

-) First of all, this co-operative should provide skill based training as majority of respondents seek income generating training to make saving.
-) Should suggest others (e.g. Dalits) to join the co-operative and increase the member and make capital.
-) Special focus should be on marginalized, female, dalits and poor people.
-) Program like women empowerment, gender equality, poverty reduction, should be extended.
-) Co-operative provide loan and credit facility. It should give priority to those who wants to do something and should invest in productive sector more.
-) Should provide awareness to the people about utilization of skill, and contributes in the acceleration of social and economic sector of the community.
-) Co-operative should address the low income, social deprivation of the member and mainstreaming community strength.
-) Should engage effectively in socio-economic progress and cultural integration and bring harmony and prosperity in society.

8.3.1 Directions to the future researches

The directions to future researches are:

- 1) This research only includes socio-economic impacts, changes and gender disparities. So research can be done in other areas regarding women. e.g. political participation of women and role of mothers group in Co-operatives.
- 2) Research in marketing Co-operative can be carried out.
- 3) Co-operative mainly functions in rural areas but problems not only exist in remote or rural areas, troubles are in semi-urban or urban areas too. So, ideal research can be done targeting to urban women or semi-urban areas too.

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Appendix: A

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Appendix: B

Questionnaire for personal interview

Name:-.....

Address:-.....

Gender:- **Man** **Women**

1) Caste/Ethnicity:- 1. Brahmin 2.Chhetri 3.Ethnic group 4.Dalit 5.Others

2) Educational Background:-
1. Below SLC 2. Primary passed 3. Secondary passed
4. Higher sec. passed 5. Bachelor and above

3) Religion:- 1) Hindu 2) Buddhist 3) Islamic
4) Christian 5) If any other, please specify.....

4) Age:-years

5) Occupation:- 1) Farmer 2) Housewife 3) Service holder
4) Wage labor 5) Business 6) Others.....

6) Source of income :- 1) Agriculture 2)Government service 3)Trade
4)Wage labor 5)Foreign employment 6)Other/please specify....

7) Marital status:- 1) married 2) unmarried 3) single

8) If married, how many children you have? 1) 1 child 2) 2 to 4 children 3) No child

9) Inspiration to involve in cooperation:-
1)Self interest 2)Friend 3)Activity of cooperation 4)Family

10) Since when you are involved in co-operative?
Ans:-.....

11) Where you a member of any co-operative before being member of Chapapani Co-operative Limited?
Ans:-.....

12) What are your main objectives or motives for joining co-operatives?
Ans:-.....

13) Feeling after joining Co-operative:- 1) Happy 2) Unhappy

14) What areas do you feel benefited after being member of the Co-operative?
1)Economics 2)Educational 3)Social
4)Increase in self confidence and change in thought 5)Other

15) Did you learn skill after joining Co-operative? 1)Yes 2)No

16) After joining Co-operative, what training and skills you attained which helped in income generation for you?
Ans:-.....

- 17) Are you able to implement the skill learnt in real life situation?**
1)Yes 2)No
- 18) How do you feel about the skill training program?**
1)Advantage 2) Disadvantage
- 19) What other benefits you got after joining the Co-operative?**
1) Increase in peer circle
2) Able to present individual problem openly and get solution of it
3) Speak and do something in society 4)Able to lead institution
- 20) What topics are discussed among the member of the Co-operative?**
1)Economic 2)Social 3)Political
4)Educational 5)Entertainment 6)Internal matters
- 21) How you evaluate your decision to join the Co-operative?**
1) Excellent 2)Poor 3)Satisfactory
- 22) Have you ever taken loan from the co-operative?**
1)Yes 2) No
- 23) If yes, for what purpose you have taken the loan?**
1)Retail shops 2)Poultry/fish/cow/goat/buffalo 3)Fresh meat
4)Foreign employment 5)Fruit and vegetable
6)Skill based business 7)Any other please mention
- 24) Impact of your investment:**
1) Advantage 2) Disadvantage
- 25) How much do you earn from your business/job/occupation?**
1) Daily..... 2) Monthly..... 3) Yearly.....
- 26) Where do you spend your earned money?**
1) Household expenses 2) Child education 3) Entertainment
4) Acquiring assets 5) Pilgrimage tour 6) Business expansion
- 27) Did you take any training before starting your business?**
1) Yes 2) No
- 28) Did the training help you in your business venture?**
1) Yes 2) No
- 29) What are your views in regard to training for earning?**
1)Training necessary 2)Training not necessary 3)No concern about training
- 30) Do you feel the need of any other training?**
1) Yes 2) No
- 31) Do you do regular saving in this Co-operative?**
1) Yes 2) No

- 45) If you feel the need of training, what sort of training do you wish for?**
 Ans:-.....
- 46) What is your additional expectation from Co-operative?**
 Ans:-.....
- 47) What do you suggest for Co-operative effectiveness?**
 Ans:-.....
- 48) What would you like to comment about the performance of Co-operative?**
 Ans:-.....
- 49) What will be the socio-economic condition after women empowerment?**
 1) Simple 2) High and respective 3) Both
- 50) What is meant by women empowerment?**
 Ans:-.....
- 51) According to you, what thing to be consider for women empowerment?**
 Ans:-.....
- 52) What is the influencing factor of women empowerment?**
 Ans:-.....
- 53) Mention the factors affecting women empowerment process?**
 Ans:-.....
- 54) Are you under pressure in your family?**
 1) Yes 2)No
- 55) Any suggestions for "Role of Co-operative in women empowerment"**
 Ans:-.....
- 56) Do you expect anything which is not included in my questions?**
 Ans:-.....

Appendix: C

Checklist for information collection from Chairperson, Secretary, Treasurer and Shareholders

Evaluation on Co-operative execution

How do you analyze the success of Co-operative?

Reason for the success and unsuccessful of Co-operative?

Coordination of Co-operative members

Change seen in Co-operative

What might be the best part of co-operative members?

What is the other new strategy for co-operative effectiveness?

Future plan and program of Co-operative

Evaluation of co-operative work according to you.

What are the weak points seen in this co-operative?

What has been your overall contribution in co-operative success?

Evaluation of women members their role and participation.

Lastly, do you have any suggestion to promote co-operative member's participation and improve co-operative condition?

Appendix: D

Checklist for FGD with executive committee members and other members

1. When was the co-operative formed?
2. Historical development of Shree Chapapani Saving and Credit Co-operative Limited.
3. Who were the members in executive committee formation?
4. How do the co-operative committee been selected?
5. What might be the reasons for the establishment of co-operative from "Tole Bikas Shastha"?
6. Why it was felt necessary to include male and other delegates of the society?
7. Did the members of executive committee have had prior experience of co-operative?
8. What were the difficulties faced during the initial stage and what were the steps followed?
9. What were the roles played by co-operative for socio-economic development?
10. What steps should be taken to increase the numbers of members of co-operative?
11. Does this co-operative has organized program targeting the poor, women and marginalized group?
12. How often the meeting was held on?
13. Does the co-operative provide credit in simple and easy excess?
14. What are the ways to make co-operative strong?
15. Any suggestions for the betters' mobilization of co-operative resources by enhancing the participation?

Appendix: E

List of sampled 109 members

Member ID	Name of Respondent	Membership date	Temporary address
0005	Mrs. Purna Kumari Karki	2066/12/01	Kaski, Chapapani, 12
0006	Mrs. Maya Devi	2066/12/01	
0007	Mrs. Saraswati Devi Adhikari	2066/12/01	Kaski, Sitala marga
0011	Mrs. Shiva Kumari Parajuli	2066/12/01	Kaski, Seti Nahar 12
0013	Mrs.Saraswati Parajuli	2066/12/01	Kaski, Gumbafedi, 12
0017	Mrs. Tara Devi Karki	2066/12/01	Kaski, Chapapani,12
0018	Mrs. Sumitra Karki	2066/12/01	Kaski, chapapani,12
0019	Mrs. Saraswati Karki	2066/12/01	Kaski , Chapapani,12
0020	Mrs. Nanda Kumari Poudel	2066/12/01	Kaski, Gumbafedi,12
0022	Mrs. Bindu KC	2066/12/01	Kaski, Mahakaleshor Marga,12
0023	Mrs. Sita Devi Bastola	2066/12/01	Kaski, Chapapani,12
0025	Mrs. Jamuna Karki	2066/12/01	Kaski, Chapapani,12
0026	Mrs. Padma Gurung	2066/12/01	Kaski, Matepani,12
0027	Mrs. Vir maya Gurung	2066/12/01	Kaski, Chapapani,12
0028	Mrs. Kamala Karki	2066/12/01	Kaski, Chapapani,12
0032	Mrs. Ganga Devi Karki	2066/12/01	Kaski, Chapapani,12
0033	Mrs. Durga Karki	2066/12/01	Kamalpokhari,12
0040	Mrs. Shanti Karki	2070/03/31	Shibashakti Marga,12
0043	Mrs. Laxmi Karki	2066/12/01	Kaski, Chapapani,12
0044	Mrs. Laxmi Raj bhandari	2066/12/01	Kaski, Matepani,12
0045	Mrs. Usha Karki	2066/12/01	Kaski, Chapapani,12
0046	Mrs. Shanti Koirala	2066/12/01	Kaski, chapapni,12
0047	Mrs. Mira Karki	2066/12/01	Shivashakh Marga,12
0048	Mrs. Shusila Koirala	2066/12/01	Kaski, Chapapani,12
0049	Mrs. Bimala Koirala	2066/12/01	Kaski, Chapapani,12
0051	Mrs. Radha Poudel	2066/12/01	Kaski, Matepani,12

0055	Mrs. Mina Karki	2066/12/01	Kaski, Chapapani,12
0057	Mrs. Prem Devi Karki	2066/12/01	Shitaladevi,12
0059	Mrs. Milan Basnet	2066/12/01	Shitaladevi,12
0060	Mrs. Bhagawati Karki	2066/12/01	Kaski, Chapapani,12
0061	Mrs. Janaki Bastola	2066/12/01	Kaski, Chapapani,12
0063	Mrs. Yadha Kumari karki	2066/11/06	Kaski, Chapapani,12
0064	Mrs. Malika Bastola	2066/11/06	Kaski, Chapapani,12
0065	Mrs. Sujata Khadka	2066/11/06	Kaski, Chapapani,12
0066	Mrs. Gyatri Joshi (Panta)	2066/11/06	Kaski, Chapapani,12
0067	Mrs.Shanta Karki	2066/11/06	Shivashakti Marga,12
0071	Mrs. Bishnu Maya Karki	2067/01/04	Kaski,.....,13
0072	Mrs. Hira Devi Shrestha	2068/10/01	
0075	Mrs. Lal kumari Karki	2067/01/15	Shivashakti Marga,12
0076	Mrs. Dan Kala Gurung	2067/01/18	Kaski.....,11
0079	Mrs. Juna Karki	2067/02/01	Chapapani,12
0082	Mrs. Sita Karki	2067/01/27	Chapapani,12
0083	Mrs. Krishna Kumari Karki	2067/01/07	Shitaladevi,12
0085	Mrs. Sabita shrestha	2067/01/21	
0087	Mrs. Mina Kumari Rawat	2067/01/29	Shitaladevi,12
0094	Mrs. Bhagawati Acharya	2067/01/31	Machhapuchre Tole,12
0096	Mrs. Radha Malla	2067/01/30	Chapapani,12
0104	Mrs. Yog Maya Gurung	2067/01/02	Chapapani,12
0108	Mrs. Uma Devi Gurung	2067/01/31	Chapapani,12
0111	Mrs. Shusila Gurung	2067/02/02	Kaski,.....,13
0012	Mrs. Gyanu Karki	2067/01/30	KamalPokhari,13
0115	Mrs. Laxmi Manadhar	2067/02/03	Matepani,12
0116	Mrs. Shamjhana Karki	2067/02/02	Bajhapatan,13
0117	Mrs. Buddi Maya Gurung	2067/02/04	Chapapani,12
0118	Mrs. Laxmi Khatri	2067/01/30	Kahukhola,13
0120	Mrs. Manju Kumari Poudel	2067/02/11	Matepani,13
0121	Mrs. Madhu Maya Koirala	2068/10/01	

0123	Mrs. Kamala Thapa	2068/10/01	
0124	Mrs. Bhagawati Tiwari	2067/03/11	Chapapani,12
0126	Mrs. Durga Khanal	2067/03/15	Sitaladevi,12
0127	Mrs. Laxmi Kumari Shrestha	2067/03/26	Sitaladevi,12
0128	Mrs. Sarita Kumari Shrestha	2067/03/32	Chapapani,12
0130	Mrs. Radha Devi Adhikari	2067/04/01	Chapapani,12
0134	Mrs. Sita Thakuri	2068/10/01	
0137	Mrs. Saraswati Karki	2067/06/01	Ranipauwa Marg,12
0138	Mrs. Gita Karki	2068/10/01	Chapapani,12
0139	Mrs. Ambika Ranjit	2067/06/01	Matepani,12
0140	Mrs. Manuja Bhandari	2068/10/01	Chapapani,12
0141	Mrs. Nanda Maya Gurung	2067/06/01	Chapapani,12
0142	Mrs. Kamala Devi Karki	2067/05/30	Shitaladevi,12
0143	Mrs. Radha Devi Khadka	2067/06/08	Chapapani,12
0144	Mrs. Sundari Ranjit	2067/06/01	Matepani,12
0145	Mrs. Maya Devi Karki	2067/06/01	Chapapani,12
0148	Mrs. Laxmi Shrestha	2067/06/01	Bhuntabir,12
0150	Mrs. Sita Karki	2067/06/01	Chapapani,12
0152	Mrs. Bishnu Devi Karki	2067/06/01	Chapapani,12
0153	Mrs. Chandra Kumari Karki	2067/06/01	Bhimphedi,12
0157	Mrs. Bidhya Gurung	2067/06/02	Chapapani,12
0159	Mrs. Laxmi KC Singh	2067/06/01	Chapapani,12
0160	Mrs. Tara Khadka	2067/06/01	Chapapani,12
ss0161	Mrs. Maiya Kumari Thapa	2067/06/02	Chapapani,12
0162	Mrs. Gita karki	2067/06/02	Chapapani,12
0163	Mrs. Rupa Karki	2067/06/02	Chapapani,12
0164	Mrs. Karuna Shahi	2067/06/15	Shivashakti Marga,12
0165	Mrs. Nau Maya Gurung	2067/06/02	Shivashakti, Marga,12
0170	Mrs. Sita karki	2067/06/01	Buddhachok,10,
0172	Mrs. Indira Devi Sapkota	2067/06/01	Hospital Chok,10
0173	Mrs. Ram Maya Karki	2067/06/01	Chapapani,12

0174	Mrs. Bhagawati Sharma	2067/06/02	Matepani,12
0175	Mrs. Bandana Timilsina	2067/06/01	Ranipauwa,11
0176	Mrs. Kusum Rana	2068/11/28	Ranipauwa,11
0180	Mrs. Shyam Maya Maharjan	2069/08/28	Ranipawa,11
0182	Mrs. Kasare Gurung	2069/09/01	Chapapani,12
0184	Mrs. Dhana Laxmi Gurung	2069/09/05	Chapapani,12
0185	Mrs. Chandra Basnet	2069/11/18	Matepani,12
0187	Mrs. Bishnu Maya Rana	2069/11/22	Ranipauwa,12
0192	Mrs. Dil Kumari Gurung	2070/03/23	Kaski, Parcha,6
0195	Mrs. Swastika Adhikari	2070/03/26	Ranipauwa,12
0196	Mrs. Madhu Kumari Malla	2070/04/03	Salyan, Sakhar,7
0197	Mrs. Jaitan Nisha Miya	2070/04/30	Meyapatan,13
0198	Mrs. Sita Adhikari Chhetri	2070/04/32	Ranipauwa,11
0199	Mrs. Dau kumari KC	2070/05/13	Gorkha, Bakiran,7
0201	Mrs. Amrita Thapa	2070/06/11	Kaski,Kahaun,2
0203	Mrs. Chandra Shova gurung	2070/07/29	Chapapani,12
0205	Mrs. Hira Devi Bhandari	2070/08/16	Fulbari,12
0206	Mrs. Krishna Kumari Chand	2070/11/06	Chapapani,12
0207	Miss. Suman Khatri	2070/09/24	Mahakaleshwor,11
0208	Mrs. Bimala Basel	2070/10/14	Chapapani,12
0209	Mrs.Kalpana Adhikari Paudel	2070/12/12	Chapapani,12

Appendix: F

Executive Members of Management Committee and members of different sub-committee

Naresh Bdr. Karki

Chairman

Gopal Bdr. Karki

Vice-chairman

Shiva Bdr. Karki

Secretary

Raj Kumar Karki

Treasurer

Members:

Dhurba Nath Koirala

Saraswati Devi Adhikari

Ganesh Karki

Dan Kala Gurung

Madhu Maya Koirala

Mohan Chand Rajan

Vijaya Raj Poudel

Karuna Shahi

Kul Prasad Dahal

Deepak Karki

Ram Chandra Pandey

Ganesh Karki

Bishnu Prasad Koirala

Hari Bdr. Karki

Mohan Chand Rajan

Navaraj Thapa

Roshan Prasad Shrestha

II. Advisory sub-committee

Krishna Bdr. Karki
Prem Bdr. Karki (जिवन संघर्ष)
Dhol Bdr. Gurung
Lok Bdr. Karki

III. Money/ fund collection sub-committee

Gopal Bdr. Karki
Dan Bdr. Basnet
Daya Shankar Gautam
Manohari Poudel

IV. Welfare fund sub-committee

Sita Devi Bastola
Purba Kumari Karki
Bhagwati Bastola
Saraswati Devi Adhikari

Appendix: G

Venues of Focus Group Discussion (FGD)

S.N.	Venue	Date
FGD 1	Cooperative Office	June 5, 6
FGD 2	Cooperative Office	July 10, 11
FGD 3	KC Catering	September 19
FGD 4	KC Catering	October 25
FGD 5	Shitaladevi Community School Ground	February 8, 9
FGD 6	Shitaladevi Community School Ground	March 21, 22