

# **IMPACT OF COOPERATIVE ON WOMEN EMPOWERMENT**

**A case study of Sano palati cooperative, Karthali VDC, Sindhupalchowk**

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**Submitted by**

**SHREEJANA RAUT**

**T.U. Regd. No.: 5-2-37-585-2008**

**Exam Roll No.:281153**

**Central Department of Rural Development**

**Tribhuvan University, Kirtipur, Kathmandu**

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## **DECLARATION**

I hereby declare that the thesis entitled IMPACT OF COOPERATIVE ON WOMEN EMPOWERMENT (A Case study of Sano palati cooperative Karthali VDC, Sindhupalchowk) submitted to the Central Department of Rural Development, Tribhuvan University, is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of writing this thesis. The result of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

.....

Shreejana Raut

TU Regd. No.: 5-2-37-585-2008

Date: 2074-12-09 (March 23, 2018)

## LETTER OF RECOMMENDATION

This is to certify that the thesis entitled "**Impact of Cooperative on Women Empowerment- A case study of Sano palati cooperative Karthali VDC Sindhupalchowk**" has been prepared by **Ms. Shreejana Raut** under my guidance and supervision as a partial fulfillment in requirement of the Degree of Master of Arts in Rural Development.

To the best of my knowledge, the study comes original and carries useful information in the field of Karthali VDC, Sindhupalchowk. I therefore recommended this thesis to the committee for its final evaluation and approval.

.....

Umesh Acharya

Supervisor

Date: 2074 – 12-09

(March 23, 2018)

## **APPROVAL LETTER**

This thesis entitled **IMPACT OF COOPERATIVE ON WOMEN EMPOWERMENT- A case study of Sano palati cooperative, Karthali VDC, Sindhupalchowk** submitted by **Shreejana Raut** in partial fulfillment of the Requirement for the Master's Degree (M.A.) in Rural Development has been approved by the evaluation committee.

### **Evaluation Committee**

.....

Prof. Dr. Pushpa Kamal Subedi

Head

.....

Prajwal Man Pradhan

External Examiner

.....

Umesh Acharya

Supervisor

Date: 2074-12-18 (April 1, 2018)

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## **ABSTRACT**

Co-operative is an economic enterprise and as self organization which functions on its own way and make supportive role in the rural development and economic development of Nepal. As Nepal is one of the least developed countries in the world, it is extremely necessary to uplift the status of the country. Co-operative movement is one of the measures to improve the economic condition. Moreover, the cooperative organizations of Nepal are working in rural areas to uplift the economic condition of poor people by accepting their small saving and providing loan at reasonable rate of interest for investing in productive and skill oriented sector. Present study focused the impact made by the Sano palati co-operative especially on the rural women. The specific objectives of the study were to study the socio-economic impact of cooperative activities to empower women, examine the change in socio-economic conditions of the rural women.

The research was carried out on the basis of exploratory and descriptive research design. Source of data collected was the primary and secondary data while the nature of the data collected was quantitative and qualitative data. Among the total population about 12% of the samples were selected by using the simple random sampling method.

The findings of the study showed that Sano palati cooperative focuses on enterprise support activities, social development activities such as literacy classes and health care training for the women members. The major concern of members of this cooperative includes education for themselves and for children, having own income and savings, improve security, improve access to institutions with resources, freedom to make own choices and decisions. To strengthen the cooperative both financially and socially, cooperative should provide training for commercial agriculture farming system to the member as well as can conduct mutual exchange of experience and training program. It should also make loan flow and loan recovery system more effective by regular supervision, monitoring and evaluation.

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## ABBREVIATION AND ACRONYMS

ADBN	: Agriculture Development Nepal
<i>et al.,</i>	: <i>Et alii:</i> and others
IBP	: Intensive Banking Program
ICA	: International Co-operative Alliance
ILO	: International Labour Organization
INGO	: International Non- Governmental Organization
MDG	: Millenium Development Goals
MFI	: Micro Finance Institute
NGO	: Non Governmental Organization
PCRW	: Production Credit For Rural Women
RMDC	: Rural Microfinance Development Center
RVDP	: Rapti Village Development Project
SFDP	: Small Farmer Development Program
UNDP	: United Nations Developed Program
VDC	: Village Development Community

# CHAPTER ONE: INTRODUCTION

## 1.1 Background of the study

The word Cooperative was derived from Latin word “co-operari” where ‘co’ means together and ‘operari’ means working together. Working together for member is the initial concept of cooperatives. The Cooperative is a member centered business. In 1995, the International Co-operative Alliance (ICA), the apex organization that represents cooperatives worldwide, defined cooperative 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 based around the concepts of self-help, self-responsibility and self-organization (Bharadwaj, 2012). Cooperative is community based business. The basic characteristics of cooperative that differentiate it from other type of business are its principle, values and norms. 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. It brings harmony and prosperity in society.

Cooperation dates back as far as human beings have been organizing for mutual benefit. Cooperative was developed since 19<sup>th</sup> century. Robert Owen (1771–1858) is considered as the father of the cooperative movement (Zeuli *et al.*, 2004). The movement initiated from England was spread rapidly to Western Europe, USA, New Zealand and Australia. Early human societies cooperated by sharing, hunting, fishing, farming and shelter practice together to improve their survival. With the development of modern cooperative since 1844 from England, big industries and factories came into existence in the cities. As the people moved from farms to cities, people could not grow their own food and became dependent on high price products. So, less powerful member of those people in new cities like farmers, workers, consumers and producers organized together to gain economic influence. So, they made cooperative a business, run by themselves in the society. Cooperatives are based on the cooperative values of “self- help”, “self- responsibility”, “self organization” (Cooperative Futures,

2006) democracy and equality and solidarity and seven cooperative principles (Nepal, 2013).

**First Principle:** Voluntary and Open Membership Cooperatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

**Second Principle:** Democratic Member Control Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member, one vote) and cooperatives at other levels are organized in a democratic manner.

**Third Principle:** Member Economic Participation Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. They usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any of all of the following purposes: developing the cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

**Fourth Principle:** Autonomy and Independence Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

**Fifth Principle:** Education, Training and Information Cooperatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their cooperatives. They inform the general public -- particularly young people and opinion leaders -- about the nature and benefits of cooperation.

**Sixth Principle:** Cooperation among Co-operatives Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional, and international structures.

**Seventh Principle:** Concern for Community While focusing on members needs, cooperatives work for the sustainable development of their communities through policies accepted by their members. (Adopted in Manchester (UK) by the General Assembly of the International Cooperative Alliance (ICA). 23 September 1995, on the occasion of the Alliance's Centenary.)

Cooperative members believe in the ethical value of honesty, openness, social responsibility and caring for others. Such legal entities have a range of unique social characteristics. Membership is open i.e. that anyone who satisfies certain non-discriminatory conditions may join. Economic benefits are distributed proportionally according to each member's level of participation in the cooperative, for instance by a divided on sales or purchases rather than divided according to capital invested (Hanf *et al.*, 2014).

## **1.2 Co-operatives in Nepal**

In Nepal cooperative movement was started in 1954 with the formation of 'Cooperative Department'. Within the same time 13 cooperative societies were established under the Rapti Valley Development Project (RVDP) (Ghimire and Sharma, 2011). Extensions of the Co-operative Department were emphasized in the first plan of Nepal (1956-60). By the end of first plan there were 378 organized Agricultural Cooperative Societies. After some years it was felt that a separate institution was necessary to finance and supervise the cooperatives and finance the credit needs of the farmers through co-operative societies. In 1971 the management of agricultural cooperative was assigned to ADBN. Under the management of ADBN many reforms were made in the operations of cooperatives. Meanwhile the Sajha Program (Massive extension of co-operative societies) was launched in 1975 and cooperatives were organized in almost every village. But most of the newly run co-operative could not run successfully and became inactive. In 1978 the management responsibility of co-operatives was transferred to the people under the supervision of Co-operative Department. At present many of the agricultural co-operatives are surviving with full of delinquent bank debt.

The new cooperative act of 1992 had provided a more liberal and democratic legal framework for organizations to be registered as cooperative societies (Hudak, 2012). It has given the cooperatives autonomous, self-reliant and viable business status. The changed act and rules inspired the people to organize the cooperative as a member institution and a large number of co-operative societies and unions are established in the country. The major functions of the primary cooperatives societies are to benefit the members by providing necessary services, help in development of the member's socio-economic conditions and the community by providing services in group and community basis, distribute loans to the members on their need basis as well as provide other services for the betterment of the members. Present cooperative development situation is not satisfactory in Nepal. Though the number of cooperative is increasing every year, assessment of cooperatives indicates that the development of cooperative is more quantitative rather than qualitative. It is because many of the cooperatives have been created without any need to establish them. Hence, it is well organized fact that cooperatives must have to generate their own resources so that it can be able to run themselves without any interference from outside agencies and where people can get free space to plan and manage their own development through reforms in the legal and regulatory environment.

A co-operative is a voluntary organization of persons with limited means to fulfill their needs and interest. The philosophy behind co-operative movement is "all for each and through mutual help". Its purpose is to help weaker section of the society. In Nepal, cooperative societies are registered under cooperative act 1992 (Acharya, 2007).

Nepal has a long standing history of informal community based cooperatives. Traditionally these informal community based cooperatives were based on kinship, ethnic and religious bonds. Some of the major traditional informal cooperatives are as follows: Parma related to agriculture sector is a free labor exchange among the rural households of particular localities and thus wage savings. Gumbas the cultural protection in Buddhism. Dharmabhakari literally means a religious strong store of grains that is often using to protect social welfare activities and natural calamities. Similarly, Guthi is an institution of immovable property set aside for religious purpose in the care of some persons without having any kind of alienable rights.

There are all together 9720 cooperatives in the country. Among them only 1564 are related with milk production and others are concerned with other purposes. Whereas the cooperatives related with saving and credit shared most part in the cooperative field with a number of 3392 and is followed by multipurpose cooperative 2532 in number. The saving and credit cooperative (35%), multipurpose cooperative (26%) and dairy cooperatives (16%) have covered the first, second and third position respectively. The total member of the cooperatives in the country is 1259747; whereas the female members are 412447 (32.7%) and male members are 847300 (67.3%) respectively (Lamsal, 2008).

Cooperative is rendering fruitful services to the society concerned especially to women. Women are able to enrich their life. They are satisfied with services rendered by co-operatives society. They got recognition in the society and also economic interdependent in the family. Hence, cooperative are playing a very important role in the empowerment of women through various schemes. Cooperatives not only empower rural population, especially women but also enhance decision making capabilities and socio economic adjustment. As this type of petty economic activities involves more to women who in long term contribute in empowering women as well (Jnawali, 2017).

### **1.3 Co-operative and women empowerment**

The term empowerment refers to measures designed to increase the degree of autonomy and self-determination in people and in communities in order to enable them to represent their interests in a responsible and self-determined way, acting on their own authority (Wehmeyer *et al.*, 2000). In simplest form, women empowerment means the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance (Samanta, 2009). It is the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights. Empowerment as action refers both to the process of self-empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and use their resources.

Women empowerment is the process to bring women in the stream of social economies and political activities. Co-operative is not limited to only providing financial services to the poor. It has a dual role of poverty alleviation and building



sustainable institution. Thus its services constitute various types of credit and savings and creating positive socio-economic impact in women lives. Those women who fall under the category of poorest; cooperative may be beneficial for them. In context of Nepal women comprise lower status than men by tradition. Majority of the women in Nepal are confined only in household activities. Thus participation of women in cooperative will enable women to get involved in economic activities like saving, taking loan and establish their business, buy and sell land, use resources available in family.

Empowerment of women through cooperative not only provides economic opportunities for women but also will develop decision making capacity by improving self confident in thinking. Recently numerous national and international organization have been established aiming at empowering women through cooperative and their programs have been carried out in such a way that they create awareness about their roles and rights. Thus women involvement in cooperative will not only help them to income generating activities but also share responsibility with men for handling their family as well as social prestige will also be increased through expositions of their potentialities. They can raise their voice and stand forward only when they are organized and are aware of their duties and rights. In order to have a democratic society it is necessary to create awareness among them about their rights duties and empower them in different perspective.

#### **1.4 Statement of the problem**

Nepalese women who constitute more than half of the population especially rural women are still suffering from poverty. They have still nominal access to resources, information and services both within and outside household sphere. Even having many cooperatives across the country still many women are out of getting the facilities provided by cooperative. The main reason behind are illiteracy, sickness, lack of awareness, social and traditional behavior. Hence, it shows that it is essential to check the effectiveness of community based cooperatives in providing micro finance facilities to targeted women for their economic and social empowerment. Nepalese women sacrifice lots of their time in the household work as well as agricultural work. Although they have huge contribution on household and agricultural work their contributions are not included as income. For this various research and targeted programs for women empowerment are still in necessary.

Cooperative can play a significant role in improving their livelihood by providing small scale of loans generating and mobilizing saving by themselves and carrying out income generating activities. It also help in other social activities such as providing training to the beneficiaries, literacy, health, agriculture environment, related programs etc. thus, co-operative is considered as powerful tool for empowering rural women.

Sano palati Co-operative is situated at Karthali VDC, Sindhupalchowk district. In this area most of the families' main occupation is agriculture. Income level of the people is low. Mostly the women are poorer economically, socially and culturally. So, this research is trying to find out or address the actual situation of that area.

### **1.5 Objective of the study**

The overall objective of the study is to access the role of co-operatives in rural women empowerment.

The specific objective of this study is as follows:

- a) To find out the social impact of cooperative on women members in study area.
- b) To analyze the economic impact of cooperative on women members in study area.

### **1.6 Significance of the study**

Sano palati cooperative in service oriented rather than profit oriented. Even if profit are made it is utilized in income generating activities, skill development activities, resource mobilization, increase in literacy rate, capacity building etc. it also play a vital role to bring together the poor people (women) and helps in empowering poor women.

Although there are lots of benefits of cooperative, women are actually not being able to fully grab the opportunities that are just in front of them. Benefits to the rural women can be maximized only when cooperative develops strong linkages into women empowering activities. Since no study have been carried out in depth, this study will help for understanding the situation of women at the level of empowerment in the study area as well as helps to know how far women are being able to raise their living standards.

## **1.7 Limitations of the study**

This study has following limitations:

- a) Study is conducted within limited time and limited financial resource.
- b) This study is concerned with the role of Sano Palati Co-operative in women empowerment in the study area and other aspects are excluded. The conclusions drawn in this study cannot be generalized in other rural areas in Nepal.
- c) This study would be conducted to fulfill partial requirement of the master degree of TU, Nepal.

## CHAPTER TWO: LITERATURE REVIEW

A cooperative can be defined as a member controlled association for producing goods and services in which participating members, individual farmers or household, share the risks and profits of a jointly established and owned economic enterprise. Cooperative values are self help, self responsibility, democracy, equality, solidarity, honesty, social responsibility and carrying for the important values of cooperatives.

The international cooperatives alliances meeting held at Manchester England in 1995 defined “a Cooperative is an autonomous economic social and cultural needs and aspirations through a jointly owned and democratically controlled enterprises.

Calvert has defined co-operative as “ A form of organization wherein the persons voluntarily associate together for a common economic need to life themselves and other out of weakness in to strength through business organization, conducted for the common benefit of all who join it (Calvert, 1921).

International Co-operative Alliance (ICA 1980) has defined a co-operative as a legally incorporated group of people, generally of limited means, pursuing an economic purpose, in which membership is voluntary and control is democratic. Members make an approximately equal contribution to the capital required, and any profit is distributed among them in proportion to the business they have done with the co-operatives (Sedhain, 2005)

The definition given by International Labor organization (ILO) has covered most of the principles of co-operative as such it can be considered to the most comprehensive one. Co-operative society is “an association of the economically weak who voluntary associate on the basic of equal right and equal responsibility transfer to an undertaking one far several to their functions, corresponding to one of several to their economic needs which are common to them all but which each of them is unable fully to satisfy by his own individual effort and manage and use such undertaking in mutual collaborations to their common material and moral advantage”.

In 1963, the International Cooperatives Alliances (ICA) had reviewed the existing principle in 1995; Set the ICA general meeting stated the following as the principle of

successful cooperatives i.e. Voluntary and open membership, Democratic management, Economic participation by members, Autonomous and freedom, Education, training and information, cooperation among cooperation and concern to the society.

A cooperative society is an association of persons who have voluntarily joined together to achieve a common 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 in which the members actively participate (ILO, 1960). To be effective and successful, cooperatives must continuously achieve two inter-related goals: enhance viability and improve ability to service its members; and remain an economically viable, innovative and competitive enterprise (Dogarawa, 2010).

Co-operation exists by live and let live. Co-operation is associated with human beings in every stages of life. Co-operation is disciplined life style inspired by the elements of love, affection and sympathy. In its technical sense, it denotes a special method of doing business in which midway between capitalism and socialism is adopted. This organization prefers more to serve less to profit.

To be a successful cooperative Banaszak (2008) identified four key factors such as leadership strength, group size, business relationship amongst members and a member selection process during the group's formation. The internal factors that would have an effect on a cooperative's success are the ones that arise internally and these include members' commitment, members' participation, structural and communication and managerial factors. The external factors, considered essential in the success of cooperative, include assistance that act as motivation for members in a cooperative, external assistance, government policies, regulatory frameworks and market factors. These factors can affect the competitiveness of cooperatives, especially in developing countries, where cooperatives are still underdeveloped (Acharya).

Micro credit has become the global concern for poverty reduction these days. The credit for the concept development of micro credit goes to the Nobel Peace prize winner Prof. Mohammed Venus of Bangladesh. He was the first person who developed the concept and applied. However, many scholars have raised their concern

towards it and argued their views for effective delivery of micro finance to all the people of society to achieve a goal. Today many micro credits are running which are giving financial support and help to the rural women.

As explored by micro credit summit campaign report 2006, the impact assessments of micro finance on the livelihood of poor women in Asia has found that women participants in credit programs of Grameen Bank Bangladesh have been found more conscious of their rights, better able to resolve conflicts, and have more control over decision making at the household and community level. Likewise a study in Srilanka found that loans continue to women's independent income, giving them more bargaining power in their relation with male family members. Similarly, micro credit has enhanced women's empowerment such as increased self-confidence and better cooperative with neighbors has also been observed in Thailand.

In an increasingly globalized world, cooperative organization are more needed than ever as a balance to corporate power and as an anchor to the grass roots level of society. Cooperatives hold the potential of being a driving force in our partner countries in the developing world, provided they can operate in a democratic environment for the poor around world cooperatives can provides a most needed opportunity for self-determination and empowerment. (Johnson, 2003)

ADB, (2003) has made a study to define the relation between poverty and micro finance. The study defines poverty as an income level below a socially acceptable minimum and micro finance as one of a range of innovative financial arrangements designed attract the poor as either borrower's savers. In principle, micro finance can relate to the "non- destitute chronic poor" who occurs due to lack of assets and opportunities and "transitory poor" which is temporary in nature and across due to the result of adverse shocks. Lack of asserts indicate absence of physical collateral which restricts the poor to have access of formal credit and to depend on informal credit where interest rate is high and source are limited. So that the study advocates that if access to credit can be improved that there are no other binding constraints. This is a route out of poverty for the non- destitute chronic poor.

Focusing the importance of co-operatives for woman empowerment the 16<sup>th</sup> UN international day of co-operatives 2010 had set the slogan," co-operative enterprise

empowers woman." This theme highlights how the co-operative model enterprise can successfully empower woman. It links to the celebration of the 15<sup>th</sup> anniversary in Beijing platform for action (Beijing+15) which sets out an agenda for women empowerment.

The recent cooperative act of Nepal is the most liberal one need to revise to strengthen the regulatory mechanism by adjusting the Global and internal changes. The interim constitution 2006 has accepted the cooperatives as one of the national development pillars along with the public and private. Thus, cooperatives are emerging third sector of economy in Nepal (Ghimire and Sharma, 2011)

Nepal (2013), in his article "Micro Finance in Nepal" concluded that in the last decade of the 20<sup>th</sup> century it is accepted that micro finance is one of the most significant contributor for poverty alleviation. The article further claims that in Nepal the poverty reduction rate is slower. If the proper model is used to the hill and Terai region, the life standard of the poor people could be raised very fast.

Thakuri (2010), in his book entitled An Anatomy of cooperative Movement in Nepal, explained that cooperatives are community organizations delineated to support the group business of farmers, workers, artisans landless, low income group and unemployed or social workers to protect the interest of community people. The study also highlighted cooperative have great prospect for the development of Nepal.

Sharma (2003) In an article "Micro Finance Against Poverty: The Nepalese Scenario" has expressed the role of micro finance as follow ' Micro Finance is the financial service such as deposit, loans, payment, services, money transfer and insurance to poor and low income household and their micro enterprises studies in Nepal and elsewhere have clearly

Microfinance as one of the most powerful tools for alleviating poverty. MFI is both formal and informal providing financial services which help in creating job opportunities to micro entrepreneur, both wage and self-employment and there by generating income among the poor.

Regmi (2002) had tried to emphasis that financial cooperatives are not getting able to collect long term deposit satisfactory as they collect with maturity period of 3 months to 6 years only. They should try to increase public confidence towards them for long-

term deposit. For the recovery of loan debt, recovery debt is essential in Nepal. Similarly financial cooperatives need to modify by time and should concentrate in quits and practical services. He further adds, in context of increasing number of financial cooperatives in Nepal, as there are increasing financial crisis in South Asian countries, Nepal should learn the lesson from those countries and timely regulation is essential due to a competitive financial market, now a days the cooperatives have to go their clients for providing financial services with new market strategy. Thus, financial cooperatives need to modify their traditional working style as needed by changing time and situation.

The findings of Ramnarain (2013) suggested that ongoing struggles that cooperatives face due to their existence within larger, liberal paradigms of international post conflict aid and reconstruction assistance. Their uneasy relationship with liberal economic structures limits their scale and scope of effectiveness even as they provide local alternatives for peace building.

Uprety (2003) in the article "Micro Finance in Nepal" concluded that in the last decade of the 20th century it is accepted that Microfinance is one of the most significant contributor for poverty alleviation. The article further claims that in Nepal the poverty reduction rate is slower. If the proper model is used to the hill and terai region, the life standard of the poor people could be raised very fast.

Pradhan & Shrestha (2005), in their article "Micro Finance and Women Development in Nepal", micro finance programs in Nepal have different modalities some are community. Some are community based such as saving and credit cooperatives. Some are sector based such as priority sector programs which includes agriculture cottage and small industries and services and it is implementing through the commercial banks. Intensive Banking programs which was introduced by NRB which focused on area. The deprived sector lending program is focused on poor people. The Production Credit for Rural Women (PCRW), Micro Credit for Women (MCPW) and Rural Development Banks are gender based programs, which are focused on women. In a way such micro finance programs has made it possible for rural women to have access and control over income. This has played a very positive role in women development.

After analyzing the prospects and problems in the cooperatives of far western region, the author proposed an implementation plan and agricultural marketing model for



cooperatives to ensure their self sustainability in the future. Furthermore, the author assumed that this implementation plan could develop the value chain among local farmers, communities and cooperatives through the medium of agricultural product marketing (Nepal, 2014)

Bashyal (2011), in his book, assessed the financial access and women empowerment through gender equity improvement based on survey of clients of Nirdhan Bank Limited. The study found that micro credit bank has improved families wellbeing by increasing household's food sufficiency level assets accumulation and children's education. The effectiveness of program in improving socio economic condition is more visible in the improvement in housing condition and possession of consumer durables. It has been credit with empowering women by increasing their self-confidences and decision making power enhancing family status, family cooperative and greater say in household spending. More over the access to credit not only gave women opportunity to contribute to the family business but they could also deploy it to assist the husband's business that increases her positive and influence within the household. Micro loans have enabled women to start nonfarm activities particularly, petty trade. The study research to the conclusion is that no unique model of micro credit bank is applicable for all situations. To provide micro credit services to large numbers of scattered poor people in the hills and mountains of the country through well managed operating costs, the program should be designed as according to its topographical differences and diversified settlements.

NRB (2008) stated that Nepalese micro finance sector can be classified as formal and semi-formal. Formal sector model is initiated by government/NRB. The initiative so far includes the establishment of rural micro finance development center (RMDC) and implementation of the program as Jagiriti (Women Empowerment Program), Bisheshwor with the poor, intensive Banking program (IBP), small farmer development program (SFDP), and production credit for rural women (PCRW). The semi-formal model is initiated by NGO's, cooperatives and micro finance banks.

For the prospective development of women, micro credit is the best financial institute for uplifting of women standard in our country. Similarly, the number of microfinance are also increasing in number but they are not able to include all the women of rural part due to geographical condition, marital status of women, late night meetings of

micro credits. Realizing all these problems government is working for micro credits and through micro credits help women became able to take part indecision making, political and social issues and they are totally self-dependent (Pal, 2014)

For the development of rural people, rural sector needs modernization, diversification and commercialization of production and distribution system. For this, construction of rural physical infrastructure must be improved with the improvement of women's empowerment, raise their economic status, form the habits of saving and improve the quality of their lives.

They need assistance, exclusively targeted at them, for social development, asset creation, skill development and technology transfer and marketing to provide long term employment opportunities. A properly designed and effectively implemented financial system could thus help the rural poor to create production assets as well as increases employment and incomes. Lack of saving and capital make it difficult for many poor rural women to become self- employed and to undertake productive employment generating activities. Hence credit can play very important role to increase production income and employment for the low income people.

Practically it is seen that the provision of financial services in not sufficient in meeting the disadvantages and the poor. The main importance of this particular sector in society or basic is too diverse that opportunities to improve the women's condition must be varied and multifaceted. This fact is even more pronounced when clients and poor women.

Thus, even its main role is that a financial intermediary, a Micro Finance Institute (MFI) has not to provide just financial services. Its main aim is to uplift the rural women's status and to make them financially sound and active. This situation is very true for a poor country like Nepal.

Empowerment of organization, individuals and movements has certain requisites. These includes resources, skills training and leadership formation on the one side and democratic process, dialogue, participation in policy and decision making and techniques for conflict resolutions on the other. Within organizations, open and democratic processes are essential in empowering people to with stand the social and family pressures that result from their participation. Thus the long term viability of the

organization, and the grossing autonomy and control by poor people over their lives, are linked through the organizations, own internal processes of shared responsibility and decision making (Sen and Grown, 1985).

The process of gender mainstreaming underway in many bilateral and international aid agencies also has implications for promoting women's empowerment. Gender mainstreaming strategies in governments and development agencies may help to overcome problems of marginalization of special women's units. Integration of women into existing programs and planning process does not necessarily promote empowerment as energies may come to be primarily directed towards realizing other institutional objectives. There is a continuing need for spaces in which women can work together to challenge the objectives of the institution from a feminist perspective (Lycklama, 1991).

Empowerment is the multidimensional process encompassing all spheres of life, including the social one. It is an ongoing dynamic process that enhances women's or any marginalized and alienated group's ability to change the structure and ideologies that keep it subordinate (Acharya and Ghimire, 2005). It is the process of making the power structure more inclusive to all- women and men of all castes, creeds classes, ethnicities and races.

Gender equality and women's empowerment are human rights that lie at the achievement of the Millenium Development Goals. Despite the progress that has been made six out of ten of world's poorest people are still women and girls, less than 16% of the world's parliamentarians are women, two thirds of all children shut outside the school gates are girls and both in times of armed conflict and behind closed doors at home women are still systematically subjected to violence. That's why UNDP integrates gender equality and women empowerment in its four main areas of work: poverty reduction, democratic governance, crisis prevention and recovery and environment sustainable development (UNDP Gender equality strategy).

The agricultural cooperatives including the small farmers, dairy, herbal tea, coffee, vegetable and fruits, bee keeping etc are 24 percent scattered all over the country from rural to urban areas. They are very rudimentary stages in respect of production and marketing survived in subsistence condition. The reality of consumers and other

service related cooperatives including health, electric and miscellaneous cooperatives is almost indifferent of agricultural cooperatives. The number of consumers and other service related cooperatives is 12% can play a crucial role in distribution of goods and services. The multipurpose cooperatives are 18% mostly passive and have been facing the conflict in prioritization of goals.

The research findings Shakya (2016) proved that there is an improvement not only in economic terms but also in social terms. The results show a positive impact in income and saving despite of different interest rate charged by the companies. Although MFIs are mushrooming in Nepal, the poor villagers are remained under high interest rate with less accessible of money lending comparing to the women in city.

According to Tiwari, Cooperatives have played great role for commercialization agriculture and hence have supported sufficiently for augmenting the income level of members with their financial and technical supports. Majority of cooperatives have emphasized for horizontal flow of knowledge and information and initiated to solve local problems at local level.

Cooperative is the most significant vehicle for mobilization the scattered savings and putting them in productive use for the benefit of the poorest section of the society. The role of cooperative organization can be regarded as the most significant for socio economic betterment of the majority of the people and socio- economic justice. Thus a cooperative is undoubtedly a key variable in terms of socio economic development of the county (Poudyal, 2011).

Poudel (2005), in his unpublished dissertation had explained that Micro Finance program is the best way to uplift the rural people economically as well as socially. Microfinance program is relevant where commencing of big industries factory and enterprises in remote and rural area by the people living there is out of their capacity. Taking loan from bank is inconvenient and need long procedural to be followed. Due to lack of education the rural people doesn't go to bank for loan. They never tried to do something to ameliorate their living as they have been habituated to be satisfied from their traditional agricultural process and production. MFI is fruitful initiative as it reaches door to door of rural poor and promotes them to save and do economic activities.

At present, the number of women participants in micro finance is increasing day by day due to the programs launched by micro finance. Those women are benefited and they have uplift themselves from unexposed society to more open society. The system based on transparency and accountability has enhances women to with draw the traditional and religious thoughts and be equally active development partners as their male counter parts. Hence, this action participation of women in group discussion has significantly raised their self-confidence and their social status.

For achieving goal, micro credit has been sought an important activity that could alleviate poverty. For this micro credit is providing different services in social economic development and economic empowerment of rural community people. In this regard the three year interim plan 2007-2010 of Nepal has emphasized for the development of cooperative to provide access to micro finance to rural people to accelerate agriculture production through the establishment of cooperative and ultimately empowerment of rural women. The network between rural people to financial service has been provided by bank and financial institution, cooperative and micro credit institution. The plan further states that “cooperative will be developed and encouraged as a basic medium of community and development to achieve the national target of poverty alleviation and Millennium Development Goal (MDG).Cooperative will restructure and reformed so that it could play coordinators role in rural development”. As women empowerment is one of the determent factors of rural development, cooperative can be an effective means for empowering women.

At last, it can be concluded that, the present needs of our country for the development of women’s status. Cooperative is one of the major tools for poverty alleviation. Then women become able to enhance their social and political status. But the above reviewed literatures have also explored some problems that have been found while implementing micro credit. Programs for women empowerment and emphasized to address these problems genuinely for the effective implementation and sustainability of such programs. In few years later, government and other NGO’s or INGO’s are giving attention towards cooperative for rural people’s development. Towards this, current study attempts would be also helpful.

Therefore, cooperative is the key for poverty reduction and women empowerment. Through this, women become self-dependent and are able to manage small

organization themselves and are also participating in social, political and economically issues. But the above reviewed literature showed that still women have some problems while implementing micro finance .program for their empowerment and emphasized to know those difficulties for the effective implement and sustainability of such programs.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

A systematic research study needs to follow a proper methodology to achieve the predetermined objectives. Research methodology is a sequential procedure and methods to be adopted in a systematic study.

### **3.1 Research design**

The research study has been carried out on the basis of exploratory and descriptive research design because the study was focused on the present situation of the study area. The study was based on primary data and information. This study focus to investigate the role of cooperatives in rural women's empowerment. Similarly, it also explains the exiting status, problems and prospects.

### **3.2 Nature of the Data**

Both qualitative as well as quantitative data were collected for the study. Qualitative data are collected from interview and observation taken from the respondents while measureable data were kept as quantitative data.

### **3.3 Population and sampling size**

The total population of this studied cooperative is 334. Sample size of this study was taken as 40 i.e. 12 % have been selected as respondents from this cooperative who had involved directly in this cooperative. The samples are selected by using the simple random sampling method to acquire the desired objectives.

### **3.4 Sources of data collection**

This study aimed to find the empowerment level of women in study area. The primary and secondary sources had been applied for the data collection. The primary data had been collected from the study area of Sindhupalchowk district. The secondary data were collected from published written documents from individuals, experts and organization related to cooperative.

### **3.5 Tools and techniques of data collection**

Both quantitative and qualitative data were collected in this study. For this research, the following methods of data collection were used.

### **3.5.1 Questionnaire survey**

Primary data was primarily collected through the structured, semi structure and open questions by taking personal interview particularly with women. These questions were interviewed to get qualitative and quantitative information about the study. The respondent may use the local unit of measurement for the quantitative data and it will be converted into standard unit later while processing.

### **3.5.2 Observation**

While interviewing with the respondents, the researcher observed directly while collecting the data and the activities of women members and respondents, their socio-economic status before and after are recorded.

### **3.5.3 Focus group discussion**

Here monthly meeting of Sano palati cooperative committee was considered as focus group discussion which was held during the survey. The major issues of discussion were focused on the socio economic status of women and their empowerment level in this study area.

## **3.6 Data Analysis**

Collected information was processed scientifically. This collected information was placed in a format, so that the findings of the research become clear. Quantitative data was analyzed using table, percentage, bar diagrams etc. as per the requirement while Qualitative data was analyzed in descriptive form. The research questions were explored in descriptive and comparative way.



## CHAPTER FOUR: DATA ANALYSIS AND PRESENTATION

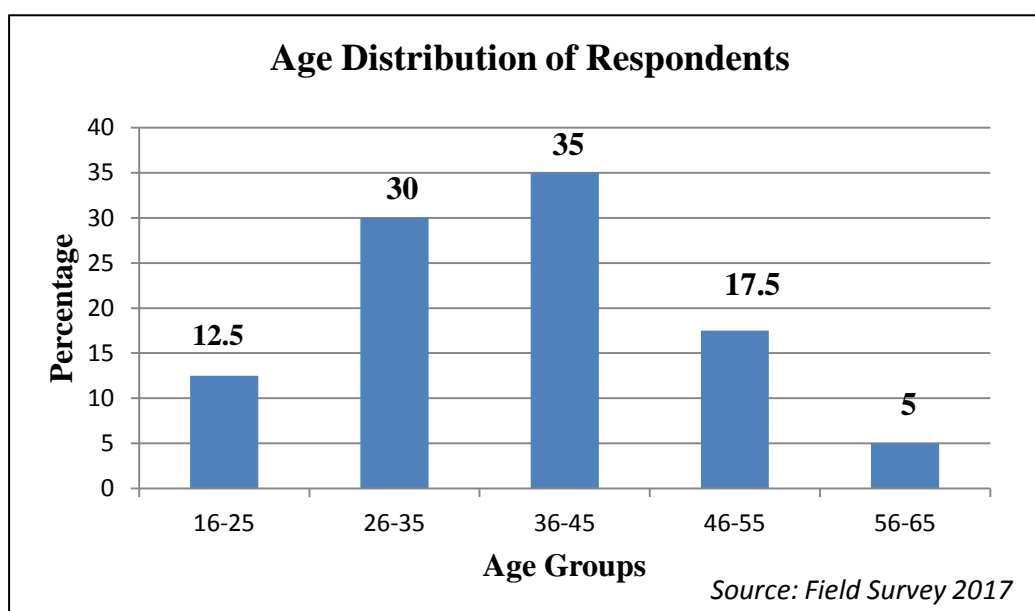
### 4.1 Short description of the study area

Sindhupalchowk district of Bagmati zone is one of the 75 districts of Nepal. District headquarter is Chautara. Area of the district is 2542 km<sup>2</sup>. According to the census 2011, the total population of the district is 287,798. It is situated at the elevation from 850m to 7080m above sea level. The main occupation of the people of the district is agriculture and trade. People are also engaged in service, animal husbandry etc.

Sano palati cooperative is formed by the women of karthali VDC in 2067 B.S. The total population of Karthali VDC is 3,347 in which male population is 1608 and female population is 1739 (CBS, 2012). 354 women are involved in the cooperative. Cooperative provides the service of saving as well as credit to agriculture, education, business etc.

### 4.2 General background of the Respondents

#### 4.2.1 Age distribution of the respondents

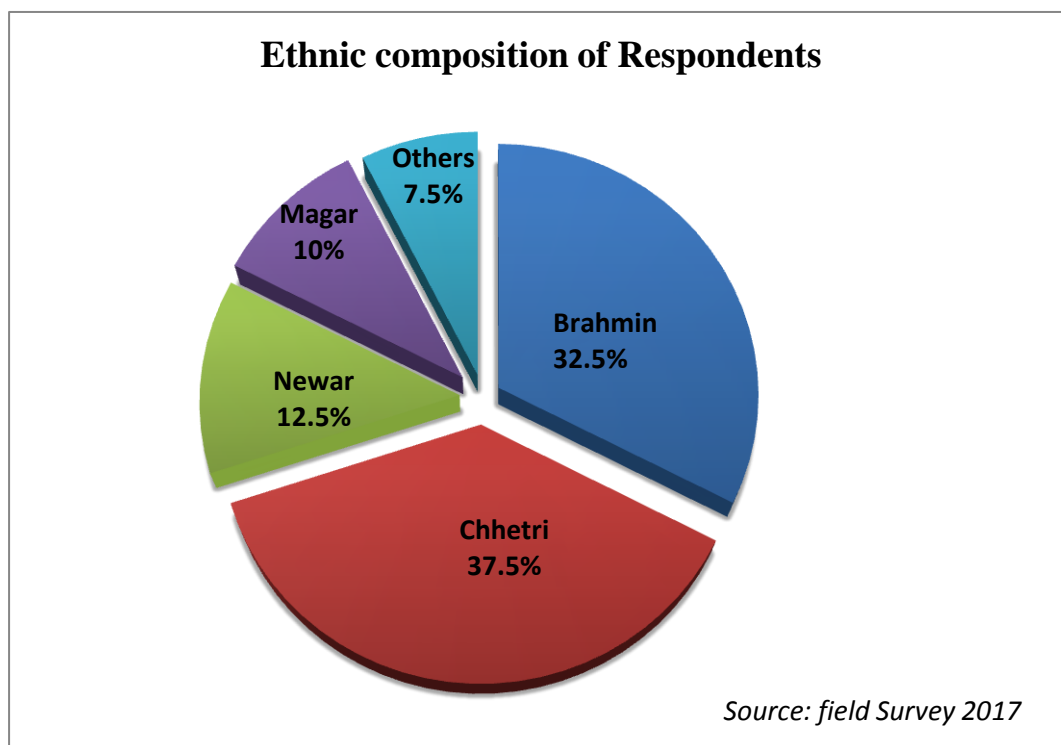


**Figure 1: Age distribution of Respondents**

out of 40 respondents, actively participating member was found of age group 36-45 i.e. 35% Followed by age group 26-35, 46-55, 16-25 i.e. 30%, 17.5%, 12.5 %

respectively. The lowest active members were of age group 56-65 i.e. 5% among the selected respondents. Age group of 36-45 might be women who have faced more economic problems during the time of fulfilling the needs, that's why those ages of women are more involved in the cooperative.

#### 4.2.2 Ethnic Composition of Respondents

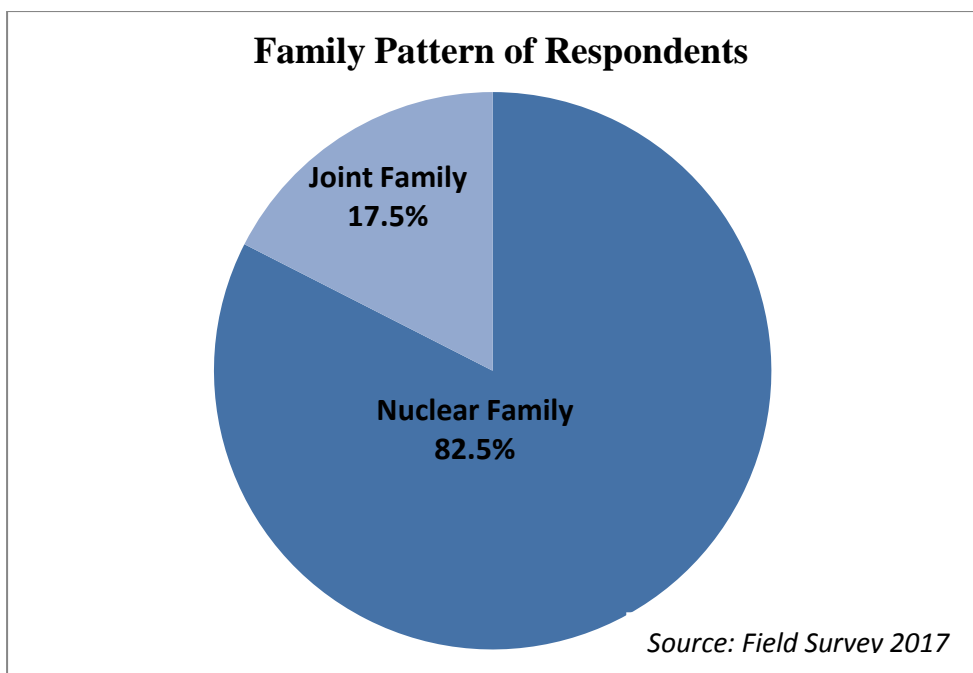


**Figure 2: Ethnic composition of Respondents**

Among the 40 respondents, highest ethnic group were Chhetri i.e. 37.5% followed by Brahmin 32.5%, Newar 12.5%, Magar 10% respectively. The lowest percentage was of others i.e. 7.5%. Since Sindhupalchowk is one of the hilly regions; population of Chhetri ethnic group is more in the district.

#### 4.2.3 Family Pattern

Family is the basic unit of society. It is the group of persons of different ages and sex living together under the same roof with common provisions responsibilities and resources. The distribution of respondents by family type is given below:



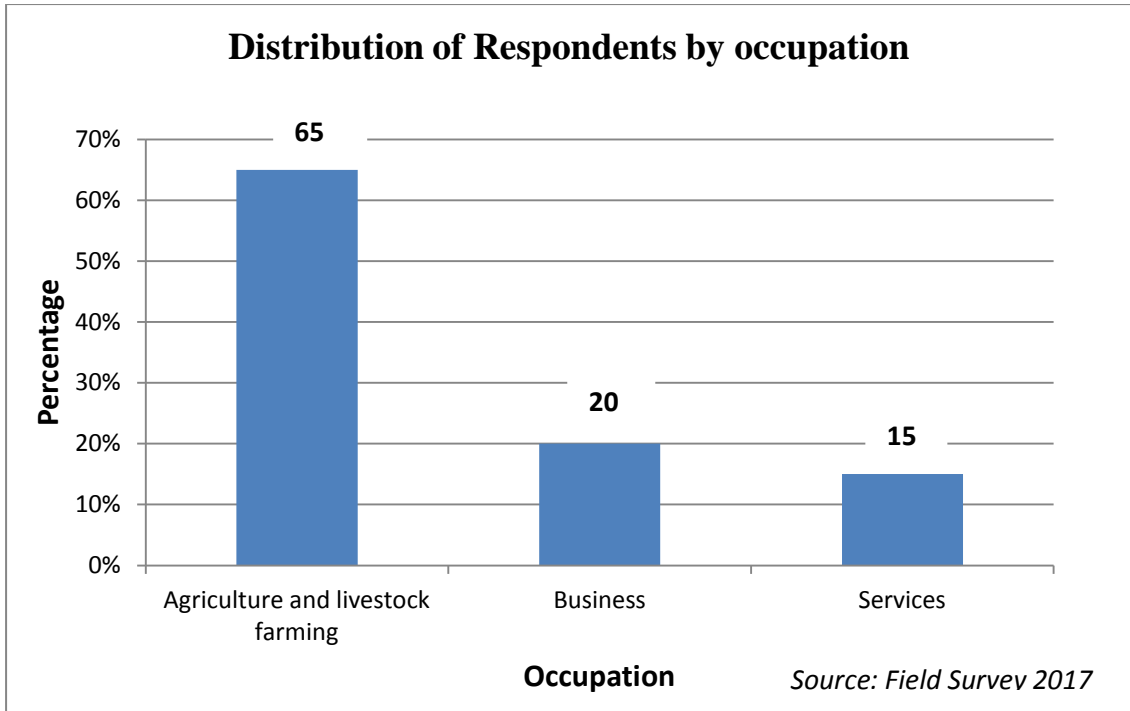
**Figure 3: Family pattern of Respondents**

During this study family consisting husband, wife and their unmarried children were categorized into nuclear family and husband, wife children and their in-laws living together were taken as joint family. The result shows that 82.5% respondents belong to the nuclear family and remaining to the joint family. This shows that people living in nuclear family were more involved in cooperative and their activities.

#### **4.2.4 Distribution of Respondents by Occupation**

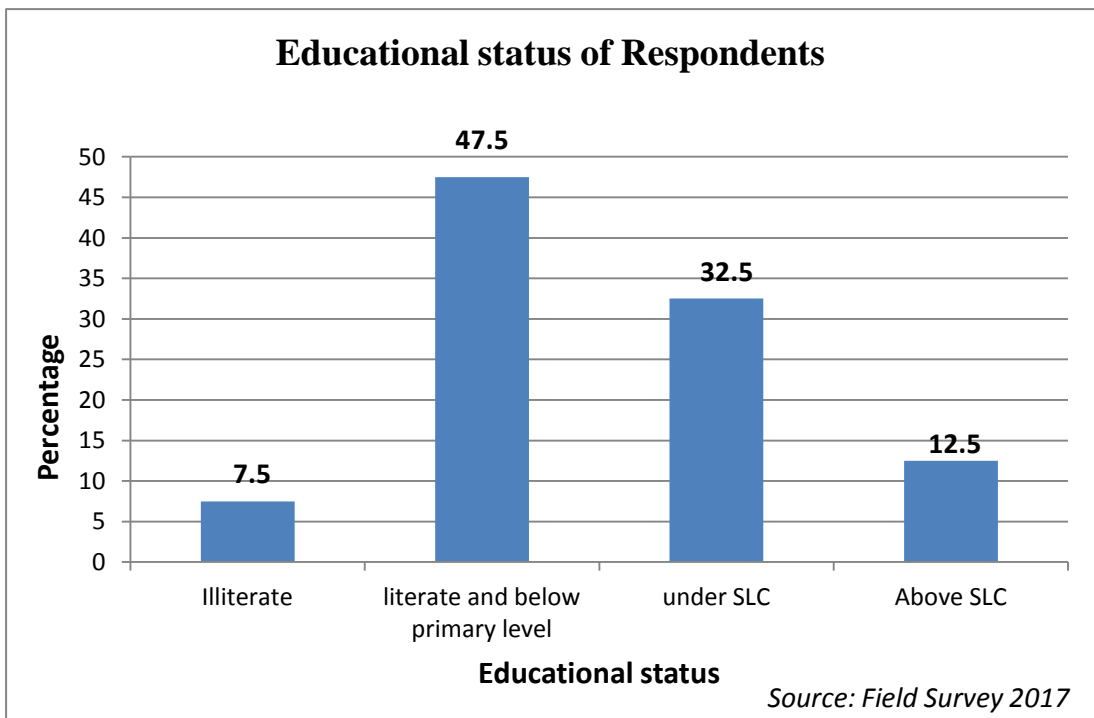
Occupation status indicates their economic and social standard. Income of people depends upon occupation and saving of the people. Majority of the people are engaged in agriculture and livestock farming and their own business.

From this study it was observed that most of the respondents were from Agriculture and livestock farming sector i.e. 65%. Comparatively only few people of other sector i.e. Business and Services were involved in the cooperative i.e. 20 % and 15% respectively. People related to agriculture sector might be more attracted towards the activity performed by the cooperative or may be benefited more.



**Figure 4: Distribution of Respondents by Occupation**

**4.2.5 Educational Status of Respondents**



**Figure 5: Educational status of Respondents**

**Note:**

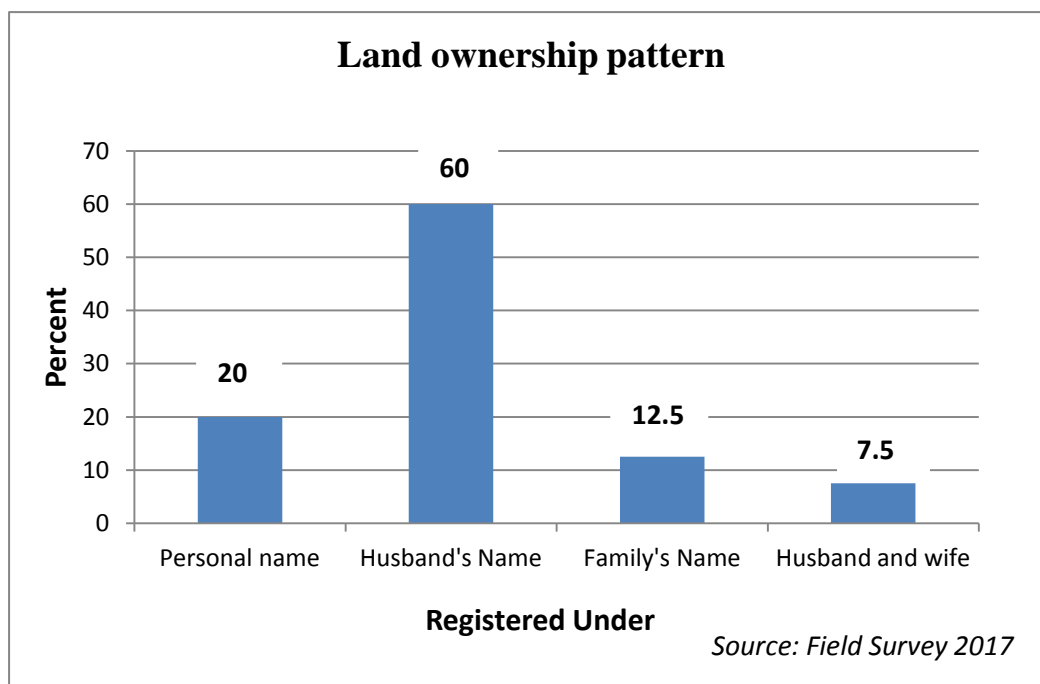
Illiterate: Unable to read and write

Literate and below class 5: can read and write

Education is one of the most important factors to determine women’s position from family to the society. Education is not only a crucial factor for employment opportunities but also the most important aspects of identity in the society. Here the educational level of the respondents would help us to measure the level of empowerment of respondents. Both educated and non-educated can be the member of studied cooperative.

The present study showed that among the 40 respondents 47.5% belongs to literate and below primary level, 32.5% belong to under SLC, 12.5% above SLC level of education. Only 7.5 % of respondents were illiterate.

**4.2.6 Land ownership Pattern**



**Figure 6: Land ownership pattern**

During the survey respondents were asked whether they have land on their own name or not. The finding showed that among the respondents highest percentage land was in the name of their husband i.e. 60% followed by personal name, family’s name,

husband and wife name i.e. 20%, 12.5% and 7.5% respectively. This showed that very less women have had their land in their own name. This may be due to the dominance of men in the society.

#### 4.2.7 Purpose of becoming member of cooperative

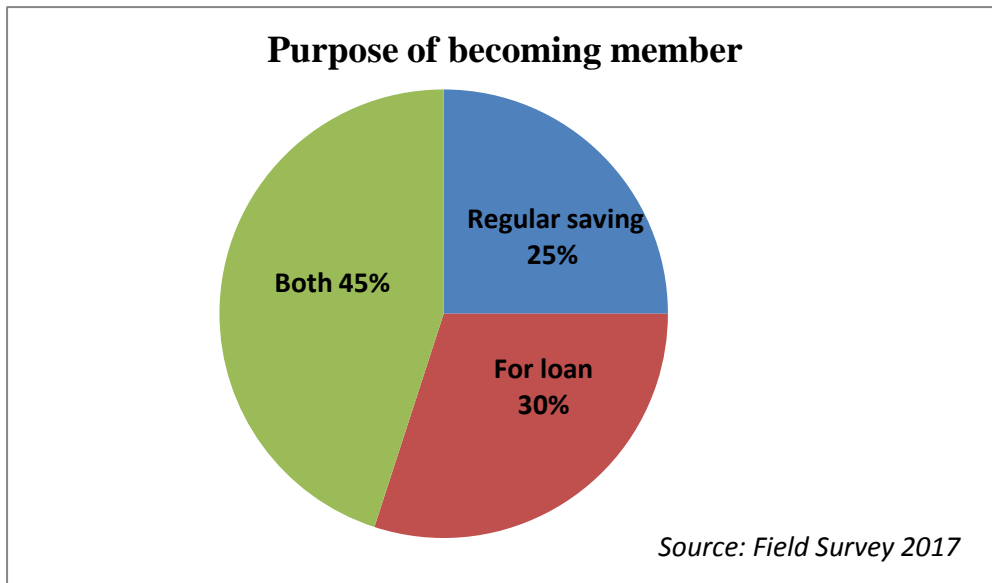


Figure 7: Purpose of becoming member of cooperative

People get involved in cooperative for various purposes. Generally most of the people join the cooperative institution for saving money and getting loan.

In the present study it was found that the main purposes of joining cooperative of most of the respondents were to save money as well as to get the loan i.e. 45%. Similarly, 25% and 30% of the respondents join the cooperative only for saving and to get loan respectively.

#### 4.2.8 Loan taken by Respondents

A loan is the debt provided by one organization to another organization or a person at an interest rate. Cooperative provide loan to its member to generate economic activity. Financing loan is the main function of saving and credit cooperative. It is the main source of income of cooperative.

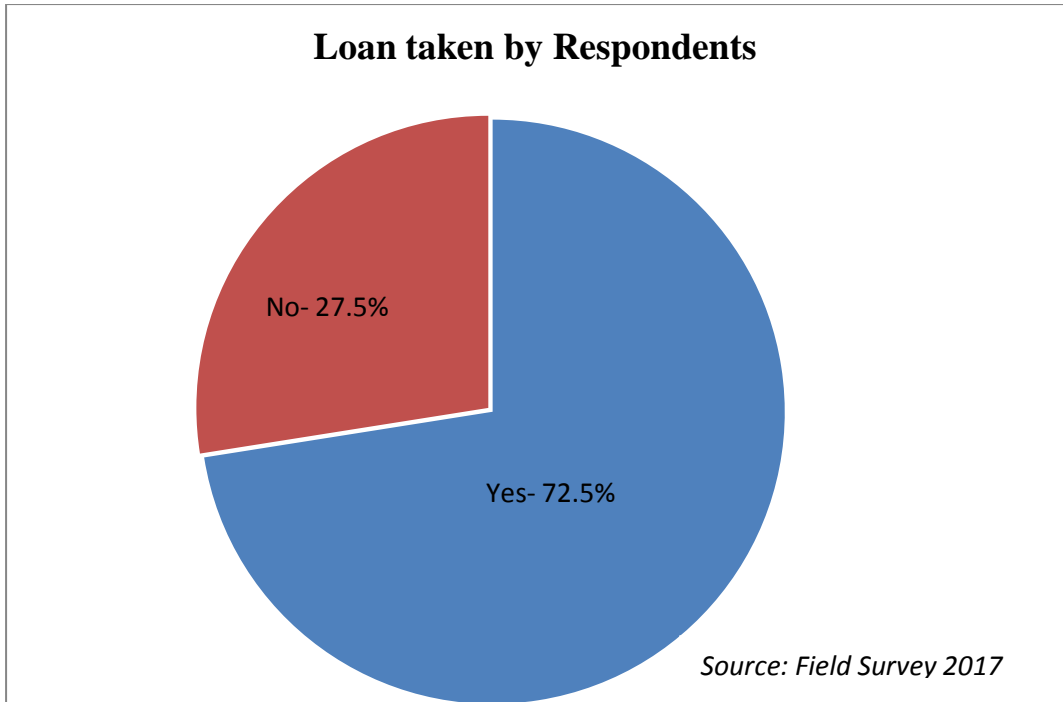


Figure 8: Loan taken by Respondents

In the present study, most of the respondents had taken loan from the cooperative i.e. 72.5% and 27.5% respondents had not taken the loan.

#### 4.2.9 Purpose of loan taken

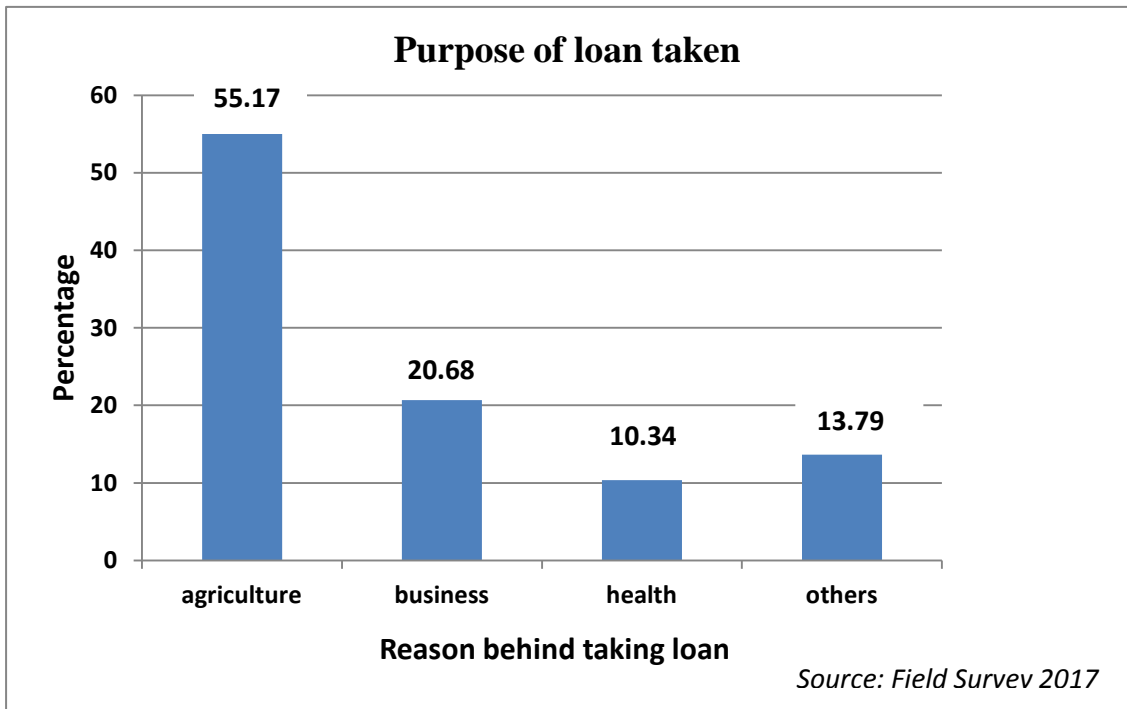


Figure 9: Purpose of loan taken

Members of the cooperative take loan for different purposes as per their need. Out of the total respondents 29 members had taken loan from the cooperative. Out of them 55.17% took the loan for agricultural and livestock farming purpose, 20.68 % of them took loan for business, 10.34% took for health purpose and 13.79% of them took for other purposes like education, marriage and foreign employment. This study showed that members of the cooperative are actively taking the loan to solve their problems.

#### 4.2.10 Status of returned loan

Among the total respondents 72.5% have taken the loan from cooperative but only 86.2% respondents have returned the loan timely while 13.79% respondents had not returned the loan taken from cooperative on time. The reason behind not returning the loan by some of respondents on time may be their inactive involvement in income generating activities or they may have become careless in the economic transaction activity.

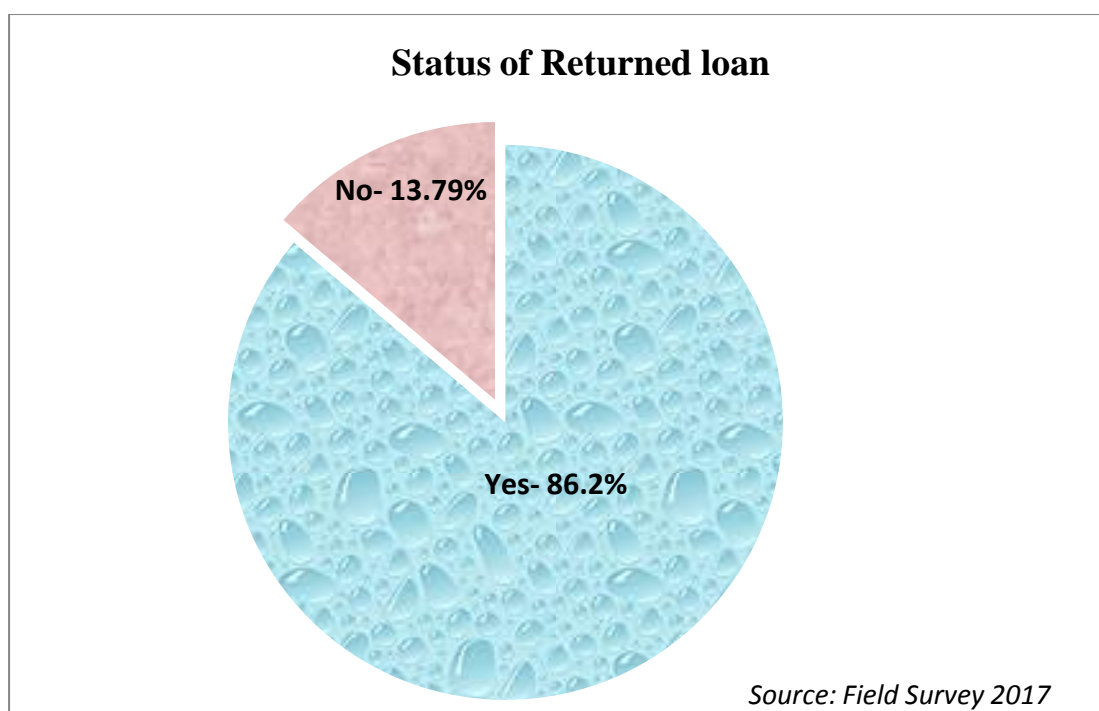


Figure 10: Status of returned loan

#### 4.2.11 Economic condition of Respondents before joining co-operative

During the survey all the respondents were asked about their economic condition before joining the cooperative. Among the total respondents 55% had weak economic condition, 37.5% respondents had good economic condition while 7.5% had better



economic condition. None of them had best economic condition before joining the cooperative. The result showed that most of the respondents had weak economic condition. The reason behind their weak economic condition might be the less infrastructure facilities in the study area and also less educational status of the women.

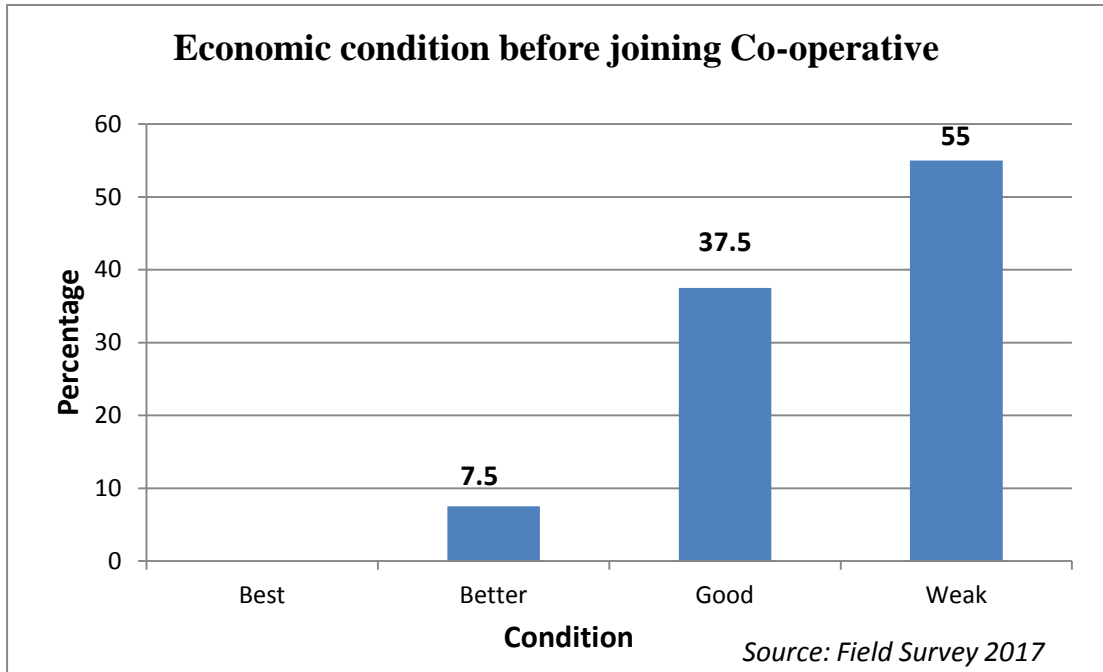


Figure 11: Economic condition before joining Co-operative

#### 4.2.12 Economic condition of Respondents after joining the co-operative

Though women were involved in family agriculture and contributed to the economy of the family, they didn't have any cash earning. Most of the work was unpaid. Their involvement in own activities made them able to have their own cash income. In this study most of the respondent's economic condition was changed after being involved in the cooperative. 62.5% of the respondent's economic condition was improving, similarly 27.5% and 7.5% of respondent's economic level was good and better respectively. Only 2.5% of respondent's economic condition was the same as before. The reason behind not being change in their economic level might be not being actively participated in the activities performed by the co-operative.

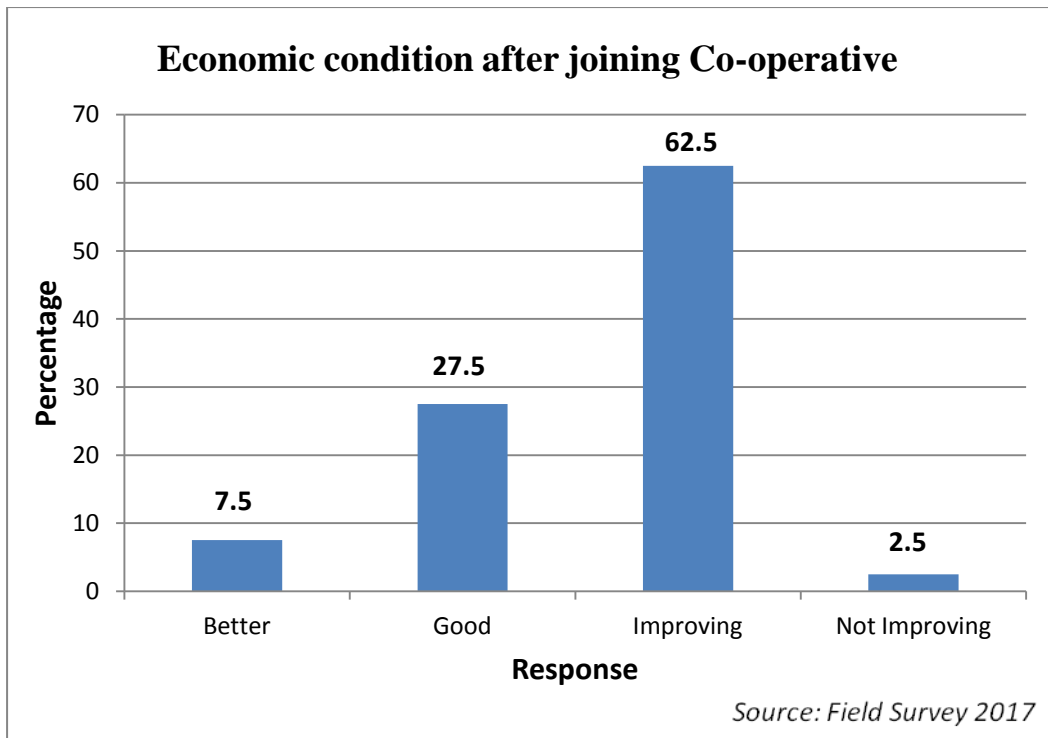


Figure 12: Economic condition after joining co-operative

#### 4.2.13 Satisfaction from Service provided by Co-operative

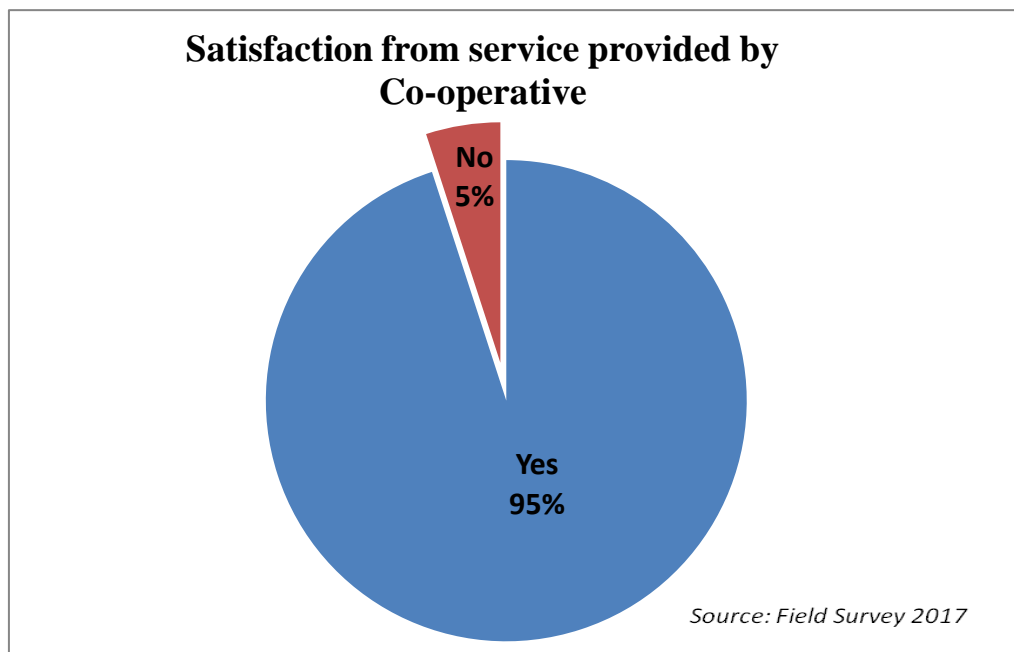


Figure 13: Satisfaction from service provided by Co-operative

The Co-operative is a service oriented institutions. It should make its plan and policy more attractive and service oriented. Among the 40 respondents 95% of them were found to be satisfied by the activities performed by the Co-operative. Only 5% of

them were not satisfied. They told that interest rate is high in the cooperative. This study showed that majority of the respondents is satisfied from the service provided by the co-operative. It changed in socio-economic condition of rural women after their participation.

#### 4.2.14 Participation on Group meeting by member

Organizing the meeting program among the members of the institutions helps to analyze the strength and weaknesses aspects of that institution about its economic and non-economic subjects. Only 7.5% of respondents have 100 percent participation on group meeting, 67.5%, 17.5% and 7.5% of respondents have 75 percent, 50 percent, less than 50 percent participation on the group meeting respectively.

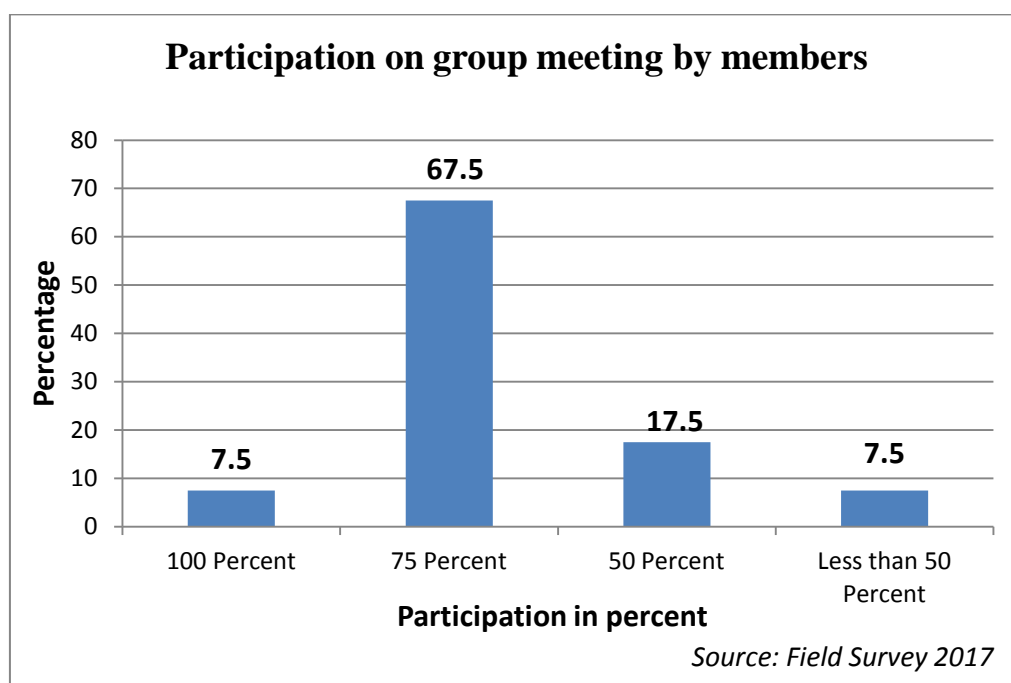


Figure 14: Participation on group meeting by members

#### 4.2.15 Participation on Training program

Participation on training made the women empowered. So training is an important indicator to measure empowerment. This study showed that the member of the cooperative participated in different kinds of training like institution capacity building, skill development training, leadership training etc. 67% of respondents have participated in training program while 33% of them have not participated in any training program. Cooperative should still attract those respondents to participate in

the training program so that all the members could take the benefit from the cooperative.

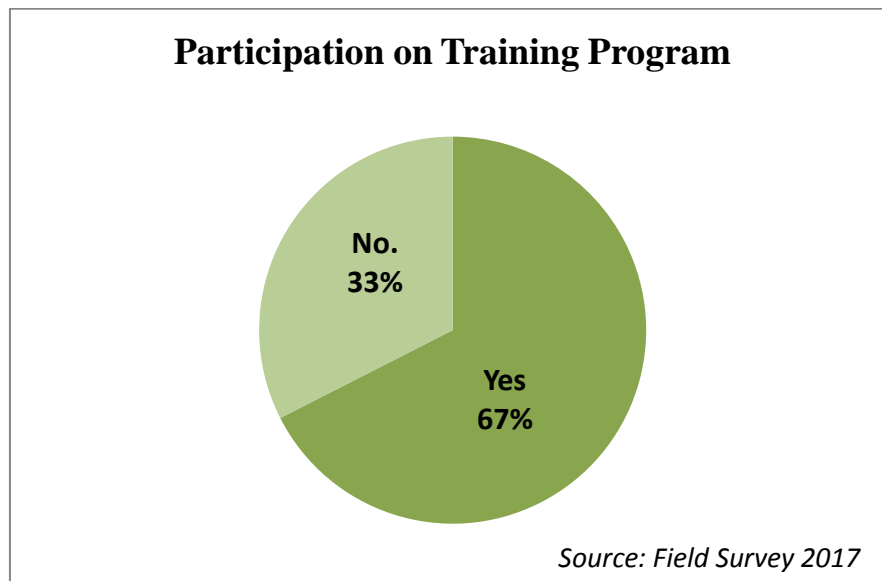


Figure 15: Participation in Training Program

#### 4.2.16 Types of Training among 67% Respondents

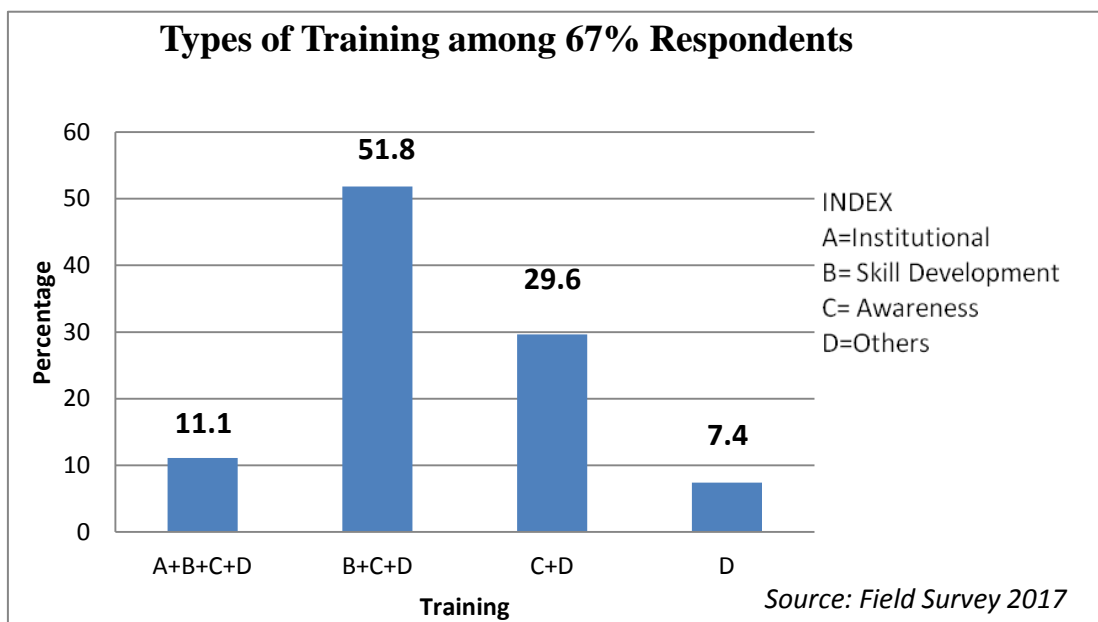


Figure 16: Types of Training among 67% respondents

The result showed that among 67% of the respondents 11.1% , 51.8%,29.6%,7.4% respondents took the training of Institutional + Skill development + awareness

+others, Skill development + awareness + others, awareness + others, and others respectively.

#### 4.2.17 Change in status of empowerment through Training

Respondents were not so empowered before joining the cooperative. But after joining the cooperative and getting the training from cooperative their status had changed. Among the respondents who took the training given from cooperative 93% of the respondents got the positive change in their status while 7% of the respondents didn't find any changes.

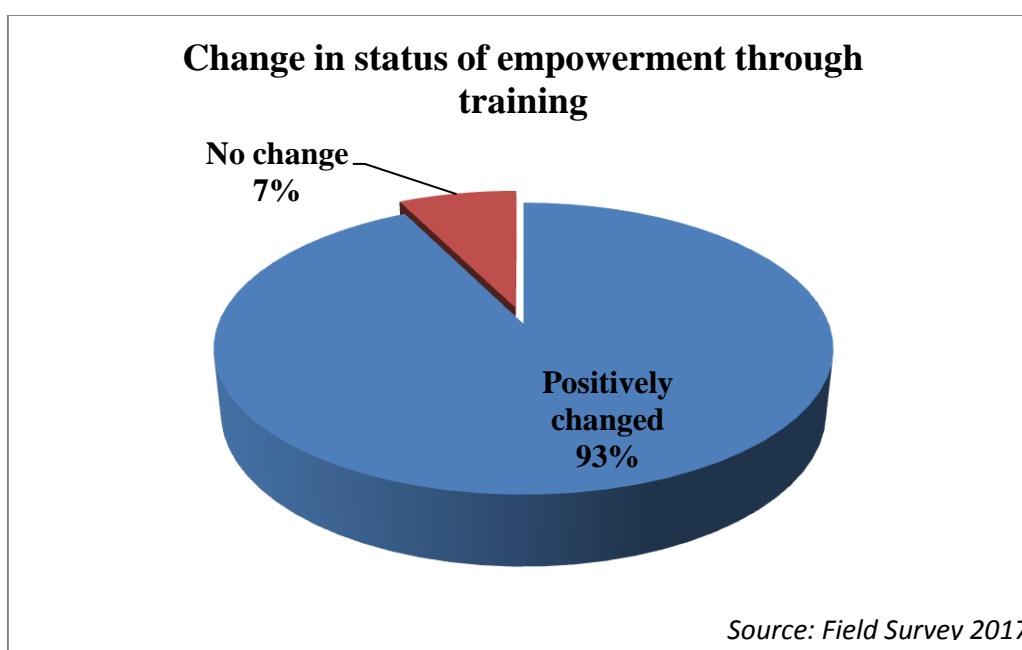


Figure 17: Change in status of empowerment through training

#### 4.2.18 Needs addressed by Group Savings

Among the 40 respondents 92% of the respondents said that their need was addressed by the cooperative while 8% of the respondents needs were partially fulfilled. Since cooperative were conducting different types of social welfare program as well as economic programs which helped the respondents to fulfill their needs.

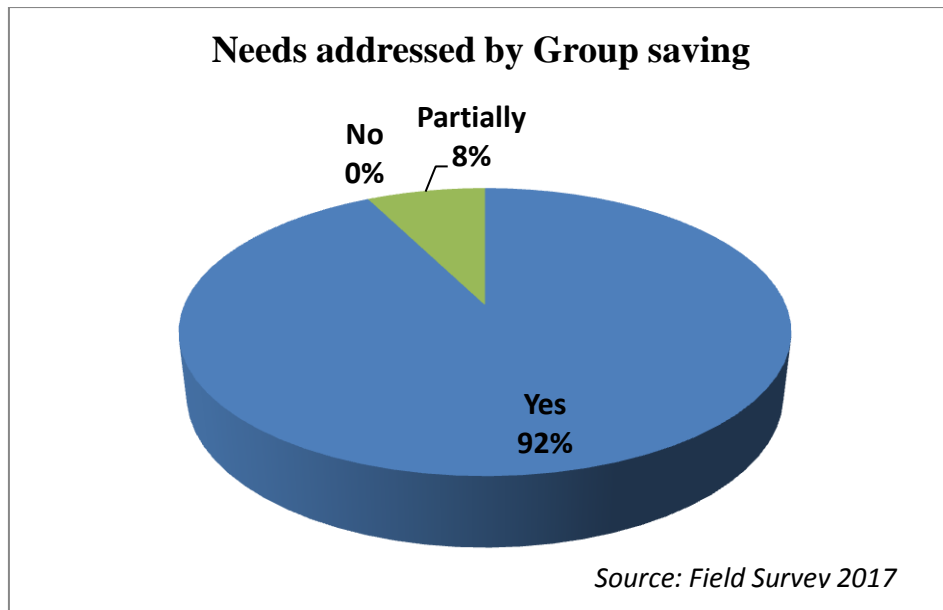


Figure 18: Needs addressed by group saving

**4.2.19. Involvement in economic income generating Activities**

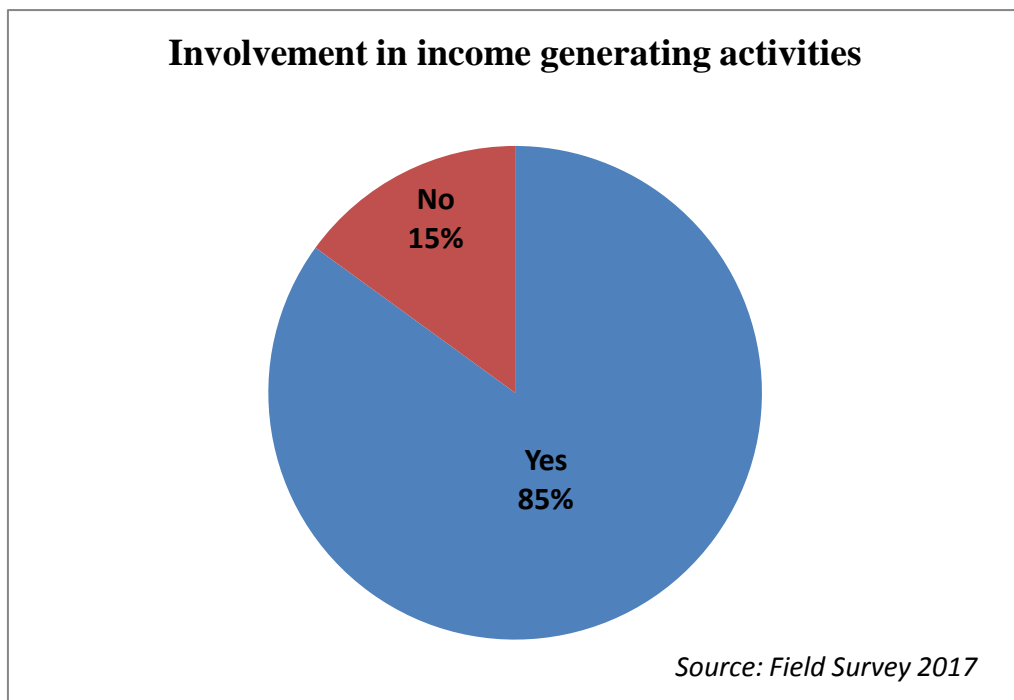


Figure 19: Involvement in income generating activities

Most of the women used to do the household work and act as a traditional wage labor. Some women who were involved in agriculture and livestock occupation used to follow traditional training system. Most of the women told that they were involved in

income generating activities i.e. 85%. Most of them were the women who took the loan from the cooperative.

#### **4.2.20 Respondents having personal Account**

85% of the respondents involved in the cooperative have their personal account. They on regular basis save and withdraw money according to the need. Rest of the respondents i.e. 15% does not have their personal account. As to carry out the economic activities, sometimes the banking transaction is required which have made them knowledgeable to carry out the banking work.

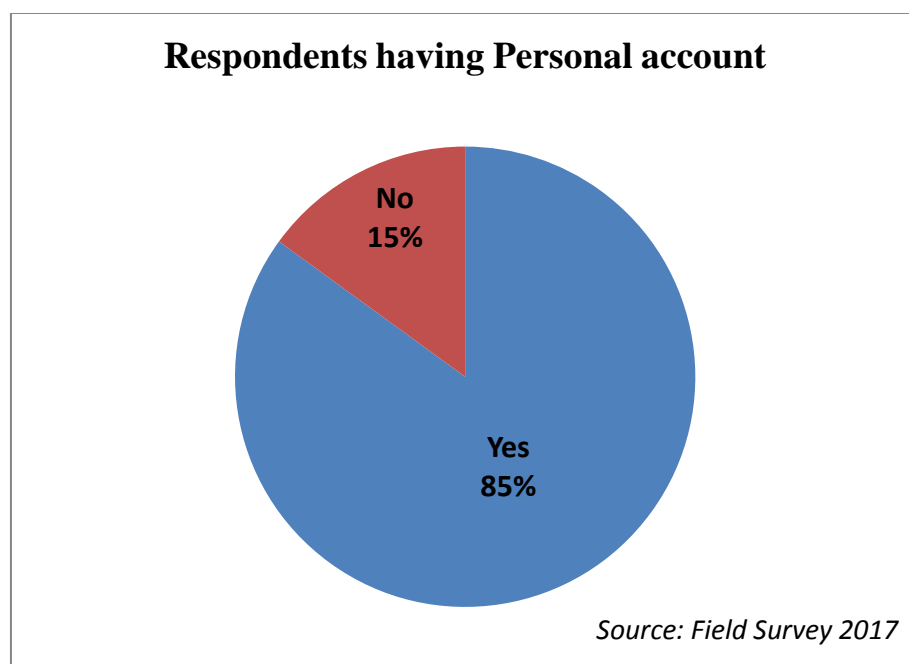


Figure 20: Respondents having Personal account

#### **4.2.21 Respondents free to use their personal income or not**

In this survey it was found that 65% of the respondents were free to use their savings but 35% of the respondent's have to take the decision from their family members like husband, in-laws for utilizing their income and saving. Since our society is a patriarchal society, women are not fully allowed to carry out economic activities. But also due their involvement in the cooperative they are becoming more active as well as knowledgeable that they are able to perform their economic activity.

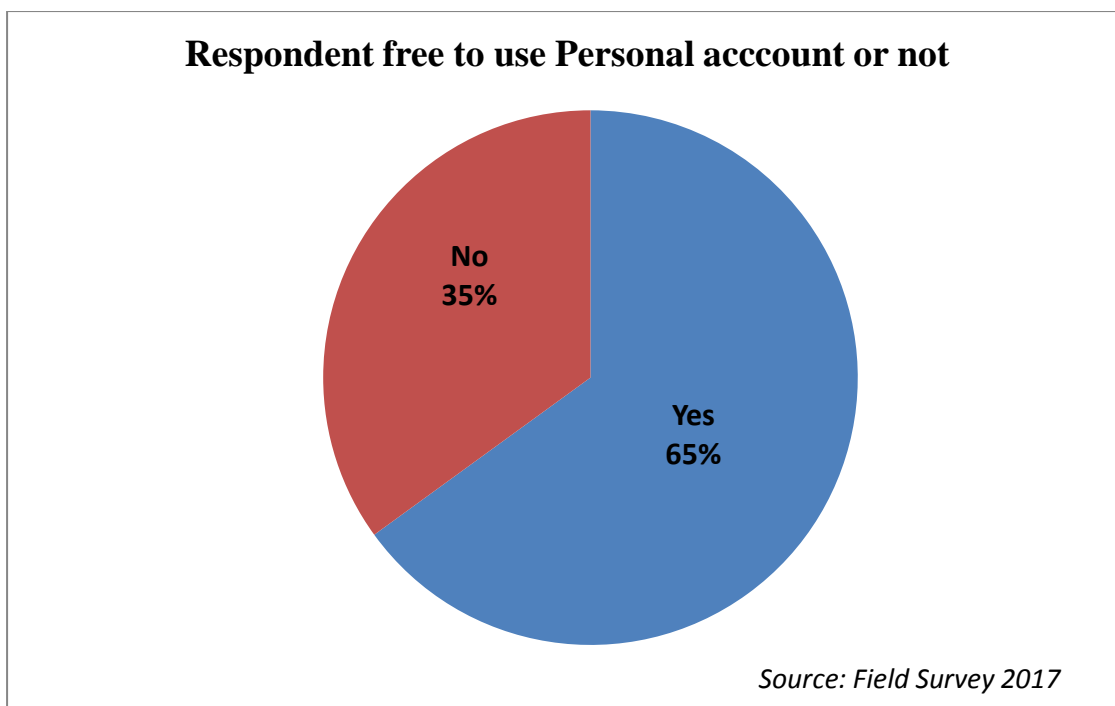


Figure 21: Respondents free to use their personal account or not

#### **4.2.22 Decision taken for loan**

Loan providing practice was carried out in the study area so that people can fulfill their basic needs and also to improve their quality of life. Among the 40 respondents 12.5 % was taking the decision themselves for the loan while 22.5% respondents took the loan in cooperation with the family, 25% of respondents told that both husband and wife make the decision at the time of taking loan. But 22.5%, 7.5%, 10% respondent's husband, mother in-law and father in-law take the decision during the time of taking loan.



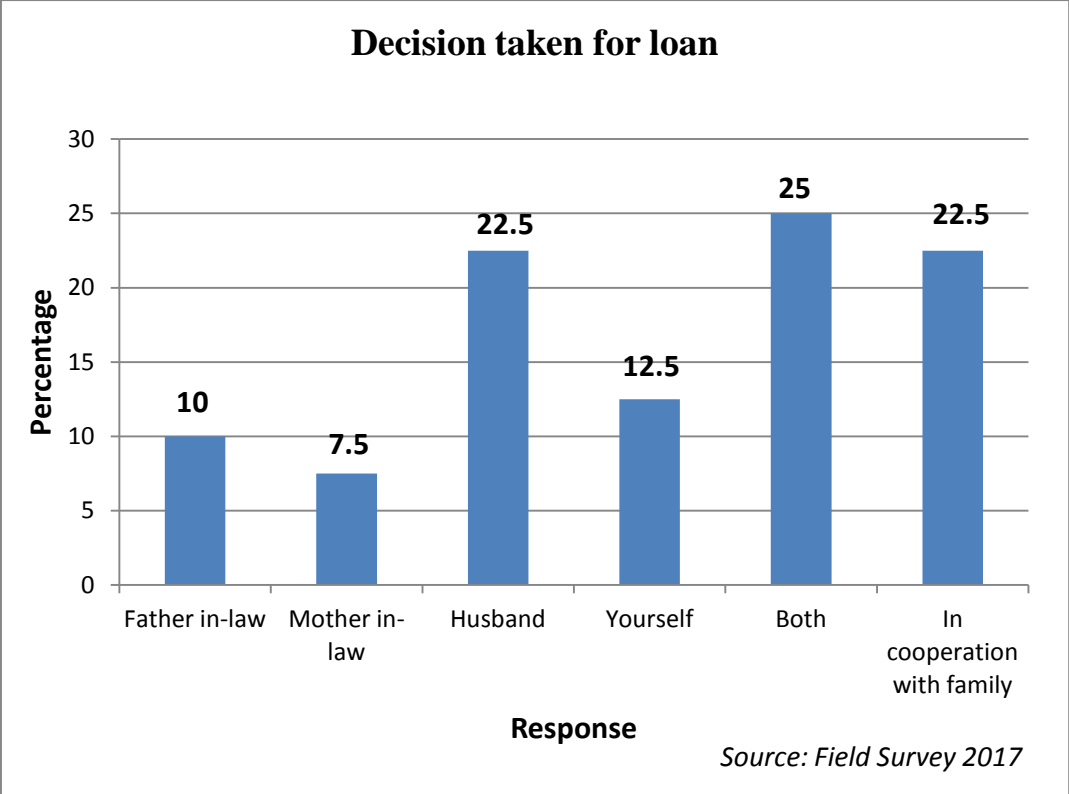


Figure 22: Decision taken for loan

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATION**

A cooperative is an autonomous association of persons who voluntarily cooperate for their mutual, social, economic and cultural benefits. The cooperative program of the corporate department of Nepal government has boost up the bottom up design making approach instead of top down approach. Cooperative has been established in Nepal to improve the socio-economic status of the poor, women and backward people. It also aimed at increasing the financial access to those areas where financial institutions are not reached. Cooperative is also viewed as the tool that can bridge the gap between urban and rural area through rural transformation. Nepal's half population is female, whose livelihood is in miserable condition. Their life is full of struggle than that of male counterparts. Since 1980's cooperative have become effective equipments to improve the livelihood of those women. These days cooperative program are running in different parts of a country. They are working for rural people to improve their livelihood.

Cooperative plays a vital role to provide the financial services to its member and help to generate the economic activities of the society. Transformation of unproductive money into the productive sector is a very crucial role played by the cooperative. They also play plays significant role on the society through different social activities like free health camp, blood donation, scholarships for students, cleaning program etc. Thus, cooperative can be the foundation of the economic development of the country if proper Acts, rules, regulations, policy, visions etc are promulgated and implemented through the government level.

Sano palati cooperative was established in 2067 B.S. and has been continuously running the credit activities aimed at increasing the status of women living in the study area and help to increase the empowerment level of women. It is not only confined to the credit activities, they include the wide range of community based program encouraging the women to participate in various skill development training, maternity and child care program, literacy classes etc.

The objective of the study was to find out the role of Co-operative in women empowerment. The specific objective of this study is to reflect socio-economic role and the status of women i.e. income generating activities, decision making processes etc. further to determine the changes taking place in the study area. The study was mainly based on primary data but secondary data are also used for analysis. The study was mainly based on the data obtained from field survey 2017. Local people helped to gather primary data. Simple arithmetic tools were used for data analysis and study was based on both quantitative and qualitative data.

The level of improvement of women's empowerment is slow and gradual which has showed significant positive change in household decision making and in economic productivity. This is possible after the establishment of this women cooperative. The findings of the study have been summarized as follows:

The total 40 sample size of the respondents were taken for the survey who has been directly involved in Sano Palati cooperative. All the sample populations (women) are local people of study area. The age group of the respondents has been found 16-65 years of age while 36-45 years seemed to participating more actively in Sano Palati cooperative. In the study area majority of respondents were Brahmin i.e. 32.5%. Among the total respondents 82.5% belongs to the nuclear family. Majority of the respondent's i.e.65% occupation is agriculture and livestock farming. 60% of the respondents have land in their husband's name. Respondents were involved in different activities provided by the cooperative. 95% of the respondents were satisfied from the activities performed by the cooperative. According to the survey,67.5% of the respondents were actively participated in different types of training provided by cooperative like skill development awareness program etc. they were (92.5%) able to positively change the status of empowerment through the training.

### **Conclusion**

For the economic development of the country cooperative societies are very important. They accumulate the scattered money and mobilized that money to the needy person of the lower middle class. They help in eliminating the middleman in rural area and help in capital formation. Women after being involved actively Sano Palati cooperative have find out different changes within themselves. Educational level of women has become more effective as their decision making and self

confidence power has also improved. After being involved in cooperative program, women got more freedom and played an effective role in conducting the financial transaction than that of others. Positive effect has also been observed in terms of child education, family planning, sanitation, cultural and traditional values and other some social reforms. Income level of women has also been increased after taking part in cooperative as well as they have become more active and practical. Women are being able to take the decisions freely or equally participating in decisions making processes at home. They have started to save money after joining the cooperative, which is used in productive activities and it is indication of improvement in the status of women members.

Hence, from this research it is found that the women who are actively involved in cooperative programs are more skilled, financially strong, and capable in controlling over resources and active in decision making process of family and in community. Women get loan from cooperative in low interest rate and they are able to start their small economic activities from that loan. Cooperative has become effective in empowering women financially and socially in positive way. Cooperative has played more efficient role in improving the livelihood of rural women.

### **Recommendations**

On the basis of this study, some of the recommendations can be suggested for the further growth and development of cooperative. Cooperative should conduct entrepreneurship and skill oriented training program targeting local women of the study area. As women are involved in agriculture and livestock farming in traditional way, so training related to agriculture and livestock may help the women to get better profit. The size of the loan should be increased. In some cases income generated from the amount of loan is so small that it is not enough to contribute significantly to the borrowers. Illiterate women should be empowered through different awareness training so that they can develop themselves behind others. Similarly, necessary rules and regulations should be made in favour of poor women so that they can have easy access in getting benefit from the cooperative. This cooperative has positive impact on livelihood of the members. Therefore the institution needs to expand the social development activities to the community.

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## Annex

### Questionnaire for the survey

1. Name of the Respondents..... Age: .....
- Ward No. .... Marital status: Married / Unmarried
- Education :..... Family : Joint / Nuclear Family No. : .....
2. Source of Income:
  - a) Salary
  - b) Business
  - c) Daily wages
  - d) Livestock
  - e) Agriculture
3. Do u have land? a) Yes b) No
4. When did you enter to the cooperative? .....
5. What was the objective to be the member of the cooperative?
  - a) Regular saving
  - b) Borrowing / Credit
  - c) Both of them
  - d) Other
6. Are you saving timely? a) Yes b) No
7. If not, why?
  - a) Due to lack of regular income
  - b) Negligence
  - c) Other
8. Do you have taken loan? a) Yes b) No
9. Why did you take loan?
  - a) Personal
  - b) For family purpose
  - c) Other
10. Do you have returned loan to this cooperative? a) Yes b) No
11. Do you think after joining Co-operative, your economic status improved?
  - a) Well
  - b) Excellent

- c) Good
  - d) Other
12. Are you satisfied by Sano palate Co-operative? a) Yes b) No
13. How often the group meetings occur?
- a) Monthly
  - b) Bimonthly
  - c) When required
  - d) None
14. Participation rate on percent in meeting by members:
- a) 100%
  - b) 75%
  - c) 50%
  - d) Less than 50%
15. Have you participated in any training program?
- a) Yes b) No
16. If yes then name the trainings
- a) Institutional
  - b) Skill development training
  - c) Awareness training
  - d) Other
17. Does the training help to empower you? a) Yes b) No c) Partially
18. Are you involve in any community discussion before/after joining this cooperative?
- a) Yes b) No
19. Has the group saving addressed your needs? a) Yes b) No c) Partially
20. Are you involved in income generating activities? a) Yes b) No
21. If yes specify:
- a) Agriculture
  - b) Livestock farming
  - c) Trade
  - d) Others
22. Do you have personal account? a) Yes b) No
23. Are you free to use your personal income of saving? a) Yes b) No
24. Who takes the loan decision?

- a) Father in law
  - b) Mother in law
  - c) Husband
  - d) Yourself
  - e) Other
25. How was your economic condition before joining this co-operative?
- a) Good
  - b) Better
  - c) Best
  - d) Weak
26. How is your economic condition now?
- a) Good
  - b) Better
  - c) Improving
  - d) No change
27. Where do you go for the treatment?
- a) Home treatment
  - b) Traditional healers
  - c) Private clinics
  - d) Health post
  - e) Other
28. Family planning status:
- a) Permanent done
  - b) Temporary
  - c) Not done
  - d) Not aware
29. Do you have the facility of toilet and drinking water? a) Yes b) No