

EMPOWERMENT OF WOMEN THROUGH COOPERATIVE
(A Case Study of Tribeni Multipurpose Cooperative Pvt. Ltd, Mallarani
Rural Municipality-3, Pyuthan)

A Thesis Submitted to
The Central Department of Rural Development,
Tribhuvan University,
In Partial Fulfillment of the requirements for the
Degree of Master of Arts (M.A.)
In
Rural Development

By
UMA SHANKAR POUDEL
Central Department of Rural Development
Faculty of Humanities and Social Sciences
Tribhuvan University Kirtipur, Kathmandu
TU Registration No. : 9-150-1080-96
Exam Roll No. : 3372

DECLARATION

I hereby declare that the thesis entitled '**EMPOWERMENT OF WOMEN THROUGH COOPERATIVE (A Case Study of Tribeni Multipurpose Cooperative Pvt. Ltd, Mallarani Rural Municipality-3, Pyuthan)**' 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 preparing this thesis. The results 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.

Uma Shankar Poudel

Date:

RECOMMENDATION LETTER

The thesis entitled '**EMPOWERMENT OF WOMEN THROUGH COOPERATIVE (A Case Study of Tribeni Multipurpose Cooperative Pvt. Ltd, Mallarani Rural Municipality-3, Pyuthan)**' has been prepared by **Uma Shankar Poudel** under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

.....

Prajwal Pradhan

Supervisor

Date:

APPROVAL LETTER

The thesis entitled '**EMPOWERMENT OF WOMEN THROUGH COOPERATIVE (A Case Study of Tribeni Multipurpose Cooperative Pvt. Ltd, Mallarani Rural Municipality-3, Pyuthan)**' submitted by **Uma Shankar Poudel** in partial fulfillment of the requirements for the Master's Degree (M.A.) in Rural Development has been evaluated and approved by the evaluation committee.

Evaluation Committee

Prof. Dr. Pushpa Kamal Subedi

Head of CDRD Department

(External Examiner)

Prajwal Pradhan

(Supervisor)

Date:

ACKNOWLEDGEMENTS

I would like to express my sincere gratitude to my encouraging and very caring thesis supervisor, Prajwal Pradhan lecture at Central Department of Rural Development, T.U. for his inspiring words which were enough for me to accomplish my work, and still are, will forever be.

Secondly, I would like to extend my sincere gratitude to Prof. Dr. Pushpa Kamal Subedi Head of the Department of Rural Development, Faculty of Humanities and Social Sciences, for his immense cooperation during my proposal defense.

I am equally thankful to all my teachers for providing me with academic support during the academic years.

My special thanks go to my spouses Madhaba Gyawali and my parents for their continuous support throughout my study time.

Date:

Uma Shankar Poudel

ABSTRACT

Empowerment of Women Through Cooperative (A Case Study of Tribeni Multipurpose Cooperative Pvt. Ltd, Mallarani Rural Municipality-3, Pyuthan) is a representative vision of the reality. Main thrust of the present study is to identify the socio- economic status of women at the study area and to identify the role of co-operative for women empowerment. Descriptive research design has used mainly for conceptualization of the research objectives and research problem of the study. This study has facilitated a long discussion with interacting clients regarding the empowerment of women through cooperative. Present researcher has used to analyze the collected data and information more accurately and critically.

Simple random sampling with some individuals has undertaken for the study. The area of this study has selected by using purposive sampling. There are 408 shareholders who has more than 100 rupees. Out of the 408 shareholders, 100 household has taken as sample by using simple random sampling method. Present researcher believes that 20 % sample has sufficient to represent most of the social as well as economic aspects of the respondents. Under simple random sampling method required sample has selected using Lottery Method which provide free from biasness

Nature of data has qualitative and quantative. This study has primarily the based on secondary data of the co-operatives published by the division co- operative office and other concerned stakeholders and primary data has collected through interview questionnaire with the selected respondents likewise, secondary data has collected through newspapers, articles and reports, books etc. Interview and observation are the main tools of data collection.

The main focus of the study was to find out the effectiveness of cooperative credit for rural development. Cooperatives are often blamed for an efficiency. Though there are shine examples of successful and vibrant cooperatives yet a large number continues to face criticism not only from their own members but also from other segments of the society. There are various reasons, which are attributed to the weakness of cooperatives.

Many of these reasons are real but don't necessarily lead to a conclusion that cooperatives are inefficient and members cannot run their own organizations. Many of these so-called faults are pure misconceptions and imaginary and are floated due to various self-interests involved. These are due to lack of information, inadequate management competency, poor advocacy role played by the cooperatives and their leaders, excessive self-interests and poor public relations. The remedy lies in education, extension, training and professionalization.

Cooperative institutions provide social and economic services to their members. They not only service the members but also service their family and the community. Any amount of aid or assistance given to primary societies or to any institution from external sources tends to weaken the institution more than anything else. The key factor in the management of cooperatives is the participation by members.

CONTENT

PRELIMINARY PART	PAGE NO.
DECLARATION	
RECOMMENDATION LETTER	
APPROVAL LETTER	
ACKNOWLEDGEMENTS	
ABSTRACT	
CONTENT	
LIST OF TABLES	
LIST OF ABBREVIATIONS/ACRONYMS	
CHAPTER-I : INTRODUCTION	
1.1 Background of the Study	1
1.2 Statement of the Problem	2
1.3 Objectives of the Study	4
1.4 Significances of the Study	4
CHAPTER-II : LITERATURE REVIEW	
2.1 Theoretical Review	5
2.2 Empirical Review	8
CHAPTER –III : RESEARCH METHODS	
3.1 Research Design	12
3.2 Sampling Procedure	12
3.3 Nature and Sources of Data	12
3.4 Techniques of Data Collection	13
3.5 Method of Data Analysis and Presentation	13

CHAPTER - IV: DATA PRESENTATION AND ANALYSIS

4.1 Socio- economic Background of Respondents	27
4.1.1 Age of the Respondents	27
4.1.2 Cast/ethnicity of the Respondents	28
4.1.3 Family size of the Respondents	30
4.1.4 Marital Status of the Respondents	30
4.1.5 Educational Status of the Respondents	31
4.1.6 Occupation of the Respondents	32
4.2 Contribution of Cooperative in Local Employment Generation	33
4.2.1 Contribution of Cooperative in Local Employment Generation	34
4.2.2 Contribution of the Cooperative Sector for Rural Development	34
4.2.3 Satisfaction from Cooperative System	35
4.2.4 Agricultural Technical Information Providing Service	36
4.2.5 Change in Attitude Behaviour From Cooperative	37
4.2.6 Financial Resource of the Cooperative	37
4.3 Impact of Co-operative for Rural Development	38
4.3.1 Cooperative for Rural Development	38
4.3.2 Taking Credit from Cooperatives	39
4.3.3 Sources of Taking Credit	40
4.3.4 Reason for not Taking Credit	41

4.3.5 Investment on Credit Loan from the Cooperative	41
4.3.6 Respondents View Toward Consumers Goods Service	42
4.3.7 Problems of Cooperative Specially of Saving and Credit Programs	43
4.4 Effectiveness of Cooperative for Income Generating Activities	44
4.4.1 Cooperative for Income generating Activities	44
4.4.2 Information Providing Sources for Cooperative	45
4.4.3 Sale of Agricultural Production	46
4.4.4 Opinion about Distribution of Loan by Cooperative	46
4.4.5 Total Investment (in Rs.) Of Janata Bachat	47
4.4.6 Total Assets of Janata Bachat	48

CHAPTER - V: SUMMARY AND CONCLUSION

5.1 Summary	50
5.2 Conclusion	52
5.3 Recommendation	53

REFERENCE

I Interview Schedule

LIST OF TABLES

Table No	Title	Page
1.	Age of the Respondents	28
2.	Ethnicity of the Respondents	28
3.	Sex Distribution of the Sample	29
4.	Family Size of the Respondents	30
5.	Marital Status of the Respondents	31
6.	Educational Status of the Respondents	32
7.	Additional Occupation of the Respondents despite Cooperative	33
8.	Cooperative in Local Development	34
9.	Satisfaction from Cooperative System	35
10.	Agricultural Technical Information Providing Sources	36
11.	Change in Attitude Behavior from Cooperative	37
12.	Respondents View Towards Cooperative for Rural Development	38
13.	Reason for Taking Credits from Cooperative	39
14.	Sources of Credit	40
15.	Reasons for not Taking Credit	41
16.	Investment of Credit Loan from the Cooperative	42
17.	Respondents view towards Consumer Goods Service	43
18.	Cooperative for Income Generating	44
19.	Information Providing Source for Cooperative	45
20.	Sale of Agricultural Production	46

21.	Opinion about Distribution of Loan by Cooperative	47
22.	Total Investment of the Janata Bachat	48
23.	Total Assets and increasing percentage of Janata Bachat	49