

**ROLE OF COOPERATIVE IN WOMEN EMPOWERMENT  
IN KASKI DISTRICT**

A Dissertation

Submitted to Kalika Multiple Campus,

Department of Rural Development

In partial fulfillment of Degree of Master in

Rural Development

**Submitted by:**

PRAKASH PARAJULI

T.U. Reg. No: 6-3-298-215-2017

Exam Roll No: 2980017

Department of Rural Development

Kalika Multiple Campus, Pokhara

2023

## DECLARATION

I hereby declare that the thesis entitled, “**Role of Cooperative in Woman Empowerment in Kaski District**” submitted to the Department of Rural Development, Kalika Multiple Campus, is entirely original work that I prepared it, under guidance and supervision of my supervisor. The results of this thesis have not presented or submitted yet to anywhere else for the award of any degree, Diploma or any other similar Titles of recognition in any university. No part of the content of this dissertation has published in any form before. I shall be solely responsible if any evidence found against my declaration.

.....

Prakash Parajuli

Date: 2079/11/14

## **RECOMMENDATION LETTER**

Prakash Parajuli has prepared the thesis entitled “Role of Cooperative in Woman Empowerment in Kaski District” under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

.....

Mr. Tilak Raj Sharma

Department of Rural Development

Kalika Multiple Campus, Kajipokhari

Kaski

Date: 2079/11/14

## APPROVAL LETTER

The thesis entitled “**Role of Cooperative in Woman Empowerment in Kaski District**” submitted by Prakash Parajuli in partial fulfillment of the requirements for the Degree of Master of Arts (M.A.) in Rural Development has approved by the evaluation committee.

Evaluation committee

Mr. Tilak Raj Sharma

.....

Supervisor

Prof. Dr. Vikash Kumar K.C.

.....

External Examiner

Assoc. Prof. Biranji Gautam

.....

Campus Chief

Date: 2079/11/14

## ACKNOWLEDGEMENTS

It is my great pleasure to pay tribute and express my sense of appreciation to all those who inspired and cooperated me directly or indirectly to complete this case study.

Initially, I would like to express my gratitude to the Department of Rural Development for providing me an opportunity to prepare this dissertation entitled “**Role of Cooperative in Woman Empowerment in Kaski District**”, which is under taken for partial fulfillment for the Degree of Masters of Arts (M.A.) in Rural Development.

Especially, I would like to express my sincere gratitude to my supervisor, Tilak Raj Sharma, Department of Rural Development, Kalika Campus for his encouragement, constructive and valuable guidance, shared knowledge and every day experiences throughout the preparation of this dissertation. I heartily express my gratefulness to my external examiner Prof. Vikash Kumar K.C. (PhD), who did in depth evaluation of this and provided me valuable suggestion and encouragement to bring this thesis in this shape. I am also very grateful to all respected teachers and staff members of Kalika Multiple Campus for support and cooperation in compacting this dissertation.

I would like to thank all the respondents, locals of kaski district and staff member of different local governments' offices and cooperatives offices of kaski district for their valuable support during my fieldwork as well. At the same time, I express my sincere thanks to the respondents as well as Mr. Ramchandra Ghimire and Mrs. Nabina Subedi for their assistance in the fieldwork.

Last, but not the least, I would like to express sincere gratitude to my parents, Mr. Som Nath Parajuli, Mrs. Bishnu Maya Parajuli my Wife Mrs. Nabina Subedi, my daughter Pranabi, for their constant encouragement for the study without which it would have been impossible to accomplish this course and dissertation.

Prakash Parajuli

## TABLE OF CONTENTS

<i>Declaration</i>	<i>i</i>
<i>Recommendation Letter</i>	<i>ii</i>
<i>Approval Letter</i>	<i>iii</i>
<i>Acknowledgements</i>	<i>iv</i>
<i>List of Tables</i>	<i>viii</i>
<i>List of Figures</i>	<i>ix</i>
<i>List of Abbreviations/Acronyms</i>	<i>x</i>
<i>Abstract</i>	<i>xi</i>
<b>CHAPTER 1: INTRODUCTION</b>	<b>1</b>
1.1. Background of the Study:	1
1.2. Conceptual Review	3
1.2.1. Concept of Cooperative	3
1.2.2. International Perspectives of Cooperative	5
1.2.3. Principles of cooperation	7
1.2.4. Types of Co-operatives:	9
1.2.5. Concept of Women Empowerment	11
1.2.6. Indicators of women empowerment	14
1.3. Theoretical Review	21
1.3.1. Status of Cooperatives in Nepal	21
1.3.2. Status of Women Empowerment in Nepal	24
1.4. Empirical Review	25
1.5. Research Gap	31
1.6. Conceptual Framework	31
1.7. Statement of the problem:	33
1.8. Objective of the Study:	34

1.9. Significant of the Study	35
1.10. Limitations of the study:	35
<b>CHAPTER 2: RESEARCH METHODOLOGY</b>	<b>36</b>
2.1. Selection of the Study Area	36
2.2. Nature and Sources of Data	36
2.3. Research Design	36
2.4. Population and Sample	37
2.5. Data Collection Techniques and Tools:	37
2.6. Methods of Data Analysis	37
<b>CHAPTER 3: PRESENTATION AND ANALYSIS OF DATA</b>	<b>38</b>
3.1. Status of Cooperatives and share member in Selection Location	38
3.1.1. Location Description	38
3.1.2. Cooperatives condition in location	39
3.2. : Socio Economic Status of Women Involvement in Cooperative	41
3.2.1. Sex of Respondents:	41
3.2.2. Age of Cooperative members	42
3.2.3. Ethnicity of Respondents:	43
3.3. Role of Cooperatives in Women Empowerment	44
3.3.1. Mobility and Family Decision Making	44
3.3.1.2. Educational Status of Respondents	45
3.3.1.3. Family Size of Respondents:	46
3.3.2. Economic decision making and Legal Awareness	48
3.3.3. Level of Empowerment	55
<b>CHAPTER 4: SUMMARY, CONCLUSION AND RECOMMENDATIONS</b>	<b>56</b>
4.1. Summary of Finding	56
4.1.1. Socio-Economic Characteristics of Respondents	57

4.1.2. Role of cooperatives in women empowerment	57
4.2. Conclusion	58
4.3. Recommendations	59
<b>References</b>	<b>61</b>
<b>Questionnaires</b>	<b>64</b>



## LIST OF TABLES

Table 1. Categories of Local Government in Kaski district.	38
Table 2. Categories of Cooperatives working in Kaski district.	39
Table 3. Selection Share member in the study.	40
Table 4. Cooperative Members Main Occupation	48
Table 5. Respondents' monthly Income	49
Table 6. Yearly Savings of Respondents.	49
Table 7. Participation in Training Program	55

## LIST OF FIGURES

Figure 1 Indicators of women empowerment	15
Figure 2. Conceptual Framework.	32
Figure 3. Map of Kaski district, District (Baral.R 2020).	38
Figure 4. Sex of Respondents in kaski districts.	42
Figure 5. Sex of Respondents in data taken.	42
Figure 6. Age group of Respondents	43
Figure 7. Ethnic distribution of Respondents.	44
Figure 8 . Marital status of Respondents	45
Figure 9. Educational Status of Respondents	46
Figure 10. Family Size of Respondents i.e. Cooperative Members.	46
Figure 11. Total Capital collection status.	47
Figure 12 Capital collection of different cooperatives.	47
Figure 13. Share member status with gender.	51
Figure 14. share member of different cooperative status.	51
Figure 15. Staff Status in cooperatives.	52
Figure 16. Staff used in different cooperatives.	52
Figure 17. Loan Investment in Cooperative.	53
Figure 18. Loan investment in different cooperatives.	53
Figure 19. Loan taken by the respondents	54
Figure 20. Loan range of different cooperatives.	54
Figure 21. . Share member Involvement in Social Activities	55

## **LIST OF ABBREVIATIONS/ACRONYMS**

ADBN :	Agriculture Development Bank of Nepal
CDRD :	Central Department of Rural Development
FAO :	Food and Agriculture Organization
FY :	Fiscal Year
ICA :	International Co-operative Alliance
IGA :	Income Generating Activities
ILO :	International Labor Organization
MDGs :	Millennium Development Goals
MoF :	Ministry of Finance
NGO :	Non-Governmental Organization
NRB :	Nepal Rastra Bank
SAARC:	South Asian Association for Regional Cooperation
UK :	United Kingdom
USDA :	United States Department of Agriculture
VDCs :	Village Development Committees

## ABSTRACT

*Empowerment of women is one of the very important issues in developing countries. As women are the integral part of the society, her status and participation in decision-making as well as economic activities is very low. Cooperative plays important role in improving in women decision making by contributing in economic activities. Cooperative is powerful tools to self-empower the poor especially women at world level. The main aim of cooperative is empowerment of women. The paper discusses the role of cooperatives in generating income for the rural population in the locality of the municipality for sustainable rural development. A cooperative can be effective if institutional arrangements simultaneously followed to break the vicious cycle of poverty in a rural socio-economic context by increasing income generation and social awareness according to the social and economic development situation. Under the effective supervision and leadership of the members, if the cooperative can be well managed and strengthened, it can potentially strengthen the area of transferability of the rural community and thus contribute to sustainable rural development.*

*Women empowerment are measured by Economic Security, Household and economic decision-making, legal Awareness mobility and family decision-making. This study based on primary data through administered questionnaire to the women and some office those who are involved in Cooperative program in Kaski district. The role of cooperatives in everyday life and the socio-economic status of cooperative members studied through discussion with cooperative members, cooperative officials, and local officials. Descriptive and analytical research design has used to collect the opinions and know about the behavior of respondents. Data analyzed by using percentage, pie chart, trend line and table.*

*This Study investigate the social-economic improvement and decision-making power of women after involvement in Cooperative programs. The result show a positive changes on economic security, household economic decision making, legal awareness, mobility, and family decision making after participating in Cooperative program. The world scenario of cooperative role in income generation is mostly positive and progressive and this study shows similar results in terms of their socio-economic status and changes as a result of engaging in cooperative activities, so it should be promoted to the rural community as it obliges the rural people to achieve together common social and economic goal.*

## CHAPTER 1:INTRODUCTION

### 1.1. Background of the Study:

Nepal is an agricultural country lying between two fast growing and economically strong countries India and China, which is suffering from many economic problems like mass poverty, high unemployment, high population growth rate, low per capita income, high dependence on agriculture etc. are responsible for slow economic growth. The main goal of developing countries like Nepal is to achieve a high rate of economic growth, reduce poverty and improve people's living standards. Although various institutions are established for uplifting economic development, Cooperative is one such institution which has become a suitable and popular business entity for uplifting economic development.

Empowerment of women is a new ideology for transferring democratic values to the family and society. Empowerment of women means equal status for women. Women and children, equal ownership of productive resources, increased participation in economic and business sections, awareness of their rights and responsibilities. Rural women suffer from the curse of being socially and economically 'invisible'. Civil society organizations strive for their visibility in these areas. Among these organizations, one with open membership and democratic control, i.e. a cooperative organization, will be more effective than other organizations working to promote social and economic development. The strength of a chain is the strength of its weakest link. In the society, women are the weakest link so that they can be empowered to strengthen the society as a whole and this is possible only by empowering them. It is said, women should be uplifted for the nation, if a woman is uplifted, the society and the nation will be uplifted. Empowerment of women is necessary for the inclusion of women in the mainstream of economic development. Women either exclusively or largely support an increasing number of families.

Cooperatives, as economic enterprises and as self-help organizations, play a meaningful role in uplifting the socio-economic conditions of their members and their local communities. Over the years, cooperative enterprises have successfully operated locally owned people-centered businesses while also serving as catalysts for social organization and cohesion. With their concern for their members and communities, they represent a model of economic enterprise that places high regard for democratic and

human values and respect for the environment. As the world today faces unstable financial systems, increased insecurity of food supply, growing inequality worldwide, rapid climate change and increased environmental degradation, it is increasingly compelling to consider the model of economic enterprise that cooperatives offer.

Cooperatives has been successfully used as an antipoverty and developmental tool in many countries. The clients of Cooperatives institutions are poor, low-income people and women often living in rural areas with less access to basic amenities as education, water, electricity, banking services, health services, market facilities, etc. Women lack access to appropriate financial services. Cooperatives is one of the most important tools of the development that raise the living standard of poor and low-income group of people and women. It provides a small size of the loan, helps to develop entrepreneurship and to establish small-scale enterprise at simple and flexible term induces saving.

As women contribute to the national income of the country and maintain a sustainable livelihood of the families and communities. Although they face many social-cultural barriers, lack of education and financial difficulties. Traditionally women have been marginalized. Women are rarely financially independent and often a more vulnerable member in family and society. Therefore, Cooperatives often targets women. Cooperatives is a critical tool to empower women from a poor household. So, particularly, women can benefit from the Cooperatives program as many Cooperatives institutions target only women, to empower them.

Empowerment is related to the process of internal change and to the capacity and right to make the decision. It consists of change choice and power. It is the process of change by which individuals and groups with little or no power gain the ability to make a choice that affects their lives. The structure of power directly affects the choices that women are able to make their lives.

Many developing countries in the world have the problem of unemployment, poverty and low economic growth. Therefore, people of these countries cannot improve their economic condition because the poor people of these countries have no access to proper financial services. The empowerment of women is one of the very important issues in developing countries. As women are an integral part of society, their status and participation in decision making, as well as economic activity, are very low. Thus in

developing countries Cooperatives program is used worldwide to eradicate poverty, improving women's economic status by contributing to economic activities and improve economic growth.

## **1.2. Conceptual Review**

### **1.2.1. Concept of Cooperative**

The International Cooperative Alliance (ICA) defines a cooperative as “A cooperative is an autonomous association of persons united voluntarily to fulfill their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise” (ICA, 2011).

Similarly, the United States Department of Agriculture (USDA) in 1987: A cooperative is a user-owned, user-controlled enterprise that distributes benefits based on use. The International Labor Organization (ILO) considers a cooperative to be a self-governing association of people voluntarily associated to achieve common socio-economic and cultural needs and goals through a democratically monitored and mutually controlled enterprise.

The ILO believes that cooperatives are important for improving the living conditions of people around the world and for providing basic infrastructure and services, including in areas not supported by the state and investor-managed enterprises. Cooperatives have supported many in creating and maintaining jobs. They are currently expected to provide at least 279 million jobs contributing to the promotion of decent work and the promotion of sustainable development (ILO).

The term cooperative refers to "an association of persons, usually with limited resources, who have come together voluntarily to achieve a common economic goal by forming a democratically managed business organization, contributing equitably to the required capital and accepting an equitable share of the risk." and the benefits of entrepreneurship” (Njoku, Ugochukwu, & Chendo, 2003). Macpherson (1995) in his book "Cooperative Principles for the 21st Century" briefly explained the definition, values and principles of cooperatives. The book also explained into the 21st century: cooperatives yesterday, today and tomorrow. Descriptive methods have been used in various sub-themes of the 19th century, 20th century and 21st century in the cooperative movement in the world (MacPherson, 1995).

A cooperative is a society that voluntarily belongs to a group of people who use their services to achieve a common goal of economic, social and cultural needs. Some cooperatives sell the goods and services of their members. In other cooperatives, farmers or consumers buy directly from suppliers as a group. By reducing costs, these organizations often provide lower costs to consumers and higher profits to producers. Members of the cooperative have the same rights and obligations in managing the organization. They buy or acquire shares in the cooperative by providing the capital needed to run the business. Profits are used to improve the business or returned to members. Members meet annually to approve the annual business plan and elect directors for a specific period of time. Self-help, mutual help and cooperation are the basic components of a cooperative. A cooperative is a way of working together or acting together to achieve a common purpose or benefit. Demonstrate a willingness to cooperate with each other by producing or distributing user-managed goods and services for your benefit.

CR Fay defined a co-operative society as "a joint business society born of the weak and always guided by a selfless spirit, so that all who are ready to undertake the obligations of association may share in its benefits." ILO', a cooperative society, is an association of people of different numbers who share the same economic difficulties.

Cooperatives are based on the values of self-help, mutual help, personal responsibility, democracy, equality, justice and solidarity for sustainable development under a common umbrella. The founders and members of the cooperative have a tradition of believing in the ethical values of honesty, openness, social responsibility and caring for others.

Cooperatives have been successful in a number of industries, such as the processing and marketing of agricultural products; purchase and supply of various types of equipment, tools and raw materials, wholesale/retail, industry, loans and banking. Revenues from retail cooperatives are usually returned as dividends to consumers/members based on the amount bought or sold in a certain period, which is considered a sponsorship bonus. A cooperative is therefore a business owned by its members, who in the case of cooperatives may be retail customers or employees of a manufacturing company, in the case of agricultural or dairy cooperatives.



### **1.2.2. International Perspectives of Cooperative**

He defines the term cooperative as "an association of persons, usually with limited resources, who have come together voluntarily to achieve a common economic goal by forming a democratically controlled business organization, contributing fairly to the required capital and accepting a fair share of the risk." and the benefits of entrepreneurship" (Njoku, Ugochukwu, & Chendo, 2003). Macpherson (1995) in his book "Cooperative Principles for the 21st Century" briefly explained the definition, values and principles of cooperatives. The book also explained into the 21st century: cooperatives yesterday, today and tomorrow. Descriptive methods have been used in various sub-themes of the 19th century, 20th century and 21st century in the cooperative movement in the world (MacPherson, 1995)

Cobia (1989) elaborated that a cooperative is a business entity owned and controlled by a user that distributes benefits based on use. According to Patronage Proportionality – “a cooperative is a private business organization that all members join to fulfill their mutual economic needs as a patron of an enterprise with key control, ownership and income distribution decisions should be made based on patronage proportions; namely, voting by members, equity investment by patrons, and distribution of net income to patrons are proportionate uses of the cooperative”. The terminology patronage proportionality used to describe a cooperative and other firms varies widely in that a cooperative is also commonly known as a non-profit organization or corporation or a patron-owned, user-driven corporation. The difference between a cooperative and another business entity is that a cooperative returns its net income to users or patrons, while other business firms return their net income to users/investors or invest in various sectors that help maximize their profit in the future.

Philips (1960) wanted to examine the development of the cooperative in England to the essence of the cooperative method. The study found that a cooperative society is a society established and operated by a democratic association and indirectly intended to serve the same members and the community at large. Thus, it has been widely accepted that the development of a sound credit system greatly affects the economic activities of a country and therefore the cooperative society plays a vital role (Philips, 1960). Braveman, Luis, Happi, and Pohlmejer (1991) jointly studied rural cooperatives regarding cooperative responsibilities and government intervention and concluded that in many cases cooperatives would not be able to immediately take on the

responsibilities previously performed by government officials. This study designed for considerable effort should be devoted to the strengthening of cooperatives and sometimes even creates the necessary cooperative structure.

Zeuli & Cropp (1995) concluded that the cooperative model has been adopted for various business entities. The United States Department of Agriculture (USDA) defines "a cooperative is a user-owned, user-controlled business organization that distributes benefits or net income on a user basis." This definition focuses on three primary cooperative principles, i.e. user ownership, user control and pro rata benefit sharing. The "owner-user" principle means that the people who use the cooperative help to finance the cooperative and therefore own the cooperative, and the members of the cooperative are responsible for providing at least part of the cooperative's capital. The term "user control" describes a cooperative member who controls the business directly by voting on major and long-term business decisions and indirectly through their representatives on the board of directors. Fair voting rights or democratic controls are a guarantee of cooperatives. "Distribution of benefits based on use" described the principle of proportionality, which emphasized the distribution of benefits among members, costs and risks of business equally, which is one of the key foundations of cooperatives.

Dogarawa (2005) clarified that cooperatives represent strong, vibrant and viable economic alternatives even in conditions where many people feel powerless to change their lives. Cooperatives are founded to satisfy the mutual needs and interests of people based on the strong idea that together a group of people can achieve goals that no one of them could achieve alone. For over 160 years, cooperatives have been seen as an effective way for people to control their economic livelihoods. They provide a unique tool for achieving one or more economic goals in a highly competitive global economy. Cooperatives are seen as a useful risk management mechanism for members of agricultural or other similar cooperatives by helping wage earners save for the future through a soft monthly contribution that is deducted from the source. Through their efforts, the cooperative helps to own what may be difficult for individuals, to strengthen the communities in which they operate by providing jobs and paying local taxes. Cooperatives generally provide economic support to the community, and cooperative societies are considered associations designed for farmers, small traders, and other people with very low incomes.

At an early stage, cooperatives were established to provide help and support to rural people in terms of agricultural inputs and credit (Reddy, 1996). Many successful cooperatives, particularly in the dairy sector, sugar, agricultural marketing, fertilizer and savings and credit industries, contribute significantly to the national economy in many developing countries. In India, especially in Maharashtra and Gujarat, the co-operative movement has become a model for several states due to the huge involvement of the people in the initiation of great social reformers, workers and political leaders, e.g. -operative sugar mills in Maharashtra with a membership of over a million farmers and about 95% of of them own only five or less than five acres of land which brings them high profits. These cooperative sugar mills invested in hospitals and colleges and built rural roads and contributed a lot to the economy. Similarly, dairy cooperatives in Gujarat supply milk products across India and raise the socio-economic status of high-income farmers and contribute to the national economy.

Werner et al. (1998) in their study proposed the characteristics of a successful future cooperative society through the following points: successful promotion of members, business with non-members, capital structure, good management, active participation of members, meeting of delegates and prevention of dissolution, active supervisory committee and honorary/volunteer officers who will ensure the success of every collaboration.

### **1.2.3. Principles of cooperation**

The principles of cooperation have been formulated and updated by the ICA from time to time since its establishment in 1895, based on the founding principles of the Rochdale pioneers and on the experiences of partners in different countries. A committee set up by the ICA in 1937 formulated the following revised principles for the first 'Rochdale Principles' of co-operation. They are:

- a) Open and voluntary membership;
- b) Democratically controlled management;
- c) Limited interest on capital;
- d) distribution of surplus to members in proportion to their transactions;
- e) political and religious neutrality;
- f) Trading in cash;

g) education support;

h) Reciprocity

The above-mentioned principles were formulated taking into account the point of view of consumer cooperatives. As a result of the changing socio-economic environment in the world, the ICA Congress held in Bournemouth in 1963 entrusted the Commission with the leadership of Dr. DG Karve of India to formulate the basic principles of cooperation in an integrated manner. Thus, in 1966 the Commission updated the principles according to the development of the characteristics of cooperatives and they were adopted by the ICA World Congress in 1967. They are:

a) Membership in the cooperative should be open and voluntary;

b) Each member should have one vote, regardless of his/her equity contribution or use in cooperative services;

c) Surplus should be allocated to members in proportion to usage;

d) Membership capital invested in the cooperative should be paid with a fixed limited interest;

e) the cooperative should cooperate with other cooperatives;

f) The cooperative should actively promote the cooperative values of democracy, equality and volunteerism through education and training.

Almost all contemporary cooperatives operate according to the seven principles adopted by the International Alliance of Cooperatives in 1995. Over time, the debate on the application and revision of the cooperative principles has also been considered. ICA has constituted a committee of experts to thoroughly examine and submit revised proposed policies. The "Declaration of Co-operative Identity" was introduced by an expert committee with seven principles of co-operation which were adopted in 1995 at the ICA World Congress in Manchester. They are:

a) voluntary and open membership;

b) control of democratic members,

c) Member economic participation,

d) autonomy and independence,

- e) education, training and information,
- f) Cooperation between cooperatives,
- g) Interest in the Community

#### **1.2.4. Types of Co-operatives:**

According to human activities, goal setting and their socio-economic and cultural values, cooperative enterprises can be roughly divided into consumer and production cooperatives. However, cooperatives largely take different forms based on their business activities and the homogeneity of members. They may be designated as Financial Services Cooperatives (Savings & Loans, Banking & Insurance/Mutual), Milk Producers/Dairies, Livestock, Agriculture, Food & Food, Multipurpose, Horticulture, Plantation, Forest Users, Tea & Coffee, Sugar, Rubber and Coconut, Fisheries, Workers, Service Provider, Youth, Renewable Energy, Tribal and Backward Communities, Women, Health, Housing, Tourism, Transport, Wholesale/Retail, Industry and Printing and Newspaper etc. Some of them are described below:

##### **A. Consumer cooperatives**

Consumer cooperatives are cooperatives organized by consumers/workers themselves for their own benefit. Consumer co-operatives were originally founded and established in the United Kingdom during the Industrial Revolution. The great leaders of the labor movement were Robert Owen and the Rochdale pioneers who made a significant contribution to the history of the modern co-operative movement. The British Co-operative Whole Sale Society or Co-operative Retail Society is currently 'The Co-operative Group' considered to be the oldest and largest consumer cooperative in the world. Considered idealism and good business judgment, the Rochdale Pioneers Co-operative provided a democracy in the industry where each individual cast one vote regardless of the amount of their investment and goods supplied to members at normal retail prices. However, the profit was returned to the members in proportion to their patronage. Services were a cause of business rather than a benefit. In recent years, the Rochdale Consumer Collaboration method has spread to all countries of the world. The organization was created to save money for its members through direct trading. This eliminated the profits of the intermediary or the costs of the financial institutions.

## **B. Production cooperatives:**

Producer cooperatives are mostly based on small-scale production systems, such as agricultural and artisan types, organized by the farmers/artisans themselves for their own benefit. In producer cooperatives, farmers or agricultural workers or artisans jointly produce goods and services and sell them directly to consumers when possible or indirectly through consumer cooperatives to end users. The producer cooperative movement was first started in France and Germany during the 18th century and gained worldwide popularity after its succession. Farmers in France organized cooperative farming in crops, grapes, and wine production from agricultural produce, while in the late 18th century, Danish dairy cooperatives expanded largely in a professional and highly mechanized manner. Also in South Asia, most producer cooperatives are based on agricultural, craft and related types.

## **C. Multipurpose cooperative**

Multi-purpose cooperatives are a very growing type of cooperatives mostly in rural and peri-urban areas of Nepal. Generally, these co-operatives are involved in various activities such as savings and credit activities, running of small consumer business, collective production of members, processing of agriculture and other small goods and providing services and selling them in the market. They are also involved in the purchase of agricultural inputs such as chemical fertilizers, chemical pesticides and farm equipment and also market the agricultural products through setting up a small retail shop directly to the consumers. Multi-purpose cooperatives generally focus on the overall socio-economic development of their members and stakeholders and bring together all sectors related to it through involvement in various types of business. Although multi-purpose cooperatives can run any type of business, it is recommended that these activities provide self-employment and income generation for a group of members.

## **D. Cooperative banking**

Herman Schulze Dekitzsch (1808-1883) thought of the idea of cooperative banking and put it into practice in 1849 in Elienburg, Prussia (now Germany). As a result of his endeavors to save a number of carpenters and shoemakers from usury, and to obtain for them, on fair terms, money for their joint and several obligations to purchase the raw materials necessary for their trades, it has grown successfully. The success of this

enterprise led to the elaboration of various plans for the people's banks and credit societies, based on co-operation in promoting prudence in their neighbourhood, and in giving financial assistance to their members for productive or procuring purposes under the same umbrella of co-operative banking. The cooperative credit movement has now spread almost all over the world in various forms and modifications. Therefore, Germany is considered the cradle of credit cooperatives in the form of the Schulze Delitzsch "People's Bank" and Raiffeisen associations, both types named after their originators, Herman Schulze Delitzsch (1808-1883) and Fredrich Wilhelm Raiffeisen (1818-1888). The previous association put the interest of the owners first and the interests of the debtors second. From Germany, the principle of credit spread to other countries with certain modifications of form and method according to need and socio-economic and cultural values. Outside of Germany, the cooperative credit movement developed mainly in economically backward countries such as China, India, Indonesia, Korea and Sri Lanka, as well as in the USA and Canada, etc., where most people were very poor and burdened by debt.

#### **1.2.5. Concept of Women Empowerment**

Women empowerment is making able to deprived a group of women in the society to take the decision on household activity, the decision on children education, the decision on household economic activity, decision and decision on birth family planning. Many women in rural areas are uneducated and they don't know about their rights, they always dominated by the male personnel in the home and society. So the government, NGOs and other institutions are launched many programs in the field of women empowerment. The constitution of Nepal "Nepal ko Sabidhan 2072" includes many fundamental rights for women for the empowerment of the women. The government of Nepal also establish the Women Commission for the empowerment of the deprived women in the country. The Government of Nepal also provides different subsidy on tax and registration charges for women on their business and registration of land on women's names. Empowerment (irrespective of gender) is defined as the ability of the people, in particular, the least privileged to have access to productive resources that enable them to increase their earnings and obtain the goods and services they need and participate in the development process and the decision that affects them. These two aspects are related and one without the other is not empowerment.

Women empowerment has been studied as an important medium to achieve the goal of gender equality in recent times. Gender equality impacts not only the women but the society as a whole. Need for women empowerment got felt strongly around 1970s with the issues such as feminization of extreme poverty and disparities in politics, education and wealth getting raised. In 2000, the millennium development goals furthered the campaign for women's rights in areas such as education, health and poverty. A number of agencies including United Nations, World Bank, World Health Organization are currently working on the theme of women empowerment.

In order to ascertain the level of women empowerment in any region, there is a need for having precise indicators to measure the status of women empowerment. Much diverse conclusions have been drawn with respect to the indicators of women empowerment. Broadly, these indicators range from quantitative to qualitative. Quantitative indicators help standardize the measurements of change and are therefore, preferred by global agencies<sup>3</sup>. Quantitative indicators, however, fail to provide an in-depth analysis particularly pertaining to social and psychological patterns, which are no less important either. Qualitative indicators help understand how gender roles evolve<sup>4</sup>. Hence, qualitative indicators also need to be brought into the frame for complementing the quantitative one.

So far, the literature is presenting no clear distinction between indicators and determinants of women empowerment. In fact, the two terms have also been used as synonyms in various studies. Besides, there is also little mention of the psychological patterns of the women, families and society in causing or hindering women empowerment. There is a genuine need to present the determinants of women empowerment in difference that the indicators. The efforts to empower women and to attain the goal of gender equality can only take a real shape once the determinants are clearly identified. This study addresses the issue of women empowerment in a psychological perspective, distinguishing clearly between the indicators and determinants of women empowerment.

In 1995, UNDP (United Nations Development Programme) was introduced in its pioneering approach two main indices namely Gender related Development Index (GDI) and Gender Empowerment Measure (GEM). The GDI measures gender differences in life expectancy, education and income, which can be considered a



gender-sensitive extension of the HDI (Klassen, 2006). GEM, or Gender Empowerment Measure, is the first created index of women's empowerment which attempts to measure the level of gender inequality across the countries of the world on estimates of women's relative income, participation in high-paid economic positions with power and access to professional and parliamentary positions.

In 2010, UNDP created the Gender Inequality Index (GII) based on the indicators from both the GDI and GEM and includes several other indicators of women's vulnerability. Health vulnerability has been incorporated into the field of reproductive health (i.e adolescent mortality and fertility rates) and economic vulnerability were represented in terms of labor force participation rates. The power of attorney was represented in terms greater parliamentary participation and a high level of educational attainment. So at first all of them these gender-sensitive indices were defined as macro-level success indices. No the micro-level assessment was carried out until 2012.

Bhattacharya and Banerjee (2012) attempted to focus on the latent nature empowerment, which is reflected in the improvement of their abilities. They interpret the process empowerment in the sense of oppressive power, challenge to power and creative power. So in individual level, extent of conscious participation in protection decisions and improving her own well-being would be the ultimate measure of empowerment.

In March 2012, OPHI launched the Women's Empowerment in Agriculture Index (Oxford Index of Poverty and Human Development) with USAID (United States Agency for International Development) and IFPRI (International Food Policy Research Institutes) which tracks women's involvement in agriculture in five areas, e.g. production, resources, income, management and use of time. It measures the empowerment of women relative to men within households, providing a more robust representation of household gender dynamics commonwealth. The construction of this robust WEAI opened up possibilities in computing a specific index of women's empowerment in several areas that includes specific sectors criteria associated with the empowerment of women in terms of various socio-economic conditions conditions.

Bhattacharya, Banerjee, and Bose (2013) measured women's empowerment at the individual level and produced an analytical interpretation where "empowerment" was interpreted in terms ability enhancement. In their analysis, three basic capabilities,

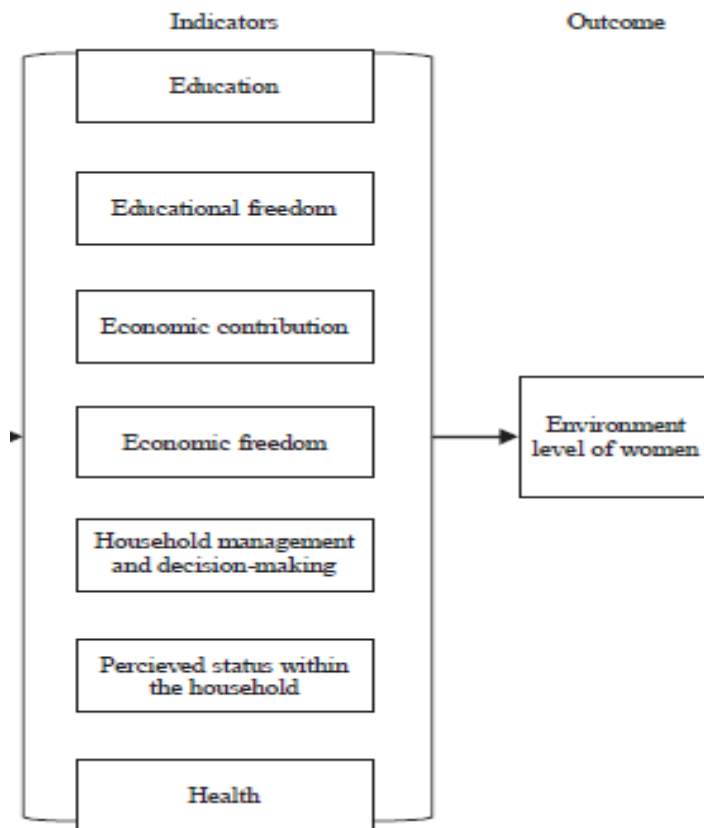
called "health," "Knowledge" and "Independence" have been identified and few estimate these abilities indicators were chosen. "food intake", "anemia" and "BMI" are suggested indicators "health". 'achieved education', 'functional literacy' and 'application of knowledge family planning' were selected as indicators of 'knowledge' and designed. The indicators of "autonomy" are "actual decision-making", "perceived freedom" and "permission". concerning mobility' (negative indicator). So the overall ability has three scores dimensions provide a quantitative measure of empowerment at the individual level. And a specific form of structural equation modeling (MMIC) was used for estimation. abilities and the empowerment index was constructed as a weighted average score from three abilities.

Another study examined women's agency in the sericulture sector construction of dual empowerment indices called 'Family Empowerment Index' (FEI) a "Social Empowerment Index" (SEI) by Roy and Roy Mukherjee (2014). Not much in these indexes Sector-sensitive variables were chosen to determine the empowerment score. The FEI has was formed by three factors, namely (a) the decision to produce, (b) the decision to income expenditure and (c) health and education decisions. These three indicators are listed equal weights for the FEI design. Similarly, when calculating the SEI, there are three selected indicators (a) SHG membership, (b) NGO membership and (c) Local political party membership. The empowerment of women has recently been explored as an important means of achieving the goal of gender equality. Gender equality has an impact not only on women, but on society as a whole<sup>1</sup>. The need for women's empowerment was strongly felt around the 1970s, when issues such as the feminization of extreme poverty and disparities in politics, education and wealth began to emerge<sup>2</sup>. In 2000, the Millennium Development Goals supported the campaign for women's rights in areas such as education, health and poverty. A number of agencies including the United Nations, the World Bank and the World Health Organization are currently working on the topic of women's empowerment.

### **1.2.6. Indicators of women empowerment**

All these societal patterns helped establish gender biases in the psychology of society, family and women themselves. These psychological factors act as major determinants of the level of women empowerment. It is important to study the indicators of women

empowerment as discussed in the light of these three determinants. This study helps establish that the indicators are impacted by the determinants.



*Figure 1 Indicators of women empowerment*

**Education:** As discussed in this study also, education is a very significant indicator that not only by itself, impacts women empowerment, but also leaves an impact on most of the other variables. On the other hand, access to educational facilities depends largely on the psychology of the society, the family and the woman herself. Education is, without doubt an indicator of women empowerment. Also, it appears to be a determinant of women empowerment. However, this study proposes that education is by itself, determined by the psychological patterns of the society, family and the woman herself. Therefore, the study of education as a variable is not restricted to the education of women alone, but that of the whole family, or for that matter, of the society as a whole.

Women’s access to education has remained a function of the way society, family and the woman herself think about it. In less developed and developing countries where the spread of education to society has not yet reached the desired level, women are still

restricted from educational facilities. For example, in rural India, women hardly had an access to educational facilities till eighties. It was only after the spread of education to society at large, which resulted in change in the psychological patterns of the society, that the society started realizing the importance of women education in shaping-up the social systems. This paved the way for women education gaining strength.

The education level of the family is even more critical for the spread of educational facilities among women. Till the time that the family was not educated enough, it was thought that sending girls out for education may lead to the exploitation of the girls, which may in turn cause embarrassment for the family. Again, it was only with the spread of education among masses that the psychological dimensions of the families started changing for the better. With these changed psychology dimensions, the families started thinking logically and understanding that providing access to educational facilities helps solve problems rather than causing those. Even today, in most parts of the world, the decision to send or not to send a girl child to School/College/University is taken differently at the level of different families depending upon their own levels of education.

Most importantly, education of women plays a lead role in shaping their psychology and helping spread or restrict provision of educational facilities to themselves as also to the younger females in their families.

The impact of education on other variables discussed in this study needs to be studied. First, the ability to make economic contribution is dependent mainly on the education level of the woman. In general, women with higher and more qualitative education are capable of making greater economic contribution to the family.

While the problematic situation in psychology of society, family and the women has its roots in the limited spread of education in older times; its solution has also got to emerge from education only. The spread of education, which is not to be confused with schooling alone can help relieve the psychology from perceptions and base it on reality. Therefore, education as an indicator of women empowerment gains all the more relevance.

**Educational freedom:** Educational freedom is an important indicator of women empowerment. Again, this indicator is also determined largely by the psychological patterns of the society, family and the woman herself. Besides, this is also impacted by the education level of the three as discussed in this study.

Though education opportunities are available to women in the present era, the freedom to take educational decisions oneself can still not be taken for granted. These decisions are still largely driven by the public perception and social pressure, family opinions and perception levels of the woman under reference. The factor of women not being allowed to stay outside for long hours, even if the education needs it, augurs from the social pressure. As a result, the families accept such pressure and decide to dictate rather than leave to themselves the decision regarding field of education of the girls.

Not only does the social pressure play a role in shaping the family psychology, it also shapes the psychology of the woman concerned. So much so that the females start fearing from being exploited on staying outside for longer hours. As a result, they sacrifice their freedom in this fear and go with the safer disciplines. This, of course, prevents the educational freedom of women.

This trend is continuing despite the fact that women of the modern era are more connected than ever, as also the fact that their families are more educated than before. This raises the concern that the education of families has not made them free from the perceptual biases prevalent in the society.

**Economic contribution:** The spread of formal education is leading the women of modern times to contribute economically towards the family. This is leading to the economic well-being of their families.

The results of economic contribution are not similar in all the cases. There are varied results depending upon the three determinants, i.e., psychological patterns of the society, family and women themselves. In the families that are not driven by the typical social perceptions, women continue to enjoy enough empowerment irrespective of their economic contribution to the family. In families with limited reach to education, women have still not been able to enjoy the empowerment even despite making economic

contribution. In still other families, empowerment level is directly tied to the economic contribution to the family.

Economic contribution by women can also be seen as arising out of compulsion of nuclear families where the earnings of one member cannot suffice at all. Depending upon the three psychological patterns as above, the economic contribution from women has been found to result in, (a) Domestic work being outsourced, (b) Male members of the family starting to contribute more towards the domestic work as a gesture of returning favours to women starting to contribute economically and (c) Women performing household responsibilities in addition to the economic contribution. The first two cases may indicate reduced role of women in household management as compared to the earlier scenario. The third scenario is even more miserable where the responsibility of economic contribution comes as an additional burden to the women while they continue to be responsible for the entire household work. In such situations, economic contribution cannot be seen as an indicator of women empowerment at all. Rather, this happens to be a demonstration of women exploitation where they are supposed to work tirelessly in professional careers as well as household.

Thus, the economic contribution of women has a clear impact of the determinants as also of the other indicators of women empowerment. Hence, the economic contribution as an indicator cannot be looked at in isolation at all.

**Economic freedom:** Economic freedom (knowing where to spend) is not naturally tied to economic contribution towards the family. The women contributing economically towards the family are not necessarily able to attain economic freedom. It depends largely on the psychology of the family, which in turn, stems from the psychology of the society. It is also dependent upon the woman in question as freedom, at times, is to be attained oneself.

Economic freedom of women can broadly be classified into three types. One, there are women who are enjoying economic freedom to spend their earnings by their own choice. Two, there are also women who don't have any freedom to take a call on where to spend their earnings. Three, there are also women who enjoy freedom to spend even if they don't contribute economically to their families.

In which of the above categories does a woman fall under, is a function of other factors that the freedom itself. In this way, economic freedom is indeed dependent upon some other factors. For understanding these factors, a look at the determinants of women empowerment and the other indicators may help.

Among the determinants, psychological patterns of the family prominently impact the economic freedom. The category under which a woman falls, is largely determined by the psychological patterns of the family, which, as discussed earlier in this study is not independent of the societal and women psychology.

Education has got the potential to undo conventional reservations at all the levels. It can also help eliminate the psychological drawbacks hindering economic freedom and thereby women empowerment. Hence, economic freedom is related with education as well.

**Household management and decision-making:** The roles of household and outside world are equally important to run the family system. These roles, in total, are to be performed by male and female members of the family taken together. The division of these roles among male and female members could have been done on the basis of biological structure of these. Historically, however, the domestic work related roles were left for the women while outside roles were taken by the men. Worse is the fact that though the household related works were done by the women, the decision-making in those matters is not necessarily with them. The household-related decisions were largely taken by the male members, while the ‘Doing’ part is with the women. Society has evolved greatly over the centuries. However, the roles still remain to be historical only. The major reason behind this is again in the form of family psychology, which is determined largely by the social psychology.

Particularly in the modern and post-modern era, it is required to share both the works given the increasing resource requirements and time constraints and this can only happen if the society and the families are able to get rid of their typical mindset.

On the other hand, it has also been observed that after having been assigned only the household work for so long, some women have started retaliating and totally refusing the household work. In doing so, they have been confusing ‘Household work’ with

‘Household management’. While household work includes doing the domestic jobs at home, household management also includes managing the relations of the family. Managing the relations comes naturally to the women because of them being emotional enough to understand and fulfil the same. However, obsession with so-called education and the willingness to retaliate has led to creation of the complex to refuse household management also in the name of household work. This is clearly a result of the pressure created by social and family dynamics over the years and also by the limited understanding at the level of the women in question. Also, education is the only way to undo this complex.

**Perceived status within the household:** Perceived status of women in the household also indicates the level of women empowerment. The perception of women’s status has also travelled through the social patterns that are the reflection of societal psychology. Also, this perception has got rooted deeply due to the family psychology about women. Familie’s opinion about giving women enough space and rights is not similar all across. This may broadly be categorized into three types.

First, there are families where women enjoy equal rights whatever the case may be. Such families are indeed the civilized and advanced ones. Whatever be the formal education levels of such families, their lifestyles demonstrate the real education. Second, there are families where women do not enjoy any freedom, rights or space at all irrespective of the other indicators, e.g., economic contribution towards the family. These are the families where male-dominated psychology has got rooted very deeply. Thirdly, there are families where perceived status within the household is closely tied with other indicators such as education level and economic contribution being made by the women. In such families, the women who contribute more enjoy being viewed as with higher status and vice-versa.

Not merely does the society and family keep perceptions about the status of women, women themselves are also found to be perceiving the same about themselves. Due to less economic value attached to the household management, women dealing mainly with household management perceive themselves to have lower status as compared to other men and women making economic contribution towards the family. In this way, the perceived status of women within the household is also dependent mainly on the determinants.



**Health:** The concern about health of the family is dependent largely upon the psychology and thinking of the society, family and women (themselves). Historically, due to their greater contribution towards the economic well-being of the family, health of the men has greater attention. The society, families and the women had largely accepted this as a custom. Undoing this thinking has been a challenge in all ages. Over the years with the women starting to make greater economic contributions towards the families, women's health has started gaining more attention. However, there are still societies and families that have not started considering the health of women to be as important as that of men. This is despite the fact that women are neither less educated than men nor are they making any less economic contribution towards the family. Even more concerning is the fact that priority towards health of male members has been rooted very deeply in the female psychology too. This is primarily the reason why at the younger age, an average woman considers her own health as less important than her father and brothers; at somewhat higher age, less important than her husband; at further higher age, less important than her male kid(s). The only reason for this is the psychological patterns of women, families and the society.

### **1.3. Theoretical Review**

#### **1.3.1. Status of Cooperatives in Nepal**

Nepal has a long cultural tradition of savings and credit associations popularly known as dhikuti and grain and labor savings systems known as parma and dharma bhakari, which can be considered informal community-based cooperatives. Where Guthi provided a forum to work together for the smooth functioning of various socio-cultural practices. Many of these traditional cooperative systems still function in rural Nepal based on mutual socio-cultural understanding.

The first Cooperative Act was passed by the government in 1960, which was followed by the Agricultural Cooperative (Sajha Sahakari) Act. In 1963, the capital of the savings and credit cooperatives was converted into a cooperative bank in 1963 and in 1968 it was also converted into Agricultural Development Bank of Nepal (ADBN). After 5 years ADBN returned the proceedings back to the government and in 1975 the Cooperatives Act was again amended.

Beginning in the 1980s, a new generation of community savings and credit groups began to emerge in Nepal. The Cooperative Act was amended for the third time to give the government more control. By this time the savings and loan movement had spread throughout the country and the need for a supreme coordinating body was evident.

After the restoration of the democratic government, the Cooperative Act and the Cooperative Regulations were adopted. The new Act on Cooperatives enabled the establishment of a three-tier cooperative system and provides a legal basis both for the establishment of cooperative societies/unions/federations and for the application of cooperative values, norms and principles in practice. Currently, the Department of Cooperatives works under the Ministry of Agriculture and Cooperatives.

In relation to Nepal, the initiation of cooperative development in Nepal was the establishment of the Cooperative Department under the Ministry of Development Planning and Agriculture in 1953 (2010 B.S.) (Badal et al., 2004). The historical data and the trend of changes in the cooperative movement in Nepal make it clear that it needs total revitalization, strength and honest leadership with professional value-based management that can harness the interests of cooperative enterprises and lead them on the path to success on a large scale. For Nepalese cooperatives that later become sustainable in an economic and business sense, government support along the lines of promotion or facilitation with equity participation, but not control, is essential (Neupane, 2018). (Bhattarai, 2010) pointed out the main problems faced by Nepalese cooperatives due to political interference of the state, lack of concrete policy, unscientific planning, lack of awareness among people about the cooperative, which is unable to compete with other banks and financial institutions, supervision and regulatory acts, which lead to problems with its subsequent operation and sustainability. The study recommended formulating flexible acts and policies and providing skill development training by improving the regular monitoring and evaluation system so that anyone can enjoy the service of the cooperative. Sharma (2009) after studying the influence of dairy cooperative concluded that the cooperative plays a key role to improve the socio-economic condition of the people. Firstly, strengthening the sentiment among rural farmers, secondly providing marketing facilities to rural milk producers and thirdly providing savings and credit facilities to poor rural farmers. Dairy cooperatives made farmers to join groups and have a sense of belonging for mutual cooperation and economic development. This industry has a significant impact on the

quality of life of dairy farmers, where many people have changed their lifestyles and lifestyles, who are directly or indirectly linked to the dairy industry through cooperative formation by analyzing their socio-economic conditions. the status and level of their awareness. Through the study the researcher found that this dairy farming has great potential instead of having many problems in this sector such as lack of institutional facilities, veterinary facilities, animal health, insurance low price of milk, milk holidays, subsistence farming etc. where these problems hinder the development of this industry, but these problems have solutions. The problems lie in every sector, but they should be addressed through the involvement of the government and the private sector by enforcing practical laws and regulations for rural development.

Poudel 2011) stated that cooperatives provide rural people with access to microfinance, accelerate agricultural production and ultimately empower rural people, including women. Rural people's access to financial services will be increased through the development of a network of banking and financial institutions, cooperatives and micro-credit institutions. The cooperative will support the achievement of the national poverty alleviation goal and the Millennium Development Goals (MDGs). The cooperative should be restructured and reformed to play the role of coordinator in rural development and women's empowerment, as it is one of the determinants of rural development. Cooperatives could be one of the most effective means of empowering women.

Shrestha (2014) revealed in his article that the problems in the cooperative were caused by the cooperative act of 1992. The problem is getting worse because the act has not been amended according to the changed context. A high-level commission set up by the government last year found that 130 savings and credit unions were in trouble. They had total liabilities of Rs. 10 billion - Rs. 7.6 billion in deposits and Rs. 2.4 billion in interest. We believe that cooperatives are doing remarkable work in alleviating poverty and contributing to the national economy, but the misdeeds of some cooperatives tarnish the image of the entire cooperative sector.

Thakuri (2010) in his book "Anatomy of Co-operative Movement in Nepal" explains that Co-operative is a community organization designed to promote group enterprise of farmers, labourers, artisans, landless, low income groups and unemployed or social workers to protect the interests of community people. The study also highlighted that the cooperative has great prospects for the development of Nepal.

Bhattra (2014) concluded that cooperatives are seen as an engine of economic growth in rural areas of the country. Such an organization plays a vital role in rural development in many developed and developing countries. They have adopted a cooperative system in production, processing, marketing and care not only for members, but also have greater impacts on their communities as a whole through its principles and practices. Therefore, considering the importance of rural organizations, most of the government mobilized the cooperative system for rural development to end the domestic, social and economic crisis.

### **1.3.2. Status of Women Empowerment in Nepal**

The Government of Nepal has adopted important normative frameworks for women's human rights, including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Beijing Declaration and Platform for Action, the 2030 Agenda and its Sustainable Development Goals, and the UN Security Council. Resolutions 1325 and 1820. These commitments are enshrined in the Constitution of Nepal and efforts are being made to ensure that all laws and policies are consistent with constitutional provisions on gender equality.

Yet women and girls in Nepal still face many challenges. Although more than 14,000 women have been elected during local, federal and provincial elections, women still struggle to exercise their rights to political participation and leadership. This is largely due to societal norms and harmful practices that directly limit women's voice and agency, women's limited access to information, limited resources and inadequate support systems. Only two percent of women have been elected as mayors or chairpersons of local governments, while 91 percent of deputy positions are held by women.

Gender inequality remains high, as shown by the Gender Inequality Index of 0.48 in 2017. Many women face multiple forms of discrimination in addition to gender, which can be based on class, caste, geographic location, language, religion, and sexual orientation. Young women in particular are underrepresented in the workforce. Women's mobility, especially during formative adolescence and youth, is limited.

Women are most at risk of physical, sexual and emotional violence and one in four women in Nepal is a victim. Nepal ranks very high in women's labor force participation,

but not in other aspects of economic equality. More men than women hold managerial positions and are considered "professionals" in their sector. Only 17 percent of private firms include women in top management positions. Gender pay inequality for the same work is still high and women's share of unpaid domestic/caring work is yet to be recognized and appreciated in the national economy.

In the following priority areas focus the women empowerment among other issues, works for the:

1. Elimination of discrimination and violence against women and girls;
2. Empowerment of women;
3. Achievement of equality between women and men as partners and beneficiaries of development; and
4. Human rights, humanitarian action and peace and security.

#### **1.4. Empirical Review**

An analysis made by Sharma (2002), he tried to find the market demand of cooperative in Nepal with co-operative analysis of deposit collection and loan and advances. He attempted to find the financial performance of co-operatives and analyzed investment and lending practices, for analysis of data, he used two tools. They are financial and statistical tools. Ratio analysis used under financial tools where as co-efficient of variation and least square method used under statistical tools. His study concluded that:

1. If the co-operatives follow the same pattern of investment the co-operatives will be liquidated within a short span of time.
2. Future co-operatives market in Nepal is not found to be highly satisfactory. The cooperative have narrower the credit market two lend in comparison to available supply of fund. Therefore, the co-operatives cannot consider to have better prospective if they continued the same trend of lending practice.

The study made by Sharma (2003), has tried to explain the various activities performing by a rural co-operative society. This is case study of Co-operative Saving and service Center Nayabazar, Bhaktapur. For analysis the data, she used simple statistical and mathematical tools. Her study concluded that: Rural cooperative in Nepal are smoothly

running. The members are happy and they do not have complained against the cooperative's management. The investment of rural cooperative is encouraging. The loan recovery of rural cooperative is satisfactory.

Likewise, K.C. Narayan. (2003) tried to analyze the present financial position and prospect of financial cooperative. She also analyzed the investment and lending practices of financial co-operatives in Nepal. She based the financial and statistical tools are for analysis of data. Under financial tools liquidity ratio, assets management ratio, debt management ratio, profitability ratio is used. Under statistical tools mean, coefficient of variation and least square are used.

The development of the cooperative started in Nepal since 1954 with a view to develop the cooperation among the people. For which Cooperative Department was established. While this department was concentrated on all the activities relating to the cooperative sector. The Nepalese people suffered from the all-round influences and as a result there was great loss of the lives and properties. People were compelled to migrate. The cooperative department played an important role to resolve the disaster with patience (Acharya, 2009).

- Even in the ancient time there used to be certain forms of cooperative in Nepal, like Dharma Bhakari, Parma and Gut/li etc. In line of this "Rapti Valley Cooperative.
- Loans Committee" was formed in 1957 to provide the loan to the farmers issuing the executor order. In addition, cooperative development treasury was established in 1962 when cooperative society and cooperative organization act was brought in to light. In the same year Cooperative Publication, Cooperative Transposition Cooperative Wealth Service and Sajha Cooperative Health Services and Sajha Bhandar were established under cooperative central organization. Cooperative training center are established in 1963. Under the cooperative bank act 1963 in Aug. 1964 Cooperative Bank was established which was later converted in to Agricultural Development Bank in 1968 (Acharya, 2009).
- According to the declaration of the cooperative programmed in the royal address the cooperative programmed were launched in 27 districts. The Sahakari Sastha act 1960 and Sajha Sasthan in 1958 was promulgated in 1985.

After cancelling the Sajha Sasthan Act, Sahakari Act 1992 and Sahakari Niyamawali 1993 were implemented this shows the importance of cooperative in Nepal (Acharya, 2009).

Saving and credit cooperative societies (SACCOS) provide a variety of microfinance services to various households living in the Hills, Tarai, and Kathmandu valley. Nearly all Nepali SACCOS are self-funded. Most of these SACCOS are portable, including those located in poor remote areas of the hill region. Key regions for the SACCOS strong financial performance include reliance on member saving and control of administration costs. Saving and credit cooperative are the only source of financial service to the community people in the rural areas where commercial banks do not operate. In addition, during insurgency, when all commercial banks withdrew from the rural areas, the sources of microfinance services in the rural areas were community based SACCOS (Paudel, 2011).

The case that is presented below is from Chitwan district of Nepal and the original content is from the website of Heifer Nepal Chapter. This case in particular is a success story of SHGs. In 1991, some women formed a group when they were denied loan by a government agency just because they did not have anything for collateral. They start saving 25 rupees every month; the savings made was used to purchase two goats and handed over to one of the members. This continued and when all of them possessed goats, they went to register their group. In this course they met an organization named HEIFER which offered them 25 good breed goats. They started distributing goats to poor and needy families. In over 14 years, they managed 13 projects, formed 275 women's group, helped 7622 families rise out of poverty, and began a 373 member women's cooperative. They are now working on a goal of providing 30 percent of the total goat consumption (i.e., 500000) in the capital city (Londergan, 2012).

Badal K said that after two decades of liberal economy, the international community has realized that it cannot bring long lasting economic solutions in the world. In this context, cooperative have provided the basis for the shift from liberal to mixed economy. Knowing the importance of cooperative as a way for the future economy, the United Nations has also celebrated the year 2012 as a year of the cooperative. One of the aims of the year was to make the world happier through the cooperative. The theme of the year is cooperative as enterprises for the better world. The UN has urged the

governments around the world to make cooperative friendly legislations and create conducive environments for these organizations (Badal, 2012).

The statistics provided by the Central Bureau of Statistics Nepal (CBS) in 2011 shows that the 25.16 percent of Nepalese are below the poverty line and majority of the affected are women and children. Empowerment studies are generally focused on women and this follows in my study because in a South Asian context; where women are suppressed and their rights are snatched, empowerment refers to women rather than men- In addition further evidence for the need to empower women can be found in the following statement by UNFPA: Despite many international agreements affirming their human rights, women are still much more likely than men to be poor and illiterate. They usually have less access than men to medical care, property ownership, credit, training and employment. They are far less likely than men to be politically active and far more likely to be victims of domestic violence." (UNFPA, 2013)

Mishra in his article examined that past initiatives for the cooperative movement in Nepal have not shown much impact on the overall food self-sufficiency, agricultural commercialization, and socio-economic transformation of the nation. A scientific farmer cooperative movement that empowers farmers, commercializes agriculture, enhances food security, transforms socio-economic conditions, and contributes overall development in Nepal is necessary. A renewed and revitalized cooperative movement should be all inclusive, fully managed at the grassroots level, and must have strong governmental support in terms of cooperative formation and safeguarding. Appropriate educational, research, and extension support programs are essential for a successful cooperative movement. Farmers' income and quality of life must be the yardstick of success of the cooperative movement in Nepal (Mishra, 2013).

Shrestha in his article revealed that, problems seen in the cooperative were due to cooperative Act 1992. The problem is aggravating as the Act has not been amended as per the changed context. A high-level commission formed last year by the government had found 130 saving and credit cooperative in troubled state. They had total liabilities amounting to Rs. 10 billion- Rs. 7.6 billion deposits and Rs. 2.4 billion in interest amount. Thought cooperative have been doing remarkable works toward alleviating poverty and making contribution to the national economy, wrongdoing of some cooperative is tarnishing the image of entire cooperative sector (Shrestha, 2014).



Malla (2014) on his thesis found that as the members are the only user and suppliers of the service of the cooperative, it is rather unless to drive cooperative without the active participation of the members. Participation of member is essential for cooperative to function effectively. In this way, results in a stronger sense of "ownership" on the part of member. Economic development of the cooperative is essential requisite for the existence and long-term survival. Share capital, reserve fund and total deposits play vital role in the economic development of cooperative organization. On the other hand, financial monitoring and analysis system is also essential for maximizing the profit (Malla, 2014).

According to ICIMOD working Paper, the overall situation of women in Nepal has improved over the past decades. Though, women's role as primary actor have always been invisible in the development particularly of rural areas, Nepal has made considerable improvement in the overall literacy rate for women in the last decades, however there is still huge differences between male and female literacy rate. According to the Nepal Living Standard Survey 2010/2011, out of total adult female population only 45 percent is literate, compared to 76 percent of the national adult population. This figure is even worse in rural areas with only 39 percent of adult rural female population is literate, compared to 61 percent of male (ICIMOD, 2014).

Saving and Credit Co-operative Programmed in the study area undoubtedly has achieved its objectives in socio-economic development front to an extent by savings accumulation and loan disbursement. It has helped rural poor women though providing Loan as well as creating awareness and inspirations. Cooperative movement in Nepal is in order to find out way to reduce the poverty by through the saving and credit cooperative. It is necessary to think to start cooperative activities at the grass root level. The role of cooperative in Nepal is quite significant and they have mobilized large amount of money (Chapagain, 2015).

People do not have any institutions in order to save their small amount of money and also they do not get any credit facility in case of need. In such case, saving and credit co-operatives plays prominent role for the development of economic status of rural people. Saving and credit cooperative mainly concern with the accepting savings from its members and providing credit/loan to its members. The interest rate charged by such cooperative is usually lower than that of other bank and financial institutions. Saving and credit co-operative have important role for the economic development of whole

nation. Members of cooperative borrow loan and invest in their business and they can grow their business. They also save money regularly in co- operative and get interest from such saving. This can build habit of saving to the people (MOAC, 2017).

The advantage of Cooperative can be utilized for the greatest benefits of the poorest of the poor through entrepreneurs with direct and active involvement of the poor people specially the rural women. Social exclusion, traditional custom & social values are pointed out as the main causes for least participation & limited access in resources to women which is creating poverty and backwardness in the society. To this end, the empowerment of women and development of entrepreneurial & skill with organizational strengthening process, large & inclusive participation of women in the exploration of potentials for the expansion of cooperative marketing network with proper infrastructure facilities are urgently needed. Cooperative are regarded as an effective medium in achieving the goal of poverty alleviation (Economic Survey, 2018).

Co-operative is 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. This definition set out seven cooperative principles: voluntary and open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; cooperation among cooperative; and concern for community. The first four of these are core principles without which a cooperative would lose its identity; they guarantee the conditions under which members own, control and benefit from the business. The education principle is really a commitment to make membership effective and so is a precondition for democratic control, while cooperation among cooperative is really a business strategy without which cooperative remain economically vulnerable. The last principle, concern for community, is about corporate responsibility, and it leads into other concerns that is promoting such as prevention of poverty and protection of the environment (MOF, 2018).

Cooperative have played an important role in rural development in mobilizing limited resources for farmers and producers. Cooperative program uplifts the socio-economic condition of rural as well as urban people through access of financial services and other development services and thereby alleviate poverty through empowerment. Empowerment women are helped to increase their income, the welfare of the whole family is improved. Therefore, this study was mainly concern to analyze; activities of

saving and credit cooperative, economic and empowerment status of member and economic change of member through the saving and credit co-operative (DOC, 2019).

Cooperative Act, 1992 of Nepal, aims that various types of cooperative association and societies based on the mutual support and cooperativeness for the economic and social development of the general public consumers. With the restoration of democracy in 1990 and promulgation of a new Cooperative Act in 1992, there has been resurgence in the cooperative movement in Nepal. This is evidenced by the fact that the number of registered cooperative has grown to 34512 (NEFSCUN, 2020) as of the record up to 7th September, 2020 compared to 830 in 1990. With increase in number, cooperative have diversified level enterprises

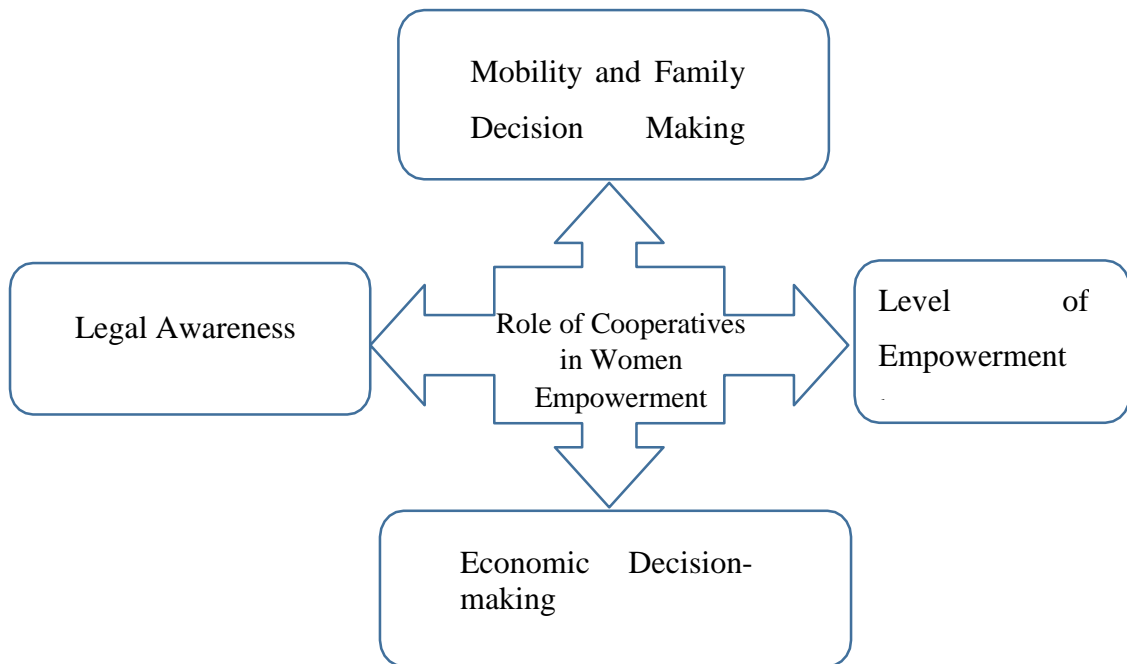
### **1.5. Research Gap**

Most of the previous work on Cooperative works on the eradication of poverty and empowering women. MFIs provide loans to main women whom they think have less social and economic status. The focus on lending women is as common for microfunding schemes as they think women are containing lots of caliber in paying back the loan in time than men. However, it does not clear the facts on the difficulties these women face when they have to perform a dual role inside as well as outside of the house. Neither has it stated the level of support they get from their family members especially husbands. This study is also concerned about the change in behavior of family and society after participating in the Cooperative program. However, this study is entirely new in kaski districts, no research related to Cooperative.

### **1.6. Conceptual Framework**

This study was concerned with evaluating the role of cooperatives in income generating activities for rural development in Kaski district. The task was to draw because of job opportunities, easy loans, social services and economic awareness of cooperative members in Kaski district. Therefore, the researcher used the following conceptual understanding for the study.

e



*Figure 2. Conceptual Framework.*

The above conceptual framework shows that cooperative helps rural development as it provides employment opportunity to people in rural areas through business development and economic empowerment. It can be by creating jobs or ensuring self-employment of its members. It also helps people to take easy loan for various purposes to fulfill their socio-economic and develop savings and credit activities for their economic empowerment. The credit facility provided by the cooperative depends on the policy of the cooperative as long-term and short-term. In the field of rural development, the cooperative has various impacts, i.e. economic impacts, social mobility impacts; Family impacts; Legal awareness: Level of empowerment etc. Eliminating socio-economic inequalities and introducing progressive changes brings economic changes and at the same time changes behavior, lifestyle, attitude and perception not only of the individual, but also of the community and society. The cooperative helps people to believe in self-help, mutual understanding, cooperation in every aspect of the economy, society. The cooperative helps to learn the value of money and save for future endeavors.

### **1.7. Statement of the problem:**

Cooperative is the essential movement in Nepalese society and it is being a convenient tool to fight against the poverty, low income and unemployment. This movement suggests that “Millions Minds have Millions Ideas of Solutions to a single Problem and Each One and Teach One”. Though, Cooperative movement was started since 1953 in democratic Nepal and still continuing, it couldn't touch the fringe of population and almost, remained only to a few well established points in the country (Gautam, 2068). More than half of the total population of Nepal is women. Without their contribution national development cannot be uplifted. The contribution of the women in households and agriculture is more than men in most of the world (Crawford, 2011; Getnet & Anullo, 2012). But their contribution is not accounted in the economy so that their participation in decision making is very low. Due to this women's role in socio-economic development has not been properly recognized as per their contributions for rural and national development. Globally, women are considered as the traditional producer and manager of the domestic and subsistence sector in most of the world and the trend is very high in developing countries like Nepal. Nowadays, in developing countries like Nepal, the issue of women empowerment is being like the bread and butter for some institutions. Different strategies have been taken for past few years regarding the empowerment of poor including the women but programme and strategies assessment of such institutional initiatives have been lacked. Women risks were dealt with differently depending on a person's age, marital status, income level, and geographic location (i.e. proximity to medical facilities). In past, women were borrowing money from the village lender, selling assets or borrowing from the cooperatives and informal savings groups. The majority of women in rural areas are still left out of institutional microfinance services. Such programmes have only limited impact in terms of increasing the outreach of co-operatives and microfinance to the women. Rural women of Nepal, living in mountains, hills and interior areas of the Terai have no access to institutional microfinance services. However, in some peri-urban areas of Nepal, women have get some access to local co-operatives for their fulfillment of daily basic economic needs. At this situation of peri-urban areas, co-operative should work for these people by involving them in demand based income generating activities through skill and capacity development for their socio-economic empowerment and sustainable development.

In the past women were restricted to take part in social activities and not given roles in decision making in the family. The situation was, even more, worsening in a rural and remote area. Now this situation has been changed. Women have given the freedom to do what they wish. In today's scenario, women are engaged in income-generating activities. This is because of NGO and other financial institutions came forward to provide co-operative to women. They believe that women are small credit risk and often benefits the whole family. The main aim of microfinance is to empower women. This includes the researcher to focus more on the empowerment of rural women who participate in co-operative. In our society there is a great disparity between gender (men and women), so nowadays to reduce the poverty and economic development of poor people, co-operative is new hope. It is true that co-operative is able to mobilize the resources which have in the land of poor people. It helps to increase the earning capacity and improve their living standards, so microfinance is an effective and powerful tool to minimize the level of poverty and improve their living standards. Many of the women of Kaski districts are involved in agriculture and serve as a housewife at home. The women have greater household responsibility than man but the income of women are depending on their husband's income.

This study has some research questions to explore some specific findings regarding the impact of the co-operative program on women empowerment in the study area.

1. Is there an improvement in economic due to access to co-operative?
2. Is there a change in household and economic decision making after involving in the co-operative program?
3. Is there a change in legal awareness, mobility and family decision making due to involving in the co-operative program?

### **1.8. Objective of the Study:**

The overall objective is to examine the role of Cooperative in woman empowerment generating activities in Kaski district.

The specific objectives of the study are as follows:

- To assess the women involvement in co-operative.
- To examine the role of co-operative in women empowerment.

### **1.9. Significant of the Study**

cooperatives for women and the poor has received extensive recognition as a strategy for poverty reduction and for economic empowerment. There is questioning of whether credit is the most effective approach to economic empowerment of the poorest and among them, women in particular. Development practitioners in developing countries often argue that the exaggerated focus on microfinance as a solution for the women has led to neglect by the state and public institution in addressing employment and livelihood need of women. Cooperatives makes people literate by providing different training and conducting a different program. This study is important in Nepal because the government has initiated credit through the government agencies and organized group of women who are providing commercial credit. Cooperatives is now a proven strategy for the economic empowerment of women and small farmers.

This study is concerned with women empowerment, which is developed through the cooperatives program. Women empowerment includes positive changes in economic condition, household economic decision making, legal awareness, mobility, and family decision making the power of women in the family as well as in society. This study may helpful for the cooperatives institution for evaluating their services, which they are providing in those areas. This research may have significance for the future researcher, for cooperatives institutions and stakeholders (society, government, municipality, regularity intuitions local ward, etc.).

### **1.10. Limitations of the study:**

This study is concerned only to the activities of cooperatives working in kaski district areas. It is the case study of cooperatives inside this Municipality. So that, the result may not present entire activities of cooperative in Nepal. Therefore, some limitations of the study are as follows:

- i. The study has been limited in kaski district areas.
- ii. Only the members of cooperatives having citizenship inside this area have been included in the study.
- iii. Since the outcome is specific one, it may not generalized.

## **CHAPTER 2:RESEARCH METHODOLOGY**

Research methodology is the sequential process and methods used in a systematic study. The methodology includes methods and techniques for data collection and analysis. In other words, methodology also defined as the process of completing a study. It describes the procedures be followed for a research paper. A systematic research study must follow an appropriate methodology to achieve a predetermined objective.

### **2.1. Selection of the Study Area**

Cooperatives established and working in the village, Kaski district selected for the study. The study area focused on members/share members of cooperatives within the Kaski district boundary. The study area selected based on the interest of the researchers in order to achieve the predetermined objectives. Kaski district chosen for the following reasons:

- No such study has yet been conducted in the area
- Mobilize within the limited resources available

It was multi-dimensional due to different ethnic groups of people with different socio-economic conditions, nature and sources of data.

### **2.2. Nature and Sources of Data**

This study is used descriptive and analytical. It is used both primary and secondary data. The data has been collected from the field survey. However, information obtained from secondary sources was useful during discussions of several issues. Secondary data or information was derived from different books, journals, reports, institutional publication and website.

### **2.3. Research Design**

This study was conducted basis of a descriptive and analytical research design, as the study aimed to investigate the effectiveness of cooperative credit for women empowerment using beneficial activities, their participation and benefit from the use of credit for work efficiency. In this respect, it was an descriptive research. This study



linked with historical, analytical and descriptive studies. Depending on the nature and source of data and information, qualitative techniques used.

#### **2.4. Population and Sample**

There are around 470 cooperatives enrolled in the kaski districts. conventional sampling method has been used to select the sample for the study. This research has limited only ten cooperatives, which is selected by purposively sample by using conventional sampling. In this 3510 members of them there are only 50 members of them So here are only 50 members are the sample of the study. It is required those members are selected who are mostly taking benefit from the cooperatives. The respondents sample to get the intended information. The sample selected by using conventional method to acquire the desired objectives

#### **2.5. Data Collection Techniques and Tools:**

A household survey conducted with a set of questionnaires developed to get proper information about the cooperative role in the income-generating activities of the rural people. Questionnaires in a set of questions created for the purpose of a survey or statistical study. All questions in the questionnaire were about the socio-economic status of rural people engaged in cooperative activities and changes in their income due to cooperatives.

#### **2.6. Methods of Data Analysis**

The collected data was processed manually. The information was edited, coded and sorted by hand. Data and information were presented in different units and forms about its nature to be conducted through analysis according to predetermined objectives. A number of mathematical tools such as tabulation, graphical presentation was used as analytical tools. Data and information were presented in a table, pie chart, trend line, etc.

## CHAPTER 3:PRESENTATION AND ANALYSIS OF DATA

Present the overall status of cooperative members in Kaski district. Considering these fifty samples as hundred percent all, these data's were presented to describe different situations of cooperative members in this district.

### 3.1. Status of Cooperatives and share member in Selection Location

#### 3.1.1. Location Description

Kaski District, part of Gandaki Province, is one of the seventy-seven districts of Nepal. With Pokhara as its district headquarters, the district covers an area of 2,017 Sq.km and has a total population of 599,504, male and female population of 292,764 and 306,740 respectively as of 2021 census.



Figure 3. Map of Kaski district, District (Baral.R, 2020).

This district lies in the center part the country. The altitude of Kaski district ranges from 450 meters of the lowest land to 8091 meters the highest point in the Himalayas. Kaski District politically has one metropolitan city, four Gaupalikas and three electoral sectors. Details given in the table below.

Table 1. Categories of Local Government in Kaski district.

S.N	Name of municipality	Total population
1	Pokhara metropolis	518452
2	Annapurna R.M	22517
3	Machhapuchchhre R.M	22013
4	Madi R.M	16318
5	Rupa R.M	14741

### 3.1.2. Cooperatives condition in location

There are total 470 cooperatives established and working on different location of this different municipality area of kaski district. Most of them are categorized into Saving and Credit, Agriculture, Dairy, Women, Consumer etc. sectors. Cooperative working in this Kaski district was different categories of cooperatives are running in this area.

*Table 2. Categories of Cooperatives working in Kaski district.*

SN	Name of municipality	Total Cooperative	Members count		
			Male	Female	Total
1	Pokhara metropolis	356	72104	59291	131395
2	Annapurna R.M	30	4721	2547	7268
3	Machhapuchchhre R.M	40	2195	713	2908
4	Madi R.M	24	3550	1012	4562
5	Rupa R.M	20	428	475	903
Total		470	82998	64038	147036

Source: Sahakari jhalak 2077 BS

The number of cooperatives working in different locations of Kaski district indicates that most of the household are dependent on agriculture. Agriculture is their main source of occupation followed by business and other enterprise. The establishment of dairy, women and consumer cooperatives along with agriculture and saving & credit cooperatives shows the changing pattern of cooperative towards other business as well as women community development and concern about consumer's perspective through cooperatives. The selected in Share member in this study with varying address and different nature as shown in below table 3.

Table 3. Selection Share member in the study.

SN	Name of shareholders	Address
1	Roshan Gurung	Annapurna-9
2	Laxmi Timilsina	Annapurna-6
3	Maya poudel	Annapurna-3
4	Krishna maya kunwar	Annapurna-1
5	Namuna BK	Annapurna-4
6	Sita Bhandari	Machhapuchhre-6
7	Binita Pariyar	Machhapuchhre-6
8	santosh Gharti	Machhapuchhre-6
9	Bimala Chhetri	Machhapuchhre-6
10	Hitman BK	Machhapuchhre-6
11	Niru Tamang	Madi-11
12	Sankhar Dhungana	Madi-6
13	Narmaya Sapkota	Madi-4
14	Siba Adhikari	Madi-9
15	Nirmala Gurung	Madi-1
16	Naumati Shrestha	Rupa-2
17	Seti Gurung	Rupa-3
18	Gopal Thapa	Rupa-5
19	Chanamati Miya	Rupa-2
20	Hari Pariyar	Rupa-7
21	Suman Shrestha	Pokhara-18
22	Sharmila gurung	Pokhara-23
23	Maya Tamang	Pokhara-14
24	Dhan Bahadur Gurung	Pokhara-23
25	Nabin poudel	Pokhara-22
26	Gaurab Neupane	Pokhara-32
27	Sibani Sharma	Pokhara-25
28	Narmuna Giri	Pokhara-24
29	Hari Sapkota	Pokhara-11
30	Purna Bahadur Rana	Pokhara-6

31	Khim Bahadur chhetri	Pokhara-19
32	Narayani Pariyar	Pokhara-27
33	Sital Bk	Pokhara-33
34	Harimaya Tamang	Pokhara-13
35	Bishnu Pun	Pokhara-25
36	Rammaya Gurung	Pokhara-18
37	Punam Lamcal	Pokhara-1
38	Ranjit Shrestha	Pokhara-8
39	Sujan Godar	Pokhara-12
40	Sushila Magar	Pokhara-2
41	Manmaya Gurung	Pokhara-4
42	Karuna Subedi	Pokhara-24
43	Pranab Parajuli	Pokhara-23
44	Amrit Pariyar	Pokhara-24
45	Chandra bahadur Gurung	Pokhara-18
46	Shivahari Bhandari	Pokhara-22
47	Radhika Poudel	Pokhara-28
48	Suman Karki	Pokhara-20
49	Hari Sitaula	Pokhara-21
50	Nabita Gurung	Pokhara-16

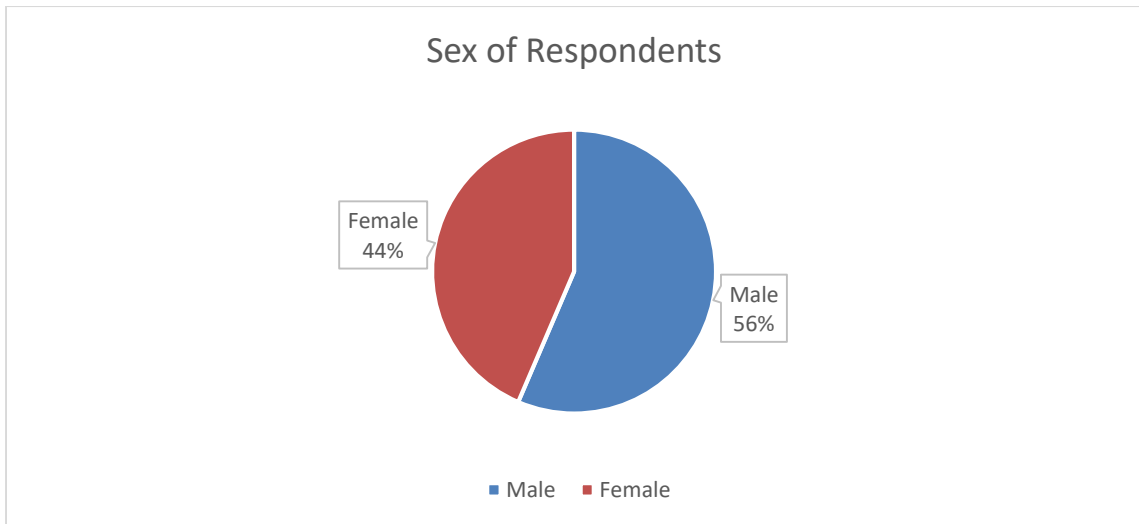
Source: Survey 2022

### **3.2. : Socio Economic Status of Women Involvement in Cooperative**

The distribution pattern of cooperative members as respondents in different parameters were as follows:

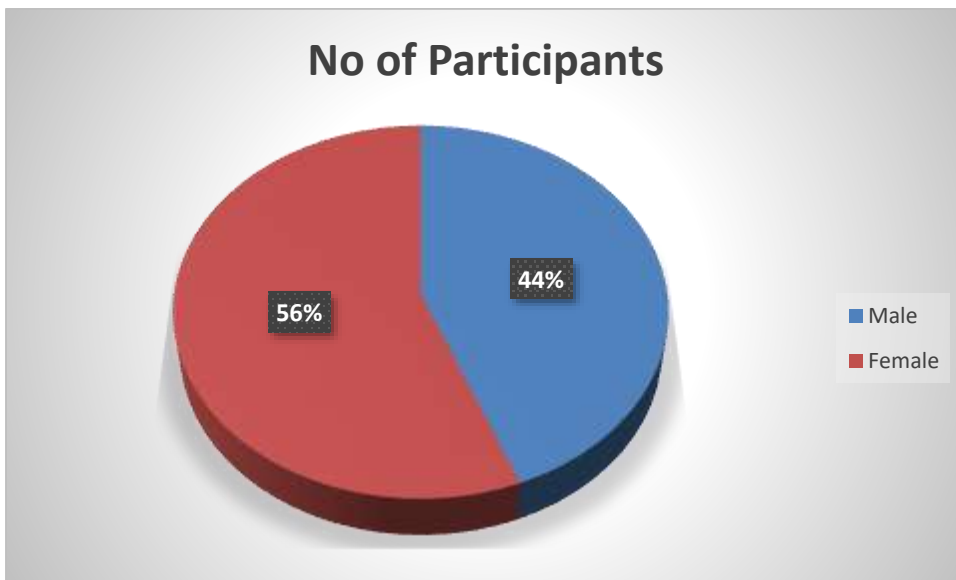
#### **3.2.1. Sex of Respondents:**

The male and female population in cooperative in kaski Districts were 56% and 44% respectively as described in the figure 3. The distribution of male and female in cooperatives represented significant involvement of women in cooperative activities although it need to improve more in future. Women involvement in cooperative have also represented, their significance in income generating activities and its possible impact in socio-economic development.



*Figure 4. Sex of Respondents in kaski districts.*

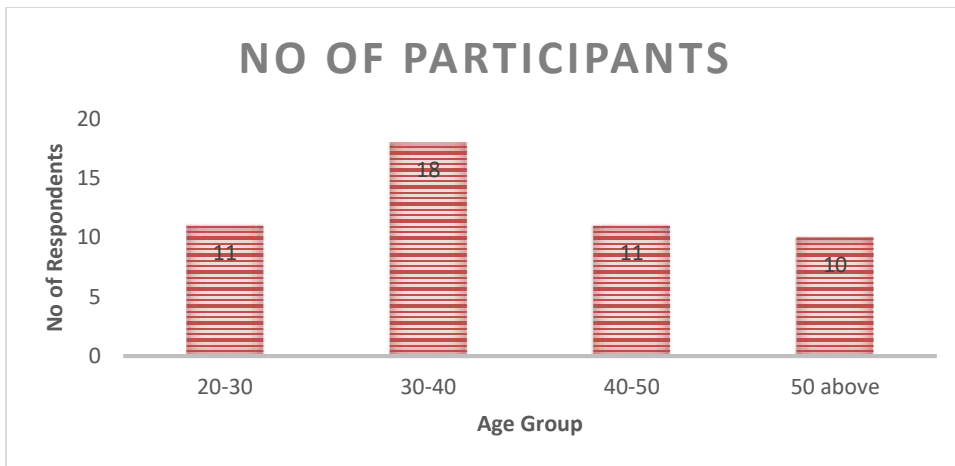
Similarly, the male and female population in cooperative in Chosen sample were 44% and 56% respectively as described in the figure 4.



*Figure 5. Sex of Respondents in data taken.*

### **3.2.2. Age of Cooperative members**

Regarding the age of respondents, cooperative members age was found between 20 years to above 50 years as actively involved in different cooperatives. This information about age and its distribution were divided into different age groups i.e. 20-30, 30-40, 40-50 and above 50 years of age.



*Figure 6. Age group of Respondents*

Age group between 30-40 years were found the most involved population in cooperative activities for their socio-economic development followed by 20-30 and 40-50 as same value. The age group of members above 50 years were very less.

### **3.2.3. Ethnicity of Respondents:**

Ethnic distribution of the respondents has represented about the population distribution in this district along with its distribution in cooperatives. It has shown involvement of all ethnic group of people as cooperative members. From this it can be predicted that cooperatives have been working for every ethnic people. The Figure 6 stated people under Brahmin/Chhetri ethnic group has the highest, Adiwashi/Janajati, Dalit and Muslim. It has also represented the distribution of ethnic population as per their population in this district.

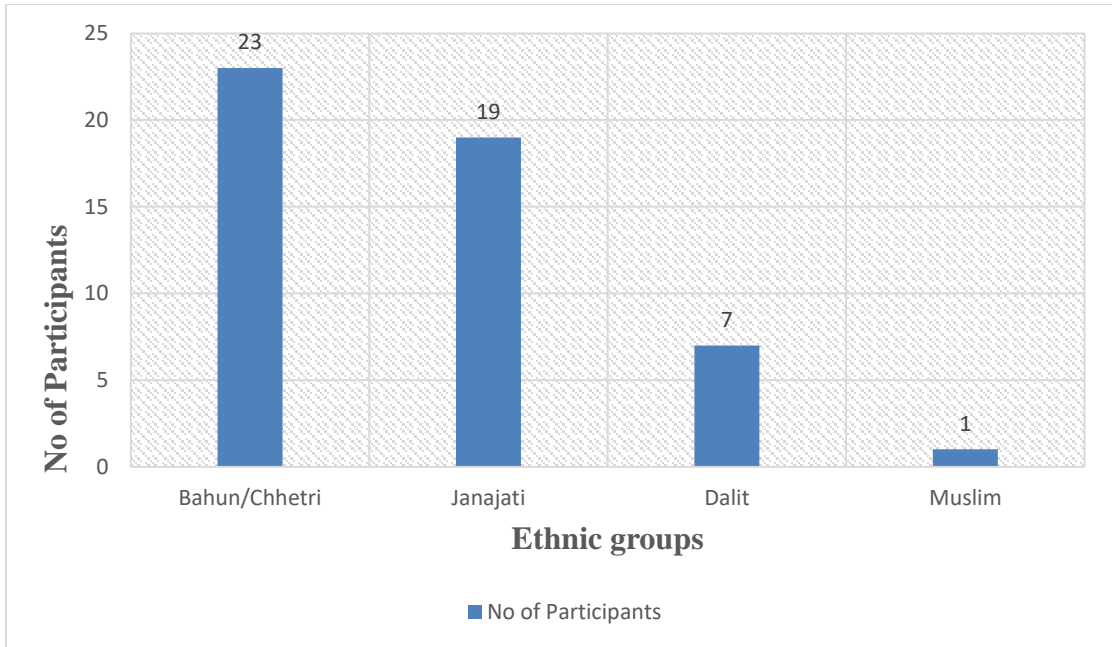


Figure 7. Ethnic distribution of Respondents.

### 3.3. Role of Cooperatives in Women Empowerment

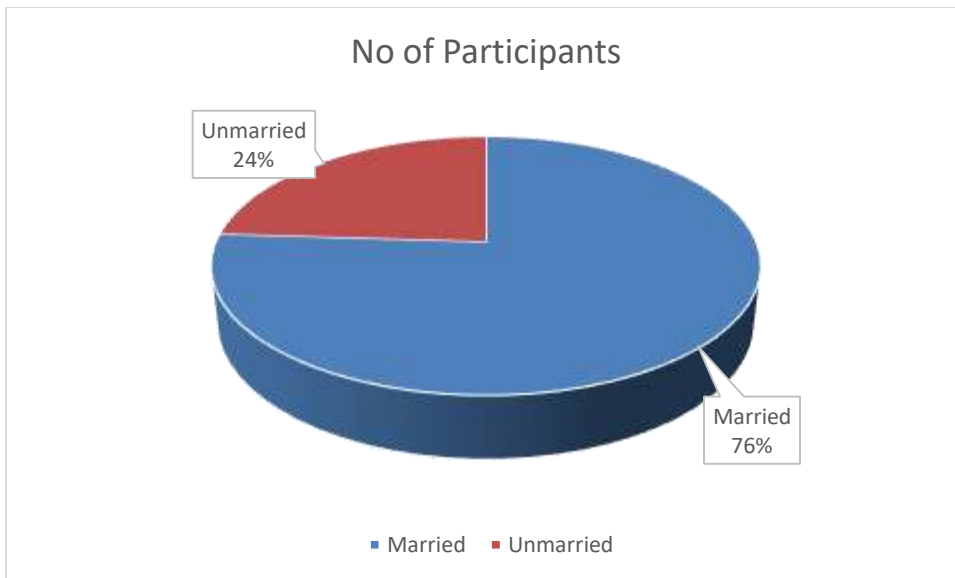
#### 3.3.1. Mobility and Family Decision Making

Mobility is the ability to move or be moved freely and easily. Under this factor, the study deals with the movement of women, about they can go outside home alone, husband permission before going out to travel to the nearby village alone before and after involvement in the cooperative program. Women are supposed to be empowered when they take a decision regarding the children education /marriage/career and discuss the birth control method to her husband. This factor is a study about the family decision making the power of women before and after involvement in the cooperatives program. The attitude of the respondent toward the factor is presented as follows.

##### 3.3.1.1. Marital Status of Respondents:

Regarding marital status of cooperative members this survey report show about 76% married members and remaining 24% unmarried members in the cooperatives. From this it can be considered as the popularity of cooperative is high among the married people as compared to the unmarried people.





*Figure 8 . Marital status of Respondents*

This may be due to perception of being unstable and stable, before and after marriage respectively among the population and that lead to involvement in cooperative activities. Married people were more stable as compared to unmarried people so the involvement of married is high in cooperatives.

### **3.3.1.2. Educational Status of Respondents**

Regarding the educational status of respondents, it was found that general bachelor level members were high in the cooperatives as compared to education up to secondary level, literate and masters/ above masters. As the number of general Bachelor level population in this district is high so, the members' population on cooperatives are also high. The figure 5 showed that the population of Bachelor level members were 21 out of 50 which was 42% followed by education status up to literate, Secondary level and members having educational status of Master's degree and above was the least i.e. 1 out of 50. This figure 9 has also explained about the increasing interest of Secondary level educated people (i.e.18 out of 50) towards association with cooperative for their socio- economic and cultural development.

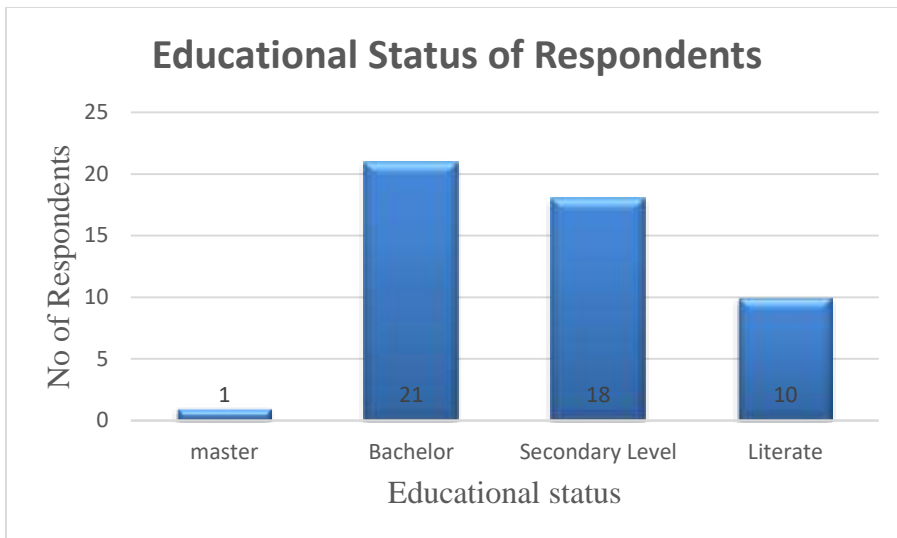


Figure 9. Educational Status of Respondents

### 3.3.1.3. Family Size of Respondents:

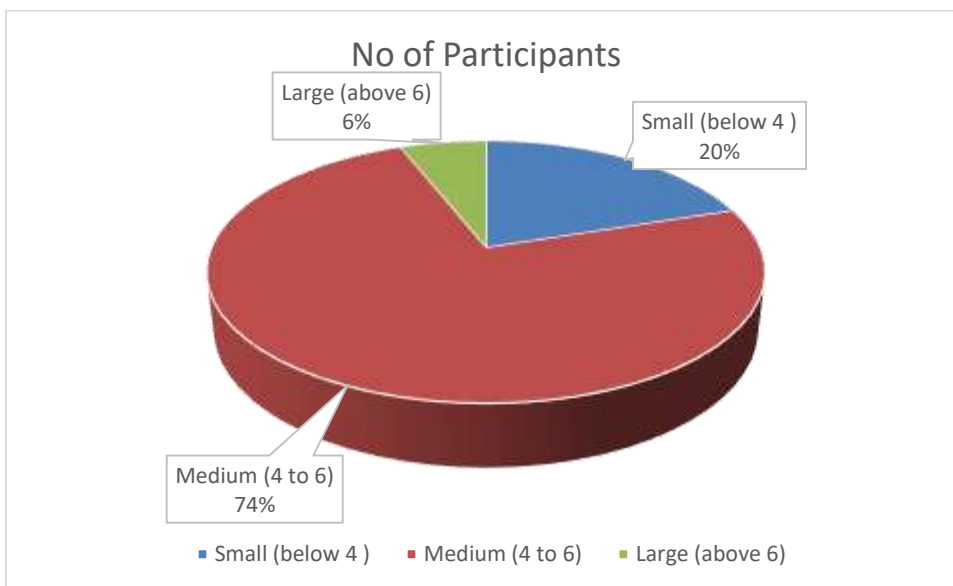


Figure 10. Family Size of Respondents i.e. Cooperative Members.

On the matter of respondents' family size, the data has exposed about medium size family status from the cooperative members of this district, where numbers of members in a family is 4-6 and occupies 74% household population followed by large sized family (i.e. having more than 6 members in family) of 6%. Small sized family were 20% households found from cooperative members associated for their socio-economic development as in given figure 10.

### 3.3.1.4. Capital investment in cooperatives

Capital is collecting by share member members of cooperatives. So, collecting capital is investment in our society for different purposes to enhance important role for economic empowerment. In this study the capital collection in cooperative by two process i.e, share capitals & deposits and saving conditions. the parts occupy by collection of capital is cooperatives share capital but range of amount is low i.e, 22% of total investment and capital is deposits and saving of member of cooperatives and marketing ways this range amount is high i.e, 78%. The study of different capital investment as shown in figure 11.

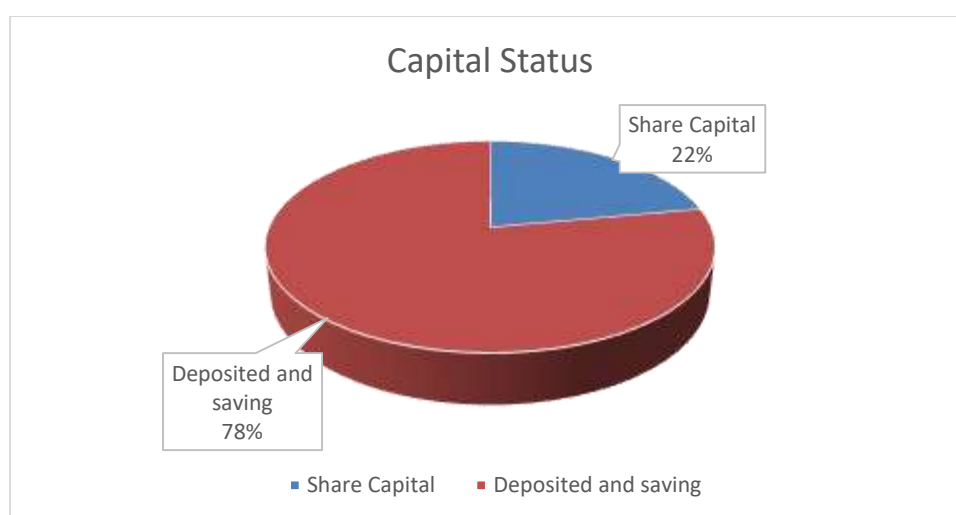


Figure 11. Total Capital collection status.

For details of different cooperatives used capital investment with share capital as well as deposited and saving as described in below figure12.

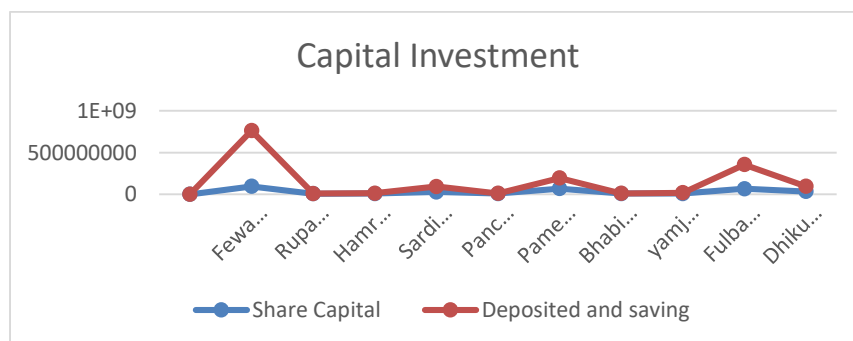


Figure 12 Capital collection of different cooperatives.

### 3.3.2. Economic decision making and Legal Awareness

Economic decision-making are one of the most important factors for women empowerment. Cooperatives program provides different financial literacy program, they provide loan and training for the different economic activities. It leads to women to take the household and economic decisions in their homes. Under this variable the study deals with women involved in decision making on household expenses, their involvement in large purchases and they can buy their clothes and other essential for them without permission of their husband before and after involvement in the cooperatives program. Legal empowerment is about strengthening the capacity of all people to exercise their right as either an individual or member of the community. The Cooperatives program helps to improve the consciousness of legal culture for the deprived group of women. Under this factor, the study deals with the label of legal awareness of women and their knowledge about the reservation on the job, their knowledge about the violence and legal protection and the awareness about divorce with their husband before and after participating in Cooperatives program . The attitude of respondent towards the variable are as follows:

#### 3.3.2.1. Occupation

Cooperative members in this municipality are mostly dependent on agriculture as their main occupation followed by services, business and labor. Out of 50 cooperative member 16 have agriculture as their main occupation which indicates about 32%. Members involved in service-oriented activities in the district as their main occupation are 28%. While members doing business and labor as main occupation are 24% and 16% respectively as in given table 4.

*Table 4. Cooperative Members Main Occupation*

<b>Occupation</b>	<b>Number</b>	<b>Percentage</b>
Farming	16	32
Service	14	28
Business	12	24
Labor	8	16

Source: *Survey 2022*

### 3.3.2.2. Respondents Monthly Income:

In concern to the income status of cooperative members. The data obtained stated that 56% of cooperative members have monthly income ranging from Rs20,000 to 30,000. Cooperative members having monthly income Rs10,000 to 20,000 are 18%, while 16% and 10% of the cooperative members have the high range monthly income between Rs30,000 to 40,000 and 40,000 to 50,000.

*Table 5. Respondents' monthly Income*

Monthly Income Rs.	Number	Percentage%
10,000-20,000	9	18
20,000-30,000	28	56
30,000-40,000	8	16
40,000-50,000	5	10

Source: *Survey 2022*

### 3.3.2.3. Respondents' Yearly Savings:

Regarding the yearly saving of the respondents it was found that most of the cooperative member early saving between 1-2 lakhs rupees which was 56%, followed by 18% of members having early saving below 1 lakh rupees. The highest early saving of more than 5 lakhs from cooperative members are 10% only.

Table 6. Yearly Savings of Respondents.

Yearly Savings Rs	Number	Percentage%
<1 Lakh	9	18
1-2 Lakhs	28	56
3-4 Lakhs	8	16
> 5 Lakhs	5	10

Source: Survey 2022

#### 3.3.2.4. Women Income in Cooperatives

The women empowerment for rural area of developing countries is cooperative to income generating money, saving and share loan and collection capitals. Therefore, the team to achieve the team holder generating activities benefits the women as well as financial empowerment in our society. now, in this chapter the ten sample of random selection of different categories cooperatives role play in women empowerment such as share member status of women in cooperatives, staffs in cooperatives, Capitals investment, loan investment, saving range in women about cooperative activities and performance. Share member in cooperatives

The male and female share member population in cooperative in this study were 52% and 48% respectively as described in the figure 13. The distribution of male and female in cooperatives represented significant involvement of women in cooperative activities although it need to improve more in future. Women involvement in cooperative have also represented, their significance in income generating activities and its possible impact in economic development.

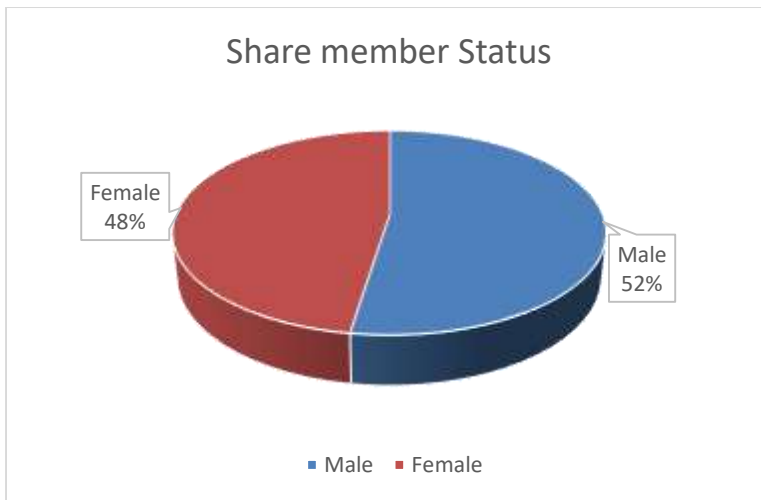


Figure 13. Share member status with gender.

The male, female and total share member population in this study of ten different cooperatives as described in the figure 13. The presence of women in the cooperatives share member is equal to man share members.

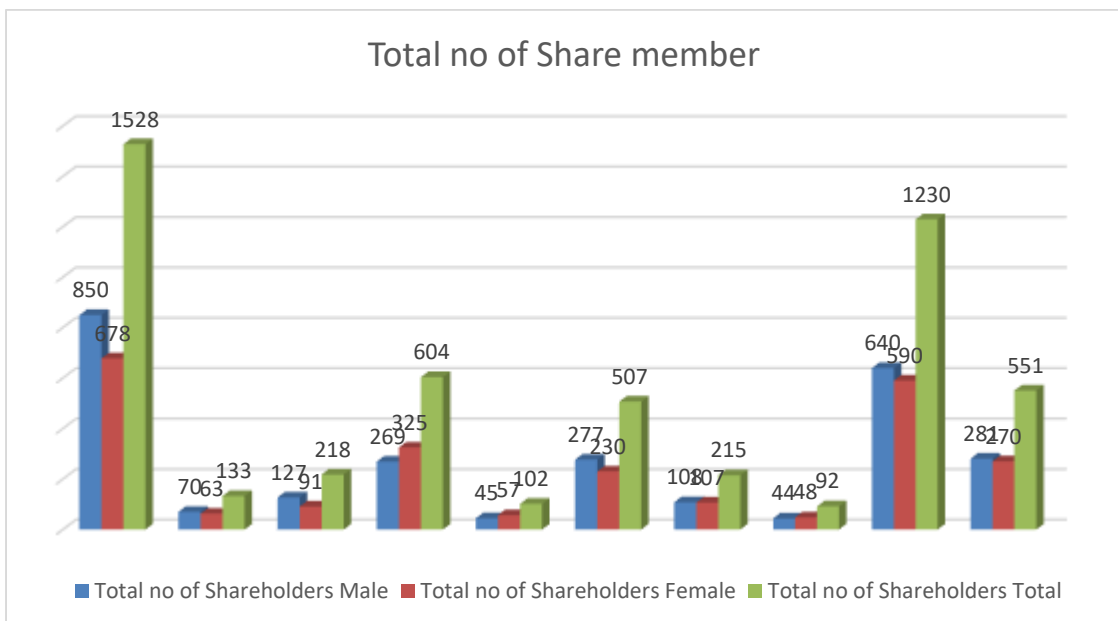


Figure 14. share member of different cooperative status.

### 3.3.2.5. Staff in cooperatives

Cooperative works as financial as well as social support in our life. So, cooperatives generating job spaces in our society members. In this study the male and female job conditions as described. The male and female staff in cooperative in this study were 35% and 65% respectively as described in the figure 15.

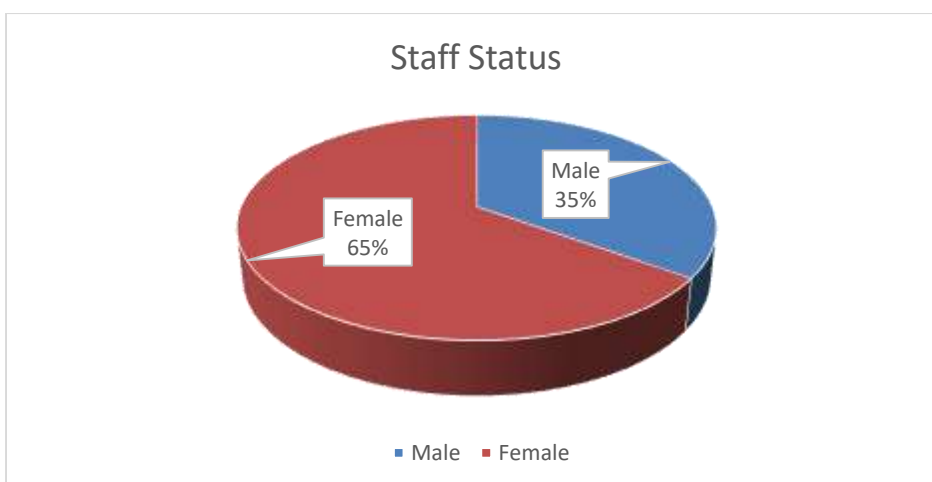


Figure 15. Staff Status in cooperatives.

In this results know the for cooperatives works mainly support the women manpower and helps to women economic support in our society. For details of different cooperatives used manpower as described in below figure16.

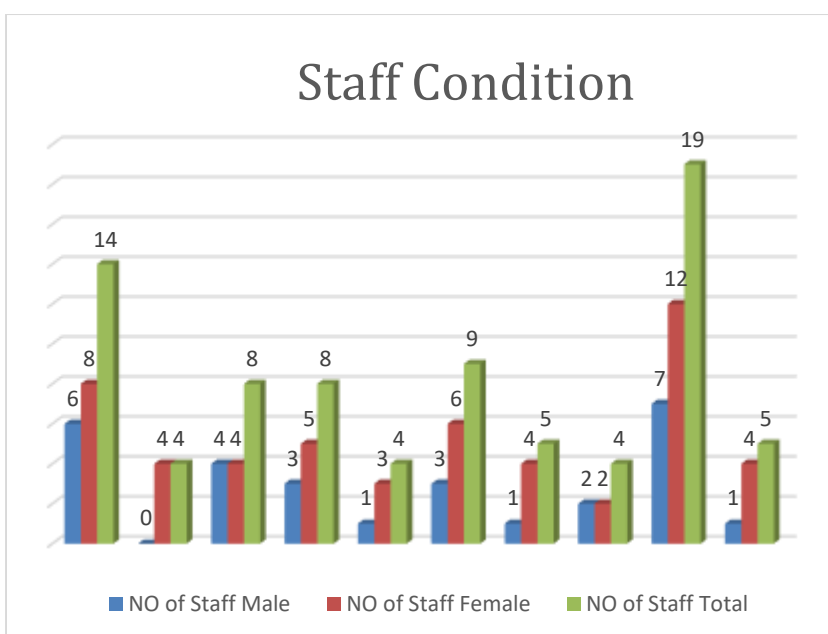


Figure 16. Staff used in different cooperatives.

### 3.3.2.6. Loan investment in cooperatives

In this perspective of investment of raged money from cooperative this data elucidated about the investment of raged money in different activities like business development, agriculture production, children education and others like organizing religious and cultural functions. Most of the cooperative members i.e. 42% invest the raged money



to develop their business enterprise further followed by investment in agriculture production is 41%. Cooperative members invested in children higher education and organizing other cultural and religious functions were 17% respectively as in Figure 17.

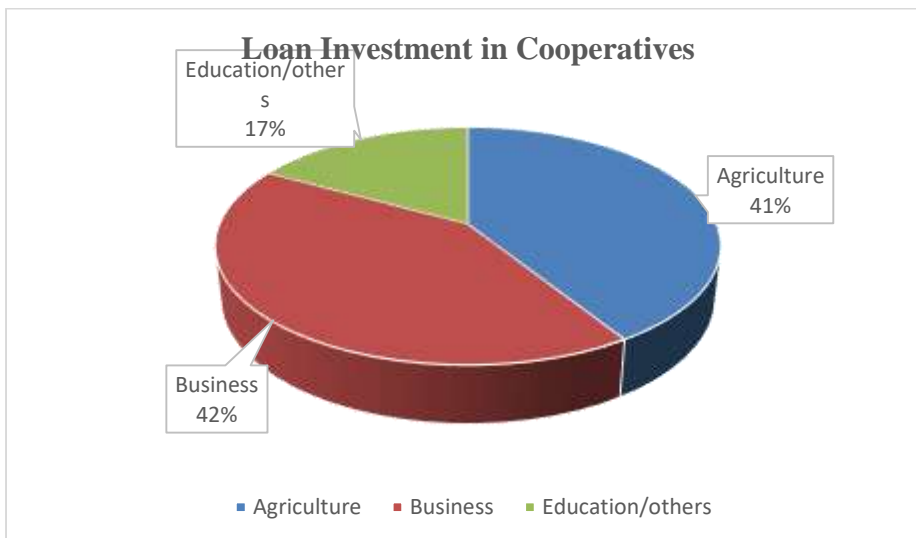


Figure 17. Loan Investment in Cooperative.

For details of different cooperatives used of loan investment with different sector i.e, agriculture, business education and others purposes as described in below figure18

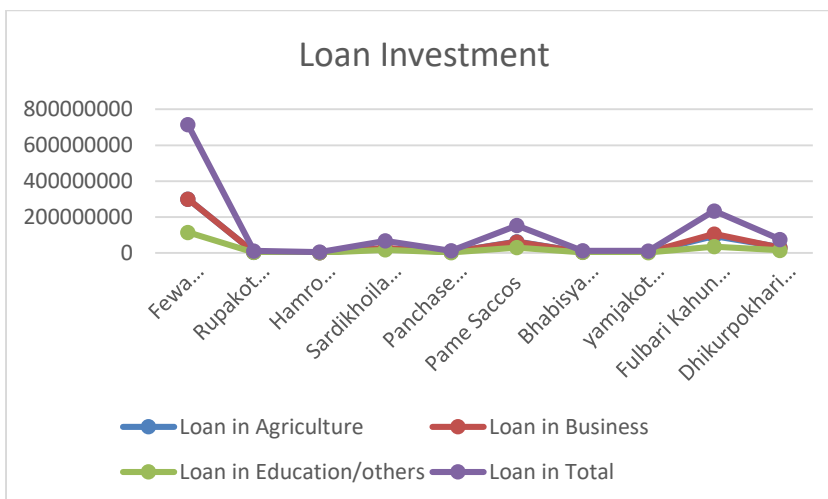


Figure 18. Loan investment in different cooperatives.

### 3.3.2.7. Loan Taken Range by the Respondents:

Regarding loan taken by the respondents from cooperative five categories has been developed as per the amount of loan as given in the Figure 19. 37 % of the respondents lie on these categories that some of them don't take any loan from cooperative and some took loan of very little amount i.e. less than Rs5 lakhs loan from cooperatives followed by loan amount 5 to 10 lakhs Rupees i.e. 23% respondent. No of respondents loaning

money up to 10 to 20 lakh and more than 50 lakhs are 29% and 3% respectively, while money lending of Rs20- 50 lakhs is only 8%.

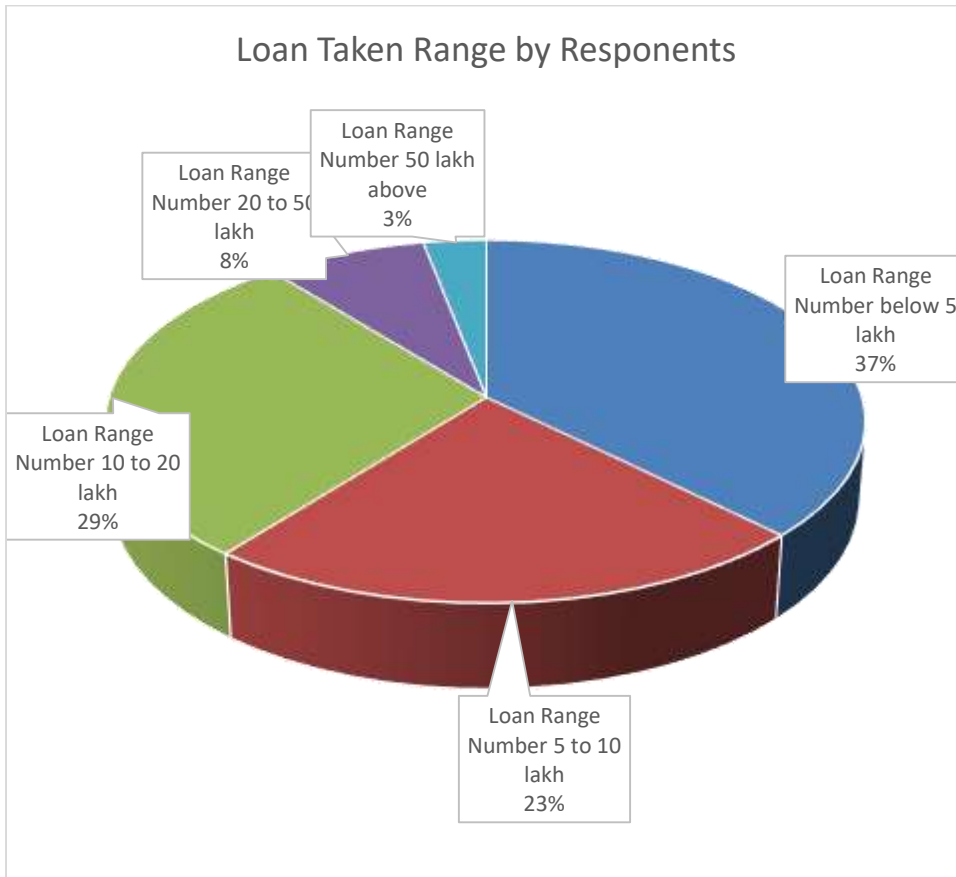


Figure 19. Loan taken by the respondents

For details of different cooperatives used of loan investment with different range i.e, below 5 lakhs, 5 to 10 lakhs, 10 to 20 lakhs, 20 to 50 lakhs and above 50 lakhs as described in below figure 20.

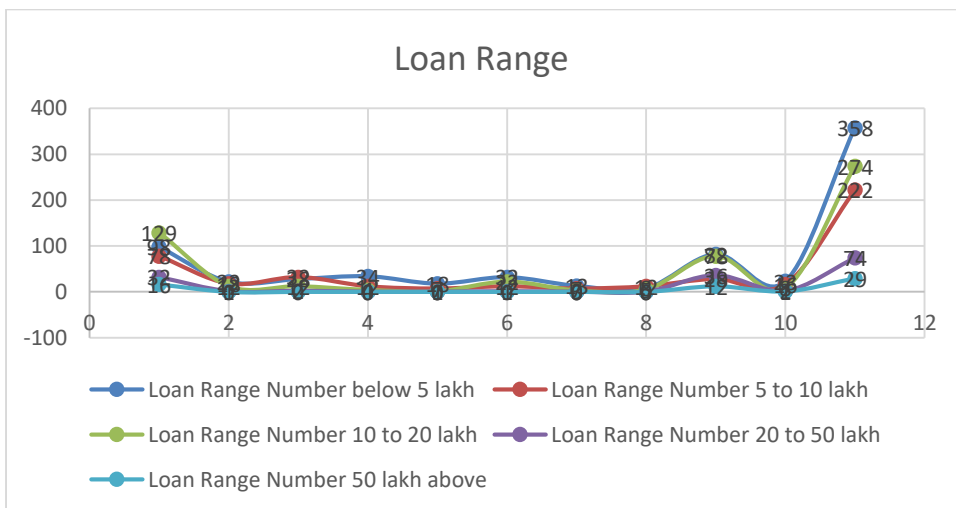


Figure 20. Loan range of different cooperatives.

### 3.3.3. Level of Empowerment

#### 3.3.3.1. Participation in Training Program

Organization base on rural area organize different training program, which may be fruitful for target population. Training which directly change status of target population is needed than training only increase participated number.

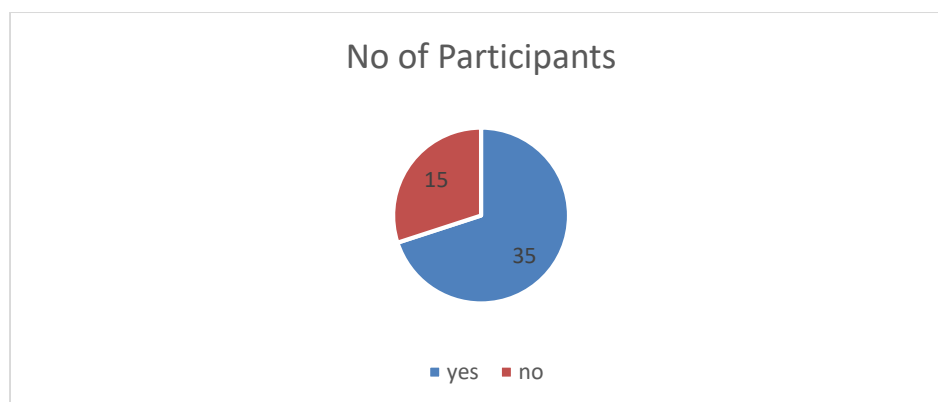
*Table 7. Participation in Training Program*

SN	Response	No. of respondent	Percent
1	Yes	30	60
2	Partially	20	40

Above data shows that Sixty percent respondents participated in all program conducted by Cooperative. Fourty percent respondents partially participated program lunch by Cooperative.

#### 3.3.3.2. Involvement in Social Activities after joining cooperatives

After joining in organizations actively, social activities of person increase, because person's level of confidence is high and intensity of persons to be popular among the friend circle and society is high. Condition of respondents in study area about social activities.



*Figure 21. . Share member Involvement in Social Activities*

According to above data almost thirty percent respondents stay passive. After taking many trainings and attend seminar they do not utilize it. 70 percent respondents involved in social activities after remaining time of household work.

## **CHAPTER 4:SUMMARY, CONCLUSION AND RECOMMENDATIONS**

### **4.1. Summary of Finding**

Cooperative has covered nearly all part of the country. From village level to the government bodies, it has created its own status and importance. After the declaration of Cooperative Minister by Nepal Government, it is standing with a strong foundation to the nation. Being one pillar among the three pillars for development, it has earned a valuable importance from the stakeholders of development. Nepal Government has given much priority to the cooperative. The total 470 cooperatives in kaski districts and total female member 64038 and total member 147036. Cooperative had been successful to make aware the people of that area to do the cooperative activities and to be involved in many income-generating programs. After the successful operation of cooperative, many members have started to make different subjective cooperative such as agriculture cooperative, milk production cooperative, community forest users' group etc.

The main objective of this study is to assess the women involvement in cooperatives in the study area. Moreover, the study has tried to examine the role of Cooperative in the women empowerment Such as socio-economic condition, mobility, legal awareness, Level of empowerment and decision-making process by cooperative to the female

The study mainly based on primary and secondary data sources. Primary data was collected through questionnaire survey and filled by key respondents of cooperatives and other officials who have information about cooperatives, while secondary data taken from magazines, reports, books, publications, websites, etc. The collected data was analyzed using financial and statistical tool after collection of data from various sources. Multiple cooperatives are involved in the functioning of multiple entities such as collection of savings deposits, distribution of loans to members, operation of small consumer business, collection of members' produce and sale in the market, income generation and skill/capacity development of members as well as contribution. in rural development. Cooperatives are thus a very important means for organizing self-employment and generating income for a group of members.

Similarly, the role of cooperatives in their members' income generating activities and rural development has been analyzed through various tables, pie charts and trend lines. The conclusions of the study are as follows:

#### **4.1.1. Socio-Economic Characteristics of Respondents**

- i. Among the respondents 44% of the respondents were male and 56% were female
- ii. Among the respondents were between the age group of 30-40 years as 18 respondents followed by the age group of 40-50 years and the group of 20-30 years as 11 respondents in both groups.
- iii. Regarding ethnicity of respondents out of 50, almost 38% respondents belong to Adiwashi/Janayati ethnic group followed by Bahun/Chhetri, dalit and Muslim as 46%, 14% and 2% respectively.
- iv. Considering the education and marital status of the respondents, the majority of rural people working in cooperatives are simply bachelor level and married.
- v. In terms of family size, most of the respondents have a medium-sized family, i.e. 4-6 family members in the family, which is 74% of the respondents.

#### **4.1.2. Role of cooperatives in women empowerment**

- i. Most of the respondents depend on agriculture as their main occupation i.e. 32%, followed by services 28%, business 24% and labor 16%. Co-operatives in kaski, a district, has no role influencing the respondents' decision-making for their choice of occupation.
- ii. Considering the respondents' monthly income and early savings, most of the respondents have a monthly income of Rs. 20,000-30,000 and annual savings of Rs.1-2,000,000. Positive changes were reported, i.e. increase in respondents' monthly income and annual savings after their association with cooperatives.
- iii. There was a contains 48% female share member in cooperatives and 65% of women uses in cooperative staff for cooperative working process. The staff and share member gives the earning money and enhance the women empowerment our rural society.
- iv. The cooperatives capitals investment earning mainly share and saving and deposits of member. So, the collection of money of cooperatives nearly half position of women. This conditions gives the women income generating money as well as social empowerment. In this study the total capital of

investment generating mainly 78% of saving and deposit way and only 22% for share.

- v. The loan range of investment mainly below 5 lakhs i.e, 37% and low investment range i.e, high investment more than 50 lakhs. In this conditions to findings the cooperatives gives the huge number of cooperatives member to distribute loan for productive section with low investment procedure.
- vi. Among the total respondents 60 percent were found to have participated in different training program
- vii. Among the total respondents 70 percent who took part in training said that they have been engaged Social work after taking those training.
- viii. All the respondents are involved in income generating activities with their family.

Most of the beneficiaries of cooperative program are relatively poor and low income are a focus by cooperative institution. Cooperative programs are oriented to hundred percent women member. The women who are involved in cooperative programs improve their economic security, improve their household decision making, the legal awareness was improved, the mobility of women after involving in cooperative is increased and family decision making power of women also be increased after participating in cooperative program.

#### **4.2. Conclusion**

This study analyzes the socio-economic condition of cooperative among women particularly in working area of cooperative. This study is based upon the primary data collected from the field survey. This involves 10 cooperative and 50 members of kaski, 28 were taken as sampled women to collect information. This study is an attempt to analyze the socio-economic effect on females and their roles and participation in women empowerment process.

According to afore research, members were found to have been socially and economically empowered through the cooperative and able to run their income generating activities. Awareness program by different organization and training has brought about positive change in the life of member. Uneducated and under educated women involved in this co-operative have been more confident after joining in the

cooperative. It has increased mobility in a life of women who used to be limited in their house hold activities and restricted within boundary of their house. They have got social prestige and gained respect from their family after being member of cooperative. Some members have been able to support their family fully through the income generating activities. There was a great change in their perspective, attitude, authority, prestige, knowledge, ability awareness and social relationship and so the cooperative had established a good harmony and co-operation among all the members. This had brought a new vision in traditional social discrimination practice.

However, all the women had not progressed at the same level? The poor women had gained more than the so-called poor women from lower middle class and middle class. Existing domination in these families had limited their progress than the others. The research shows that income alone does not raise the status of women. The problem must be tackled both socially and economically by raising the awareness of women and community member. Mostly executive committee comprises of undereducated members somehow poor and uneducated women feel comfortable to share their feeling and problems. This has brought about change in attitude of all the community people and make them equal partner in development.

However, the activities implemented to improve the status of the women by kaski cooperatives has been found successful to some extent to empower women through different programs which include field survey perfect motivation, dynamic group formation, training, credit disbursement community development and various other awareness programs.

#### **4.3. Recommendations**

Based on conclusion drawn from this study following recommendations have been made:

All low-level women should be involved by the participatory approach in income generating activities. Through co-operative more programs like capacity building or skill development training should be conducted to empower women. Opportunities; so, on the selection of the trainees, these organizations should encourage women from low level of the society. Co-operatives, I/NGO's government agencies and other stakeholders should pay more attention to create awareness of women as well as men involved. Kaski different cooperatives should launch additional awareness class in

order to educate more to the concerned group in the field of modern agriculture such as seasonal vegetable farming, cash crops farming, advanced animal husbandry, different live stocks etc.

To provide employment opportunities to the women, proper management should be made to increase girl's enrollment in educational and other trainings. It is recommended to integrate information education and communication sessions to make the women members more empowered., such types of programs should be implemented by cooperative. Linkage between cooperative and members needs to be further strengthened. It is also recommended to increase the number of members of the cooperative. It is recommended to scale up the size of saving so that women have access to resources to meet their requirements.

It is recommended to involve more educated male and female members who can help to run this co-operative more smoothly. Government should make flexible act and policy for the development of cooperative, so the related acts, rules and regulation can promote the public supported and participated program. Regulatory body of cooperative should be empowered by the Government. As government has declared cooperative as one of the major pillars for the development of country, sufficient subsidies should be given for the modernization of cooperative so that all the people can enjoy the cooperative facilities. The development plan of cooperative should be straighter towards the targeted goals such as to uplift the social and economic status of women of Nepal.



## References

- Acharya, B.M. (2007). *Rural agricultural cooperative societies in Nepal: Performance and member participation*. Tribhuvan University, Kirtipur, Kathmandu.
- Badal, K. P., Chairman, N., Baskota, N. D. P., Khanal, B., Baskota, K., Dhakal, R. R., . . . Khatiwada, A. (2004). *Sahakari Sandesh*. Kathmandu, Nepal.
- Bakken, H.H. (1963). *Basic concepts principles and practices of co-operative*. Mihir Publishers INC, Madision, Wisconsin, U.S.A.
- Bashyal, R. (2009). *Rural Development through Cooperative: Key examples of South Asia*. Sahakari Sambad, Annual Issue, NCDB, Lalitpur, Nepal.
- Bhattarai, N.K. (2010). *Cooperative development in Nepal. An unpublished master's thesis*, Tribhuvan University, Kirtipur, Kathmandu.
- Bhattarai, P.L. (2014). *Role of cooperative in economic development of Nepal: A case study of Shikaribhanjying saving and credit cooperative ltd*. Tribhuvan University, Kirtipur, Kathmandu.
- Braveman, L., Happi, & Pahlmejer (1991). *Significance of cooperative*. Mihir Publishers INC. Madision Wisconsin. U.S.A.
- Cobia, D.W. (1989). *Cooperatives in agricultural. Englewood Cliffs. new Jersey*, Prentice Hall.
- Crawford, M. (2011). *Rural Women's Role in Agriculture*. Mildred Crawford Jamaica Network of Rural Women Producers, Jamaica.
- Dharia, M. (2001). *Challenges Before Cooperative Movement in 21th Century*. The Cooperator, NCUI, NewDelhi, India.
- DoC (2020), *Cooperative directory*. Kathmandu: Department of Cooperative.
- Dogarawa, A.B. (2005). *Role of cooperative societies in economic development*. Ahmadu Bello University, Nigeria.
- Getnet, K., & Anullo, T. (2012). *Agricultural cooperatives and rural livelihoods: Evidence from Ethiopia*. *Annals of Public and Cooperative Economics*, 83(2), 181-198.

- ICA (2011). *Global 300 Report, 2010: The world's major cooperatives and mutual businesses*. Geneva: International Co-operative Alliance(ICA), Switzerland.
- ILO (1960). *Co-Operative management and administration*. Geneva, Switzerland.
- Jha, D., & Jha, R. K. (2000). *Are Cooperatives Voluntary Agencies, The Cooperator No.4*, NCUI, New Delhi, India.
- KMCL (2022). *Annual Report. Kirtipur*: KMCL.
- MacPherson, I. (1995). *Co-operative Principles for the 21st Century* (Vol. 26): International Co- operative Alliance.
- Neupane, S. R. S. (2018). *Co-operative movement: a people based development approach, its role in the economy of Nepal*.
- Njoku, M.-E., Ugochukwu, A., & Chendo, B. (2003). *Performance evaluation of women farmer cooperative societies in Owerri Agricultural Zone of Imo State*. Journal of Agriculture and Social Research (JASR), 3(2), 97-107. Nigeria.
- Philips, R.A.(2009). *Agricultural cooperatives and farmers organizational role in rural development and poverty reduction*. Stockholm: Swedish Co-operative Centre Press, Swenden.
- Poudel, S.K (2011). *Women Empowerment through Micro- Credit: A case study of community based cooperative in Bhanu VDC, Tanahun*. Tribhuvan University, Kirtipur, Kathmandu.
- Prakash, D. (1994). *Role of Cooperatives in Enriching our "Civil Society"*. Pune, India: *Cooperative Perspective*. *Cooperative Perspective*, 29 (2), July-September Pune, India.
- Pyakuryal, B. (2004). *Poverty in a Rural Economy: Opportunities and Threats A Case Study of Nepal*. Indigeneity and Universality in Social Science: A South Asian Response, Vol143.
- Reddy A., Sundaram & Venkateshwar, Rao.B. (1997). *Performance and Challenges of Co-operative Credit in the Context of Sustainable Rural Development—An Experience of Mulkaheer Co-operative Rural Bank – (MCRB)* .The Cooperator, Vol 39, NCUI, New Delhi,India.

- Sharma, R. (2009). *Socio-economic impact of milk cooperative: A case study of Kubinde milk production cooperative ltd.* Tribhuvan University, Kirtipur, Kathmandu.
- Shrestha, S.M. (2014). *Act needs to be amended. Retrieved from Shahakari Khabar.* Kathmandu, Nepal.
- Thakuri, C.B. (2010). *An anatomy of co-operative movement in Nepal.* Kathmandu: Upakar Prakashan.
- Zeuli, K.A. (2002). *The role of cooperative in community development.* University of Wisconsin. United States.
- Zeuli, K.A., & Cropp, R. (1995). *Cooperatives principles and practices in 21st century.* University of Wisconsin Extension-Madison, United States.

## Questionnaires

### A. Co-operative role in Income Generating Activities for Women Empowerment

Research Questionnaire:

Name of Interviewer.....

Date of Interview: .....

Address of Respondent: .....

Ward No: .....

Name of Co-operative.....

Address of Co-operative.....

Position on Cooperative.....

Type of Co-operative.....

Years of registration....

1.Associated with co-operative      month/years; Type: Regular/ Occasional

2.Ethnicity:

a. Brahmin/Chettri

b. Adiwasi/Janajati

c. Muslim

d. Dalit. e. If others Specify

3. Age:

4. Sex:

a. Male

b. Female

c. Third Gender

5. Marital Status:

a. Married

b. unmarried

c. Widow

d. wider

e. separated/divorce

6. Educational Status

a. Literate

b. Secondary level

c. Bachelor

d. Masters and above

7. Family members:

8. Type of entrepreneur

a. producing

b. collection/ distribution

c. business/marketing

d. Service

e. Others

9. Main Occupation of the respondent despite cooperative:

a) Farming

b) Service

c) Business

d) Labor

e) Others

**B. Information on the contribution of cooperative in women empowerment:**

10. Respondents main occupation .....

- a) Before associated with Co-operative      b) After associated with Co-operative

11. Respondents monthly income Rs.....

- a) Before associated with Co-operative      b) After associated with Co-operative

12. Respondents yearly savings Rs.....

- a) Before associated with Co-operative      b) After associated with Co-operative

13. Why you are associated with co-operative?

- a) To increase income      b) To help friends      c) To develop skill      d) Others

14. What is your source of loan?

- a) Local moneylenders      b) Loan from bank  
c) Loan from Co-operative      d) Others

15. Where do you invest this raged money?

- a) Agriculture Production      b) business/enterprise development  
c) Children Education      d) Others

16. In which area are you satisfied from cooperative system?

- a) Arrangement of loan distribution      b) Management for consumer goods  
c) Supply of agricultural goods      d) Buying and selling of agriculture products

17. What are the change in behavior after entering in cooperative?



23. Are you involved in any community discussion before/after joining co-operative?

a) Yes b) No

24. Have you sent your child and brother or sister to school?

a) Yes b) No

25. Who visits your child's school to get information about his/her conduct and studies?

a) Myself b) My husband c) Other member of my family

26. Are you involved in income generating activities?

a) Yes b) No 27. If yes specify: a) Agriculture b) Livestock c) Vegetables and fruit farming d) Trade e) Others

28. Do you have personal account?

a) Yes b) No

29. Are you free to use your personal income or saving?

a) Yes b) No

30. Who takes the loan decision?

a) Father/in law b) Mother/in law c) Husband d) Myself e) Other

31. How was your economic condition before joining this co-operative? a) Good b)

Better c) Weak d) Best

32. How is your economic condition now?

a) Good b) Better c) Improving d) Not improving.



33. After joining co-operative how you do feel is your status in your family?

a) Strong b) Improving c) No change

34. Do you encourage others to join this co-operative?

a) Yes b) No

35. Does your family support you to participate in social activities?

a) Yes b) No

36. Can you decide freely in your household activities?

a) Yes b) No