

# CHAPTER ONE

## INTRODUCTION

### **1.1 Background**

A cooperative is an autonomous association and persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly and democratically controlled enterprise. As self-help organizations, cooperatives in both developing and developed countries help raise the income and employment prospects of its members. Cooperatives are financial institutions which can play significant role to develop Economic situation of the developing countries like Nepal. Over the years, cooperative enterprises have successfully operated locally-owned people-centered businesses while also serving as catalyst for social organization and unity. Usually a cooperative is established by farmers in response to unfavorable market conditions, which is shared problem . This could be a problem related to the marketing of produce resulting in low farm gate prices, to the supply of good-quality and reasonably priced farm inputs, such as seed and fertilizer or to the supply of sufficient and cheap credit.

It is widely recognized that rural and agricultural development must play an indispensable part in any strategy to achieve economic development. As the world population grows, it is a very urgent matter to increase developing countries agricultural output. According to the key organizations such as UN, the World Bank and the ILO purpose that agricultural cooperatives can play a vital role in achieving sustainable, rural development. Starting in the 1990's, a liberalization of cooperative regulation was initiated, since government interventions and bad policies had been found guilty of cooperative failures. Since then, the interest for cooperatives has experienced a renaissance. According to the UN (2008) cooperatives are by nature concerned with democratic and human values, as well as caring for the environment. Furthermore, cooperative are catalyst for social organization and cohesion.

Cooperatives, as economic enterprises and as a self-help organization, play a vital 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 business while also serving as catalyst for social organization and unity. With their concern for their members and communities, they

represent a model of economic enterprises 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 environment degradation, it is increasingly compelling to consider the model of economic enterprises that cooperatives offer. The cooperative sector, especially in developing countries, also presents itself as an important element that can contribute to the realization of the Millennium Development Goals (MDGs, 2000).

Cooperatives can contribute to the achievement of the MDGs because of their inherent characteristics. Cooperatives are economic associations, and they provide the opportunity for poor people to raise their incomes as well as they empower people to own their solutions. In addition, there is increasing evidence indicating that cooperatives also contribute directly and indirectly to meeting several of the other MDGs, such as primary education for children, gender equality and reducing child mortality (Acharya, 2009). In rural areas, saving and credit cooperatives provide access to banking services which are lacking in many communities. Credit cooperatives also play an important role in the formation of small and micro businesses. They can affect the kind of financial deepening that the World Bank envisages, as they consistently reach the poor in a sustainable way (Thapaliya, 2009)

Jagruti women saving and credit cooperative enterprise was established in 2058 which is located in GerkuVDC, Nuwakot District. It has 300 female members and out of this, about 75 women are single women, out of this number 50 single women will select for this research. This cooperative is established by women and so, there is only female member is allowed to be participated. This cooperatives providing loans, free skillful services, fertilizers which is need for irrigation etc for their members. In addition, through the cooperative women have been able to change their lives, they have found a route towards self-empowerment and development work for them. Cooperatives have contributed to improve livelihood and better economic decision making of women (Nippered, 2002).

The cooperative movement is one of the largest organized segments of civil society and plays a crucial role across a wide spectrum of human aspiration and need. Cooperatives provide vital health, housing and banking services; they promote

education and gender equality; they protect the environment and workers' right. It states that cooperatives are crucial in developing countries like Nepal to promote the women in income generating activities which help them to uplift their living standard.

In the developed countries, international efforts by ICA, ILO and the UN, have been instrumental in the new cooperatives that are independent from their governments. The ICA Identity Statement and cooperative principles, the United Nations Guidelines of 2001 and the ILO Recommendation No 193 on the promotion of cooperatives have served as guidelines to form cooperative, as well as limit the role of governments to one of providing an enabling environment and level-playing field so cooperatives can operate on a sustainable basis alongside other types of business. These mechanisms recommend that there should be an 'early and complete detachment of governments from the internal affairs of cooperatives'. The ILO Recommendation No 193 emphasizes the need to promote the business potential of cooperatives so that they can contribute to sustainable development and decent employment. It does not advocate the complete withdrawal of government other forms of enterprise and provides a wide range of support such as human resources development, access to credit, and support services for marketing, all without infringing cooperative autonomy (Global Finance, 2012).

In the second half of the 19<sup>th</sup> century in several Asian countries, particularly in Japan, India, Indonesia attempts were initiated to organize cooperatives and conduct social reforms. Particularly in all countries cooperatives were considered as an instrument of bringing socio-economic development and particularly agricultural production and rural development. Government provided liberal financial assistance and support to development of the cooperatives (Movsisyan,2013). Telecommunication cooperative autonomy are strong in Poland, Albania, Argentina, Bolivia, and electricity cooperatives in the Philippines and Bangladesh. In Bolivia cooperatives are a serious alternative to privatization of water services to urban consumers. Health professionals also sometimes find it useful to organize through a cooperative, as in Brazil where the biggest cooperative medical system in the world has 367 local member cooperatives operating in over 80 percent of Brazil's countries with 98,000 doctors in membership, serving 12 million service patients (Global Finance, 2012)

Nepalese people have a long tradition in cooperation taking many forms of labor sharing in villages, informal mutual aid groups and rotating saving and credit association. (Chaudhary, 2010)

The development of the cooperatives started in Nepal since 2010 BS 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-around 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).

According to the declaration of the cooperative programmed in the royal address the cooperative programmed were launched in 27 districts. The SahakariSastha act 2016 BS and SajhaSasthan in 2041 BS was promulgated in 2041 BS. After cancelling the SajhaSasthan Act, Sahakari Act 2048 BS and SahakariNiyamawali 2049 BS were implemented this shows the importance of cooperative in Nepal (Chaudhary, 2010).

Modern Cooperative began in Nepal in 1954 when a Department of Cooperatives was established within the Ministry of mid Agriculture to promote and assist development of Co-operatives. By first eight months of FY 2014/15, the number of cooperatives that extend micro finance services has reached 478. In the same period of time, the number of families that have joined cooperatives has reached 403,666 benefiting some 2 million population. Cooperatives services are availed to almost 450,000 families including members of 138 small farmer replication program. The credit investments is Rs 4.65 billion and the amount of approved loan is Rs 4.74 billion during the first eight month of FY2014/15. Local capital formation including shares, savings and reserve fund of small farmer members that totaled is Rs 10.89 billion in the same period of current fiscal year. The sum total of capital mobilized in the small farmer's cooperatives sector stood at Rs 18.06 billion in mid-March of current fiscal year (Economic Survey 2015/16). This study, deal with the role of cooperatives in promoting economic empowerment of single women in GerkuVDC, Nuwakot with specific objectives to identify women's economic participation in cooperatives, and to assess the role of cooperatives in economic empowerment of women.

## **1.2 Statement of the Problem**

Women are part of the society as well, but in this male dominated society women's involvement in income generation activities are very less. The condition is even worst in case of developing countries like Nepal. Furthermore condition of single women in our society is even worst. Due to high importance given to male in our society, women are often deprived from education, which has worsen their situation as they are not available in education sector. The structure of our society is highly patriarchal in nature where it is characterized by male domination in all spheres. Still, the male hegemony has not changed. Moreover talking about single women, their situation in our society is generally pathetic and miserable. They are not actively participating in income generating program.

## **1.3 Objective of the Study**

The following are the main objectives of the study:

- To identify the level of income, expenditure and saving before and after joining their society.
- To examine the decision-making power, investment status and leadership ability among.

## **1.4 Significance of the Study**

Promoting women's empowerment is essential because in most cases women are responsible for their children and for their family, thus empowering women is empowering the society in large. The global statistics show that women are in charge of 60-80 percent of the world's work and produce 50 percent of the food. Despite the fact and their contribution is significant, they have limited economic advantages and access to productive resources. Most women in developing countries do not have access to education, productive resources and other services. Such discrimination hampers them not to earn incomes and not to actively participate in socioeconomic and political conditions. In order to solve the problem, women empowerment becomes a global agenda.

The result of this study may provide useful information to improve saving and credit delivery and implement appropriate mechanism to Nuwakot District Cooperative desk as well as cooperative Agency ( government organization who are responsible to

organize, promote and regulate primary and secondary cooperative societies ) thereby to improve the income and to empower the rural single women. Furthermore, the output of the research may contribute to improve the credit supply system of saving and credit cooperatives and hence motivate women to increase their saving amount.

### **1.5 Limitations of the Study**

This study is based upon both primary and secondary information. It is usually carried out on a regional level or national level. However, due to lack of time resources, money and availability of data constraints, this study is confined within limited things, which is known as the limitations of the study. The limitation of the study are as follows:

- The study covers only the level of single women cooperators' income level before and after joining the cooperatives.
- Most of the analysis is based on primary data in GerkuVDC of Nuwakot district. So, the results obtained from this study may not be accurate due to the biasness of the respondents.
- The study only takes into the economic impact from saving and expenditure perspective of respondents and does not considers the socio-economic impact.

### **1.6 Organization of the Study**

This paper is organized into three sections. The first section includes background of the study, statement of the problem, objective of the study, significance of the study, limitation of the study and organization of the study. The second section compose review of related literature; the third section describes the research design, technique and tools of data collection. The fourth section deals with overall setting of the study area. It consist introduction to GerkuVDC. The fifth chapter presents the data analysis where; respondent profile and economic character of respondent. And sixth chapter provides summary conclusion and recommendation followed by reference and questionnaire.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Background**

The review of literature starts before selecting a research topic, it continues up to the completion of the completion of the research. After the selection of the research topic, the researcher's main task has to get more knowledge related to the area of research topic. Review of related literature helps to determine the area, scope and importance of the study under consideration. The purpose of review of literature is to find out what works have been done up to now in the area of study.

Review of literature provides the guideline to the researcher that how to proceed the research work. Reading books, journals, published and unpublished bulletins and materials, newspaper, appraisal report of the function of the government bodies and non-governmental organizations, biography manuals, auto-biography, meeting or seminars and workshops internet searches etc can be read in reviewing the literatures. This literature review contained review of theoretical perspective, review of empirical perspective with regional context and national context also.

#### **2.2 Review of Theoretical Perspective**

The study focused on the financial and social empowerment status of women belonging to cooperatives. Today, Cooperative are most important type of voluntary organization throughout the world. In India also, there are co-operative form of organizations in agriculture, marketing and provision of credit and distribution of consumer goods besides women empowerment through self-help group. Women play a vital role in the rural development in India. Illiteracy, gender inequality, age-old tradition and belief obstruct women's freedom to prefer various choices to assert greater mobility in social interactions. (Ramanathan, 2013). In the new developed countries, cooperatives have had the chance to develop in their own ways over the last two centuries, without much government interference. The first type to develop was a 'friendly' or mutual health society that insured people against sickness and provided basic health care. In the US, some of the largest health providers are consumer cooperatives; in the Pacific Northwest one cooperative provides health care for

570000 members; in the Mid-West another has as many as 630000 members (Global Finance Magazine, 2012).

The philosophy of cooperatives is evolved around 18<sup>th</sup> century in Europe with the notion of protecting economically poor people from the exploitation of economically powerful (Subburaj,2003).

Consumer cooperatives, which emerged in Britain in the 1840s along the Rochdale system, are today the market leaders in Italy, Switzerland, Singapore and Japan. They are also very active in the Scandinavian countries and Atlantic Canada. In the UK, which has seen the fiercest competition among consumer chains, consumer cooperatives are fifth in market share and are pre-eminent in the small supermarket sector. Consumer co-operatives have a strong record of creating decent work for their employees, engaging in fair trade with producer cooperatives in developing countries, setting industry standards for honest labeling, and promoting healthy diet. (The Asian foundation, 2014)

Other forms of cooperative are also active in developed economies. Retailer cooperatives provide small storekeepers with grocery, hardware and pharmacy supplies and compete directly against the large multiple chains. Worker cooperatives, particularly in the Emilia-Romagna region of Italy and the Basque region of Spain supply shared services such as banking, technical education and product development to their members. There are also emerging cooperatives in personal services such as social care for old age people and people with disabilities. Worker cooperatives have also proven successful in maintaining jobs by taking over failed business; as happened in Western Europe in the 1970s and 1980s. There are basic producer cooperatives, which supply inputs and do marketing and processing of products for farmers, fisherman and forestry workers. They include some of the world's biggest businesses, including aggregate of farmers, ranchers and primary cooperatives whose success made to the fortune 500 listing. Some are cooperatives of small farmers struggling to survive in a tough market where prices paid by supermarket chains are falling and farm subsidies are being cut in the UK, there is a cooperative that operates 400 markets on behalf of 65 cooperative market societies, through which 1200 producers can sell direct to consumers ( J, 2008).



## **2.3 Review of Empirical Perspective**

In this study researcher has tried to assess the activities of saving and credit cooperatives, economic and empowerment status and, economic change of rural women due to the saving and credit co-operative. For the case study Jagriti Women Saving and Credit Co-operative that situated in GerkuVDC, Nuwakot was considered.

### **2.3.1 Regional Context**

#### **Activities of Saving and Credits Co-operatives;**

Saving and Credits Cooperatives (SCCs) are financial intermediaries to provide saving and credits services to its member-clients. However, in poor communities SCCs cannot avoid providing more than just Financial Services to their member client due to mainly two factors: 1) expectation from their member – clients for non-financial services, and 2) their success in financial intermediation depends greatly on their ability “to create mechanism to bridge the gaps created by poverty, illiteracy, gender and remoteness” (Ledger wood, 1998).

Cooperatives empower people by enabling even the poorest segments of the population to participate in economic progress; they create job opportunities for those who have skills but little or no capital and they provide protection by organizing mutual self-help in communities. (Somavia, 2001).

Women’s agriculture cooperative have played an important role in rural development in mobilizing limited resources for women farmers and producers. Many traditional cooperatives continue to hold governing structures not conducive to free participation as they are governed by a primarily male-dominated structure. For gender mainstreaming in rural development, it is important to promote women’s participation in cooperative entrepreneurship. In agricultural activities, where many traditional cooperatives continue to hold governing structures not conducive to women’s free participation, a potential option offering promise for rural women to form their own cooperatives. While efforts are being made to improve women’s status within existing cooperative institutions, the establishment of women-led or women member cooperatives poses strong potential for sustainability promoting women’s entrepreneurship in the agricultural sector. In addition, to offer potentials in fostering

women's entrepreneurship, income generation and empowerment, women's cooperatives offer several potentials benefits. A primary benefit is that it can serve as a major support network. It also offers the opportunity for women to exercise decision making power (World Journal of Agricultural Science, 2012).

Even in the ancient time there used to be certain forms of cooperatives in Nepal, like Dharma Bhakari, Parma and Guthi etc. In line of this "Rapti Valley Cooperative Loans Committee" was formed in 2013 BS to provide the loan to the farmers issuing the executor order. In addition, cooperative development treasury was established in 2018 BS when cooperative society and cooperative organization act was brought into light. In the same year Cooperative Publication, Cooperative Transposition, Cooperative Wealth Services and Sajha Cooperative Health Services and SajhaBhandar were established under cooperative central organization. Cooperative training center was established in 2019 BS. Under the cooperative bank act 2019 BS in 28 Bhadra 2020 BS Cooperative Bank was established which was later converted into Agricultural Development Bank in 2024 BS (Acharya, 2009).

Cooperatives are democratically owned and governed enterprises guided by the values of self-help, self-responsibility, democracy, equality, equity and solidarity (Kimberly and Robert, 2004).

### **Economic and Empowerment status of Women**

Economic Empowerment represents the transformation of power relations throughout society: increased wellbeing, community development, self-sufficiency, expansion of individual choices and capacities for self-reliance (Karubi, 2006). In a similar manner, (Kabeer, 2001) saw women empowerment as the ownership of their lives through the expansion of their choices.

The term 'women empowerment' has become popular in the development field since 1980s. It was vividly recognized that women empowerment is essential for sustainable economic growth and poverty reduction in developing countries (FAO,2011). Most women in developing countries do not have access to education, productive resources and other services. Such discrimination hampers them not to earn incomes and not to actively participate in socioeconomic and political conditions (Kabeer, 1999). The Women's Empowerment Program in Nepal, conducted a study that showed an average of 89,000 out of 130,000 (68 percent) women in its program

experienced an increase in their decision-making roles in the areas of family planning, children's marriage, buying and selling property, and sending their daughter to school – all areas of decision making traditionally dominated by male (Kaber, 2005).

The Asian and Pacific region is home for over 60 percent of the world's population and more than 70 percent of the region's population lives in rural areas and primarily involved in agriculture. Integrating and empowering rural women by promoting women's entrepreneurship in green cooperatives has been recognized as an important approach to alleviate rural poverty and enhancing sustainable rural development. The promotion of women's entrepreneurship in the area of green cooperatives as a vital approach where women can play pioneering role for income generating activities, employment opportunities and improve quality of life for sustainable development. Furthermore, many women reside in rural areas and therefore agricultural employment can be a primary source of income for the women. Obviously, women's development in the region depends on the improvement of the situation of rural communities. However, women lack access to land credit or production inputs and, they bear inadequate knowledge and business experience of cooperatives. In conclusion, women's entrepreneurship through green cooperatives, capacity building and information can enable them to produce and market their green products (World Journal of Agricultural Science, 2012).

### **Economic change of Women through the Saving and Credit Co-operative:**

Women play a vital role in the life of the children. The child learns to walk from his mother and speak his first word from his mother. The child needs proper care and attention of an educated woman. The children of educated women are better brought up than of the uneducated ones (Magar, 2010).

Therefore women's empowerment is a must. For which micro finance play a key role not only to address poverty but also to uplift women's position in the society. Cooperative can have a range of potential impacts on women like as support to increase women's income level and control over income leading to greatest levels to economic independence, enhance perceptions of women's contribution to household income and family welfare, increasing women's participation in household decisions about expenditure and other issues and leading to greater expenditure on women's welfare and, improve in attitude to women's role in the household and community.

### **2.3.2 National Context**

#### **Activities of Saving and Credits Co-operatives**

Cooperative Federation of Nepal is the apex body of cooperative movement in Nepal. It launches several activities mostly in the areas of training i.e. Cooperative Trainings, Leadership Development Training, Capacity Building Training, Member Awareness Campaigning, Agriculture Marketing Training, Product Diversification on Agro Products, Success Case Replication etc. Likewise, the project also develops model cooperatives, support to women cooperatives, distribute seed money for the expansion of agriculture business related to production and marketing (UNFAO, 2013).

Saving and credit cooperatives (SCCs) provide a variety of microfinance services to various households living in the Hills, Terai, and Kathmandu valley. Nearly all Nepali SCCs are self-funded. Most of these SCCs are profitable, including those located in poor remote areas of the hill region. Key regions for the SCCs strong financial performance include reliance on member savings and control of administration costs (Paudel,2014).

Saving and credit cooperatives are the only source of financial services 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 SCCs (Paudel,2014).

Cooperative is an effective way for women empowerment, gender balance, socio-economic development, leadership development, cooperative management, financial management training, skill development and other gender sensation activities which is being carried out through different program at national, regional, and local level. It also conducts interaction program for women empowerment with the participation of the representative of cooperative and its stakeholders. It can be formulated code of conduct for committee members through the cooperative which is maintained ethical and financial discipline of their cooperatives. It also launches awareness program for cooperative in different districts regularly. Beside these national cooperative runs agro-marketing for equality production and marketing the products internally and externally to realize the better price to the farmers to uplift the socio-economic condition of women. It can also select may other projects such as national cooperative

bank, operation of cooperatives exhibition, distribution of fertilizers, supply of construction materials, and production of district cooperative unions through logical supports (Bastakoti, 2014).

### **Women's Economic Participation in Cooperative Societies**

Economic empowerment increases women's access to economic resources and opportunities. If women's access to productive resources were the same as men's women's contribution could reduce the total number of hungry people by 12 to 17 percent in support of Millennium Development Goal 1 of eradicating extreme poverty and hunger (FAO,2011). Global statistics show that women's participation in most types of institution is low. Participation in rural cooperatives is no exception. In the developing world, there are many social pressures that make difficult for women to play an active role in leadership and improve their living standards (FAO, 2011).

Even though cooperatives are open for both men and women, participation of women in terms of membership and leadership position is still minimal. Thus, there is still much to be done to strengthen women's participation in cooperatives demonstrate that women are capable of developing their own business and improve their technical knowledge and organizational self-help capacities (Mckay,2001).

Cooperatives provide plenty of opportunities to their members to involve in different income generating activities such as junior-grade trade, the establishment of irrigation schemes, agricultural production and process, etc (Young, 1992). The recent scenarios show that women are nit born for reproductive work only, but they are also active entrepreneurs recording a rapid growth in their business.

Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (Eyben, 2008). Increasing the role of women in the economy is important for economic resilience and growth; however, their integration into the formal sector is still constrained by limited access to credit, property, technology and technical skills (Johnston and Ketilson, 2009). Through cooperatives, millions of women have been able to change their lives – they have found a route towards self – empowerment and development that works for them. Cooperatives have contributed to improved livelihood and better economic decision making of women (Nippierd,2002).

### **Single Women's Economic Empowerment through the Cooperatives:**

Women who got not support of any kind from the male counterparts in their families are called single women. Single women may be widow, divorce, separated or an unmarried women over 35 years. In the history of single women movement, the name Yogmaya Devi stands first in Nepal. She revolted against the Rana regime instead of burning herself in her husband's pyre which challenge the prevalence of sati custom at that time. The time was not favorable for widowhood but she remarried and this was a step for renovation of culture and beginning of new leaf in the life of widows (Chamling, 2008). Rural women are playing pivotal roles in almost every aspect of our society from time immemorial. They have made important contributions in creating access to human, natural, financial, physical and social capital for making their livelihood sustainable (UNIFEM, 1998). The condition of single women in our society is more vulnerable and measurable because of the social value and norms, they can't get any support from their own family even. If single women go outside for any activities, people will start to backbite and use different kinds of vulgar word.

Social and political factors have a significant influence on women's ability to participate in the economy. These include access to family planning and other healthcare services; social protection coverage; girls' completion of a quality post-primary education; improving literacy rates of adult women; and increasing women's influence in governance structures and political decision making. Many of these dimensions are mutually dependent and reinforcing (Tornqvist and Schmitz, 2009). This states that the most straightforward vehicle to empower poor women is to increase their productivity in home and market production and the income they obtain from work.

'Cooperative is an autonomous association of persons united voluntary 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 cooperatives; 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 cooperatives 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.

Therefore this study was mainly concern to analyze; the level of women cooperator's income before and after joining their society, economic status of single women and examine the socio-economic status of women cooperative members.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Research and Sample Design**

The study was carried out both on the basis of exploratory and descriptive research design. It was focused to investigate the role of cooperatives in rural single women's empowerment. Similarly it tried to describe the existing status, problems and prospects of women. The research required focus on a targeted of women members, and was selected based on systematic random sampling techniques. The sample of these parameters of interest was drawn from cooperative society's member list. When we come to sample size, out of total number of 300 women member 50 numbers of single women respondent will selected based on probability proportion size. Out of this selected target group, the time of membership of single women before 9-10 years 20 percent and 10 years plus 80 percent were randomly selected from this cooperative society.

#### **3.2 Method of Data Collection**

Both primary and secondary sources of data was used. Primary data was collected through interview, questionnaire and focus-group discussions. Interviews were conducted with management committee of the selected co-operative. The questionnaire was administered with randomly selected women members of selected co-operative and also with the women who are not the member of the co-operative. In addition data from the internal documents of the co-operative's office will be collected as the source of the secondary data. For the study following were used to collect primary data.

##### **3.2.1 Interview through Household Questionnaire**

To obtain the primary data face interview (unstructured and structured) was adopted, where the researcher directly talked to the respondents to know the fact of the rural women. It involves interaction between interviewer and respondents. The researcher was included this types of questions; general information, information about income, borrowing, expenditure, business activities, occupational change and empowerment.



### **3.2.2 Case Study**

The method was used to explore the life pattern, activities and life history of the respondent. The case study supported to get immense information about rural women and their family member.

### **3.3.3 Informal interview**

During field study, informal interactions with a number of people were made. They were asked about saving and credit business informally. This technique was also useful to provide essential information about the activities of members.

### **3.3 Method of Data Analysis**

Both qualitative and quantitative data were collected and presented using tables so as to easily present and interpret the collected data. The researchers have employed descriptive statistics such as mean, standard deviation and percentage to analyze the collected data with regard to the different variables of socio-economic empowerment of women. Different table are preparing for different socio-economic variables. Mathematical calculation and statistical operations and tests are performed for quantitative information.

## **CHAPTER FOUR**

### **PROFILE OF THE VDC**

#### **4.1 Introduction**

Nuwakot is one of eight districts in the Bagmati Zone in the Central Development Region in Nepal which is located at the south-west part and owns a total area of 1121 sq. kms and had a population of 277271 in 2011. The headquarter of this district is Bidur. It is surrounded by four districts namely Rasuwa, Dhading, Kathmandu and Sindhupalchok. The district contains places of historical significance such as Nuwakot palace, Jalpa temple located in the village of Devighat at the confluence of the Tadi and Trishuli Rivers. In this district, the caste-ethnicity is diverse including Brahmins, Chhetris, Newar, Tamangs and Dalits.

There are 61 Village Development Committee and municipality in Nuwakot District. Jagriti Women Saving and Credit Cooperative selected for the case study lies in Gerku VDC which lies in North-West from the Bidur municipality.

#### **4.1.1 Population of the VDC**

Total population of this VDC is 6382 with female and male population of 3494 and 2888 respectively. The percentage of population who entirely depend upon agriculture is 75 percent, about 15 percent of the population in this VDC are found engaged in business whereas 10 percent are engaged in jobs (Gerku VDC Profile, 2011).

This VDC is lack with physical and economic infrastructures. People of this VDC are almost middle class economic status and some are in such a miserable condition that they have insufficient food to feed their children throughout the year. Women are still engaging on unproductive and only used as reproductive machine. The literacy status of this VDC is 66.85 percent with male and female is 75.71 percent and 59.69 percent respectively. Even of this literacy percentage of female, most of the women of this area are poor, untrained or without any vocational training.

#### **4.1.2 Ethnicity and Cast Composition of the VDC**

As tabulated in Table 4.1, different kind of caste and ethnics groups were found in study area.

**Table No. 4.1 Ethnicity and Caste Composition of the VDC**

<b>Caste/ Ethnic</b>	<b>Female</b>	<b>Male</b>	<b>Total</b>
Brahmin	1108	908	2016
Chhetri	448	616	1064
Magar	134	116	250
Tamang	1146	984	2130
Newar	236	203	439
Kami	16	23	39
Rai	2	9	11
Gurung	13	10	23
Damai/Dholi	39	27	66
Thakuri	16	22	38
Sarki	87	82	169
Sanyasi/Dashnami	26	26	52
Gharti/Bhujel	24	18	42
Total	3494	2888	6382

Source: (GerkuVDCProfile, 2011)

#### **4.1.3 Religion in the VDC**

People residing in the VDC are Hindu, Buddhist and Christian etc. Among the various religious groups, Hindus are in majority and second major group of religion is Buddhist in this VDC. And nowadays, because of secularism, Christianity also increasing as a religion.

#### **4.1.4 Occupation**

The percentage of population who entirely depend upon agriculture is 75percent, about 15percent of the population in this VDC are found engaged in business whereas 10percent are engaged in jobs (GerkuVDCProfile,2011).

#### **4.1.5 Infrastructure Development of the VDC**

This sector highlights about available infrastructures such as: school, drinking water and social organizations in the VDC.

## **Schools**

Altogether there are seven schools including four secondary (3 Government and 1 Private) school. And three are basic schools in this VDC.

## **Drinking Water**

The main source of drinking water in this VDC is tap/piped water at where 1361 households depend on this for drinking water supply. Another large source of water supply is uncovered well/Kuwa which include 34 household and also 22 household using spout water for daily life. So, the supply of drinking water has been found satisfactory in this VDC.

## **Social Organizations/Institution**

There are many social and cultural organizations in this VDC as given below:

- i. Village Development Committee's Office
- ii. Health-Post,
- iii. Gerkhutar Youth Club,
- iv. Saving and Credit Cooperative
- v. Guthiand,
- vi. Community Learning Centre,
- vii. Women Development Program Office.

## **4.2 Saving and Credit Co-operative in the VDC**

There are many cooperatives in the study area under difference women development program like, Orek Women Development Program, Swabhalamban Program, Women Development Program etc. Only women are involved in the Women development program while men and women are involved in other program. Jagriti Women Saving and Credit Co-operative is one which established by Women Development program. All together 300 members are in this cooperative which provides credit to agriculture, education, health, trade and business etc.

### **4.2.1 Saving service**

A compulsory saving strategy has been acquired in the cooperative. The amount of compulsory saving per individual per month was 100 Rs. The saving deposit is playing the important role in member's loan acquisition.

Study shows that the saving feature in the cooperative encourage its members to save money and enables them to obtain loans they may require for various purposes from their accumulated savings. This definition provides an indication of the main task of the cooperatives. It enables members to save their money on regular basis, or according to their needs. The member saves money within the framework of the cooperative. According to the field study, cooperative has given saving service for their members. That savings are compulsory and directly related to member's credit amount. Therefore all members have involved in compulsory type of saving.

#### **4.2.2 Credit Service**

According to the respondents the best saving system is only saving and credit cooperative as it is easy to take loan from cooperative. The source of credit capital was JWSCC. The cooperative has provided loan to the members. The saving money is being utilized for buying share capital. The Co-operative provided credit of about Rs 10 to 50 thousand for starting small shop, business, farming etc.

In case of cooperative loan, most of JWSCC activities have performed by different committee so that, before giving the requested amount of credit, the credit committee and the management committee have calculated about the type and status of the business which they would have improved or established. This is because some members would have saved more amount of money without any business activities in order to get big loan size. If members have got big loan size without business activity, they would have face challenge for repayment.

#### **4.2.3 Free Services**

Jagrati Women Saving and Credit Cooperative have 300 members which all are women. It provide various free training like empowering training, business training, goat farming training, knitting and sewing training etc. And free tour like entertaining tour, educational tour and sometimes it organize picnic program too.

#### **4.2.4 Membership**

Membership is the most important and first activity of cooperatives as well as members. Women should be a member in order to get saving and credit benefit from cooperative.

To become member they should pay the decided registration fee and buy at least one share capital/ unit from the cooperatives. This is because the share capital is an entry ticket that ensured a membership. The sum of registration fee and share capital collected from members is the initial capital of cooperatives. Initially cooperatives have no any source of capital rather than share capital. If the share capital is low, the total, capital of the cooperative will be low so that the cooperative will not be able to do anything.

### **4.3 Services offered by Jagriti Women Saving and Credit Cooperative**

The various savings and loan products and social services offered by JWSCC to its members are discussed in following sections JWSCC usually provide such financial and non-financial services during its savings and credit phase.

#### **4.3.1 Saving Products**

JWSCC offer a variety of saving products to its members. It starts its savings products from compulsory savings, and gradually introduces voluntary and other purpose savings. These savings products are designed to develop thrift among members generate internal fund for on-leading and make savings available to members in times of emergency.

Saving products are regularly introduced in JWSCC on test and error basis. There is also the practice of adapting various products of advanced SCC by reasonable JWSCC. Generally, members cannot withdraw compulsory savings because these are their main sources of capital and they are also considered collateral against loans. To fulfill members' financial needs, JWSCC regularly introducing other purposive savings products.

JWSCC issue passbooks to their members once they start depositing savings passbooks are filled and signed by the staff concerned.

#### **4.3.2 Loan Products**

JWSCC offers a variety of loan products to its members such as productive, social and emergency loans. The loan products are described in detail in below Table 4.1. Members are eligible to borrow loans three to six months after acquiring membership. In the case of JWSCC more than one members from the same family can become

members, but only one can get loan at a time. She can acquire another loan only after the repayment of the previous loans, but in emergencies, she can avail of emergency loans. In the same way, any member who needs a loan may apply to her SCC with an application and the required fee. The loan sub-committee reviews the loan applications based on the existing policy and forwards them to Board of Directors (BOD), the final body for approving or disapproving loans, with necessary recommendations. Generally, it takes one week to approve or disapprove a loan application. This loan subcommittee is authorized to approve or disapprove loans up to the amount of Rs 50,000.

**Table 4.2 Loan Products offered by JWSCC**

<b>Loan Products</b>	<b>Purpose</b>	<b>Interest Rate</b>
Agricultural Loan		
- Farm activities	Provided for buying seeds, seedlings, fertilizer, and livestock.	18percent-
-Vegetable cultivation - Livestock	Divided mainly into three categories: short term (6 months), medium terms (up to 18 months), and long term( more than 18 months). Short-term loans are given for seasonal farm activities, medium term for livestock and long term loans for other.	18percent

Source: Field survey,2016

### **4.3.3 Social services**

JWSCC provides a broad range of social services through their own resources or in coordination with development agencies for the benefit of its members. These services can be categorized under the following headings:

#### **i. Training in income Generating Activities**

JWSCC organize various training in coordination with different NGOs and district line agencies, mainly with district agriculture office. These trainings include various



income-generating enterprise such as seasonal and off-season vegetable cultivation, livestock (e.g goat, chickens and buffaloes) raising, knitting and weaving etc.

**ii. Community Development Activities**

JWSCC is being mobilized its members for improving local infrastructure such as construction of village roads and school buildings, establishment of communication services.

**iii. Awareness-Raising Activities**

JWSCC organizes adult literacy classes for its members. Besides this, it organizes various campaigns and talk programs on gender equality, girl's education, pre-and postnatal etc.

## CHAPTER FIVE

### DATA ANALYSIS AND PRESENTATION

#### **5.1 Demographic Characteristics of respondent**

The demographic characteristics of the respondents under this study is composed of age, marital status, occupation, educational level, family size and family membership status. The results of the survey shown that about 80percent of the respondents are in the most productive age category (14-45) and more than half of them are married and have five family members on average.

Moreover, the results indicate that 75percent of the respondents have completed primary school and above and only 25 percent of them are illiterate. The lower participation of illiterate members in joining the cooperative society may be due to the complexity of formalities required to join the cooperatives, in which illiterate members are not able to do so. Nevertheless, 65.50percent are head of their family. From the focus group discussion, it is extracted that women who are household heads and obviously have more socio-economic problems thus, they join their cooperative societies to address their common livelihood needs in an organized manner. Furthermore, women household head might have better freedom to participate in cooperatives than women who are housewife.

Furthermore, results of the survey depict that 80percent of the respondents are involved in farming activity to generate income for their livelihood, which is consistent with the national statistics. On the other hand, only 20percent of the respondents are involved in non-farm income generation activities. Most importantly, only 5percent of the respondents are engaged in paid work which shows a very few women are engaged in income-earning job.

#### **5.2 Economic participation and empowerment of members**

Cooperatives are important business entities in enhancing the economic condition of their members by improving their bargaining power and income. Thus, this section discusses the contribution of cooperatives in promoting economic empowerment of single women.

### Level of Income, Expenditure and Saving of single women

As tabulated in Table 5.1 and 5.2 shows the level of income, expenditure and saving of single women before and after joining the cooperative.

**Table 5.1. Single women members' monthly income before and after joining the cooperative membership.**

Year of membership	Level of income		Number	Change in income in percentage
	Before (Rs)	After (Rs)		
5-10 years	2000	6000	10	66.67
10+ years	1500	9000	40	83.33
Total			50	

Source: Filed Survey, 2016

Being economic enterprises, cooperatives play a crucial role in enhancing the economic wellbeing of their members. One of the visible economic contributions of cooperatives is improving members' income level. Table no 5.1 shows that the change in level of income before and after joining the cooperative having 5-10 years of membership is 66.67 percent and having 10+ years of membership is 83.33 percent through raising goat farming, tailoring which is given by the cooperative as a training to members.

**Table 5.2 Respondents' monthly expenditure condition after cooperative membership.**

Expense item	Increased		Decreased		Unchanged	
	Number	Percentage	Number	Percentage	Number	Percentage
Food	47	94	1	2	2	4
Clothing	46	92	1	2	3	6
Health	33	66	7	14	10	20
Appliance	28	56	8	16	14	28

Fuel	14	28	28	56	8	16
Education	43	86	2	4	5	10
Festivities	23	46	3	6	24	48

Source: Field Survey, 2016

Food expenditure is one of the major family expenditure components because it is basic to survive being healthy, energetic and economically productive. The results shown above depict that the respondents' food, clothing, education, health and festivity is increased after their membership in cooperatives. This might imply a large percentage of the respondents have gained economic power in order to cover their basic life expenditures. Most importantly, 46percent of the respondents have increased their spending in festivities. These extra spending on social festivities could have their own negative impact on the locality as it leads in excessive resource utilization.

When the respondents were asked whether their annual income is sufficient to cover their household consumption requirements, about 90percent of them have said their income is not sufficient enough to satisfy their family's consumption demand. Thus, besides to farming the respondents are engaged in additional income generating activities.

### **Decision -Making Level of Single Women before and after joining the cooperative**

As tabulated in table 5.3, 5.4, 5.5 and 5.6 shows the different types of decision-making power through their membership, leadership etc before and after joining the cooperative.

**Table 5.3. Single women members' spending decision-making power before and after membership in percentage.**

Variables	Always		Sometimes		Never	
	Before	After	Before	After	Before	After
Buying HH Furniture	6	36	84	56	12	3

Educational Expenditure	18	58	66	32	16	8
Medical Expenses	20	34	50	46	28	18
Purchasing Women's cloth	16	52	76	48	6	2
Access to saving and credit services	2	56	26	34	72	12

Source: Field survey, 2016

The set of indicators used above represents a family decision making indices which measure a women's independence from her spouse in making decisions in spending. These economic activities are constrained to women living in traditional patriarchal systems. Control over money and other important household matters have seen as a function of the family structure. Results shown in table 5.3 reveal that after joining the cooperatives, the respondents have shown improvement in spending decision making. On average about 45percent of the respondents sometimes make decision on spending. But, there are still many women who are not able to make spending decision on important expenditures such as education, medical and about 12percent do not have access to credit and savings service from their cooperative society. However, an important finding shows that 56percent of the respondents improved their access to credit and savings services after joining their cooperatives.

**Table 5.4 Crop production potential of sample respondent**

Crops ( Qtls)	Number	Mean	Std Dev.
Before Members	50	4.48	3.760
After Members	50	7.34	5.722
Mean Difference		2.86	

Source: Field Survey, 2016

The major crops grown in the study area are maize, millet, potato, wheat and onion. The crop production capacity of the respondents before and after cooperative membership is shown in table 5.4. Hence, the average crop production capacity of the respondents is found to be 4.48 and 7.34 quintals/hectare before and after cooperative

membership respectively. On an average the respondents have increased their crop production by 2.86 quintals after cooperative membership. The increased crop productions may imply that cooperative societies play a vital role in enhancing the production and productivity of farmers by supplying necessary agricultural inputs such as fertilizers, chemicals and improved seeds on time at a fair price.

**Table 5.5 Women members' dividend utilization purposes**

<b>Dividend used for</b>	<b>Number of Observation</b>	<b>Percentage</b>
Consumption	9	18
Property acquisition	17	34
Purchase of additional shares	15	30
Purchase of livestock	5	10
Others (paying loan)	4	8
Total	50	100

Source: Field Survey, 2016

Cooperative members have the legitimate right to use the dividend income they obtained for what they feel is productive and appropriate. Table 5.5 reveal that, about 18percent of the respondents use the dividend income for consumption while 82percent of them use the dividend for strengthening their economic lives by purchasing property, livestock and additional shares. This might imply that women are keen in building their productive assets if they get the access and power to do so.

**Table 5.6: Respondents' Position (Leadership) in their cooperative society.**

<b>Variables</b>	<b>Number</b>	<b>Percentage</b>	<b>Cumulative Frequency</b>
Members	32	64	64
Board members	5	10	74
Committee member	11	22	96
Chair-person	2	4	100
Total	50	100	100

Source: Jagriti Women Saving and Credit Cooperative (2016).

Respondents were asked to describe their position in their cooperative societies and table 5.6 depicts that 64percent of the respondents are ordinary members, with lower

participation in board and chair-person positions accounting 10percent and 4percent respectively. The more women are participating in different positions of their cooperative society the more women will be socially empowered, however, the above results show that less than 30percent of the respondents are involved in management position of their cooperatives. This is showing that, women's participation declines when it goes to upper position. This might be due to lack of commitment or know-how of the management of the cooperatives to break the beliefs and customs of the society that hinder women's participation in management positions.

### **5.3 Conclusion**

In developing countries, among the poor, rural women are the poorest and more vulnerable. Although the problem of gender inequality is a universal phenomenon, it is highly pronounced in least developing countries like Nepal. The results of the study indicated that single women participation in cooperatives is very limited. More than 80percent of the respondents are involved in farm activity and only 5percent are engaged in paid work. The socio-economic dimension of empowerment depicts that 90percent of the respondents joined their cooperatives to access financial sources. However, their participation in management position is minimal. Furthermore, they are not actively participating in the affairs of their cooperative society except attending meetings. Nevertheless, the results reveal that women members have improved their autonomous decision making in executing social activities and they have also improved their decision making after joining their cooperatives. But, the regularity of social and economic decision making is limited. Most importantly, the respondents have emphasized that their income is increased and consequently, their expenditure on food, clothing, education, health and festivity has been increasing.

To sum up, women's cooperatives have played an important role in rural development in mobilizing limited resources for farmers and producers. Cooperative program uplift the socio-economic condition of rural as well as urban women through access of financial services and other development services and thereby alleviate poverty through women empowerment. Empowerment women are helped to increase their income, the welfare of the whole family is improved.

#### **1. Case Study-I**

**Title – Increase income and empowerment rural women by SCC**



**SumitraChalise**, is 28 years old women, residing in the GerkuVDCNuwakot and is a member of Jagriti Women Savings and Credit Cooperative since four years. Her main occupation is agriculture and separated with her husband because of second marriage. After the formation of local Savings and Credit group by Women development program, she joined JWSCC and started saving Rs 50 every month.

After six month she borrowed Rs 30,000 to start the tailoring business. JWSCC provided different types tailoring training for the members, after the training she took another loan of Rs 20,000 to expand the business. She quickly developed the business with her own struggle and also send her children to the school for education. Last year, she earned about 40,000 by stitching the clothes and also by selling the ready-mades clothes. After earning the profit she paid the loan to the cooperatives too. Now, she is happy with her own business and busy to earning money. Her living standard started to change after she joined the cooperatives and began borrowing money. She has been involved in savings and credit activities for 10 years, and has purchased 5 shares of her Cooperatives. She is one of the executive members in the co-operative. She is very happy and satisfied.

## 2. Case study-II

### **Title- Increase Income and empower Rural Women by SCC**

**SitaSapkota** is 40 years old woman, living in GerkuVDC -6 ( Khatrirole) Nuwakot. She have only one son in her family and she is divorcee by his husband. Her main occupation is agriculture. She has been a member of Jagriti Women Saving and Credit Cooperative since five year. She began saving at the rate of Rs. 50 per month. Before she joining the JWSCC her economic condition was so measurable and she did daily wages basis work in the village for fulfill the basic necessity and toteach her son at school too. After joining the JWSCC, JWSCC provided some goats to its member without cash. Sita Sapkota is also one of the members to get a goat. Now, she has 12 goats. Last year she earned about Rs. 15,000 from selling goats. At present she earns about 10,000-20,000 per year from selling goats. She borrowed Rs. 12,500 for expand the farming. Her living standard started to change after she joined the cooperative and began borrowing. Now, her son is study in college. And both are happy and work together in all their business. She has been involved in saving and credit activities

since eight years, and has purchased five shares of her cooperative. She is one of the executive members.

## **CHAPTER SIX**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **6.1 Summary**

The objectives of the study were: to compare the level of women cooperator's income before and after joining their cooperative society, to find out economic status of single women and examine the socio-economic status of women cooperative members. In order to meet the research objectives different tools and techniques were used for data collection. Descriptive research was carried out for which both primary and secondary data were collected. Perception about saving and credit cooperation was collected from 50 respondents based on proposed random sampling.

The total population in the studied VDC (Gerku) was 6382 comprising female and male population of 3494 and 2888 respectively. The percentage of population who entirely depend on agriculture was 75percent and those who engaged in business was 15percent, whereas only about 10percent of the total population was engaged in paid work. Majority of population residing in this VDC were Brahmin which take almost 65.75 percent. The major problems found in the VDC were empowering in terms of decision-making, awareness and other factors.

Jagriti Women Saving and Credit Co-operative (JWSCC) was established by women which was taken for the case study. So, all the sample populations considered for the study were women. Among them 55percent members were Brahmin followed by 25percent Kshetri and then 20percent belonged to Newar and Dalit, out of 50 sample households. This data is consistent with the observation that a SCC with entirely women member tends to have a strong women's empowerment agenda. About 70percent of the sampled household were engaged in agriculture and only about 5percent were found to be engaged in paid work. The percentage of educated people

found in the study was 75percentamong the sampled population and 25percent were illiterate.

There are many cooperatives in the study area under difference women development program e.g.Orek Women Development program, Swabhalamban program, Women Development program etc. Only women are involved in women development program but men are involved in other program. Jagriti Women Saving and Credit Co-operative is one which is established by Women Development program. There are 300 members in the JWSCC and it provides credit to its members. This credit is used by the members in agriculture, education, health, self-business etc.

From the study it was clear that a majority of the population residing in GerkuVDC are still dependent on agriculture, especially women, in spite of the saving and credit cooperative. The basic indicators are very vital for the socio-economic development of the society such as education, health and sanitation, drinking water, occupation, decision making etc. which play a key role for the positive change in the community. From the ethnic composition perspective, most of the respondents of the VDC were poor in social as well as economic activities before the establishment of SCC.

Involvement of women in income generating activity helps to create a healthy family environment. Increasing earnings of women have a positive effect in their family's health, education, and moreover, it improves their living standard. The tables 5.1 to table 5.4 explain how JWSCC Program has changed the income and expenditure level of its households. The research found for poor women a little increase in income level means significant contribution to the personal and family causes. As there was increment in the level of women's earning, there were increasing concerns about the control over these income.

Women members needed credit either to start new or improved the previous small shop, farming and animal farming. From the interview, 50 respondents described that they have engaged in small shop and farming, livestock, tailoring. Out of 50 respondents only 5 respondents did not take loan from the SCC. Almost 45percent respondents had taken loan about Rs 15 to 35 thousand. This co-operative provided credit of about 5 thousand (minimum) to 50 thousand (maximum) for their members.

SCC has been contributed immensely to create awareness in the community. It has resulted a situation where women were provided equal opportunity in the selection of

occupation, education, training and various other social activities. It is evident that women's role and status has been increased positively after the establishment of SCC. The level of increase is slow and gradual but has proved significant in terms of household decision making and in economic productivity. The household decision making power and authority of women has been significantly improved and reached after the establishment of SCC.

## **6.2 Conclusion**

For such type of cooperative to continue empowering women's in a sustainable way, it is essential to know the determinants of women empowerment. Hence, examining factors that affect women's empowerment in cooperatives has crucial in today's turbulent environment. The study showed that as financial mediator the SCC was able to meet some practical needs of its members, specifically basic saving and credit services. However members expected their SCC to provide more (in terms of large amounts) and other types of financial services. The members expected that these financial services should cover following:

1. Affordable and regularly available credit or loans,
2. Adequate funds that members can access for specific social purpose such as health (in case of illness, reproductive health), and accident,
3. Apposite funds that increase the stability of their savings and loans. These needs expressed by the respondents are related to their practical need for security and strategic interest of owning land.

The study showed that the non-financial, developmental activities carried out in the JWSCC with its members as participants and beneficiaries included the following types of activities that are "services" at the same time, namely; social intermediation, enterprise development, social services and women's empowerment. JWSCC also carried out community development related activities. These services/ activities met the members' practical needs for literacy, good health (particularly nutrition, reproductive health, and awareness on HIV/AIDS) and sanitation, and practical skill needed in livelihoods. The rural women's empowerment services/ activities addressed the strategic interests of women, especially those that were related to awareness of women's rights. All in all, the cooperative had positive and significant role in the

economic empowerment of the members. Participation in cooperative has also enhanced the women's decision-making power in the household with respect to economic issues. However, it has basically failed to bring about the desired gender awareness and political empowerment of women.

The activities of JWSCC were found effective in generating wider role in its own area of operation in addition to the general role on the livelihood and empowerment of members at individual and household levels.

- i. Decrease in existing interest rates, especially to the money lenders, in the working areas of JWSCC.
- ii. Availability of better financial services for the people in the GerkuVDC,
- iii. Organization and expansion of markets in communities,
- iv. Creation of social capital such as group solidarity among members,
- v. Use of solidarity for exerting pressure against social problems,
- vi. Increase in women's involvement in household decision-making process.

### 6.3 Recommendations

The following recommendation has been suggested for further improvement of the JWSCC program in the future.

1. Strengthen JWSCC's capability in financial management and investment including the identification, design and delivery of other financial products and services.
2. To meet member's needs,
3. Consider the following interventions:

<b>Needs</b>	<b>Probable Intervention (Addressed to members)</b>
<p><b>Practical need for</b></p> <ul style="list-style-type: none"> <li>• Education for self</li> </ul> <p>- Basic literacy</p> <p>- Advanced literacy</p> <ul style="list-style-type: none"> <li>• Education For children</li> </ul>	<ul style="list-style-type: none"> <li>• Basic adult literacy course (short)</li> <li>• Advanced literacy course (long)</li> <li>• Scholarship fund</li> <li>• Skills training and livelihoods, including entrepreneurship and business management training</li> <li>• Motivation training to increase</li> </ul>

- Having own livelihood and skills to able to
  - Have own income
  - Have savings
- Strategic interests on**
- Security
- saving in SCC
  - Provision of access to insurance services for members
  - Motivation training to increase savings in SCC
  - Study tours to other SCCs, both mixed-sex and women – only, resource institutions such as co-operation development agencies, both government and NGO, and women’s organization
  - Awareness seminar on women’s rights
  - Gender sensitivity training to women only, the training must teach about women’s fundamental rights as human beings.

2.2 JWSCC should further try to meet member’s practical needs for basic literacy as well as advanced literacy ( for those who had gone through the basic literacy course), health, livelihood (for example; a training on caring for maintenance of livestock would be useful to many members) education for their children and for themselves.

2.3 Interventions must also include those which address women’s strategic interest such as-

- i. Awareness of women’s condition and position (to address the issue of women’s subordination),
- ii. Recognition of all types of work that they do (to address the issue of invisibility of women’s work) and,
- iii. Increase access to opportunities (to address the issue of women’s marginalization due to cultural factors such as caste and ethnicity).

3. Members should be encouraged to participate more actively in discussion and deliberations in annual general meetings and monthly meetings of JWSCC.
4. JWSCC boards should be encouraged to consult members related to non-financial, development activities of the JWSCC as they are interested in participating in these activities.
5. JWSCC boards, staff and members must gain some knowledge and understanding of the principle, values and practices of co-operatives.
6. The government programs and/or I/NGOs should continue to promote the poverty focused SCCs model to improve access of financial services to the poor in rural region.
7. JWSCC should diversify its financial products as per the needs of its members for which it should conduct market research.
8. It should raise the required capital internally or by accessing funds from external leading agencies.
9. JWSCC should address the problems by developing strategies that would motivate poor people to join it.
10. The follow of credit facilities needs to be reviewed and should be provided as per priority basis at the rate of low interest.
11. Educational awareness programs should be more focused.





## ANNEX-1 QUESTIONNAIRE

### A. Personal Information

1. Name of the respondent.....  
 Age ..... Married ..... Unmarried .....  
 Education ..... Occupation ..... Caste .....  
 Address ..... V.D.C ..... Ward No. ....
2. How many years ago you become member of the cooperative?  
 .....
3. How did you become member of the saving and credit cooperative?
  - a) Buying share in cash
  - b) Inherited from parent
  - c) Friends request
  - d) Myself
4. How often do you save money?
  - a) Daily
  - b) Weekly
  - c) Every Fifteen day
  - d) Monthly
5. How much money do you save at one time?  
 Rs.....
6. How do you manage it?
  - a) Starting period
  - b) Now

### B. Information of income

1. Main source of income .
  - a) Agriculture
  - b) Business
  - c) Monthly wages
  - d) Daily wages
  - e) Remittance
  - f) Other .....
2. How much of following you produced last year?

S.N	Unit	Price	Total
Paddy			
Maize			
Millet			
Vegetables			
Pulse			
Other			



- c) Education d) Other

3. Did you borrow from co-operative for any farm activities?

- a) Yes b) No

If yes how much Rs .....

What is the interest rate .....

4. Did you borrow from Co-operative for any livestock purchase?

- a) Yes b) No

If yes how much Rs .....

What is the interest rate .....

**D. Information of Expenditure**

1. Did you take the loan to fulfill your expenditure?

- a) Yes b) No

If yes how much Rs .....

2. What is the main source for your loan?

- a) Saving and Credit b) Bank  
 c) Local Money Leader d) Others .....

3. Is there expenditure change before/after joining Co-operative?

S.N	Before (Rs.)	After (Rs)
Food		
Clothing		
Education		
Festival		
Health		
Other		

**E. Business Activities**

1. Do you have any business?

- a) Yes b) No

1.1 What is your monthly income from business?

Rs .....

1.2 Did you borrow from co-operatives to start this business?

a) Yes

b) No

If yes how much Rs .....

1.3 Did you improve your business after taking loan?

a) Yes

b) No

c) Few

## F. Women Empowerment

1. In your household who makes the decision related to education of the children (Admission in private/public school etc)?

S.N	Before	After
Male		
Female		
Both		

2. In your household who makes the decisions related to general health (Type of Health Institutions (Government/Private) to seek care)?

S.N	Before	After
Male		
Female		
Both		

3. In your household who makes the decision related to women health (Decision to seek care in hospital during delivery)

S.N	Before	After
Male		
Female		
Both		

4. In your household who makes the decision related to household expenditure and savings (Education, health, food, durables etc)?

S.N	Before	After
Male		
Female		

Both		
------	--	--

5. In your household who participates in the social meetings?

S.N	Before	After
Male		
Female		
Both		

**G. Information of Saving**

1. What is the best saving system?

- a) Co-operative
- b) Bank
- c) Local leader
- d) Others .....

2. Why you didn't take loan from other sources?

- a) High interest rate
- b) Not available in time
- c) Other .....

3. Do you have any suggestion to improve this Co-operative?

.....



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