

**ROLE OF SAVING AND CREDIT CO-OPERATIVE IN WOMEN
EMPOWERMENT:**

A CASE STUDY OF TARIGAUN V.D.C OF DANG
DISTRICT, NEPAL

A Thesis

Submitted to the Central Department of Economics,
Tribhuvan University, Kirtipur, Kathmandu, Nepal,
in Partial Fulfillment of the Requirement

for the Degree of
MASTER OF ARTS
in
ECONOMICS

By

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2012

LETTER OF RECOMMENDATION

The Thesis entitled "ROLE OF SAVING AND CREDIT CO-OPERATIVE IN WOMEN EMPOWERMENT: A CASE STUDY OF TARIGAUN VDC DANG DISTRICT, NEPAL" has been prepared by Mr. BhupBahadur K. C under my supervision and guidance. I hereby recommend it for the examination by thesis committee as partial fulfillment of the requirement for the Degree of Master of Arts in Economics.

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We certify that this thesis entitled "ROLE OF COOPERATIVE IN WOMEN EMPOWERMENT: A CASE STUDY OF TARIGAUN VDC IN DANG DISTRICT NEPAL" submitted by Mr. BhupBahadur K. C to Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the Degree of Master of Arts in Economics has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

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ACKNOWLEDGEMENT

I sincerely acknowledge with gratitude all the peoples assistance that made my study a success. My special thanks go to my supervisor Mr. Naveen Adhikari, whose guidance, constructive suggestions, encouragement that greatly contributed to my completing this Thesis.

I am grateful to all my informants during the study, especially the cooperative members of SWSCC, regional and district cooperatives promoter who willingly spared their limited time for the, interviews.

My parents have been an inspiration throughout my life. They have always supported my dreams and aspiration. Whatever they did for me is more than enough and significant to glow my life. I would like to thank them for all they are, all they have done for me.

BhupBahadur K. C

2012

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ABBREVIATION

BOD	:	Board of Directors
CBS	:	Central Bureau of Statistics
CMF	:	Centre for Micro-Finance (Pvt) Limited
GO	:	Government Organization
SWSCC	:	Sirjana Women Saving and Credit Cooperative
INGO	:	International Non-Governmental Organization
MFIS	:	Micro-Finance Institutions
NGO	:	Non-Governmental Organization
SCC	:	Savings and Credit Cooperative
VDC	:	Village Development Committee
MDGs	:	Millennium Development Goals
ROSCAs	:	Rotating Savings and Credit Associations
ICA	:	International Cooperative Alliance
IDACA	:	Institute for the Development of Agricultural Cooperation in Asia
ILO	:	International labor Organization
UN	:	United Nations

CHAPTER I INTRODUCTION

1.1 Background

Saving and credit Cooperatives are financial institutions which can play significant role to develop Economic situation of the developing countries like Nepal. “A Cooperative is an association of persons usually of limited means who have voluntarily joined together to achieve a common economic end through the information of a democratically controlled business organization, making equitable contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking”(Sharma, 2004).

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 unity. 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. 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). (Acharya, 2009)

Cooperatives can contribute to the achievement of the MDGs because of their inherent characteristics. Because cooperatives are economic associations, they provide the opportunity for poor people to raise their incomes. Because they are democratic with each member having one vote, they empower people to own their own solutions, and because they pool risks at the level of the enterprise and offer micro-insurance they increase security. 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).

The cooperative enterprise also presents an important model as many of the poorest and disadvantaged face social exclusion, lack of access to opportunities and growing economic inequality. As the uneven effects of globalization have led to a rise in the unregulated informal economy, workers in the informal sectors have formed shared service cooperatives and associations to assist in their self-employment. In rural areas, savings 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).

Sirjana Women Saving and Credit Co-operative (SWSCC) is the rural saving and credit cooperative in Tariguan VDC Dang district, it has 413 female members. This Co-operative is established by women, therefore there are only women members. This SWSCC was established in 2059. It gives credit services, free skilful training services, etc for their members. It contributed in saving, credit and other services to meet their members' credit need.

This study was mainly concern to analyze; activities of saving and credit co-operatives, economic and empowerment status of women and economic change of women through the saving and credit co-operative.

1.2 Statement of the Problem

More than half of the total populations of Nepal are women. Therefore they can contribute immensely to the national development. However, due to prevailing gender discrimination, current socio-economic status of women in Nepal is very poor. Women are being discriminated in every aspect of the society. These and so many other factors have pushed women to be at the back of the development.

Some of the major problems faced by women associated in the SWSCC are summarized as follows;

- i. They are not involved in economic activities,
- ii. They are not involved in social meeting and,
- iii. They are not involved in every decision making of the family.

Though SWSCC has provided saving and credit services to women, the credit service, have not yet solved their financial problem as expected by them. So many times women members have presented complain to cooperative desk. They blame that the

loan provided to them is not adequate and it is not available on the right time. Consequently, this situation affects negatively the repayment and membership. Some of the cooperatives members have left while some others membership is stagnant.

1.3 Objectives of the Study

The overall objective of the study was to assess the Role of Savings and Credits Cooperatives in Women Empowerment.

The Specific Objectives Included:-

- i. To analyze activities of saving and credit co-operatives,
- ii. To find out Economic and Empowerment status of women and,
- iii. To find out Economic change of women through the saving and credit co-operative.

1.4 Significance of the Study

Empowered women contribute greatly to the health and production of whole families as well as to the communities. Empowering women is an indispensable strategy for advancing development and reducing poverty. Monitoring progress towards gender equality and women's empowerment is therefore of great importance.

Empowerment of women, demands recognition of their rightful place in the decision making process. Women should have knowledge and resources, greater autonomy in decision making, greater ability to plan their lives, greater control over the circumstances that influence their lives and free from shackles imposed by prevailing customs, beliefs and practices. They should become active members in development process rather than simple beneficiaries of programmes and service. Women must be provided opportunities to have control over production resources that would lead to better life for their families and their children.

The result of this study may provide useful information to improve saving and credit delivery and implement appropriate mechanism to Dang 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 women. 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 (Wageningen, 2008).

1.5 Organization of the Study

This study has been divided into seven chapters. First chapter includes introduction, back ground of the study, statement of the problem, objective of the study, significance of the study, and organization of the study. Second chapter is literature review. Third chapter leads with methodology which includes nature and sources, rational for selection, research design, sampling procedure, techniques and tools of data collection.

Fourth chapter discuss the overall setting of study area. It consists introduction to Tarigaun VDC. Fifth chapter presents the data analysis where; respondent profile and economic character of respondent. Sixth chapter describes about cooperative and rural women empowerment and their needs of the study area. Seventh chapter provides summary, conclusion and recommendation followed by references and questionnaire.

CHAPTER-TWO LITERATURE REVIEW

2.1 Review of Theoretical Perspective

The Nobel Peace Prize winner Prof. Mohammed Yunus of Bangladesh was the first person who developed and applied the concept of saving and credit cooperatives or micro-finance. In 1976 he established saving and credits bank in the Jobra village of Bangladesh. (Chaudhary, P. 2008)

Co-operatives in Developed Countries

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 USA, some of the largest health providers are consumer cooperatives; in the Pacific Northwest one cooperative provides health care for 570,000 members; in the Mid-West another has as many as 630,000 members. In Japan, 120 consumer cooperatives provide health care for around three million members, who meet in small 'hen' groups to discuss preventive health issues. (Global Finance Magazine, 2007)

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 Asia foundation, 2010).

Housing cooperatives have played an important role in developed economies. Much of the housing built in Norway and Sweden in the second half of the last century has been cooperative. Housing cooperatives in the USA have been popular among higher income dwellers and retired people. They have proved effective wherever private or public renting has failed; in New York 27,000 homes abandoned by private landlords have been taken over and renovated by housing cooperatives designed for low income people. In Britain, management cooperatives have taken over unpopular 'council' estates, and tenant-owned cooperatives are challenging conventional social housing

landlords to involve more tenants in the governance over social housing. (Simmons and Birchall, 2008)

Other forms of cooperatives 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 provide 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 older people and people with disabilities. Worker cooperatives have also proven successful in preserving jobs by taking over failed businesses; as happened in Western Europe in the 1970s and 1980s. There are primary producer cooperatives, which supply inputs and do marketing and processing of products for farmers, fishermen and forestry workers. They include some of the world's biggest businesses, including conglomeration 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 12,000 producers can sell direct to consumers. Birchall, J (2008)

Co-operatives in Developing Countries

In the developing countries, international efforts by ICA, ILO and the UN, have been instrumental in the formation of 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 disengagement 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 but recommends an institutional framework in which government registers cooperatives

as simply and efficiently as possible, regulates them in the same way as other forms of enterprise, and provides a wide range of support such as human resource development, access to credit, and support services for marketing, all without infringing cooperative autonomy (Global Finance Magazine, 2007).

Telecommunications cooperatives are strong in Poland, Albania, Argentina, Bolivia, and electricity cooperatives in the Philippines and Bangladesh. Credit unions are growing in many countries and extending access to credit, savings and remittance services by poor people and migrant workers. 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 counties with 98,000 doctors in membership, serving 12 million service patients. In Argentina 58 percent of rural electricity is supplied by cooperatives, and they are also strong in telecommunications. In 2001, workers in Argentina from some 200 failed enterprises were taken over by the workers to form workers cooperatives (Global Finance Magazine, 2007).

Nepalese people have a long tradition in Cooperation taking many forms of labor sharing in villages, informal mutual aid groups and rotating savings and credit associations. (Chaudhary 2008)

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 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 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 Sajha Bhandar 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)

According to the declaration of the cooperative programmed in the royal address the cooperative programmed were launched in 27 districts. The Sahakari Sastha act 2016 BS and Sajha Sasthan in 2041 BS was promulgated in 2041 BS. After cancelling the Sajha Sasthan Act, Sahakari Act 2048 BS and Sahakari Niyamawali 2049 BS were implemented this shows the importance of cooperative in Nepal (Acharya, 2009).

However, the cooperative programme adhering to the globally recognized cooperative principles and values started in the country only in 1956 when 13 credit cooperatives were established in the Chitwan Valley. The objectives of the cooperatives societies were to provide agriculture credit to flood-stricken people resettled in the valley. Following the successful delivery of the agricultural credit by these cooperatives, the cooperatives societies Act was promulgated in 1959. After this, many legal and other reforms have been made to continue the cooperative movement in the country (Chaudhari, 2008)

Modern Cooperatives began in Nepal in 1954 when a Department of Cooperatives was established within the Ministry of Agriculture to promote and assist development of Co-operatives. By the end of mid-April, 2010, a total of 22,646 cooperatives were registered across the country. Capital share of these institutions totaled Rs 20.196273 billion and the number of total members was 2,963,114 (male members – 1,763,376; female members – 1,199,738). A total of Rs 124 121.831359 billion savings were collected while investment worth Rs 105.453569 billion was made from these institutions. Except the initial institutions, from central to district level of cooperative campaign, National Cooperative Association Ltd – 1, National Cooperative Bank Ltd – 1, Central Sector-wise Association – 11, District Cooperative Association – 66 and Sector-wise District Cooperative Association – 127, have been registered and are in operation (Economic survey 2010/011).

Promotion and Expansion of Co-operatives as a Main Pillar of the Economy

The class, group and community like women, Dalits, Janajatis, backward societies, landless peasants, Muslims, Madhesi; who have been forced to remain behind from the national mainstream of development for centuries; as well as the remote areas will be transformed into productive force through cooperatives. In order to develop

cooperative as the foundation of increasing production, minimizing poverty and inequality, import substitution, export promotion, employment generation and promotion of social justice and harmony, the national program of "Cooperatives in Villages, Employment at Every Household" will be expanded as a campaign. (Budget, 2011/012)

Cooperatives will be established as strong pillar by building inclusive economic base and utilizing local resources, capital and labor. Special grants and facilities will be provided through a co-operative trust for backward classes, caste, sex, conflict affected, martyrs' families, landless and informal sector workers to get involved in economic activities. The traditional profession of Dome, Chamar, Musahar, Sarki, Damai, Kami etc, will be transformed into modern profession by bringing them into commercial cooperatives with the provision of grants. (Budget, 2011/012)

Seed money will be provided to the cooperatives run by women on the basis of project proposal to enhance the skill, capacity and confidence of women. Emphasis will be given to develop agricultural wholesale and retail market. Concessional loan and seed money will be provided for tillers, cattle grazers, badee and rural landless women who intend to get involved in production of seasonal and off-season vegetables, fruits, tea, coffee, herbs and fishery and animal husbandry. Arrangement will be made to share 50 percent of the total cost of irrigating system for cooperative farming by the government. (Budget, 2011/012)

Assistance will be provided to proposed small farmers' tea cooperative factory of Jhapa Prithivinagar. Capital subsidy and concessional loan will be provided to set up the cooperative sauce factory in Lalbandi of Sarlahi district, renowned for high tomato production. Seed money will be provided to set up veterinary service centers and pharmacy run by animal husbandry and dairy cooperative of village. Customs tariff will be exempted on the import of machineries for dairy cooling system and processing unit, food, vegetable and fruit processing centers. Customs tariff will be rebated on rational basis for tractor, power tiller, thresher, rice mill and required machineries for cooperative farming who cultivate by pooling small fragmented piece of land into larger site of farm. (Budget, 2011/012)

Customs tariff facilities will be given for the import of transport vehicle on rational basis to sell the essential consumer goods in fair price and to deliver the locally produced goods into the market through the establishment of multipurpose cooperative in each village development committees. Customs tariff will be exempted

on the basis of project viability for bus and tax operation in Kathmandu valley and urban areas through the establishment of cooperative formed with the involvement of transport workers. A sum of Rs. 10 Million will be provided to construct the central office building of National Cooperative Federation. (Budget, 2011/012)

Effective monitoring system will be made in order to maintain fiscal governance in the saving and credit cooperative sector. Necessary amendment will be made in prevailing act and rules in order to make cooperative movement more effective. Emphasis will be given to increase the capacity of the institutions related to the cooperative movement. Government of Nepal will formulate a working procedure for the purpose of customs exemption and grant facilities to cooperative unions and societies (Budget, 2011/012)

With the same view Sirjana Women Saving and Credit Co-operative (SWSCC), considered for this study, was established in 2054 in Tariguan village development committee (VDC) Dang Nepal. Tariguan VDC lies in Rapti Zone of Nepal. At the time of the 2058 Nepal census it had a population of 10123 persons living in 1676 households. Among them the female population had 5033 and male 5090. The major castes groups residing in the area are; Chetri, Braman, Tharu, Magar, Kami, Sarki, Damai, Sannasi, Thakuri etc. They are mostly small farmers with agriculture as the major occupation. Rice, Maize, wheat, Mustard are the principal cereal crops, whereas potato, onion, dalhan, telhan crops milk production through livestock are other sources of income (Dang District Profile 2062).

This study has attempted to explore whether the women of the Tarigaun VDC are feeling any difference in their life style after the cooperative. In addition, the research tried to assess if the women are empowered in decision making through the activities of cooperatives.

2.2 Review of Empirical Study

In this study the researcher has tried to assess the activities of saving and credit co-operatives, economic and empowerment status and, economic change of rural women due to the saving and credit co-operative. For the case study Sirjana Women Saving and Credit Co-operative (SWSCC) that lies in Tarigaun VDC Dang was considered.

2.2.1 Global Context

Activities of Savings and Credits Co-operatives

In the mid-19th century, Raiffeisen and Schulze-Delitzsch founded cooperative self-help institutions of farmers and business people. The first Raiffeisen banks and Volksbanks were established. Municipal savings banks (Sparkassen) also emerged at the same time. The locally-anchored savings banks and cooperative banks, which were normally very small in size, accepted savings to be deposited and granted microcredit – in other words, they were the first microfinance institutions in the world. And they are still active in this field today, 200 years later. They actively promote the generation of savings by the public at large finance three-quarters of all small and medium-sized businesses and more than 80% of all start-up businesses in Germany. Cooperative self-help institutions were originally founded because of the need to optimize the economic position of the individual member by joint business activities – based on solidarity in line with the economic principles of self-help individual responsibility and self-governance – as a result of better access to financial services and markets, while maintaining the member's own capability to operate and compete in the markets. The existence of functioning cooperative societies leaves a positive mark on the economic and social structure of a country since cooperatives develop on the basis of local initiative and local economic strength; decentralized cooperative systems can operate in close proximity to markets and target groups. In the context of globalization, cooperatives are particularly well-equipped to combine the advantage of local activities with regional and national networking within the system, provided they adapt their structures and operations accordingly, thus contributing considerably not just to strengthening their members but the local/regional economic structure in which they are operating (Paul Armbruster, 2004).

In Africa it has been defined as the operations of savings and credit associations, rotating savings and credit associations (ROSCAs), professional money lenders, and part-time money lenders like traders, grain millers, smallholder farmers, employers, relative and friends, as well as cooperative societies. (Larenstein University of Applied Sciences, 2008)

Rotating savings and credit associations (ROSCAs) are also an important source of credit in most African countries. These are found in both rural and urban areas as either registered welfare groups or unregistered groups. They mainly provide credit to

those who would likely be ineligible to borrow from other sources. ROSCAs have developed mostly in response to the lack of access to credit by SMEs (small and micro enterprise), forcing them to rely on their own savings and informal credit sources for their financing. It has been found that rural firms use ROSCAs more than urban ones. They mostly integrate savings into their credit schemes, thus mobilizing savings from their members. However, even for members of ROSCAs, not all their credit needs can be satisfied within the associations. This implies that there is some proportion of borrowing and lending that is not catered for by either formal institutions or such associations. This is catered for by personal savings as well as borrowing between entrepreneurs and other forms of informal transactions. Rural firms rely more on ROSCAs since they present easier access. Saving and Credit Co-operatives (SACCOs) also provide both savings and credit facilities to their members. The amount of credit provided depends on the amount of the individual members' savings, but the use of money is not restricted (Larenstein University of Applied Sciences, 2008).

Economic and Empowerment Status of Women;

Recognizing that economic empowerment is key to poverty alleviation. Therefore, women's empowerment program in China works directly with women to develop income-generating projects and strengthen the capacity of local women's groups to identify and address issues related to poverty and long-term development in their own communities. For example, to encourage and increase entrepreneurship skills and economic opportunities for migrant workers, The Asia Foundation is supporting migrant workers to start or improve their small businesses through technical training, networking opportunities, and access to credit. These women are not only responsible for income-generation, but must also care for children and the elderly. The earthquake exacerbated the challenges that these women face, including heightened stress and isolation. To address the distinct needs of these women, The Asia Foundation is working with local partners to provide immediate services to rural women, ranging from psychosocial counseling and housing repair, to longer-term assistance to improve women's livelihoods and ensure that their voices are heard throughout the recovery and rebuilding process. Despite the devastation of the earthquake, women

from affected communities are now rebuilding their lives and communities to be stronger than they were before with the aid of The Asia Foundation (The Asia foundation, 2010).

China's recent, rapid economic growth has created new opportunities and challenges for women. While the rise of the industrial sector has enabled millions of women to earn a living wage, women frequently migrate to industrial centers to seek these job opportunities. Coming from rural or less-developed areas, these migrant women workers often lack formal higher education or professional experience and are thus susceptible to labor exploitation. Meanwhile, rural women who stay in their hometowns remain vulnerable to economic hardships, particularly in the aftermath of natural disasters. The Asia Foundation's Women's Empowerment Program works closely with local partners to address these challenges and ensure that women can be a key contributor to development in China. The program advances women's empowerment through education, increasing economic security, mitigating the effects of natural disasters, and helping women access their legal rights. The Foundation has supported programs in China since 1979, related to legal development, disaster management, environmental protection, and constructive U.S.-China relations. Migrant women workers, including labor law awareness and occupational safety education; provision of legal aid; strengthening enforcement of existing labor laws to increase protection of workers; facilitating integration of migrant women into their new communities; and giving women the opportunity to enhance their professional skills and continue their education. To date, pioneering migrant women workers programs have reached more than 910,000 migrant women workers working in more than 20 provinces/municipalities across China (The Asia foundation, 2010).

Economic change of Women through the Saving and Credit Co-operative.

Women have been the focus of all international and national development programmes. Efforts have been directed at empowering them in all fields of activity. Special programmes have been instituted to improve their social and economic status through provision of education, employment, health-care and involvement in social and economic institutions, including cooperatives. Cooperative institutions and especially the agricultural cooperatives are the agencies which hold enormous potential for the development of women, and more particularly the rural women.

Rural women are actively involved in the process of food production, processing and marketing. They often lack the legal status which prohibits them to have access to credit, education and technology. Cooperative institutions can help accelerate the process of development and participation of women in their organizational and business activities. Institutions like the International Cooperative Alliance [ICA] and the Institute for the Development of Agricultural Cooperation in Asia-Japan [IDACA] together with the support of other international organizations and national level institutions can develop and sponsor programmes with aim at improving the livelihood of rural women. In the past some efforts have been made through which member-organizations, cooperative and agricultural departments all over Asia and Africa have been requested to make special programmes for rural women and set aside budgets for their implementation. In some cases some good responses have been received (Daman Prakash' 2003).

2.2.2 Regional Context

Activities of Savings and Credits Co-operatives;

Saving and credits Cooperatives (SCCs) are financial intermediaries to provide savings and credits services to its member-clients. However, in poor communities SCCs cannot avoid providing more than Just Financial Services to their member-clients 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 mechanisms to bridge the gaps created by poverty, illiteracy, gender and remoteness” (Ledgerwood, 1998).

Women’s agricultural cooperatives 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 Sciences, 2008).

Economic and Empowerment Status of Women;

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 is 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 Sciences, 2008).

India produces only five percent of the total quantity of milk produced this amount is too inadequate to meet the country's demand. As a result, many dairy cooperatives have been formed to meet local demand and to develop dairy industry. It has been noticed that for small farmers, livestock production is a family operation and most of the livestock management is carried out by women. Various researches have been conducted to explore the role of dairy cooperatives on women's empowerment or the

role of women in dairy farming in rural areas. A case study of Kishan cooperative in India shows that dairy activities can empower rural women immensely (Sarker Manish and Hideki Tanaka; 2007).

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. (Thapa Magar, 2008).

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. Cooperatives can have a range of potential impacts on women including;

- i. Support to increase women's income level and control over income lending to greatest levels to economic independence,
- ii. 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 lending to greater expenditure on women's welfare and,
- iii. Improve in attitude to women's role in the household and community (Thapa Magar, 2008).

2.2.3 National Context

Activities of Savings 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, 2010).

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 2011)

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 2011).

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 project 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, 2011)

Economic and Empowerment Status of Women

The center for micro finance (CMF) in Nepal had commissioned a number of studies in the past for purposes of determining how best to use micro-finance as a mechanism to empower poor rural women. One of such studies investigated women's control over savings and loans, while another examined the role of savings in women's empowerment. The former study concluded women have control over savings than over loans. The study further pointed out various factors that mitigate women's control over loans. This study proved that credit loan is not enough to bring about

women's empowerment. SSC is the better institutional mechanism for women empowerment in Nepal. (Parajuli, 2011)

Cooperative provides microfinance in the form of credit to individuals and groups with limited resources. Microfinance has improved family's wellbeing by increasing household's food sufficiency level, assets accumulation and children's education. It has been credited with: empowering women increasing their self confidence and decision making power, enhancing family status and family cooperation. Moreover, the access to credit not only gave women opportunity to contribute to the family business but they could also deploy it to assist the husband's business which increased their prestige and influence within the household. Micro loans have enable women to start non-farm activities particularly, petty trade (Parajuli, 2011).

Micro credit is one of the major tools for poverty reduction and women empowerment. Women have become able to manage, handle and operate such organizations and such attempts of women have enhanced their status in society – politically, socially and economically. (Paudel, 2011)

Cooperatives provide access to micro finance to rural people, accelerate agricultural production and ultimately empower rural people including women. The access of rural people to financial services will be increased by development of a network of bank and financial institutions, cooperatives and micro-credit institutions. Cooperative supports to achieve the national target of poverty alleviation and millennium development goal. Cooperative will be restructured and reformed so that it could play coordinator's role in rural development. As women empowerment is one of the determinant factors of rural development, cooperatives can be an effective means for empowering women. (Paudel, 2011)

Economic change of Women through the Saving and Credit Co-operative.

Saving and credit co-operatives for women are the blessing of god. One women's saving cannot do anything but group's saving amount do everything if it is used rotationally. Group saving amount earn interest from the investment sector and it is useful to solve the problem of other women. After the involvement of group they tend to increase their saving habit, which can be used in their future life. Saving and credit program uplift women. It offers opportunities for poor women to come out of their house hold to organize themselves in group and to work in productive and social activities (Thapalia 2009).

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. Cooperatives strengthen the management capacity of the member, and ultimately improve the economic position of the shareholders through income generating projects and sustainable agriculture practices (Bastakoti, 2011).

2.3 Conclusion

‘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 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 cooperatives 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.

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.

Therefore this study was mainly concern to analyze; activities of saving and credit co-operatives, economic and empowerment status of women and economic change of women through the saving and credit co-operative.

CHAPTER THREE

METHODOLOGY

This chapter describes the methods and processes applied to conclude this research. In addition, it also includes the rationale for site selection, sampling procedure, and techniques used for data collection. Following procedure has been applied to find out the actual condition of the rural women.

3.1 Research Design

The study has been carried out both on the basis of exploratory and descriptive research design. It was focused to investigate the role of cooperatives in rural women's empowerment. Similarly it tried to describe the existing status, problems and prospects of women.

3.2 Nature and Sources of Data

An intensive field survey was conducted to obtain data and information for the study. However, information obtained from secondary sources was also used for the analysis. Secondary data or information has been derived from different relevant books, journals, reports, institutional publication and website.

3.3. Rationale of Site Selection

Tariguan VDC of Dang district was selected for the case study. Where different people live with different ethnicity and cast, among them most of the residents are women empowered through saving and credit cooperative. The study confirms that a SCC is one of the techniques to empower rural women.

3.4 Sampling Procedure

For the case study the researcher selected Sirjana Women Saving and Credit Cooperative (SWSCC) that lies in the Tariguan VDC Dang. In the field survey out of 413 (total) members, 50 respondents were interviewed. The samples are selected by using simple random sampling method. During the study the researcher visited every women house to acquire the desired objectives.

3.5 Techniques of Data Collection

For the research both primary and secondary data were used. Primary data are collected from field survey; interview, observation, questionnaire and sampling.

Likewise secondary data were collected from websites and internet, report of the NGOs/ INGOs, relevant books, journal, magazine, and other related research literature. For the study following techniques were used to collect primary data.

3.5.1 Interview through Household Questionnaire

To obtain the primary data face to 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.

3.5.2 Case Study

This 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. The researcher used two case studies.

3.5.3 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.

3.5.4 Field Note

It is almost impossible to remember all the information collected during the field survey therefore field notes were recorded to remind later. During field survey both subjective interpretation of the situations and the raw interpretation of the fact were recorded.

3.6 Method of Data Analysis

Collected information was processed and analyzed scientifically with the help of computer software like excel as well as manually. Different tables are preparing for different socio-economic variables. Mathematical calculation and statistical

operations and tests are performed for quantitative information. Qualitative information is presented in descriptive way. To visualize information different diagrams and charts are prepare.

CHAPTER FOUR

PROFILE OF THE STUDY AREA

4.1 Introduction

Dang is one of five districts in the Rapti Zone in the mid-west region in Nepal. The district covers an area of 2,955 square kilometres and has a population of 462,380 according to the census of Nepal (2001). The other four districts in the zone are Salyan, Rolpa, Pyuthan and Rukum. The first three border Dang District to its north. The district is comprised mainly of the two inner-terai valleys of Dang and Deukhuri. There are two municipalities within the Dang valley: Tulsipur and Ghorahi. Tulsipur is the zonal headquarters while Ghorahi is the district headquarters. The east-west Mahendra Highway runs through the Deukhuri Valley, connecting Dang with the terai districts of Banke to the west and Kapilbastu in the east. To the south, the district adjoins Balarampur and Shravasti districts of the Indian state of Uttar Pradesh. The caste-ethnicity make-up of the district is diverse, including Tharus, Brahmins, Chhetris, Yadavs, Kumals and Dalits. Tharus are the majority indigenous population, and are spread throughout the district.

There are 39 VDCs in Dang District, 11 of which lie in Deukhuri Valley and the rest lie in the Dang valley. Sirjana Women Saving and Credit Co-operative selected for the case study lies in Tarigaun VDC which is inside the Dang Valley (Crozier and Kafle October, 2010).

4.1.1 Population of the VDC

Total population of this VDC is 10123 with female and male population of 5033 and 5090 respectively. The percentage of population who, solely depend upon agriculture is 70%. About 26% of the people in this VDC are found engaged in business whereas about 4% are engaged in Jobs (Dang District Profile, 2062 BS).

This VDC lacks developed economic and physical infrastructures. People of this VDC are mixed (middle class and poor). Among poor, 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 in reproductive machine. Most of the women of this area are uneducated, poor, untrained or without any vocational training. (Dang District Profile, 2062 BS).

4.1.2 Ethnicity and Caste Composition of the VDC

As tabulated in Table 4.1, different kinds of casts and ethnic groups were found in the study area.

Table 4.1 Ethnicity and Caste Composition of VDC,

Caste/ethnic	Number	Percentage
Tharu	4429	43.75
Chhetri	3077	30.39
Brahmin	1440	14.22
Thakuri	210	2.07
Magar	171	1.68
Damai	157	1.55
Sannasi	139	1.37
Kami	122	1.2
Other	94	0.92
Sarki	70	0.69
Chantal	48	0.47
Sonar	47	0.46
Aadibasi	44	0.43
Newar	22	0.21
Badi	22	0.21
Yadav	8	0.07
Chamar	7	0.06
Muslim	6	0.05
Kumal	5	0.04
Nurg	5	0.04
Total	10123	100

Source; Dang District Profile, 2062 B.S

4.1.3 Religion in the VDC

People residing in the VDC are Hindu, Buddhist, Muslim, Christian etc. Among the various religious groups, Hindus are in majority. Because of acculturation and modernity, Brahmin, Chhetri, Tharu and other ethnic groups have also belief in Hinduism.

4.1.4 Occupation

The population's percentage who solely depends upon agriculture is 70 percent. About 26 percent of the people in this VDC are found engaged in business whereas 4 percent are engaged in Jobs (Dang District Profile, 2062 B.S).

4.1.5 Infrastructure Development of the VDC

This section highlights about available infrastructures such as school, drinking water, social organization, health post and sanitation services and settlement pattern etc in the VDC.

Schools

Altogether there are five schools in this VDC among them three are secondary and two are primary schools.

Drinking Water

The water supply condition in this VDC has found satisfactory. There are so many tube wells in this VDC. Most of the people in this VDC have own tube wells in their houses. GO_s and NGOs/INGOs are responsible behind such facility. They have provided tube wells in groups.

Social Institutions/Organizations

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

- i. Village Development Committee's Office,
- ii. Sub-Health Post,
- iii. Additional Post Office,
- iv. Community Development Organization,
- v. Saving and Credit Cooperative and,
- vi. Women development Programme Offices

Health and Sanitation Services

One sub-health post has been serving the people of this VDC. People awareness about health, hygiene and sanitation of this VDC has found satisfactory. People of this VDC have taken facilities from sub-health post in case or ordinary diseases. They have been providing treatment to their family in Anchal Hospital Tulasipur and Mahendra Hospital Ghorahi in case of serious illness.

Settlement Pattern

This VDC is situated within Dang district. The study area is composed of several ethnic groups and majority of them are Tharu, Braman, Chetri, Kami, Damai, etc. Local people of this VDC largely depend upon natural resources to supplement their small cottage industries and their livelihood.

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. Srijana Women Saving and Credit Co-operative is one which is established by Women development program. All together 413 members are in this cooperative which provides credit to agriculture, education, health, trade and business etc.

4.3 Introduction of the Sirjana Women Saving and Credit Co-operative

Sirjana Women Saving and Credit Co-operative (SWSCC) is the rural saving and credit cooperative in Dang district, with 413 female members. This Co-operative is established by women, therefore there are only women members. This SWSCC was established in 2059 B. S and office is situated in Tariguan Village development Committee. It gives credit services, free skilful training services, etc to their members. It contributes in saving, credit and other services to meet their members' credit need.

4.3.1 Saving Service:

A compulsory saving strategy has been adopted in the cooperative. The amount of compulsory saving per individual per month was 25 Rs. This saving deposit is playing the important role in member's loan acquisitions.

Study shows that the saving feature in the cooperative encourages 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 a 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.

4.3.2 Credit Service:

According to the respondents the best saving system is only saving and credit co-operative as it is easy to take loan from co-operative. The source of credit capital was SWSCC. 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 5 to 30 thousand for starting small shop, business, farming etc.

In case of cooperative loan, most of SWSCC 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.

4.3.3 Free Services

Sirjana Women Saving and Credit Co-operative have 413 members which are all women because it is established by women. It provided various free training like educational, empowering training, business training, farming training etc. And free tour like entertaining tour, educational tour etc.

4.3.4 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.

4.3.5 Co-operative Management

Savings and credit cooperatives are usually managed by a volunteer elected committee. From this point of view, the cooperative is fully governed by the elected members. The study indicates that the cooperative lack good management which might be either intentionally or by lack of educational knowledge. All activities are served by different committees which were constituted by the general assembly.

4.4 Services offered by Sirjana Women Saving and Credit Co-operative

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

4.4.1 Savings Products

SWSCC offer a variety of savings products to its members. It starts its savings products from compulsory savings, and gradually introduces voluntary and other purposive 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.

Savings products are regularly introduced in SWSCC on test and error basis. There is also the practice of adapting various products of advanced SCC by reasonable SWSCC. Generally, members cannot withdraw compulsory saving up to an agreed term or till it's give up membership. SWSCCL cannot return compulsory savings because these are their main sources of capital and they are also considered collateral against loans. To fulfill members' financial needs, SWSCC regularly introduce other purposive savings products.

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

4.4.2 Loan Products

SWSCC offers a variety of loan products to its members such as productive, social and emergency loans. The loan products are described in detail in Table 4.2.

Members are eligible to borrow loans three to six months after acquiring membership. In the case of SWSCC, more than one member from the same family can become a

member, but only one can get loan at a time. She can acquire another loan only after the repayment of the previous loan, 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. The loan subcommittee is authorized to approve or disapprove loans up to the amount of Rs. 30,000.

Table 4.2 Loan Products offered by SWSCC

Loan Products	Purpose	Interest Rate
Agriculture loan		
- Farm activities	Provided for buying seeds, seedlings, fertilizer, and livestock.	18%
- 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.	18%

Source: Field survey, 20011.

4.4.3 Social Services

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

i. Training in Income Generating Activities

SWSCC organize various trainings in coordination with different NGOs and district line agencies, mainly with district agriculture office. These trainings include various income-generating enterprises such as seasonal and off-season vegetable cultivation, livestock (e.g. goat, chickens, pigs, and buffalo) raising, knitting and weaving etc.

ii. Health and Sanitation

These services include implementation of drinking water projects, granting of loans to construct permanent latrines and a pit latrine and a kitchen garden. It also provides soft loans for health treatment and emergency purpose.

iii. Community Development Activities

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

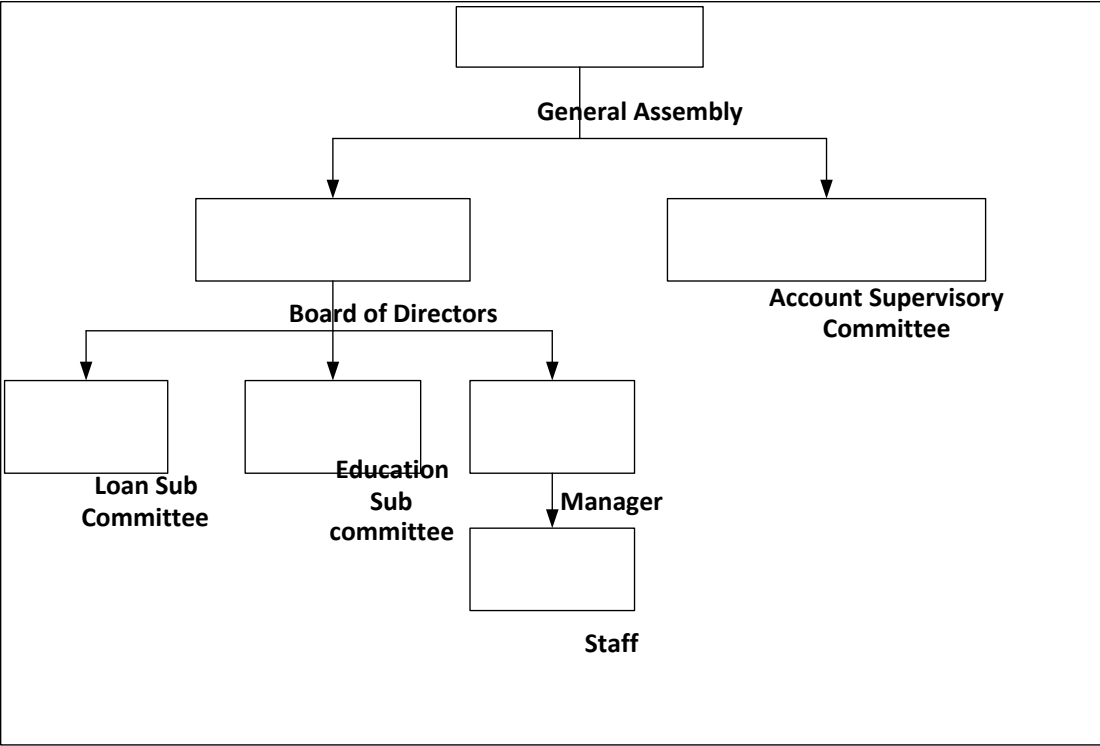
iv. Awareness-Raising Activities

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

4.5 Organization Structure of Sirjana Women Saving and Credit Co-operative (SWSCC).

The general assembly elects a seven to eleven-member BOD and a three member account supervisory committee for a three-to five-year term.

Figure 4.1 Organizational Structure of SWSCC



Source: Field survey, 20011.

CHAPTER FIVE

DATA ANALYSIS AND PRESENTATION

5.1 Respondents' Profile

This section presents the members' socio-economic, economic, borrowing and expenditure status.

5.1.1 Socio-Economic Status

In general, the members have medium socio-economic status as can be seen from the different variables measured. The variables used for the study include following:

- i. overall educational attainment: majority of the members have only primary education,
- ii. Cast: comparatively greater proportion of members come from advantaged caste than marginalized caste,
- iii. Main occupation: larger fraction of members are farmers while only fewer are entrepreneurs and,
- iv. Income from main occupation, from other occupations, from other household income earners, and aggregate household income: all these numbers are found at the lower level.

These data confirm that women in the studied area were in more marginalized or disadvantaged condition. It also indicates that even if opportunities for membership in SCC is equal among women from different castes, actual access is still determined by the level of castes, the women belongs to. Women from higher caste feel less constrained to join the SCC, while women from lower caste feel more constrained.

5.1.2 Caste of the Respondent

Table 5.1 Distribution of Respondent by Caste

Caste	Number	Percentage
Brahmin	20	40
Chhetri	17	34
Tharu	9	18
Others	4	8
Total	50	100

Source: Field survey, 2011

This Sirjana Women Saving and Credit Co-operative is established by women, therefore all sample populations were women. Majority of the members that makes almost 40 percentages are Brahmin followed by 34 percentage Chhetri and then 26 percentages marginalized groups (Tharu, and others). In the co-operative comparatively greater proportion of members are related to advantaged caste than marginalized.

Figure 5.1 Distribution of Respondent by Caste

5.1.3 The Respondents and SWSCC

All sample people considered for the study were married women. All the women members were Hindu. A total of 28 (56%) women became member by their own accord while 22 (44%) women became member due to a request from their friends. Every month almost 66% women are saving money by their own accord but 34% women depend on their husband to save money. (Source; field survey 2011)

5.1.4 Educational Attainment of the Respondent

Education empowers the women by increasing women's status in community and leads to greater input into family and community in decision-making process. Having knowledge, income and decision-making power can place women on a more equal footing with their male counterparts. Education also provides people with the knowledge and skills to contribute to and benefit from development efforts, especially in area of health, nutrition, water and sanitation and the environments.

Table 5.2 Distribution of Respondent by Educational Status

Level	Population	Percentage
-------	------------	------------

Educated	26	52
Literate	14	28
Illiterate	10	20
Total	50	100

Source: Field survey, 20011.

Among the sampled 50 population almost 52% were educated 28% literate and 20% illiterate (Figure 5.2).

Figure 5.2 Distribution of Respondent by Educational Status

5.2 Economic Characteristics

Skill trainings are vital to foster women's increased participation in the market economy, access to economic opportunities such as secure savings, non-collateral credit, and business. Training enables women to access capital and to expand their own income generating micro-enterprises. This, in turn, will expand household income (Beijing and Beyond, 2004).

5.2.1 Occupations

Occupational structure is a good indicator of employment opportunities for women. The 1996 Nepal living standards survey central bureau of statistics (CBS, 1997) has collected information on primary, secondary and subsequent occupations. A person occupation has been defined as primary if he/she had devoted most hours of work in the preceding twelve months to this activity. The following (table 5.3) illustrates the main occupation of the households and respondents in the study area.

Table 5.3 Distribution of Respondents According to Major Occupation

Main Occupation	No. of Household	Percentage
Agriculture	24	48
Non	17	34
Business	5	10
Service	4	8
Total	50	100

Source: Field survey, 20011.

The above (table 5.3) clearly reveals that majority of the respondents' main occupation in the study area was agriculture. According to respondents 48 percent of them have been involved in agriculture. Only 8 percents of population were engaged in service sector. While 10 percent were found to be engaged in business.

5.2.2 Change in Income and Expenditure by Caste.

In the present world women have been the focus of all international and national development programmes. Efforts have been directed at empowering them in all fields. Special programmes have been instituted to improve their social and economic status through provision of education, employment, health-care and involvement in social and economic institutions, including cooperatives. Cooperative institutions, especially the agricultural cooperatives are the agencies which hold enormous potential for the development of women, and more particularly the rural women. Rural women are actively involved in the process of food production, processing and marketing. They often lack the legal status which prohibits them to have access to credit, education and technology. Cooperative institutions can help accelerate the process of development and participation of women in their organizational and business activities. Institutions like the International Cooperative Alliance [ICA] and the Institute for the Development of Agricultural Cooperation in Asia-Japan [IDACA] together with the support of other international organizations and national level institutions can develop and sponsor programmes which aim at improving the livelihood of rural women. In the past some efforts had made through which member-organizations, cooperative and agricultural departments all over Asia and Africa have been requested to make special programmes for rural women and set aside budgets for their implementation. In some cases good responses were received (Dr. Daman Prakash, 2003).

Table 5.4 Change in Income and Expenditure of Brahmin

Income in NRs (000)	No. of Respondent		Percentage		Expenditure, No. of Respondent		Percentage	
	Before	After	Before	After	Before	After	Before	After
Less 20	1	-	5	-	1	1	5	5
20 - 40	6	-	30	-	15	3	75	15
40 - 60	6	2	30	10	2	11	10	55
60 - 80	2	3	10	15	2	3	10	15
80 - 100	2	5	10	25	-	-	-	-

More 100	3	10	15	50	-	2	-	10
Total	20	20	100	100	20	20	100	100

Source; Field Survey 2011

The table 5.4 shows that, 15% households have more than Rs 100 thousand income before joining the cooperative but 50% households have more than Rs100 thousand income after joining the cooperative. Similarly expenditure of the members also changed after joining co-operative.

Table 5.5 Change in Income and Expenditure of Chhetri

Income in NRs (000)	No. of Respondent		Percentage		Expenditure, No. of Respondent		Percentage	
	Before	After	Before	After	Before	After	Before	After
Less 20	1	-	6	-	-	-	-	-
20 - 40	9	-	53	-	13	2	76	12
40 – 60	3	-	18	-	4	6	24	35
60 - 80	-	1	-	6	-	4	-	24
80 – 100	-	5	-	29	-	3	-	18
100 -120	-	2	-	12	-	1	-	6
120 -140	1	3	6	18	-	1	-	6
More 140	3	6	18	35	-	-	-	-
Total	17	17	100	100	17	17	100	100

Source; Field Survey 2011

Table 5.5 shows that, 18% households have more than Rs 140 thousand income before joining the cooperative, while 35% households made the same income after joining the cooperative. Similarly expenditure also changed.

Table 5.6 Change in Income and Expenditure of Tharu

Income in NRs (000)	No. of Respondent		Percentage		Expenditure, No. of Respondent		Percentage	
	Before	After	Before	After	Before	After	Before	After
Less 20	1	-	11	-	1	-	11	-
20 - 40	6	-	67	-	6	1	67	11
40 – 60	-	1	-	11	2	6	22	67
60 - 80	-	1	-	11	-	1	-	11
80 –100	-	2	-	22	-	1	-	11
100 -120	-	1	-	11	-	-	-	-
120 -140	-	2	-	22	-	-	-	-
More 140	2	2	22	22	-	-	-	-
Total	9	9	100	100	9	9	100	100

Source; Field Survey 2011

Table 5.6 shows that, the greatest proportion of households that makes 67% had income status of Rs 20 to 40 thousand before joining the cooperative while after joining the cooperative all the members made more than this income. Likewise, 22% household did Rs 40 to 60 thousands expenditure before joining the cooperative and it reached to 67% after joining the cooperative.

Table 5.7 Change in Income and Expenditure of Others

Income in NRs (000)	No. of Respondent		Percentage		Expenditure, No. of Respondent		Percentage	
	Before	After	Before	After	Before	After	Before	After
Less 20	1	-	25	-	-	-	-	-
20 - 40	1	-	25	-	3	-	75	-
40 - 60	1	-	25	-	-	2	-	50
60 - 80	-	1	-	25	-	1	-	25
80 - 100	1	2	25	50	-	-	-	-
More 100	-	1	-	25	1	1	25	25
Total	4	4	100	100	4	4	100	100

Source; Field Survey 2011

Table 5.7 shows that, 25% households had Rs 80 to 100 thousand income before joining the cooperative while, 50% households made the same amount of income after joining the cooperative. The amount of expenditure also changed.

5.2.3 Seasonality of Income

The participatory rural appraisal exercise on gender-disaggregated activity calendar showed that the member's household's income is seasonal. Coming from mostly farming households, their incomes were at the peak during the harvest season (during the months of November, December and January) and lowest during the dry (April and May) and monsoon (July and August) seasons. Most members were engaged in subsistence farming. Thus, it was common for households to be engaged in other forms of livelihood to be able to have other sources of income as shown in the earlier section on "other sources of income". Other than livestock-raising, petty trading and vegetable farming, the members were also engaged in farming using other crops such as wheat, potato, millet, corn and potato. These types of crops planted varied according to the months or season and according to the geographical location. For

example, any crop may be grown in the Terai region, but most grains cannot grow in the hill parts. Being engaged in different forms of livelihood was a means for the members' households to earn constantly throughout the whole year despite the seasons.

5.2.4 Change in the Farming Material.

Table 5.8 Change in the Farming Material

Change the farming material	No. of Respondent		Total	Percentage		Total
	Yes	No		Yes	No	
Irrigation	8	39	47	17	83	100
Chemical fertilizers	17	30	47	36	64	100
Type of seeds	37	10	47	79	21	100

Source: Field survey, 20011.

Out of 50 respondents 3 households are not engaged farming. The table 5.8 shows that there was traditional irrigation system or 83% respondents are dependent in weather conditions. A total of 36% respondents changed the use of chemical fertilizers while 64% respondent did not change. But table 5.5 shows that there was income changed before and after joining the cooperative it might be because 79% respondents changed seeds type (Table 5.8).

5.2.5 Borrowing of the Respondent from SWSCC

Table 5.9 Borrowing Information of the Respondent

Borrowing in NRs (000)	No. of Respondent	Percentage
Less than 5	4	10
5 – 10	18	44
10 – 15	10	24
15 - 20	3	7
20 - 25	2	5
More than 25	4	10
Total	41	100

Source: Field survey, 20011.

The table 5.9 shows that the respondents needed credit either to start new and/or improved the previous small shop, farming and animal farming. In the interview, 50

respondents described that they are engaged in crops, small shop and farming and animal farming (goats, chickens, pigs).

5.3 Conclusion

Majority of the respondents that makes 48 percents were involved in Agriculture. While only 8 percents of population were found to be engaged in service sector. Similarly 10 percent were found being engaged in micro business. Cooperative provided loan to its members from a minimum of Rs 5 thousand to a maximum of Rs 30 thousand. To improve micro business and agriculture, the respondents drew loan which resulted income increment, but at the same time expenditure also found to be increased.

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. The main aim of any cooperative is to increase management capacity of the member, and ultimately improve the economic position of the shareholders through income generating projects and sustainable agriculture practices.

CHAPTER SIX

COOPERATIVE AND WOMEN EMPOWERMENT

6.1 Introduction of the SCC

Nepal is divided into five development regions and 75 districts. It has three major geographic regions, high mountains, foothills and lowland plains.

By the end of mid-April, 2010, a total of 22,646 cooperatives were registered across the country. Various SCC taken from different parts of the country generally represent Nepal's diversity. This enables us to note any significant income and risks faced by women. For this study a SCC located in Tarigaun VDC Dang was chosen which is solely controlled by women.

6.1.1 Location

Dang is one of the plain districts of Nepal. It has features similar to other plain districts in Nepal: plain area, plain land, roads and electricity, inhabitants of many

ethnic people, more productive land, lack of irrigation facility, access to transportation and have humid climate. As it is Terai (plain area), it has access to road, market, irrigation, and have productive land. Communication and electricity facilities are also available in the District. This is also valid for the Tarigaun VDC.

6.1.2 Key Economic Activities

Total population of this VDC is 10123 with the female and male population of 5033 and 5090 respectively. The percentage of population who, solely depend upon agriculture is 70%. About 26% of the people in this VDC are found engaged in business whereas about 4% are engaged in Jobs (District Profile 2062 BS).

According to field survey 2011, out of 50 respondents 48 percent have been involved in Agriculture. And only 8 percent was found to be engaged in service sector. While 10 percent were found to be engaged in business.

Since most of the land in Tariguan VDC has a irrigation facilities, the agricultural production is very good. They produce three primary crops per year. Facilities such as transportation, availability of inputs, technical supports and marketing facilities are also available. So this is comparatively wealthy VDC in comparison of other VDCs of Nepal. In this VDC women mainly involved in agriculture and livestock raising activities.

6.2 Women Empowerment

Empowered women contribute to the health and productivity of whole families and communities and to improved prospects for the next generation. Therefore, it is very critical to empower and capacitate women in general and poor women from the discriminated castes and ethnicities in particular, address issues of human rights violation of women, and also ensure women's effective participation and presence in all phases of reconciliation, reintegration and recovery process.

6.2.1 Social Conditions of Respondent in Study Area

In general, the objectives of any development programme are to bring positive change in the community and to uplift the life standard of the poor, disadvantaged and backward segment of the society. The programme may bring either good or bad impact in the society based on caste/ethnic groups. The researcher found positive change occurred by cooperative programme in Tariguan VDC.

6.2.2 Women's Involvement in Decision-Making

For the purpose of this study, empowerment of women was defined as the ability of women to have access to and control over income, everyday expenditure, savings and credits, and household decision making.

Women's involvement in decision making in issue related to family planning, buying and selling of assets, community development, community meetings, voting, borrowing and use of loans and profit was taken as the indicator of empowerment. In this study role of cooperative in rural women's empowerment was concluded by calculating the percentage of women members involved in various areas.

Table 6.1 Empowerment Area of Brahmin

Empowerment area	No. of Respondent			Percentage	
		Before	After	Before	After
Decision of Children Education (Admission in private/public school)	Male	3	2	15	10
	Female	-	3	-	15
	Both	17	15	85	75
Total		20	20	100	100
General health Check up of the family (private/public hospital)	Male	1	-	5	-
	Female	-	1	-	5
	Both	19	19	95	95
Total		20	20	100	100
Women health check up (private/public hospital)	Male	2	1	10	5
	Female	1	2	5	10
	Both	17	17	85	85
Total		20	20	100	100
Household Expenditure(Education, health, food, durable etc)	Male	3	1	15	5
	Female	-	1	-	5

	Both	17	18	85	90
Total		20	20	100	100
Participates in the Social meeting	Male	7	3	35	15
	Female	5	9	25	45
	Both	8	8	40	40
Total		20	20	100	100
Permission of male to go relative, friend, market etc)	Need	20	18	100	90
	Don't need	-	2	-	10
Total		20	20	100	100

Source: Field Survey, 2011

Table; 6.1, shows that, women empowerment is rising in considered areas. After joining the cooperative women have been participating in difference conference and learned their role in the society. Therefore they became empowered to decision making.

Table 6.2 Empowerment Area of Chhetri

Empowerment area	No. of Respondent			Percentage	
		Before	After	Before	After
Decision of Children Education (Admission in private/public school)	Male	6	4	35	24
	Female	4	7	24	41
	Both	7	6	41	35
Total		17	17	100	100
General health Check up of the family (private/public hospital)	Male	6	3	35	18
	Female	2	4	12	24
	Both	9	10	53	58

Total		17	17	100	100
Women health check up (private/public hospital)	Male	2	2	12	12
	Female	4	5	24	29
	Both	11	10	64	59
Total		17	17	100	100
Household Expenditure(Education, health, food, durable etc)	Male	4	3	24	18
	Female	4	4	24	24
	Both	9	10	52	58
Total		17	17	100	100
Participates in the Social meeting	Male	6	3	35	18
	Female	8	11	47	64
	Both	3	3	18	18
Total		17	17	100	100
Permission of male to go relative, friend, market etc)	Need	16	16	94	94
	Don't need	1	1	6	6
	Total		17	17	100

Source: Field Survey, 2011

Table; 6.2, also reflects that, women empowerment is rising in the considered sectors. After joining the cooperative women are being involved in difference conference and learned their role in the society. Therefore they became empowered to decision making process.

Table 6.3 Empowerment Area of Tharu

Empowerment area	No. of Respondent		Percentage	
	Before	After	Before	After

Decision of Children Education (Admission in private/public school)	Male	2	-	22	-
	Female	-	-	-	-
	Both	7	9	78	100
Total		9	9	100	100
General health Check up of the family (private/public hospital)	Male	5	-	55	-
	Female	-	2	-	22
	Both	4	7	45	78
Total		9	9	100	100
Women health check up (private/public hospital)	Male	6	-	67	-
	Female	-	-	-	-
	Both	3	9	33	100
Total		9	9	100	100
Household Expenditure(Education, health, food, durable etc)	Male	6	-	67	-
	Female	-	-	-	-
	Both	3	9	33	100
Total		9	9	100	100
Participates in the Social meeting	Male	4	-	45	-
	Female	-	1	-	11
	Both	5	8	55	89
Total		17	17	100	100
Permission of male to go relative, friend, market etc)	Need	9	5	100	55
	Don't need	-	4	-	45
Total		9	9	100	100

Source: Field Survey, 2011

Table; 6.3, demonstrates that, in the considered sectors women empowerment is rising. After joining the cooperative women are being involved in difference conference and learned their role in the society. Therefore they became empowered to decision making process.

Table 6.4 Empowerment Areas of Others

Empowerment area	No. of Respondent			Percentage	
		Before	After	Before	After
Decision of Children Education (Admission in private/public school)	Male	-	-	-	-
	Female	2	2	50	50
	Both	2	2	50	50
Total		4	4	100	100
General health Check up of the family (private/public hospital)	Male	-	-	-	-
	Female	1	2	25	50
	Both	3	2	75	50
Total		4	4	100	100
Women health check up (private/public hospital)	Male	-	-	-	-
	Female	1	1	25	25
	Both	3	3	75	75
Total		4	4	100	100
Household Expenditure(Education, health, food, durable etc)	Male	-	-	-	-
	Female	1	1	25	25
	Both	3	3	75	25
Total		4	4	100	100
Participates in the Social meeting	Male	-	-	-	-
	Female	1	1	25	25
	Both	3	3	75	75
Total		4	4	100	100
Permission of male to go relative, friend, market etc)	Need	3	3	75	75
	Don't need	1	1	25	25
	Total		4	4	100

Source: Field Survey, 2011

The findings indicated increasing percentages of women members' involvement in all the considered areas after joining the cooperative compared to before joining Co-

operative. During the household respondent survey, the researcher observed that women member's vocal is playing a significant role in above study area. The researcher found that access to financial services can empower women to become more confident, more assertive, more likely to participate in family and community decision.

6.2.3 Increase in Income

Survey findings indicates an increment in the incomes of the entire sample SWSCC's members after they joined their cooperative. SWSCC's savings and credits services and other opportunities provided its members to undertake different enterprises, including micro-enterprises. This helped the members to generate self-employment and increase their incomes, thereby contributing towards reducing their poverty to same extent.

Table 5.4 to 5.7 shows that increase in the incomes and expenditure of households since they joined cooperative were higher than those of non-members households since the establishment of cooperatives. Non-members also noted increase in their incomes since the establishment of cooperatives. It was because of their involvement in various income generating activities after observing the involvement of cooperatives members in the income-generating activities and gaining knowledge and skills from them. Therefore, increase in the incomes of non-members households was spill-over effect of the activities of the cooperatives.

6.3 Women and their Need from Rural Saving and Credit Cooperatives

Women members needed credit either to started new or enhanced the previous small shop, animal fattening crops, skilful training and Education. From the interview, 50 respondents described that they have engaged in Agriculture, small shop and as well as animal fattening. Therefore they required credit to enhance those seasonal trading.

Table 6.5 Women Need from SWSCC

Women Need from SWSCC	No. of Households	Percentage
Skilful Training	13	26
Business Training	11	22
Education	10	20
Silai- Katai	8	16
High Loan	8	16

Total	50	100
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Source; field survey 2011

It is necessary for any SCC to be able to meet the member's needs such as to provide funds, and strengthen capacity of human resources. Generally SCC should meet the members' financial needs firstly and their social needs, secondly.

CHAPTER SEVEN

SUMMARY, CONCLUSION AND RECOMMENDATION

7.1 Summary

The objectives of the study were; to find out Activities of saving and credit Co-operative, Economic and Empowerment status of the rural women, and Economic change of rural women by saving and credit co-operative. 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 accidental random sampling.

The total population in the studied VDC (Tarigaun) was 10123 comprising female and male population of 5033 and 5090 respectively. The percentage of population who, solely depend upon agriculture was 70% and those engaged in business was 26%, whereas only about 4% of the total population was engaged in Jobs sector. Majority of population residing in this VCD were Tharu which makes almost 43.75 percent. The population size of Kumal and Nurg were 0.04 - 0.04 percent respectively. The major problems found in the VDC were empowering women in terms of decision-making, awareness and other factors.

Shirjana Women Saving and Credit Co-operative (SWSCC) established by women were taken for the case study. So all the sample populations considered for the study were women. Among them 40 percentage members were Brahmin followed by 34 percentage Chhetri and then 26 percentage belonged to marginalized ethnic group (Tharu, Dalits,) out of total 50 sample households. In the cooperative more members were advantaged than marginalized. This data is consistent with the observation that a SCC with solely women member tends to have a strong women's empowerment agenda. Out of the total sampled household population 48 percent were engaged in agriculture and only about 8 percent were found to be engaged in services. Mostly women are directly or indirectly involved in agricultural activities.

The percentage of educated people found in the study was 52% among the total 50 sampled population. The literate population was 28 % and illiterate were 20 %.

There are many cooperative 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 and women are involved in other program. Srijana Women Saving and Credit Co-operative is one which is established by Women development program. There were 413 members in the SWSCC and it provides credit to its members. This credit is used by the members in agriculture, education, health, trade and business etc.

From the study it was clear that a majority of the population residing in Tariguan VDC are still dependent on agriculture, especially women, in spite of the saving and credit cooperative. The basic indicators those are very vital for the socio-economic development of the society such as education, health and sanitation, drinking water, occupation, decision-making etc. 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 has a positive effect in their family's health and education; moreover, it improves their living standard.

The tables 5.4 to table 5.7 explain how SWSCC Programme has changed the income and expenditure level of its households. The research found for poor women a little increase in income 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 incomes.

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 crops, small shop and farming, and animal farming (goats, chickens, pigs). Out of 50 respondents only 9 respondents did not take loan from the SCC. Almost 44% respondents had taken loan of about Rs 5 to 10 thousand. This cooperative provided credit of about 5 thousand (minimum) to 30 thousand (maximum) for their member.

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.

7.2 Conclusions

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 larger 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 purposes 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 SWSCC 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. SWSCC 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.

The SWSCC model was found effective in providing financial and social services for the Terai-based communities. SWSCC's financial services helped communities (through direct and spill-over effects) in increasing their incomes, which thereby contributed to reducing their poverty. Similarly, technical services in terms of training provided by SWSCC to their members helped in enhancing their skills, which also indirectly contributed to increasing their incomes. In addition, undertaking of adult literacy classes contributed to making illiterate adult. SWSCC's community development activities were recognized in the community. Increased incomes and knowledge generated by training and exposure programmes helped in empowering the women members. The SWSCC has, therefore, a role to play in poverty reduction and development in women.

Although SWSCC had good outreach, it had problems in reaching the ultra poor in its working area. Its membership being voluntary, only those women who were aware and literate join the programme and the poor were left behind. They had no special programme that emphasized motivating the poor to join them.

The activities of SWSCC 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 area of SWSCC,
- ii. Availability of better financial services for the people in the Tariguan VDC,
- 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.

7.3 Recommendations

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

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

Needs	Probable Intervention (Addressed to members)
<p>Practical need for</p> <ul style="list-style-type: none"> * Education for self <ul style="list-style-type: none"> - Basic literacy - Advanced literacy * Education for children * Having own livelihood and skills to able to <ul style="list-style-type: none"> - Have own income - Have savings 	<ul style="list-style-type: none"> * Basic adult literacy course (short) * Advanced literacy course (long) * Scholarship fund * Skills training and livelihoods, including entrepreneurship and business management training * Motivation training to increase saving in SCC
<p>Strategic interests on</p> <ul style="list-style-type: none"> * Security <p>Linkages</p> <ul style="list-style-type: none"> * Freedom to make own's choices and own's decisions 	<ul style="list-style-type: none"> *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-op development agencies, both government and NGO, and women's organization * Awareness seminar on women's rights for women only. * Gender sensitivity training to women only, the training must teach about women's fundamental rights as human beings.

- 2.2 SWSCC 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 and maintenance of livestock would be useful to many member's) 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 vis-a-vis (to address the issue of women's subordination vis-a-vis men)
 - ii. Recognition of all types of work that they do (to address the issue of invisibility of women's work), and
 - iii. Increases 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 SWSCC.
 4. SWSCC boards should be encouraged to consult members related to non-financial, developmental activities of the SWSCC as they are interested in participating in these activities.
 5. SWSCC boards, staff and members must gain some knowledge and understanding of the principle, values and practices of co-operatives.
 6. The government programmes 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. SWSCC 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. SWSCC 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 programmes should be more focused.

1. Case Study



Case i, Title – Increase income and empower rural women by SCC

Hema Dangi is 40 year old woman, residing in the Tariguan VDC Dang and is a member of Sirjana Women Savings and Credit Co-operative since five years. Her main occupation is agriculture and her husband is also a farmer. After the formation of local Savings and Credit group by Women development program, she joined SWSCC and started saving Rs. 25 every month. After 6 months she borrowed Rs. 6,000 to raise goats. SWSCC provided different types of farming training, after the training she took another loan of Rs. 12,000 for goat, chickens and pig farm. She quickly developed farm with the aid of her family, every time her husband and her two sons gave their hands to her. Now she has 11 goats, 35 chickens and two pigs. Last year she earned about Rs. 4500 selling goats, Rs 7000 selling chicken and Rs 8000 selling one pig. Last year she took another loan of Rs 6000 for growing her farm. Her family is happy with the farm work because they are busy and earning

money. She earns about Rs. 10,000 - 15000 per year selling goats, chicken and pig. Her living standard started to change after she joined the cooperative and began borrowing money. Now her two sons study in college. Her husband is very happy and they work together in their farm. She has been involved in savings and credit activities for 5 years, and has purchased 3 shares of her Co-operative. She is one of the executive members in the co-operative. She is very happy and satisfied.

2. Case Study



Case ii, Title – Increase Income and Empower Rural Women by SCC

Gita Chaudary is 32 years old woman, living in Tariguan VDC 4, (Paddha town) Dang. She has five members in her family. Her main occupation is agriculture. She has been a member of Sirjana Women Savings and Credit Co-operative since seven year. She began saving at the rate of Rs. 25 per month. Five year ago SWSCC

provided some goats to its members without cash (free). Gita Chaudhari is one of the members to get a goat. Now she has 13 goats. Last year she earned about Rs. 9600 selling goats. At present she earns about Rs. 7,000-10,000 per year selling goats. She borrowed Rs 10800 for farming. Her living standard started to change after she joined the cooperative and began borrowing. Now her son and daughter study at boarding school. Her husband is very happy and they work together in all their business. She has been involved in savings and credit activities since 7 years, and has purchased five shares of her Co-operative. She is one of the executive members.

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ANNEX-1: QUESTIONNAIRE

1. Name of the respondent.....
 Age Married ... Unmarried..... Education.... Occupation ...
 Caste... Religion..... Address: V.D.C..... Ward No...
 - 1.1. How many years ago you became member of the co-operative?

 - 1.2. How did you become member of the saving and credit cooperative?
 a) Buying share in cash b) Inherited from
 parents.....
 c) Friends request..... d) myself.....
 - 1.3. How often do you save money?
 a) Daily.... b) Monthly.....
 c) Every fifteen day..... d)
 - 1.4. How much money do you save at one time Rs.....
 - 1.5. How do you manage it?
 a) Starting period..... b) Now.....

B- Information of Income

1. Your main source of income. (In Rs.)
 - a) Agriculture b) Business c) Monthly wages.....
 - d) Daily wages..... e) Remittance..... f) other
 - 1.1. How much of following you produced last year?

S.N.	Unit	Price	Total
Rice			
Maize			
Wheat			
Mustard			
Vegetable			
Pulse			
Fruits			
Other			

- 1.2. How much of following you used to produce before joining the co-operatives?

S.N.	Unite	Price	Total
------	-------	-------	-------

Rice			
Maize			
Wheat			
Mustard			
Vegetable			
Pulse			
Fruits			
Other			

1.3. Is there any change in following features before/after joining Co-operative?

S.N	Before		After	
Irrigation	Yes	No	Yes	No
Chemical Fertilizer	Unit	Unit	Unit	Unit
Change seed type	Yes	No	Yes	No

1.4. Did you sale any livestock duty last year?

- a) Yes..... b) No.....
i) If Yes how much?

S.N	Units	Price	Total price
Cow			
Buffalo			
Chicken			
Goat			
Other			

1.5 Did you sale any livestock product duty last year?

- a) Yes..... b) No.....
i) If yes how much?

S.N	Units	Price	Total Price
Milk			
Curd			
Ghee			
Other			

C- Borrowing information

1. Have you borrowed from cooperative?

- a) Yes..... b) No.....
i) If yes how much Rs.....
ii) What is the interest rate

- 1.1 What is the purpose of borrowing?
- a) Business b) Farming.....
 c) Education d) Other.....
- 1.2 Did you borrow from Co-operative for any farm activities?
- a) Yes..... b) No.....
 i) If yes how much Rs.....
 ii) What is the interest rate
- 1.3 Did you borrow from Co-operative for any livestock purchase?
- a) Yes..... b) No.....
 i) If Yes how much Rs
- ii) What is the interest rate

D- Information of Expenditure

1. Did you take the loan to fulfill your expenditure?
- a) Yes b) No
- i) If yes how much Rs.....
- 1.1. What is the main source for your loan?
- a) Saving and Credit... b) Bank.....c) Relatives.....
 d) Local Money leader..... e) Others
- 1.2. Is there expenditure change before/after joining Co-operative??

S.N	Before (Rs.)	After (Rs.)
Food		
Children Education		
Festival		
Entertainment		
Cloth and Jewelers		
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-operative to start this business?
- a) Yes b) No.....
 i) If yes how much Rs.....
- 1.3 Did you improve your business after taking loan?

- a) Yes..... b) No.....c) Few.....

1.4. If no why?

- a) High interest rate..... b) Less production... c) Conflict ...
 d) Less economic active..... e) other.....

F- Occupational information

1. Did you change your occupation to became member of Saving and Credit Co-operative?

- a) Yes..... b) No.....

1.1. What change?

- a) After..... b) Before.....

G- Women Empowerment

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

SN	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).

SN	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)

SN	Before	After
Male		
Female		
Both		

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

SN	Before	After
Male		

