

**WOMEN'S ROLE AND BARSHA SANA KISAN
COOPERATIVE IN PASHUPATINAGAR VDC**

A Thesis

**Submitted to the Central Department of Rural Development
Faculty of Humanities and Social Science of Tribhuvan University
In Partial Fulfillment of the Requirement
For the Degree of Master of Arts
In
Rural Development**

Submitted by

DHARMA DATTA BHATTARAI

TU, Registration No: 6-2-325-142-2008

Exam Roll No. 280993

Kathmandu, Nepal

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TRIBHUVAN UNIVERSITY
त्रिभुवन विश्वविद्यालय
CENTRAL DEPARTMENT OF RURAL DEVELOPMENT
ग्रामीण विकास केन्द्रीय विभाग

विभागीय प्रमुखको कार्यालय
कीर्तिपुर, काठमाडौं, नेपाल।
Office of the Head of Department
Kirtipur, Kathmandu, Nepal.
Ph. 4-331383
E-mail: rdtuc@wlink.com.np

Ref. No.

Date:

RECOMMENDATION LETTER

This is to certify that the thesis submitted by **Mr. Dharma Datta Bhattarai** entitled *Woman's Role and Barsha Sana Kisan Cooperative in Pashupatinagar VDC* has been prepared under my supervision and guidance as a partial fulfillment of the requirements of Masters of Arts in Rural Development. Therefore, this is recommended for the final approval and evaluation.

.....
Prof. Dr Prem Sharma

Thesis Supervisor

Date: 02-08-2016



TRIBHUVAN UNIVERSITY
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Office of the Head of Department
Kirtipur, Kathmandu, Nepal.
Ph. 4-331383
E-mail: rdtuc@wlink.com.np

Ref. No.

Date:

APPROVAL SHEET

The thesis entitled **Women's Role and Barsha Sana Kisan Cooperative in Pashupatinagar VDC** submitted by **Dharma Datta Bhattarai** in partial fulfillment of the requirements for the Master's Degree (M A) in Rural Development has been approved by the evaluation committee.

Evaluation Committee

.....
Prof. Dr Prem Sharma
Head of the Department

.....
Prof. Dr. Neelam Kumar Sharma
External Examiner

.....
Prof. Dr Prem Sharma
Thesis Supervisor

Date: 09-08-2016

25-04-2073

DECLARATION

I hereby declare that the thesis entitled Women's Role and Barsha Sana Kisan Cooperative in Pashupatinagar VDC submitted to Central Department of Rural Development, Tribhuvan University, is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of preparing this thesis. The results of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

Dharma Datta Bhattarai

TU, Reg. No. 6-2-325-142-2008

Date: 28-07-2016

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ABSTRACT

Cooperative means working together. It is a form of economic as well as social organization based on certain values. Cooperative effort is ultimately the group instinct in man, which enables him to live together, work together and help each other in times of stress. Cooperatives are voluntary, people-oriented and self-help organization. The very motto of cooperatives, 'each for all and all for each', signifies loyalty, trust, faith and fellowship.

Empowerment of rural women depends on the range of services they receive from the cooperatives and their ability to have access to and control over income, expenses, savings and credit and household decision-making. The study entitled "Women's Role and Barsha Sana Kisan Cooperative in Pashupatinagar VDC, Bardiya District. The main objectives of this study area (i) to examine the role of cooperative in women empowerment, (ii) to assess the utilization of loan by participant women in different activities.

These following methodologies were used for meeting the different objectives of the study. Nature and sources of data, rationale for selection of the study area, research design, sampling procedure are methodologies for the study. The universe of this study is Barsha Sana Kisan Cooperative of Pashupatinagar VDC, out of 560 members 84(15%) have been selected as respondents.. The techniques and tools are household questionnaire survey, field observation, key informant interviews, informal interview, focus group discussion used in the study area.

Inadequate access to financial services has perennially been a problem to many poor households in Nepal. One of the few development strategies that have shown to sustain impact upon the poor women is that of micro-financial the provision of financial services to the poor.

However, it is also fact that several years of developmental and awareness of women based research and practice have clearly shown that enhanced economic opportunities, such as access to financial services, are a necessity but not sufficient requirement for sustained reduction in poverty levels. Also required is improved

social development as measured by education and health standards, as well as a supportive policy environment is engaged civil society.

Among other findings and lessons learned this study identifies that the major concerns of women members of BSFC includes: education for self and for children; having own and own income and savings from that livelihood; improved security/reduced vulnerability; improved access to institutions/ individuals with resources, and freedom to make own choices or decisions.

I hope that the study and my analysis and recommendations for future activities to strengthen the cooperatives with both financial and social interventions will be useful to all those who are interested in strengthening the BSFC and cooperative movement in Nepal. It also useful to all the women who involve in various organization to the empower and gender equity to the empower and gender equity movement in Nepal.

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ACRONYMS

CBS	:	Central Bureau of Statistics
DDC	:	District Development Committee
VDC	:	Village Development Committee
WDS	:	Women Development Section
MLD	:	Ministry of Local Development
MCPW	:	Micro Credit Program for Women
NGO	:	Non-Governmental Organization
SACC	:	Saving and Credit Cooperative
PMSCC	:	Pragatishil Mahil Saving and Credit Cooperative
NRB	:	Nepal Rastra Bank
WACN	:	Women Awareness Center Nepal
INGO	:	International Non-Governmental Organization
ILO	:	International Labor Organization

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Nepal is land locked country, adjoining China in the North and surrounded on three sides by India. The Rural people are the backbone of the World's economy. As the economy of most countries of South Asian Regions are based on agriculture. The main goal of developing countries like Nepal is to attain high rate of economic growth, reduction of income inequality and poverty and to improve the living standard of the people. Nepal being an agriculture country, the development of agriculture sector should be considered as the basis for the overall economic development in Nepal though various institutions are established to uplift the economic development. Cooperative has become a suitable and popular business organization for the upliftment of economic development in Nepal.

Cooperatives are form of organizations engaged in economic activities and carries out management functions and operated by farmers, workers, handicraft workers, porters, landless, poor, unemployed marginalized people and social workers for the economic and socio cultural development of their members.

The Cooperative is comprised of two terms 'Co' stands for together and 'Operative' stands for working. In simple term Cooperatives are practice of living together, thinking together and working together for mutual benefits of the members. The Cooperative is methods of doing business using the skills and knowledge of members and investing capital to develop their business as an industry and selling their productions of goods and services. Keshav Badal claims that Cooperative is a firm of owned, controlled and operated by a group of users for their own benefit. Each member contributes equity capital and shares in the control of the firm on the basis of own-members, one vote principle (And not in proportion to his or her equity contribution) Sahakari Siddhanta Ra Prayog (2007)

Every human being needs financial support to survive. Like everyone else, most of the poor people need and use financial services all the time. They save and borrow to take advantage of business opportunities, spend in personal needs and meet seasonal expenses. The financial services available to the poor however, often have

serious limitation in terms of cost, risk and convenience. Money lenders charge high interest rates on loans. Buying goods on credit is far more expensive than paying in cash. Local rotation savings and credit circles take deposits and provide loans only at inflexible time intervals and in strict amounts.

Women cooperative is one types of existing cooperative where all members are female and management committee are run by females. Its program can be effective due to women's active participation in the formation, implementation, coordination, monitoring and evaluation of related sector.

In order to integrate women into the mainstream of national development, the Women Development Section (WDS) was formed and established in 1982, under the Ministry of Local Development (MLD). The cooperative program for women has been included as mainstream program of Nepal government in order to uplift the status of women.

In fiscal year 2064/65 budget has focused on cooperative making slogan with "Gaun Gaunma Sahakari, Ghar Gharma Rojgari", which means every house is employed in every village. The programs focused on rural people as well as women based programs. The Micro Credit Program for Women (MCPW) was started in December 1993. First time, NGO also got opportunity to provide credit facilities for women.

Government has provided facilities to cooperative to provide small loan/credit facilities through banking institution of Nepal. In preliminary phase WDS has requested to the bank to give loan for women groups. When local NGO become capable, they assist local women to form group. They play the role of intermediary helping the women group and give high consideration. Government has emphasized the cooperative programs from starting 2041 B.S. Government valued the importance after 7 years cooperative act was implemented in 2048 B.S.

Cooperative development is most necessary for develop the nation. This is why this subject is chosen. This research tries to investigate how cooperative programs affect women. How are they benefited and how does it change women's lives. How does WCS link with poverty alleviation in developing countries like Nepal?

1.2 Statement of the Problem

Women in Nepal comprise half of the population of country and have always been involved in nation development of country. Despite the fact, they are still marginalized and lack of opportunities such as economic resources, property and income and other resources due to illiteracy, ill health, poverty and conservative social taboos.

The main objective of cooperative is to raise the socio-economic status of women of utilizing their own skills, labor and resources. Its main aim is to reduce poverty and raise the living standards of women. Particularly supporting poor women are in many ways such as providing soft loan, to increase the saving behavior, to create the productive power in society, self decision from education motivation program.

The main research question for this study is as follow:

1. What is the socio-economic role of women cooperative?
2. What types of income generating activities are being undertaken with cooperative?
3. Have women utilized loan for productive work?

1.3 Objective of the Study

The general objective of this study is to assess the socio-economic effectiveness of women cooperative.

The specific objectives are as follows:

1. To examine the role of cooperative in women empowerment, and
2. To assess the utilization of loan by participant women in different activities.

1.4 Significance of the Study

Cooperative is famous in the world because it can develop people's life standard. So women cooperative is most important part for the development of women, women are half past of nation. If they succeed, the whole nation is succeeds.

This study is useful in different sectors for the study on the socio-economic effect of women cooperative in Nepal. It has helpful for decision makers, program implementers, project implementers in order to develop further strategy to support poor and backward women. It is hoped that this research findings provide a wider ground for further research in the field of women cooperative as a contributing factors to explore the problem constraints and potentialities through women cooperative in poverty reduction. It equally helps the students who are interested in this issue of women cooperative.

1.5 Limitation of the Study

This study has following limitation.

- a. This study is confined to Barsha Sana kisan cooperative. Therefore the generalization of result may or may not relevant to other rural part of Nepal.
- b. This study may not applicable at macro level because it does not cover the situation of whole nation.
- c. The research is bounded by a limit time period and cost.

1.6 Organization of the Study

This research was organized in the following manner.

This first chapter deals with introduction of the study. This includes background, statement of problem, objective of the study, significance of the study and limitation of the study. The second chapter consists of review of literature. It includes review of books, reports, journals, previous thesis etc. The third chapter explains the research methodology use in the study, which includes research design sources of data and methods of data analysis etc. Fourth chapter explain the profile of the study area. Fifth chapter explain the data presentation analysis with in this chapter many sub heading and included base on the nature of the availability of data. Chapter six consists with summary, conclusion and recommendation of the study.

CHAPTER - II

LITERATURE REVIEW

A cooperative 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.

2.1 Concept of Cooperative

A cooperative, as defined by ILO Recommendation No. 193 on the promotion of cooperative (2002) 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." Regardless of the sector they belong to or the types of cooperative they represent whether agricultural, consumer, financial, social or worker among others cooperatives are generally considered powerful vehicles of social inclusion and political and economic empowerment of their members.

Cooperative is a form of economic as well as social organization based on certain values. Cooperative efforts is ultimately the group instinct in man, which enables him to live together, work together and help each other in time of stress. Cooperative is voluntary oriented and self-help organization. The aim at meeting the human needs through collective action without any exploitation. It is a voluntary and democratic association of human beings, based on equality (of control and opportunity) equity of distribution and mutuality for the promotion of common interest as procedures or consumers.

A cooperative is generally viewed as a socio-economic organization that can fulfill both social and economic objectives of its members, and that has its member's interest truly at heart (Singh, 1999). It directly serves its members interests by meeting their needs but doesn't earn profit for itself as an independent economic unit at their cost (Krishnaswami, 1978).

The very motto of cooperatives each for all and all for each signifies loyalty, trust faith and fellowship. Cooperative provides opportunity to weaker segment of the

society by pooling their resources leading to collective and cooperative social action and there by mitigates their problems and promotes development (Tripathy, 1998). A cooperative is an autonomous association of person's needs and aspirations through jointly owned and democratically controlled enterprises (ICA, 1995).

Mamoria and Saksena have defined cooperative as "Cooperation as a special technique of doing business such a way so that a group of people may secure common good through self help and mutual help." It doesn't grow of any preconceived idea but the circumstance of a practical solution of obvious difficulties. Its aim is to build fine human being, based on the fundamentally lasting and good in human nature. Cooperative is based on the values of self help, self-responsibility, democracy, equality and solidarity. In the tradition of their founder's cooperative members believe in the ethnical values of honesty openness, social responsibility and caring for others.

Women's condition and position are described condition refers to women's material state. Position refers to women's social and economic standing relative to men. Practical needs are linked to women's condition. Poor women may identify practical needs which are related to food and water, the health and education of their children, and increased income. Meeting such needs through development assistance can be a relatively short term process involving inputs such as equipment, training, credit program, literacy program, or clinics. Projects that aim to meet practical needs generally preserve traditional relations between men and women (Moffat and Stuart, 1991)

The world is rapidly improving in sectors of human civilization and is developing more by the invention of airplanes, human step on moon, climbing of the highest peak the mount Everest and cultivating on seas or by collecting the information through satellites, all these development needs cooperation where there is cooperation, there is cooperative. Humans are the most intelligent animal on world. When cooperative principles were developed, an idea came to promote cooperative all over the world. The search for how, when and where to start lead to international conference resulting in establishment of international cooperative alliance in 1895, august 18. This alliance has its main office in Geneva, Switzerland and is promoting cooperative development through its four branches established in different parts of world. National and international societies can take the membership from international cooperative alliance. Within 2012, 227 cooperative societies of 87

countries have taken membership of ICA. These societies represent more than 8 billion people around the world and millions of people have been employed. ICA is the oldest and the largest worldwide alliance. This works for promoting cooperative all around the world and leads the worldwide cooperative development.

Seven Principle of Cooperative

1st Principle: Voluntary and Open Membership

Cooperative are voluntary organization, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2nd Principle: Voluntary and Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperatives members have equal voting rights (one member's one vote) and cooperatives at others levels are also organized in a democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably and democratically control the capital is usually the common property of the cooperative. Members usually receive limited return on member capital, if any surpluses are allocated for any or all of the following purposes, developing their cooperatives possibly by setting up reserves, part of which at least would be indivisible benefiting members in proportion to their transactions with the cooperative and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter to agreements with other organization including governments or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperatives autonomy.

5th Principle: Education, Training and Information

Cooperatives provide education and training for their members, elected representatives, manager and employees. So they can contribute effectively to the development of their cooperatives. They inform the general public particular young people and opinion leaders about the nature and benefits of cooperative.

6th Principle: Cooperation among Cooperatives

Cooperative serve their members most effectively and strengthen the cooperative movement by working together through, local, national, regional and international structures.

7th Principle: Concern for Community

Cooperatives work for the sustainable development of their communities through policies approved by their members.

2.2 History of the Cooperative Movement in the World

In the 19th century, the cooperative movement started in Europe primarily in Britain and France, although the share porters' society established in Aberdeen in 1498 claims to be one of the world's first cooperative. During that period, the existence of industrial revaluation had threatened the livelihoods of many workers and had made the life of the workers miserable.

In 1769, the first documented consumer cooperative was founded in a barely furnished cottage in Fenwick, East Ayrshire. During this time the local weavers had started selling oatmeal at a discount that led to the formation of the Society. Though there were several hundred co-operatives started by 1830, but most of them had failed by 1840. However, Lockhurst Lane Industrial Co-operative Society (1832, now Heart of England Co-operative Society), and Galashiels and Hawick Co-operative Societies (1839 or earlier, merged with The Co-operative Group) are still running today.

1844 Rochdale society of equitable pioneers established the 'Rochdale Principles' on which they started their cooperative. The Rochdale society of equitable pioneers was a group of 10 weavers and 20 others in Rochdale, England. They struggled over a

period of four months and with a total of 28 pounds capital, they opened their own store with a small amount of butter, sugar, flour, oatmeal and a few candles on December 21, 1844. This movement became the basis for development and growth of the modern cooperative movement. The shop ran with a success that they included tea and tobacco in their shop with in three months and soon become famous for their high quality goods sold.

International cooperative alliance has established four regional branches for easy development of cooperative development movement. International cooperative alliance Asia-Pacific Regional committee is established in Delhi, India. This committee involves 56 cooperative societies of 22 countries. Every two years, regional assembly is held and elects president and vice-president through democratic process. There is a provision of regional president being vice-president of International Cooperative Alliance.

This organization acts as a bridge between cooperative societies within Asia-Pacific Region and ICA. Also to promote trade and production market within cooperative societies, a trade center is established in Singapore.

White Sydney (2008), writes that women can utilize their time even in maternal leave and they can make some earning. By involving in cooperative some women who were in maternal leave produced jute bag. As the group began investigating way of producing sustainable bag, they were pointed towards a women cooperative in Bangladesh whose reusable bags were produced using jutes. As it is nature friendly it should be supported. Impressed by the work the cooperative was doing with poor Bangladesh women. The group saw a fair trade, eco-friendly business opportunity in the making. This success made other women motivate to women cooperative. It has connected women personally of they are supporting organization set up social development principal. Women should not worry about market as Bang itself seeks market. Women can support for their children to admit in good institutions.

Basyal (2009) in her article has studied saving and credit cooperative movement in Srilanka. There is most of rural community members in Srilanka do not have access to the formal banking section. The saving and credit cooperative (SACC) movement a grass root level financial intermediately organization represent a

cooperative approach to community empowerment and mobilization of all ethnic community, to be active members. SACC has made a significance impact on poverty alleviation by providing micro credit to the disadvantaged community with deal representation of all ethnic communities and mutual trust among members.

Philippines Hews (2009), in its article has published the artiste of the women's multipurpose cooperative which create woven, crocheted and knitted items home décor items and recycled newspaper product. The cooperative helps women artisans work together in groups, obtain government help in skill training by raw materials, gain access to low interest loans and obtain titles to their land. Women multipurpose cooperatives were started in 1994 to create jobs for people who moved into the copper and gold mines at 5000 feet above sea level. This area has become a major tourist destination in the last few years. It has been designated a Philippine export zone, hosting more than 40 multinational cooperative. Ten thousand villagers' purchases women book marks, pine needles, basket, earrings, necklaces, recycled paper coasters, hot mats basket, placements and nativities from women's multipurpose cooperatives (www.wikiepida.org).

Benin (1992) in his article has written women were going through difficult time as a business was sinking and there was lack of money. Their husbands contributed too little if all of household needs raising employment have worsened the situation to financial burden was getting increasing difficulties to handle.

This organization has working for sectoral development in Benin instead of providing these women of continues with capital for operational fund initiated the women into the saving and credit system. Initially one 15 women responded to mobilize their scarce savings fund their economic activities. The credit and improve their economic activities by the credit and improve their financial management through formation of self help group. After six months of saving the financial position of these 15 women the other women to come forward and thus came into existence the women bank of Benin.

Today the village women efficiently manage the bank themselves. There is general assembly that elects and controls all organ of the bank. The based of

controllers it controls both trustees and accountant and the board of trustees that manages the bank daily (www.wikipedia.org).

India (2010), a report published women bank for women is being launched in many more counties. This only goes to say that women need to cooperation with each other for their own financial empowerment which is high essential for their active participation in economic development in nation.

Sajha mission is socio economic empowerment of the women through art and craft based activities to secure their position in the society where they can think independently become a role model of future generations above all not have to prove herself because of her gender. To achieve this goal, this organization trains and empower tribal women groups with vocation education helping them create functional produce and make a living.

2.3 History of Cooperative Movement in Nepal

Historical Licchavi and Malla age had a good practice of cooperative in Nepal. During their regime, different cooperative alliances were believed to be in progress traditionally for the development of economic, social and cultural aspects of local people. Along such alliances, parma, Dhikur, Mankaguthi Dharmabhakari and Ssannaguthi (names of traditional Nepal cooperative were available in Limit numbers in limited areas. After the fall of Rana regime, 2007 B.S.(1950 A.D.) and rise of democracy, for the first time in Nepal. Tribhuvan Gramvikasakaryakarm and Raptidun Uupatyaka Bikas Aayojan was started in 2009 B.S. According to such proofs and evidence, search for cooperative history had started formally.

Parma:

Parma is traditional Nepali system where farmers manage a queue system within the localities for farming process where local farmer get involved in there and other local farmer's overall farming activity in a queue so as to manage human resource in the locality that solved the problem to hire people for the agricultural activities. Also this system helps the farmer get loan for agricultural production and is able to hire people easily.

Dhikuri:

Dhikuri is an economic system where 25-30 people collect shares and use it as a loan for their business in a queue according to the group decision of the members. After the queue finishes, a general meeting is held to decide whether to continue the system or end it. This tradition is still today as known as dhukutisystem.

Mankaguthi:

The word mankaguthi means cooperative alliance in Nepali language. This trust is for economic, social and cultural development for farmers and is run through the cooperation of the members. This trust has a system of having a president, vice-president and all others are members. Under the direction of president and vice-president all the programs are held. Basically this trust helps in agricultural activities and the festivals, cultural programs, religious programs and traditional singing and dancing programs. Whether the members are in agricultural activities or recreational activities, the trust provides the farmers in lunch, snacks and labor work. Through this trust, the farmers can perform agricultural and cultural programs in low economic expenditure. Personally funds are provided by the members according to their ability for buying musical instruments, organizing programs etc. To forget the pain, tiredness and to build up their relationship much better, bhojbhater (public party) with musical system is held annually and annual profit and expenditure of the trust is discussed. This tradition is still used in some Newari societies in Kathmandu.

Dharmabhakari:

Dharmabhakari (religious storage for food stuffs) is a system where new crops are stored in specified amount after the harvesting of crops in specified place of specific religion. The stored food is utilized in famine or provide as loan for needed member farmers. The store is guarded by selected representatives of the fund. This system is in extinct condition.

Sannaguthi:

This trust is established by Newar communities for the condolence of dead family members. This trust is established to perform funeral process and holy

activities of the dead family member without affecting the economic, social and traditional aspects of the family members.

To make cooperative system stronger and utilize in real life, the need of skill manpower was realized and cooperative education was required for production of skill manpower. To solve this problem, two high official officers in 2009 B.S. and two cooperative inspectors in 2010 B.S. were send to Srilank to study cooperative principles and behaviors. After the completion of their study, they were involved in developing cooperative infrastructure. As a result cooperative board was established under agriculture ministry in 2010 Bhadra.

In 2011 B.S. on the first week of Bhadra huge landslides occurred making a large number of farmer homeless. To provide relief for the victims, groups under cooperative systems under local level, loan cooperative societies were established to provide loan to homeless in nominal interest rates. This lead to establishment of first cooperative society named Bakham Rin Sahakari Sanaths in 2013 B.S. Chaitra20 in Shharadhanagar, Chitwan District. This cooperative society started modern cooperative movement in Nepal

They had to be provisionally registered under an executive order of HMG and were legally recognized after the first cooperative society's act of 1959 was enacted. The history of cooperative in Nepal is closely related to government's initiatives to use cooperatives as part of its development programs. Therefore, the development of cooperative will be described in eight phases corresponding to eight plan periods.

During the First Five Year Plan (1956/57 - 1960/61) Government embarked on an ambitious program to organize 4500 agricultural multipurpose cooperative.

During the Second Three Year Plan (1962/63 - 1965/65) a land reform act come into force in 1964 including a compulsory savings scheme, according to which farmers had to save a Portion of their crop.

During the Third Five Year Plan (1965/66 - 1969/70) the total number of cooperative reached 1439 operating in 56 out 75 district.

During the Fourth Five Year Plan (1970/71 - 1974/75) a massive reorganization program launched already in 1969 was pursued, placing emphasis on the quality rather than on the quantity of cooperative.

Under the Fifth Five Year Plan(1975/76 - 1979/80) a massive cooperative. Expansion program was launched, the "Sajha program."

During the Six Five Year Plan (1980/81 - 1984/85) on "Intensive Sajha Program" was launched in 1981 focusing more on and made more responsive to the needs and problems of small farmers.

During the Seventh Five Year Plan (1985/86 - 1989/90) efforts were made to reshape the cooperative movement.

It appears that until 1990 most cooperative ventures were limited to credit and finance and were controlled by the government. The cooperative act of 1992 provided freedom for the farmers themselves to organize and established cooperative societies. As of 2004, it is reported that a total of 7598 cooperative exist in Nepal and of the total 2979 were multipurpose cooperative, 2345 credit unions, 1410 milk producer cooperative 154 consumer cooperative and 710 other types of cooperative (Mali, 2005). It is reported that consumer cooperative are failing mainly due to the opening of department stores nationwide. Cooperative are also found in the area also found in the areas of transportation, vegetable production, coffee and tea production, wood carving, furniture, the cottage industry carpet industry and ginger production.

At present context, these are 3500000 shareholders of cooperative. These are 24000 primary cooperative, 15 central cooperative organizations and national cooperative bank in the country. At national level, more than 200000 people are engaged, out of which 80 percent are working on voluntary basis. Today we have agriculture cooperative. Bee cooperative central committee,vegetable and fruits cooperative central committee, coffee, dairy, seed, medicinal plants central committee at nation level. Including all, a total of 10 agriculture related cooperative central committee are present.

Women awareness centre Nepal has been working to establish cooperative networks in Nepal. Till date WACN has successfully established 41 micro credit

organizations consisting of 30000 women members. Currently 6 cooperative are in operation in Chitwan and 2 in adjoining district Mmakwanpur.

In 2010 women's informal group from people village of Chitwan approached WACN seeking help to establish the group into a legal financial entity for economic and social empowerment of women. The women successfully registered the informal group as "Akaladevi Nari Chetna saving and credit cooperative" in 2011. The cooperative of piple village currently has 300 women members 52 children have also become members of the cooperative. The cooperative currently provides 10 percent interest on savings and charges 16 percent on loan. The women's groups have disbursed Rs. 436000 in loans. The cooperative management committee holds monthly meetings and interaction programs.

DOC (2008), it is based on Pragatishil Mahila saving and credit cooperative (PMSCC) annual progress report. It has a self promoted program in Sasadabalase VDC of Kavreplanchok District. It is run by only women. The main occupation of the people, production is the major income earning activities of people.

It was found that the members of cooperative the loan for growing fresh vegetable and other cash crops mainly potentates, livestock, vegetable, marketing, wage labor etc. The PMSCC was started in 1995 with the initiation of Aama Samuha through the organization has also implemented the social activities such as literacy health and nutrition and family planning through the help of women develop division Kavre.

Dungana (2005), in his thesis has explained the participation of women, who engage in income generation activities. They could succeed to build up self confidence among them. The group discussion and other facilities provided the system to increase the awareness of participant women who involved in such programs. They become more conscious and have been able to stand against the anti social activities such as gambling and alcoholism in the community. They have become capable to plan and implement community development activities. They more respect form the other community members and their participation in decision making at household level has also increased.

Panta (2008) in NRB bulletin she has explained that micro finance collects saving from poor women and provides than loan. It also includes their business insurance and income transfer. People can save themselves from hardships. Saving helps people to handle business as well as social rituals or customs. Soft loan is useful in increasing employment and income. They can be used to start agriculture, horticulture, animal farming etc. They can be used to establish grocery, rural micro business etc. Micro finance help under privileged class to become self employed. It helps to compensate the loss due to natural calamities or catastrophe.

Subedi (2010) in his article has discussed that women's cooperative develops management skill of the member and improve the economic position of the women through generating projects and sustainable agriculture practice. In Nepal poverty is not just a lack of income, it is lack of resource, opportunities and skills. The poor especially women typically have poor quality land. Limited rights, widespread illiteracy and limited access to financial service, but with training and support, women can come together and jointly save money. Give loans to each other and invest income generating activities to improve their lives more groups are requesting. This type training and support for them is needed.

Thapalia (2009) in her report has explained that participation of women most importantly meaningful one is taken as prerequisite of their empowerment and has been a matter of constant global concerned debate in decade in Nepal. When one talks about empowering women, the first come to mind are seminars, workshops and conference held every year. However, the real impact of this event in actually strengthens women decision making power is highly questionable.

CHAPTER III

METHODOLOGY

3.1 Rational for Selection of the Study Area

So many researches has been conducted about women cooperative in previously but no any research had conducted about socio-economic impact of women cooperative of my Pashupati Nager VDC in Bardiya district. So this is the research gap which I will try to fill up, encourage me to select this topic for my research study.

3.2 Research Design

The research is combining both an explorative and descriptive research. It was use both the qualitative and quantitative techniques depending on the nature and source of data and information.

3.3 Nature and Sources of Data

The study was used primary and secondary data information. Primary data was collected through questionnaire, field survey, interviews, key informative interview and observation. Similarly, secondary data was collected from various published and unpublished materials by related organization. Secondary data or information will be derived from different books, journals, reports, institutional publication, website dissertation etc.

3.4 Sampling Procedures

The universe of this study is Barsha Sana Kisan Cooperative of Pashupati Nagar VDC. Out of 560 members of that cooperative 84 (15%) was selected as respondents from this cooperative. The respondents are sample to get the intended information. The sample will be select by using simple random sampling method to acquire the desired objectives.

3.5 Data Collective Tools and Techniques

Both qualitative and quantitative data were collect in this study. To collect primary information sample method is used.

3.5.1 Questionnaire survey

A questionnaire is prepared consisting question with close and open structure. The household survey is conduct in 84 members using structure questionnaire and other household using non-structure questionnaire using.

3.5.2 Observation

Cooperative activities were observed directly participating with the local people.

3.5.3 Key informants interview

The cooperative members of study area, VDC representative and some local leaders are select as key informants in order to collect information about pre and post real activities and condition of cooperative establishment.

3.5.4 Focus group discussion

The cooperative women members and non-member women were select and formation of group discussion.

3.6 Methods of Data Analysis

The collected data are processing by using descriptive and analytical method and simple statistical techniques. The data were presented by using different types of table and chart, quantitative as well as qualitative method is applies to analyze the data.

CHAPTER IV

PROFILE OF THE STUDY AREA

Bardiya lies in province no 5 in Midwestern Nepal. It covers 2025 square kilometers and lies East of Banke district, North of Surkhet district, west of kailali districts. To the south lies Utter Pradesh India.

According to the fiscal year 2071/ 072 there are 32,663 cooperative organization in Nepal. In mid-western development region there are 3621 cooperative organization which has paid 65,000 tax to the government, total investment was 1609,042. There are 1566 female working in cooperative organization. In Bardiya district there are 369 cooperative organizations are established. There are 74,159 member altogether in cooperative organization in Bardiya district among them 47,978 were female members. Among 240 were female working and employ in cooperative. 51 cooperatives organization are owner lead by women in Bardiya district.

According to the National Population Census, reports 2011. The total population Bardiya district is 426,576 .The total population of pashupatinagar VDC is 6945 which 3227 are men and 3718 are female. The major ethnic group of Pashupatinagar VDC Tharu, Chhetri, Brahmins, occupational cast. Main occupations of peoples are agriculture, farming a business etc. Literacy rate of the district is 45.51 percent and female literacy rate is 35.64 percent the facilities for health service is not good for pashupatinagar V.D.C.

Barsha sana kisan cooperative was established in 2068. The main objective of establishing this cooperative is to rise the living standard of the women, to develop the habit of saving, to help the farmers in agriculture. There are 560 members engaged in this cooperative. Among them nine members are selected as board members by election, there working period is for 3 years. The total amount is 1000000 and profit is 300000 in this year.

Buffalo, cow, poultry and goat petting were the different livestock for which women investment groups have invested over the study area. Agriculture loan was highly focused on fertilizer and seeds. Business loan was for retailer shop.

CHAPTER V

DATA PRESENTATION AND ANALYSIS

This chapter attempts to analyze the information received from the questionnaire, observation and informal discussion especially analysis process and content and determined as per the set up objectives for the study. Since the main component of Barsha Sana Kisan cooperatives program for women is to provide loan for income generating activities. This part of data analysis is related with loan amount and its impact upon the beneficiaries earning and their living standard.

5.1 Socio-Economic Characteristics of the Respondents

Total sample size of respondent's socioeconomic characteristics is same. There are Bramin, Chettri, Tharu and Dalit involved in this program. Only 36 percent women are literate. Their income source is agriculture based. 89 percent respondents are married. 80 percent respondents have sufficient supply of food for consumption.

5.1.1 Age Structure

In the Table 5.1 age structure of respondents of sample has been presented. It is found that there is no age restriction to be member of the group. Most of the participants belong to the age group of 30-40 years and white few belongs to the age group of 50-60 years. The Table 5.1 has presented the age group (in percent) of the respondents.

Table 5.1: Distribution of Respondents by Age Structure

Age group	No. of respondents	Percentage	Cumulative percentage
10-20	5	6	6
20-30	10	12	18
30-40	40	47	65
40-50	25	30	95
50-60	4	5	100
Total	84	100	

Source: Field Survey, 2016.

Result from Table 5.1 shows 47 percent of the sample is comprised age group of 40-50. 30 percent of the sample is comprised of age group of 40-50. 12 percent of sample is comprised of age group of 20-30. Similarly 6 percent of the sample is comprised of age of 10-20 and remaining 5 percent age of the sample respondents the numbers who are above 60. Thus result show that the age group of 30-50 has played a vital role in the program.

5.1.2 Marital Status

The survey shows that 89 percent of the respondents are married and live with their family. 8 percent of the respondent were unmarried and living in their father's home. The research showed that there is only two widow and no divorced women respondents.

Table 5.2: Distribution of Respondents According to Marital Status

Category	No. of respondents	Percentage	Cumulative percentage
Married	75	89	89
Unmarried	7	8	97
Divorce	0	0	97
Widow	2	3	100
Total	84	100	

Source: Field Survey, 2016.

5.1.3 Family Size and Family Head

In the study area 2 to 11 number are living in one family. The average family size of respondent sample is 6 which are slightly greater than the rational average of 5.6 percent. Most of decisions are taken by male shows the existing male supremacy in the society. 50 respondents belong to male headed household and 34 respondent are belonged to female headed household. It shows women are dominated in the family.

Table 5.3: Distribution of Respondents Household Head by Gender of the Household Head

Category	No. of respondents	Percentage	Cumulative percentage
Female	34	40	40
Male	50	60	100
Total	84	100	

Source: Field Survey, 2016.

5.1.4 Ethnic Composition of the Respondents

In an under developed society like ours caste and ethnicity has important role to play for the success or failure of the program aimed of uplifting the economic and social status of women. A society which gives importance to the caste and ethnicity can not develop properly.

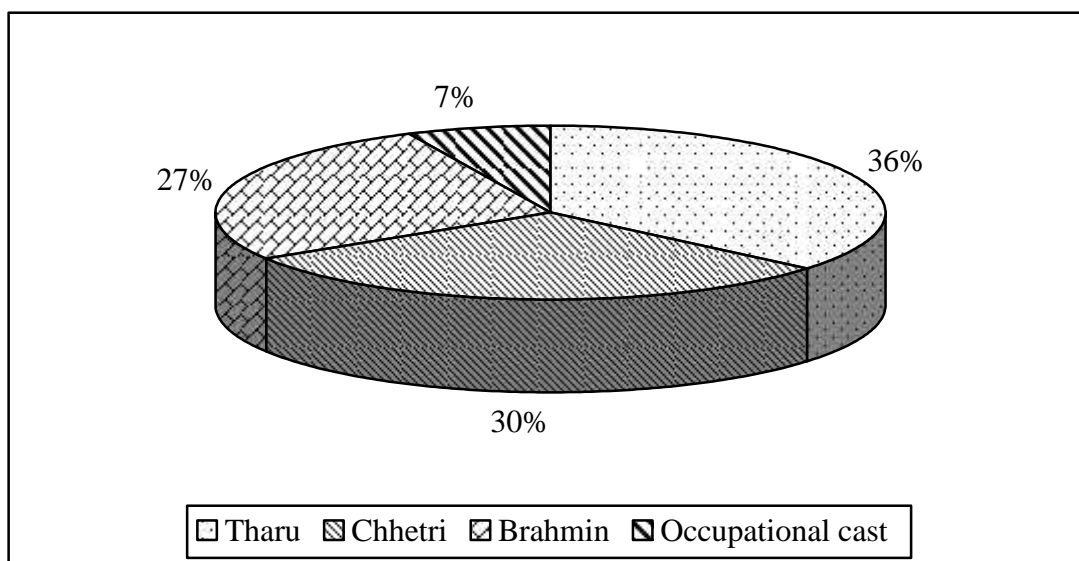
Table 5.4: Distribution of Respondents According to Ethnicity

Caste	No. of respondents	Percentage
Tharu	30	36
Chhetri	25	30
Brahmin	23	27
Occupational cast	6	7
Total	84	100

Source: Field Survey, 2016.

Respondents were of various castes and ethnic groups. The largest numbers were at Tharu and Chhetri castes. It consisted of 36 percent and 80 percent respectively out of the total respondents. Brahmin followed the next with 27 percent and the occupation caste consisted 7 percent of the total.

Fig. 5.1: Composition of Respondents according to Ethnicity



Source: Field Survey, 2016

5.1.5 Educational Stats

Education is the most important factors for the development of a society. Education has a greater role for the women's development. Not only women's but also educational status of husband and for other family members has a significant role in women's success. The study showed 20 women are illiterate and makes 24 percent of total respondent where as 36 percent women have literate.

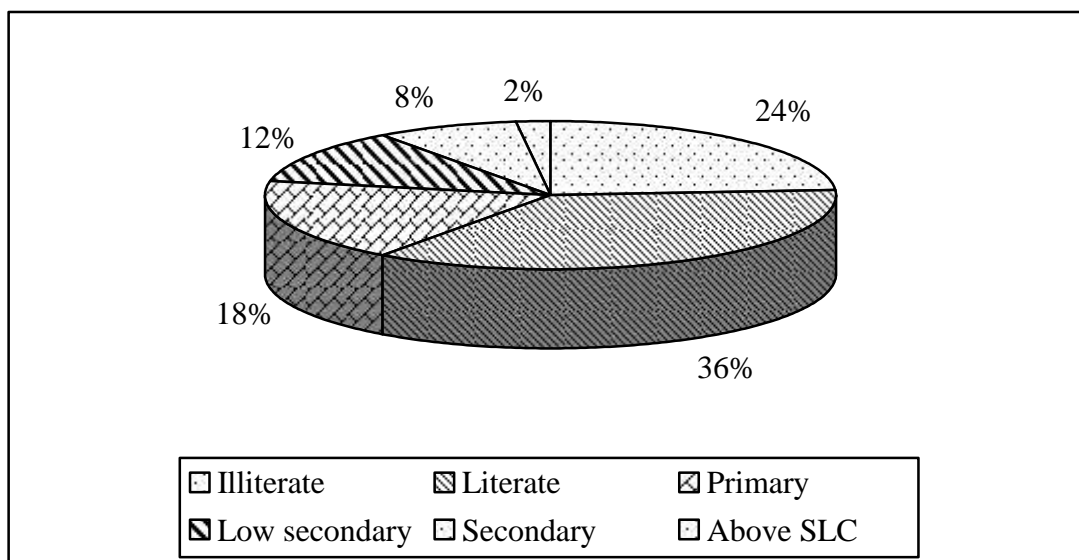
Table 5.5: Educational Status of the Respondents

Educational Status	No. of respondents	Percentage
Illiterate	20	24
Literate	30	36
Primary	15	18
Low secondary	10	2
Secondary	7	8
Above S.L.C.	2	2
Total	84	100

Source: Field Survey, 2016.

Women member who merely can write their name are not included in the literate sample. The study shows only 36 percent women are literate whereas 18 percent of total have been primary schools and 12 percent and 8 percent have lower secondary and secondary respectively. 2 percent have passed SLC in contrary to the educational status of women member their husbands educational status is better.

Fig. 5.2: Educational Status



Source: Field Survey, 2016

5.1.6 Land Holding

Nepal is an agricultural country more than 73 percent of the population is dependent on farming. The possession of land is considered to have economic and social status. In the present study area, it is found that land is the major source of income for almost all respondents. The research revealed that one of the respondents was landless.

Table 5.6: Land Ownership under the Female Name

Category	No. of respondents	Percentage
Respondents with no land ownership	76	90
With land ownership	8	10
Total	84	100

Source: Field Survey, 2016.

In terms of land ownership is a family, women member are not in a good position. 90 percent of the respondents do not have land ownership on their own name and it remained constant during the period she is involved in program. About 10 percent of the respondents had little to land and has remained constant. Data on table shows that most of the women members involved in the program are deprived of land ownership.

5.1.7 Food Sufficiency

Table 5.7: Food Sufficiency for Own Product

Category	No. of respondents	Percentage
Yes	67	80
No	17	20
Total	84	100

Source: Field Survey, 2016.

Table 5.8: Food Insufficiency from own Product

Food scarcity month	No. of respondents	Percentage
1-3	10	59
3-6	5	29
6-9	2	12
9-12	0	0
Total	17	100

Source: Field Survey, 2016.

From the total, more than 59 percent respondents have to depend on another job for 1 to 3 month in a year for the earning food for family consumption. Food insufficient situation shows that women, who take a big burden of house and agriculture field, can not get time to engage themselves in social and recreational activities. Even after applying their whole labour in field they are after applying their whole labour in field they are left with unfilled stomach.

5.1.8 Housing Condition

Table 5.9: Housing Condition before and after the Program

Types of house	Before		After	
	No.	Percent	No.	Percent
Thatched	84	100	82	98
Concrete	-	-	2	2
Total	84	100	84	100

Source: Field Survey, 2016.

Table 5.10: Types of Roof

Types of roof	Before		Now	
	No.	Percent	No.	Percent
Tin	50	60	60	72
Concrete	-	-	2	2
Dry	34	40	22	26
Total	84	100	84	100

Source: Field Survey, 2016.

Table 5.10 shows that 100 percent respondent are living in the types of house which is considered as wood, mud and straw is categorized of thatched when program started 60 percent house roof was tin and 40 percent house was dry grass. 60 percent tin house now increased to 72 percent and 2 percent concrete house has been built. Dry grass roof has only 26 percent. It shows the positive change in the number of tin roof house starting the program. And decreasing grass roof house.

5.2 Changes in Income

To figure out earning income is a difficult task and it is even difficult in women's case. They do not record their income regularly and they do not like to respond to this question. They fear the publicity of their economic stats. As a result, respondents give answer with caution. To estimate the household income the probable source of household income is to be considered. The related data on the same is

presented in table 5.11. Sale of local crops, domestic animals, animal product on them wages. Additional source of wage are also from the retail business like running hotel is additional source of income. Self consumption by the respondent is not included in the income surplus. To find out the change in income level before and after the commencement of the project, as set of questionnaire has been used.

Table 5.11: Income Level of the Respondent before and after the Commencement of the Program

S.N.	Income per month	Before joining the program		After joining the program	
		No.	Percent	No.	Percent
1.	0-500	20	24	3	3
2.	500-1000	24	29	4	5
3.	1000-1500	12	14	6	7
4.	1500-2000	9	11	8	10
5.	2000-2500	6	7	11	13
6.	2500-3000	4	5	16	19
7.	3000-3500	4	5	15	18
8.	3500-4000	3	3	10	12
9.	4000-4500	2	2	7	8
10.	4500-5000	-	-	4	5
	Total	84	100	84	100

5.3 Living Standard of Respondent

In this category consumption pattern of the respondents is analyzed progress in consumption pattern corresponds to positive change perceived by women member before and after becoming member of the program.

Change in fooding pattern of the respondent.

Table 5.12: Change in Fooding Pattern before and after Intervention of the Program

Category	No. of Respondents	
	Before borrowing	After borrowing
Traditional plain food	65	50
Relatively nutritious food	18	34
Total	84	84

The fooding pattern of the respondent is categorized in two groups, traditional plain food and relatively nutritious food because one can not draw an absolute demarcation of good or quality under the traditional plain food are bread, rice, dry vegetables etc. and under relatively nutritious food are meat, milk, green vegetable frits etc.

Even through, the family members of women cooperative members have improved their fooding habit, one can't say definitely whether it is significant change or not. So whether the numbers of respondents who have perceived.

5.4 Women Empowerment

The overall goal of the cooperative for women is to improve the socioeconomic status of women. The program is intended to uplift the quality of life and social stats of women.

It this category it is tried to access that the involvement of women in their respective groups might uplift their empowerment or not to do this collected from the field survey will be used.

5.4.1 Decision Making

Nepalese society is patriarchal in nature and to the dominance of male is very common. Most of the dominance of male is very common. Most of decision is taken by male shows the existing male supremacy in the society 68 percent responds belonged to male headed households. Its shows women are dominated in the society more decision has taken by male.

Table 5.13: Responsible Person to Keep Account and Record in the Family

Responsible person	No. of Respondents	Percentage
Herself	16	20
Husband	49	58
Father-in-law	19	22
Total	84	100

5.4.2 Benefits from the Program

The main objectives of this research work are to find out whether women working in groups are benefited or not in terms of social empowerment. During the course of research it was found that these women are gaining ground in social economic sector. They are emphasizing on activities like local development, awareness and improving maternal health.

When asked to respondent whether they were benefited after joining the program 85 percent replied that they felt positive change in their life after joining the group. 13 percent said that their positive was same. Only 2 percent said that they don't know after program. Those who witness change are now aware of their surrounding and they share one another's experience in the group.

Women members of the group were found to choose their chairmen and secretary on the basis of the educational qualification. They do not hold election of choose the chairman or secretary neither followed rotational basis. In some cases age factor was found to be criteria and others depended on educational qualifications.

5.4.3 Groups Saving

Women are saving under the initiatives of groups. Those women, who are united in the groups saving in monthly schemes and distribute loan among the members.

Regular saving by group is encouraged from the group. It will make the group reliant on financial needs. This one of the most important and attractive features of credits and savings and self help program. As mentioned earlier 92 percent of the respondents have positive change in their life after joining the program. Changes are

in the form of easy loan at the time of need with out going to moneylender. All members gather at least once a month to collect the groups saving and keep the cooperative and have had good habit of savings for future has developed in their family life.

The study showed members in women's groups range 5 to 20 persons. Among the respondents different women members are associated with different group's monthly group saving range from Rs. 20 to 100 among the respondents when asked them whether they have taken loan from the group or cooperative 80 percent of the respondent replied 'yes', remaining 18 percent have not taken loan from the group or cooperative.

5.4.4 Source of Group Saving

When asked to the respondents what the main sourced of saving is 20 percent of respondents said that their source of saving was labour. Expenses 22 percent replied that their source is from their husband and 25 percent replied their source of group was project income. About 25 percent respondent source was combination of 1 and 2 and 8 percent respondents group saving source was private property (Pewa).

5.5 Income Generating Activities

5.5.1 Participation of Project Categories

In the study area almost all respondents were at the subsistence level. Thus, the livelihood project which were run by rural women, were mostly agriculture based. Among the respondents buffalo husbandry of milk was found to be the most popular among the livestock project. Out of total 84 about 36 percent of respondents are engaged in buffalo rearing and 20 percent respondents are farming vegetables. The main reason for this is the high marketability of mil and another attraction of these projects is for household consumption purposes and comfort for cultivation.

Table 5.14: Participation by Project Categories

Name of project	No. of respondents	Percentage
Buffalo	30	36
Cow	10	12
Goat keeping	13	16
Retail business	7	8
Vegetable farming	17	20
Poultry	7	8
Total	84	100

Source: Field Survey, 2016.

5.5.2 Loan Disbursement by Type of Project

As previously discussed that buffalo farming in the most popular project among the respondent and hence the project carries maximum disbursement of loan.

Table 5.15: Loan Distributions by Type of Project

Amount (Rupees)	Purpose of loan and number of respondent					
	Buffalo	Cow	Retail business	Goat keeping	Vegetable farming	Poultry
5000	-	3	-	2	6	-
10000	5	4	3	5	3	3
15000	8	1	2	3	2	1
20000	9	-	3	-	5	1
25000	11	-	-	-	3	1

5.5.3 Source of Payment of Debt

When inquired to respondents on source of income they had different answer. Most of them depend on entirely on the income of project as the main source and the remaining depended on other additional source.

Table 5.16: Source of Payment Debt

S.N.	Source of payment	No. of respondents	Percentage
1.	Project income	25	30
2.	Labour income	5	6
3.	Sales of agriculture products	27	32
4.	Salaries	2	2
5.	Remittance	12	14
6.	Combination of all listed above	13	16
	Total	84	100

Source: Field Survey, 2016.

5.6 Problem of Women Cooperatives

Most of women are concerned only with traditional agriculture. Still they have not gone proposed way due to lack of basic training and educational. Only 36 percent women are literate it shows educational status is very poor. They have not gained confidence fore more investment because they don't have possessed own land 90 percent respondents do not have ownership on their own name. Women in cooperative program have faced many problems such as availability of market infrastructure, staff and management etc. 8 percent respondents have to depend on another job for another job for 1 to 3 months in a year for the earning food for family consumption. Food insufficient situation shows that women, who take a big burden of house and agriculture field, can not get time to engage themselves in social and recreational activities.

5.7 Measure for Overcoming Problems

Government has brought policy and program for that proposes it has proposed "One village one cooperative." It has not attained effectively. Cooperatives are within urban area. Effective program has to be implemented NGO's are not found be effective that is why cooperative are to be developed. Government should bring the program related to under privileged class by providing necessary minimum fundamental elements, production sale or investment etc. is to be facilitated. Executive boards members are to be trained well. They to be trained for accountancy,

leadership development, women empowerment. This becomes the foundation of development of nation which support for the employment utilizing local resource to uplift the society. Women development indicates the overall development of community in our present context women cooperative can be the main mean to change the society and the position of women.

5.8 Conclusion

Above data infers that cooperative has brought positive changes for maximum women who are engaged with cooperative. Due to their own saving they have access to loan easily. Their life has been changed with the change of nutritional food, monthly income; habitation etc., the number of male headed household is more than female headed household. Due to saving and loan disbursement has increased investment in productive program. Due to positive changes in different aspects, their life style has changed.

CHAPTER - VI

SUMMARY, CONCLUSION AND RECOMMENDATION

6.1 Summary

Women cooperative is a new phenomenon that has emerged to increase effective participation in economic activities. In developing country like Nepalese women, the best way of mobilizing the local resources can bring quick development and cooperative plays vital role in bringing this positive role.

Cooperative is a mechanism targeted to the poor, to support them by providing resources in the form of credit and aims to make aware on various social and economic aspects. Women cooperative is the most important for development in nation. Cooperative for women is useful in empowering women and it reduces their poverty but it is not the panacea for poverty alleviation.

Women are important source of energy for development and their groups can be done an effective channel for resource aimed at meeting the needs of the poor people in the rural area. If they joined group they can change their social economic life, so cooperative is important part of rural women. Rural development is base of development of nation. It means, cooperatives bring the change in the village development. If we want to develop and facilitate country we should develop cooperative with educated women. They can be involved in saving and credit if their participation is raised.

This study was carried out to analyze the change through the level of income, awareness and skill the community and the measure the effect of cooperative activities in women empowerment, capacity building and reducing gender disparity.

This study of the performance of women groups shows that cooperative is increasing the income of participating families. The program was contributed in developing the confidence of women in taking the leadership, increase social activities and increase in family expenses. It's the major findings of the survey is :

Barsha sana kisan cooperative under the coverage area Pashupatinagar VDC, women groups are subsistence farmers. However, involve in this program women has empowered in varying degree. It has offered opportunity for poor women to come out of their household confinement, to organize themselves in groups to work in productive and social activities.

-) The study shows that 47 percent of the sample is comprised of age group of 30-40. 30 percent of sample is comprised of age group of 40-50. 12 percent of sample is comprised of age group of 20-30. Similarly 6 percent of the sample is comprised age group of 10-20 and remaining 5 percent age of the sample respondents the numbers who are above 60. Thus we can say that the age group of 30-50 has played a vital role in program.
-) The survey shows that 89 percent of the respondent married, 7 percent unmarried and only two widow and no divorce women respondents.
-) In the survey show 2 to 11 number are living in one family. The average family size of respondent sample is 6.
-) This study show that 60 percent belonged to male headed households and 40 percent are belonging to female headed household. This study shows that low percentage a female household prevail in the society that concludes women are dominated in the society.
-) Respondents were of various caste and ethnic groups. The largest numbers were at Tharu and Chhetri. It consisted of 36 percent and 30 percent respectively out of total respondent. Brahmin followed the next 27 percent and the occupational caste consisted 7 percent of total.
-) In terms of land ownership in a family, women member are not in a good position. 90 percent of the respondents do not have land ownership on their own name and 10 percent respondents had 1 and ownership.
-) Whatever the land holding condition reveals about 80 percent respondents have sufficient supply of food for consumption from their own product, while

20 percent stated that their household's production is not enough for consumption for one year.

-) It is found that the respondent have a sharp rise in their income level after joining the program and positive changing in their food consuming behaviors'.
-) Women have gained more family and social right after joining the program. 20 percent of respondent said that their source of saving was labor. Expenses 25 percent replied that their saving was project income, 22 percent replied that their source is form their husband. About 25 percent respondent source was combination of 1 and 2 and 8 percent respondents group saving source was private property (Pewa).
-) 33 respondents have taken a loan Rs. 10000 to 25000 for buffalo husbandry, 8 respondents have taken a loan Rs. 5000 to 15000 for cow rearing. Similarly, 8 respondents have taken a loan Rs. 10000 to 20000 for retail business, 10 respondents have taken a loan Rs. 5000 to 15000 for goat keeping, 19 respondents have taken a loan Rs. 5000 to 25000 for vegetable farming and 6 respondents have taken a loan Rs. 10000 to 25000 for poultry.
-) 25 respondents depend on project income and 27 respondents' agriculture product for payment of debt. For 5 and 2 respondents, source of payment was labour income and salaries respectively. 12 respondent pay the loan from remittance and remaining 13 respondent said that there source of repaying debt is the combination of all mentioned above.

6.2 Conclusion

This cooperative helps to change women's attitude and overall development of community. Nepal Red Cross Society, Village Development Committee, NGOs has been supporting women group's program technically as well as financially. It is not sufficient unless cooperatives are helped by whole society. It helps come from all sectors that will definitely change the status of women.

The whole impact of the program is associated with multi dimensional fields which are not possible to include in a single study due to various constraint. Through it has change living standard positively, it is not sufficient as it has to be.

As far as women status is concerned there are still many things to be done which will be discussed in recommendation section. There we found from the indirect test access to credit has gone same way towards improving women relative well being by improving one of the two determinates of their barging power via break down point.

Most of the women are concerned only with traditional agriculture. Still they have not gone proportional way due to lack of basic training and education. They have not able to settle the office and have not made suitable rules and regulations. They have not gained confidence for more investment because they don't have possessed own land.

Women in cooperative program have faced many problems such as availability of market infrastructure, staff and management etc. But its program is satisfactory as compared to resources they owned. It has helped to reduce poverty and empower women. If they planned well they can do much better and solve the existing problems.

6.3 Recommendations

Following suggestion can be given to Barsha sana kisan cooperatives that were drawn from direct interview, advice from different organization which is involved in the local development.

1. Most of the program and policies are designed by government or other agencies and imposed on the community and it is found impractical. It would be better to introduce such program from the community itself.
2. Loan used for investment where the livestock was the farming enterprise of highest priority. Livestock, sickness and livestock death due to endemic disease had been devastating to these enterprises. The problem is to be urgently solved project the client's from being burden with debts cased by the loss of livestock. So that healthy livestock should be applied to leanness

instead of providing credit in cash vaccination of animal should be arranged at appropriate time.

3. The lending procedure and the formalities to be completed for receiving loan should be made simple and easy to understand even for an illiterate client.
4. Provision of basic literacy and numerous training helps women do decrease the dependence on the male members. As more than half of the respondents are totally illiterate and only 20 percent of the total respondents keep account in the family. The level of illiteracy may be one of the factors for low level of control over economic resource.
5. There is need to shift the program from agriculture based on small industry and other business promoted activities since here is high operational cost in agriculture based activities.
6. The program should develop a practical and various training courses related to skill development activities, agriculture extension, income generation and business promotion as per the need of particular community itself.
7. Market facilities should be made available. If cooperatives have direct access to market people can be benefitted economically.
8. Local resources are to be identified and investment friendly environment should be created.
9. Women are to be provided special training so that they could earn more money even by low investment.

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Annex - I

Questionnaire

A survey on Women's Role And Barsha Sana Kishan cooperative Pashupatinagar VDC of Bardiya

1. General and Demographic Information of Respondent.

Name:

Age:

Sex:

Marital Status:

Address:

Family Types: Nuclear Joint

Family Background

S.N.	Name	Relationship with respondents	Age	Occupation	Income	Education	Remarks

Education of Respondent

S.N.	Education	Make a tick mark
1	Primary Level	
2	Secondary Level	
3	10+2	
4	Bachelor	
5	Master or above	
6	Illiterate	

2. What is your land tenure status?
 - a) Owner cultivates
 - b) Tenant cultivate
 - c) Share cropper
 - d) If other specify
3. Do you have land in your own name?
 - a) Yes
 - b) No
4. Do you product food for your family in your own land?
 - a) Yes
 - b) No

If yes, sufficient for

 - a) Less than 3 months
 - b) 3 to 6 months
 - c) 6 to 12 months
 - d) More than 12 months (surplus production)
5. Do you know about co-operative society?
 - a) Yes
 - b) No

If yes, from where

 - a. Self
 - b. Friends
 - c. BSFC members
 - d. Other (please specify)
6. Since how long you have been the member of this cooperative?
 - a. One year
 - b. Two year
 - c. To repay the loan
 - d. Other (please specify)
7. Why did you become member of this cooperative society?
 - a. to save more
 - b. To get loan
 - c. to repay the loan
 - d. Other (please specify)
8. Have you participated in general meeting of this cooperative?
 - a. Yes
 - b. No
 - c. Do not know
 - d. Other (lease specify)

9. How often does the executive committee meeting held in BSFC?
 - a. Every Month
 - b. Twice a month
 - c. Others (please specief)
10. Have you taken loan from local money lendess before establishment of BSFC?
 - a) Yes
 - b) No
 If yes why?
 - a. Agriculture
 - b. Business
 - c. Wedding
 - d. Other (Please specific)
11. What is the monthly saving in your group?
.....
12. What is the source of money that you save?
 - a. Reducing household expenses.
 - b. Get from husband
 - c. Project income
 - d. Combination of 1 and 2
 - e. Labor
 - f. Other sources (specify)
13. Have you taken any interest rate you pay %
.....
14. What are your sources of payment of loan?
 - a. Project income
 - b. Labor income
 - c. Sales of other household's product
 - d. Salaries
 - e. Remittance
 - f. Others (Please specify)
15. What was the amount and purpose of taking the loan?

Purpose	Loan

