

**ROLE OF SAVING AND CREDIT COOPERATIVE  
IN CHANGING SOCIO-ECONOMIC STATUS OF WOMAN: A  
case Study of Kusheshwor Women Saving and Credit Cooperative  
Temal Rural Municipality of Kavre District, Nepal**

**A Thesis  
Submitted to  
Central Department of Rural Development, Tribhuvan University  
In Partial Fulfilment of Requirement for the  
Degree of Masters of Arts (MA)  
In  
Rural Development**

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## DECLARATION

I hereby declare that this master's thesis entitled '**Role of Saving and Credit Cooperative in changing socio-economic status of Women**; A case study of Kusheshwor Women Saving and Credit Cooperative in Temal rural municipality of Kavre district, Nepal' submitted to the office of the Dean, Faculty of Humanities and Social Sciences, Tribhuvan University, is an entirely original work prepared under the supervision of my supervisor, Mr. Ramesh Neupane. I have made due acknowledgement to all ideas and information borrowed from different sources in the course of writing this thesis. The results presented in this thesis have not been presented or submitted anywhere else for the award of any degree or for any other reasons. No part of the content of this thesis has ever been published in any form before. I shall be solely responsible if any evidence is found against my declaration.

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## LETTER OF RECOMMENDATION

The Thesis entitled " **Role of Saving and Credit Cooperative in changing socio-economic status of women;** A case study of Kusheshwor Women Saving and Credit Cooperative Temal rural municipality of Kavre, district, Nepal” has been prepared by Mr.Chandra Kumar Tamang under my supervision and guidance. I, hereby forward this thesis to the evaluation committee for final evaluation and approval.

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(04 August, 2019)

## **APPROVAL SHEET**

We certify that this thesis entitled " **Role of Saving and Credit Cooperative in changing socio-economic status of women**; A case study of Kusheshwor Women Saving and Credit Cooperative Temal rural municipality of Kavre, district, Nepal" submitted by Mr. Chandra Kumar Tamang to Central Department of Rural Development, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the Degree of Master of Arts in Rural development has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

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(11 August, 2019)

## **ACKNOWLEDGMENTS**

I sincerely acknowledge with gratitude all the peoples assistance that made my study a success. My special thanks go to my supervisor Mr. Ramesh Neupane, 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 KWSCC, regional and district cooperatives promoter who willingly spared their limited time for the, interviews.

My wife has been an inspiration throughout my life. She has always supported my dreams and aspiration. Whatever she 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.

Chandra Kumar Tamang

## ABSTRACT

‘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.

This is a study of role of saving and credit cooperative in changing socio-economic status of women. The objectives of the present study were to analyze the overall activities of cooperative, compare the social and economic condition of the women in the study area like social aspect, caste and ethnicity, religion, education, economic aspects, occupation, decision making process, health status potential problems of women and suggestions to improve their condition of social and economic status and so on. For the study Ksheshwor Women Saving and Credit Cooperative Temal rural municipality of Kavre, district, Nepal is taken to obtain desire objectives.

The findings of this study have indicated that women who were involved in saving and credit cooperative then activities had brought increments in social and economic condition in term of decision making to participate in social function. As they were able to contribute monthly to household income, a thing they were previously unable to do. In this respect, saving and credit cooperative is strongly recommended because women will not only benefit to their households but to the national economy as well. This is because women are more likely to use their income for the benefit of the family than men.

Key words: *autonomous, association, voluntarily, enterprise, democratic*

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## **ABBREVIATIONS/ ACRONYMS**

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

# CHAPTER ONE

## 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).

Kusheshwor Women Saving and Credit Co-operative (KWSCC) is the rural saving and credit cooperative in Temal rural municipality Kavre district, it has 395 female members. This co-operative is established by women, therefore there are only women members. This KWSCC was established in 2062 BS. It gives credit services, free skillful 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 cooperatives, 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 KWSCC 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 KWSCC 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 Saving and Credit Cooperatives in socio-economic condition of women.

#### **The Specific Objectives Included:**

- i. To analyze activities of saving and credit co-operatives,
- ii. To compare social change of women before and after involvement in Saving and Credit Cooperative and,
- iii. To compare economic change of women before and after involvement in Saving and Credit Cooperative.

### **1.4 Significance of the Study**

Socially and economically strong 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 Kavre 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 Limitation of the Study**

This study is confined to Kusheswor Women Saving and Credit Co-operative Ltd. in Temal rural municipality of Kavre district of Nepal. Because of time boundary mainly concern to analyze; activities of saving and credit cooperatives, economic and social status of women and economic change of women through the saving and credit co-operative.

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

This study has been divided into five 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, activities of KWSCC as well as presents the data analysis where; respondent profile social and economic character of respondents. Fifth chapter provides summary, conclusion and recommendation followed by references, questionnaire and annexes.



## **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 July, 2017;DEOC, a total of 34512 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 Kusheshwor Women Saving and Credit Co-operative (KWSCC), considered for this study, was established in 2062 BS in Temal rural municipality (RM) Kavre, Nepal. Temal rural municipality lies in Bagmati Zone of Nepal. At the time of the 2068 Nepal census it had a population of 22712. Among them the female and male population had 12129 and 10583 respectively. The major castes groups residing in the area are; Chhetri, Braman, Tamang, Magar, Kami, Sarki, Damai, , 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 (Kavre District Profile; 2074 BS).

This study has attempted to explore whether the women of the Temal rural municipality 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 cooperatives, economic and social status and, economic change of rural women due to the saving and credit co-operative. For the case study Kusheshwor Women Saving and Credit Co-operative (KWSCC) that lies in Temal rural municipality of Kavre 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 Cooperatives (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 Social 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 nonfinancial 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 Social 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, socioeconomic 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 Social 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 to the rural women. Cooperative program uplift the socio-economic condition of rural as well as urban women through access of financial services and other development services. It can reduce poverty through women involvement in cooperative. Women can increase their income and contribute to the whole family as well as society. Therefore this study was mainly concern to analyze; activities of saving and credit cooperatives, economic and social status of women and economic change of women through the saving and credit co-operative.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

As research methodology is the detailed plan of the study, deals with an introductory background on the research design, selection of the research area, etc. It includes all the procedures adopted to complete the study in a systematic way. Here, the chapter briefly discusses about sampling technique and sample size, data collection methods and its sources, analysis and interpretation of the data. For this both desk base as well as field base methodology has been adopted. The study has been carried out both on the basis of exploratory and descriptive research design. It is focused to investigate the role of cooperatives in rural women's social and economic condition. Similarly it tried to describe the existing status, problems and prospects of women.

#### **3.1 Research Design**

This study tries to identify their status in rural women before and after they involved in cooperative, reasons behind involvement and limitations and difficulties in running their cooperative. The overall research has been carried out on the basis of descriptive research design. It tries to describe the status of women member of cooperative, their problems and prospects. This study will conducted in sampled members of cooperative to get some baseline for the study. In-depth interviews will be taken for the entire sample stakeholder. Qualitative data from in-depth interviews provide the social context of the research under investigation whose detailed information on the process of social change is used to interpret the findings from the survey.

#### **3.2 Nature and Sources of Data**

Both quantitative and qualitative data are used .An intensive field survey was conducted to obtained 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**

Temal rural municipality of Kavre district was selected for the case study. Where different people live with different ethnicity and cast, among them most of the residents are women mobilized through saving and credit cooperative. The study confirms that a SCC is one of the techniques to change the social and economic status of rural women.

### **3.4 Sample Survey**

For the case study the researcher selected Kusheshwor Women Saving and Credit Cooperative (KWSCC) that lies in the Temal rural municipality Kavre. According to the cooperative there 395 women members in this cooperative. So, 395 members is my universe in the field survey out of 395 (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 and Tools 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 Household Survey**

To obtain the primary data choose 50 households which is member of cooperative random sampling method was adopted, where the researcher use the household questionnaire to respondents. The format of household survey questionnaire is in annex I.

### **3.5.2 Key Informants Interview**

During field study, interview was taken with key informants and stakeholders. They were asked this types of questions; general information, information about income, borrowing, expenditure, business activities, occupational change. This technique was also useful to provide essential information about the activities of members. The format of key informant's interview guideline is annex II.

### **3.5.3 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.

### **3.5.4 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 operation 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**

### **DATA PRESENTATION AND ANALYSIS**

This chapter presents the overall general information of the study area and analyze the activities of selected cooperative as well as deal with the social and economic status of respondents. For better understanding and presentation; mathematical tools were used. Tables were based on primary data. An attempt has been made to analyze and interpret obtained data of the subject matter in sequential order.

#### **4.1 General Information of the Study Area**

Temal rural municipality (RM) Kavre, Nepal. Temal rural municipality lies in Bagmati Zone of Nepal. This rural municipality is surrounded by Sunapati rural municipality at east; Roshi municipality at south; Namobuddha municipality at west; Chauri Deurali municipality at north the time of the 2068 BS Nepal census it had a population of 22712. Among them the female and male population had 12129 and 10583 respectively. The major castes groups residing in the area are; Tamang, Braman, Chhetri, Magar, Kami, Sarki, Damai, 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 (Kavre District Profile 2074 BS).

#### **4.2 Settlement Pattern**

This rural municipality is situated within Kavre district. The study area is composed of several ethnic groups and majority of them are Tamang, Braman, Chhetri, Kami, Damai, etc. Most of the people are lived in made of mud and stone with tin roof. Some households are traditional but modern in outlook. Most of the people depends in agriculture. The percentage of population who, solely depend upon agriculture is 89%. About 9% of the people in this rural municipality are found engaged in business whereas about 2% are engaged in Jobs (District Profile; 2074 BS). Facilities such as transportation, availability of inputs, technical supports and marketing facilities are also miserable. So this is comparatively the poorest municipality in comparison of other rural municipalities of Nepal. In this municipality women mainly involved in agriculture and livestock raising activities.

### 4.3 Profile of Respondents

This presents the socio-economic, economic, borrowing and expenditure status of the respondents. That is overall educational attainment, Main occupation of the respondents.

#### 4.3.1 Caste of the Respondent

Caste and ethnicity is the major factor in determining the social status in Nepalese society. It is more effective in case of Nepalese society. Women interviewed in the study area belonged to different caste and ethnic groups. The following table shows the distribution of women on the basis of caste/ethnicity.

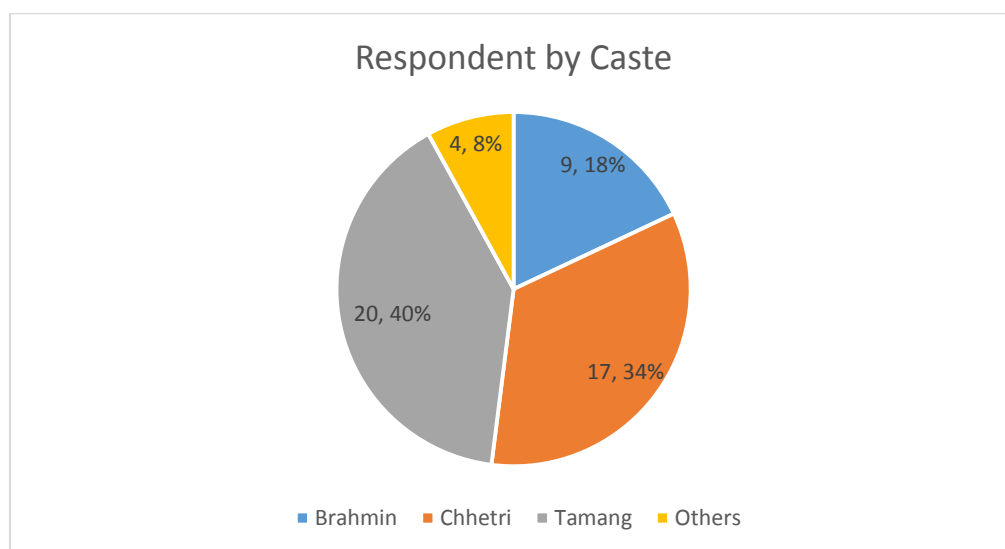
**Table 4.1: Distribution of Respondent by Caste**

| <b>Caste</b> | <b>Number</b> | <b>Percentage</b> |
|--------------|---------------|-------------------|
| Tamang       | 20            | 40                |
| Chhetri      | 17            | 34                |
| Brahmin      | 9             | 18                |
| Others       | 4             | 8                 |
| Total        | 50            | 100               |

Source: Field survey, 2019

This Kusheshwor 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 Tamang followed by 34% Chhetri and then 18% Brahmin and 8% marginalized groups (Magar, and others). In the co-operative comparatively greater proportion of members are related to advantaged caste than marginalized.

**Figure 4.1 Distribution of Respondent by Cast**



Source: Field survey, 2019

The given figure shows that 40% of the respondents are Tamng and 8% is other cast. It shows that the marginalized group is less than privileged group.

#### **4.3.2 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.

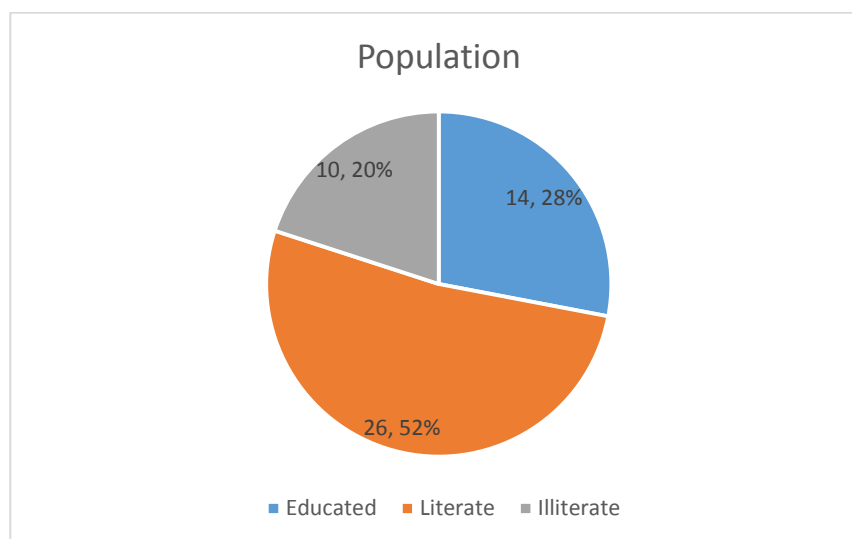
**Table 4.2: Distribution of Respondent by Educational Status**

| <b>Level</b> | <b>Population</b> | <b>Percentage</b> |
|--------------|-------------------|-------------------|
| Literate     | 26                | 52                |
| Educated     | 14                | 28                |
| Illiterate   | 10                | 20                |
| Total        | 50                | 100               |

Source: Field survey, 2019.

Among the sampled 50 population almost 28% were educated 52% literate and 20% illiterate (Figure 4.2).

**Figure 4.2: Distribution of Respondent by Educational Status**



Source: Field survey, 2019

The above figure shows that 52% of the respondents are going to primary school and 26% are educated with higher education and 10% are still illiterate.

### 4.3.3 Religion of the respondents

Nepal is a country of various culture and religion. Nepalese people have their own Gods and Goddesses with their different caste, culture and religion. Most people of Nepal are Hindu. Hindu is the dominant religion in the study area too and only some families of Tamang and others are found Buddhist and others. The following table shows the distribution of women on the basis of religion.

**Table 4.3 Distribution of Respondent by Religion**

| Religion | Number | Percent |
|----------|--------|---------|
| Buddhist | 20     | 40      |
| Hindu    | 26     | 52      |
| other    | 4      | 8       |

Source: Field survey, 2019

The above table 4.3 shows that total number of 50 respondents 52% are Hindus and 40% are Buddhist then 4% are others. There is none of from Christians. They are following cultural rules and regulation activities, which is coming by their ritually norms and values.

#### 4.3.4 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 4.4) illustrates the main occupation of the households and respondents in the study area.

**Table 4.4 Distribution of Respondents According to Major Occupation**

| Main Occupation | Number | Percentage |
|-----------------|--------|------------|
| Agriculture     | 30     | 60         |
| Business        | 14     | 28         |
| entrepreneur    | 4      | 8          |
| Service         | 2      | 8          |
| Total           | 50     | 100        |

Source: Field survey, 2019

The above (table 4.4) clearly reveals that majority of the respondents' main occupation in the study area was agriculture. According to respondents 60 percent of them have been involved in agriculture. Only 8 percent of population were engaged in service sector. While 28 percent were found to be engaged in business. 8 percent members are in business sector.

#### 4.4 Activities of KWSC Cooperative

##### 4.4.1 Introduction of the SCC

Nepal is divided into five development regions and 77 districts. It has three major geographic regions, high mountains, foothills and lowland plains. By the end of mid-



July, 2017, a total of 34,512 (DEOC, 2017) 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 Temal rural municipality Kavre was chosen which is solely controlled by women.

Kusheshwor Women Saving and Credit Co-operative (KWSCC) is the rural saving and credit co-operative in Kavre district, with 395 female members according to cooperative. This Co-operative is established by women, therefore there are only women members. This KWSCC was established in 2062 B. S and office is situated in Temal rural municipality. It gives credit services, free skillful training services, etc. to their members. It contributes in saving, credit and other services to meet their members' credit need.

#### **4.4.2 Saving Service**

A compulsory saving strategy has been adopted in the co-operative. The amount of compulsory saving per individual per month was Rs.30 and gradually introduces voluntary and other purposive savings. This saving deposit is playing the important role in member's loan acquisitions. The saving feature in the co-operative 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 co-operatives. 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. 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 KWSCC on test and error basis. Generally, members cannot withdraw compulsory saving up to an agreed term or till it's give up membership. KWSCCL 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, KWSCC regularly introduce other purposive savings products. KWSCC issue passbooks to their members once they start depositing savings. Passbooks are filled and signed by the staff concerned.

### 4.4.3 Credit Service

According to the respondents the best saving system is only saving and credit cooperative as it is easy to take loan from co-operative. The source of credit capital was KWSCC. The co-operative has provided loan to the members. The saving money is being utilized for buying share capital. The Co-operative provided credit of about Rs.10 to 30 thousand for starting small shop, business, farming etc. In case of co-operative loan, most of KWSCC 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. The loan subcommittee is authorized to approve or disapprove loans up to the amount of Rs.30,000.

#### Loan Products offered by KWSCC

| Loan Products                      | Purpose   | Interest Rate |
|------------------------------------|---|---------------|
| Agriculture loan                   |   |               |
| Farm activities                    | Provided for buying seeds, seedlings, fertilizer, and livestock.  | 18%           |
| Vegetable cultivation<br>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, 2019

#### **4.4.4 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.

#### **4.4.5 Social Services**

KWSCC 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**

KWSCC 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 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**

KWSCC 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**

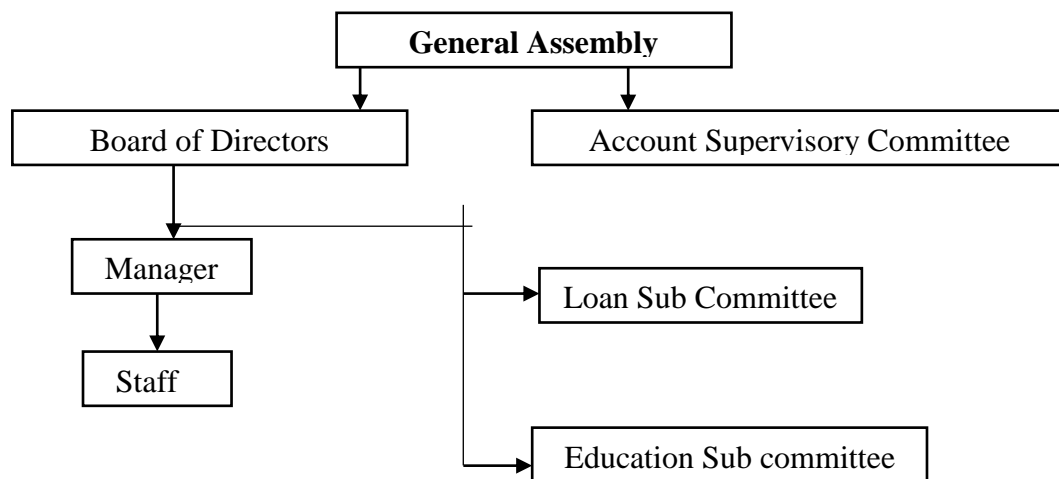
KWSCC organizes adult literacy classes for its members. Besides this, it organizes various campaigns and talk programs on gender equality, girl's education, pre- and postnatal care, etc.

**4.4.6 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.

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 4.3 Organizational Structure of KWSCC**



Source: Field survey, 2019

**4.5 Role of Cooperative in Social Change**

The cooperative plays vital role to make a positive change of rural women. Cooperative can bring change in decision making, occupation participation in social function and social activities, buying and selling assets and education so on.

#### 4.5.1 Change in 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 social change. In this study role of cooperative in rural women's social change was concluded by calculating the percentage of women members involved in various areas.

**Table 4.5: Social Changing Area of Tamang**

| Social Changing Area   |            | No. of Respondent |       | Percentage |       |
|--|------------|-------------------|-------|------------|-------|
|  |            | Before            | After | Before     | After |
| Decision of Children Education<br>(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<br>family (private/public hospital)    | Male       | 1                 | -     | 5          | -     |
|  | Female     | -                 | 1     | -          | 5     |
|  | Both       | 19                | 19    | 95         | 95    |
| Total  |            | 20                | 20    | 100        | 100   |
| Women health check -up<br>(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,<br>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,<br>friend, market etc.              | Need       | 20                | 18    | 100        | 90    |
|  | Don't need | -                 | 2     | -          | 10    |
| Total  |            | 20                | 20    | 100        | 100   |

Source: Field Survey, 2019

Table; 4.5, shows that, women participation 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 change to decision making.

**Table 4.6: Social Changing Area of Chhetri**

| Social Changing Area   |            | No. of Respondent |       | Percentage |       |
|--|------------|-------------------|-------|------------|-------|
|  |            | Before            | After | Before     | After |
| Decision of Children Education<br>(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<br>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<br>(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,<br>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,<br>friend, market etc.)            | Need       | 16                | 16    | 94         | 94    |
|  | Don't Need | 1                 | 1     | 6          | 6     |
| Total  |            | 17                | 17    | 100        | 100   |

Source: Field Survey, 2019

The table 4.6 shows that women participation in decision making is increased than before joining the cooperative. So it is considered.

**Table 4.7: Social Changing Area of Brahmin**

| Social Changing Area   |               | No. of Respondent |       | Percentage |       |
|--|---------------|-------------------|-------|------------|-------|
|  |               | Before            | After | Before     | After |
| Decision of Children Education<br>(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<br>family (private/public hospital)    | Male          | 5                 | -     | 55         | -     |
|  | Female        | -                 | 2     | -          | 22    |
|  | Both          | 4                 | 7     | 45         | 78    |
| Total  |               | 9                 | 9     | 100        | 100   |
| Women health check-up<br>(private/public hospital)                     | Male          | 6-                |       | 67         | -     |
|  | Female        | -                 | -     | -          | -     |
|  | Both          | 3                 | 9     | 33         | 100   |
| Total  |               | 9                 | 9     | 100        | 100   |
| Household Expenditure (Education,<br>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  |               | 9                 | 9     | 100        | 100   |
| Permission of male to go (relative,<br>friend, market etc.)            | Need          | 9                 | 5     | 100        | 55    |
|  | Don't<br>Need | -                 | 4     | -          | 45    |
| Total  |               | 9                 | 9     | 100        | 100   |

Source: Field Survey, 2019

Table 4.7, 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 have positive change to decision making process.

**Table 4.8: Decision Making Areas of Others**

| Social Changing Area   | No. of Respondent |        | Percentage |        |       |
|--|-------------------|--------|------------|--------|-------|
|  |                   | Before | After      | Before | After |
| Decision of Children Education<br>(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<br>(private/public hospital)    | Male              | -      | -          | -      | -     |
|  | Female            | 1      | 2          | 25     | 50    |
|  | Both              | 3      | 2          | 75     | 50    |
| Total  |                   | 4      | 4          | 100    | 100   |
| Women health check -up<br>(private/public hospital)                    | Male              | -      | -          | -      | -     |
|  | Female            | 1      | 1          | 25     | 25    |
|  | Both              | 3      | 3          | 75     | 75    |
| Total  |                   | 4      | 4          | 100    | 100   |
| Household Expenditure (Education,<br>health, food, durable etc.)       | Male              | -      | -          | -      | -     |
|  | Female            | 1      | 1          | 25     | 25    |
|  | Both              | 3      | 3          | 75     | 75    |
| 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,<br>friend, market etc.)            | Need              | 3      | 3          | 75     | 75    |
|  | Don't Need        | 1      | 1          | 25     | 25    |
|  | Total             | 4      | 4          | 100    | 100   |

Source: Field Survey, 2019

The table 4.8 shows the vital change in participation of women to making decision before joining the cooperative than after.

The findings indicated increasing percentages of women members' involvement in all the considered areas after joining the cooperative compared to before joining Cooperative. During the household respondent survey, the researcher observed that



women member's voice is playing a significant role in above study area. The researcher found that access to financial services can make strong women to become more confident, more assertive, more likely to participate in family and community decision.

#### 4.6 Role of Cooperative in Economic Change

Economic status is an important factor, which determines the quality of people's life and every aspects of daily life. Economically active women, very limited members of women are engaged in direct income generating and in other economic activities rather than agriculture work. To determine the economic status of women, this section includes occupation, income and expenditure and borrowing from KWSCC.

##### 4.6.1 Occupation of Respondents

In rural Nepalese society, the main occupation of women is household activities. But their contribution is not confined within the household activities alone; they also perform agricultural work almost equal to their male counterparts. It is generally believed that the women who work outside have high decision-making power, low fertility, forward, farsighted, self-confident then women who are engaged in the household work more or less inside home. The following table shows the distribution of respondents on the basis occupational status.

**Table 4.9: Distribution of Respondents' Occupation**

| Main Occupation | No. of Respondent |       | Percentage |       |
|-----------------|-------------------|-------|------------|-------|
|                 | Before            | After | Before     | After |
| Agriculture     | 24                | 30    | 48         | 60    |
| Ideal           | 10                | -     | 20         | -     |
| Business        | 5                 | 14    | 10         | 28    |
| Labor           | 7                 | -     | 14         | -     |
| Entrepreneur    | -                 | 4     | 0          | 8     |
| Service         | 4                 | 2     | 8          | 4     |
| Total           | 50                | 50    | 100        | 100   |

Source: Field Survey, 2019

The table 4.9 shows that majority of the respondents engaged in agriculture before and after joining the cooperative but respondents engaged in agriculture is increased by 12%. Before joining the cooperative 20% respondents are ideal so It is changed after joining the nobody found in ideal respondents.

#### 4.6.2 Change in Income and Expenditure by Caste

Economic status of the respondents of the study area is determined by the income and expenditures so here is tabulated.

**Table 4.10: Change in Income and Expenditure of Tamang**

| 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, 2019

The table 4.10 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 4.11: 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, 2019

Table 4.11 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 4.12 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                 | -     | 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, 2019

Table 4.12 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 4.13 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, 2019

Table 4.13 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.

#### **4.6.3 Borrowing of the Respondent from KWSCC**

**Table 4.14: 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, 2019

The table 4.13 shows that the respondents needed credit either to start new and/or improved the previous small shop, farming and animal farming. In the interview, 41 respondents described that they are engaged in crops, small shop and farming and animal farming (goats, chickens,).

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATION**

#### **5.1 Summary**

The objectives of the study were; to analyze activities of saving and credit cooperative, economic and social 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.

Kusheshwor Women Saving and Credit Co-operative (KWSCC) established by women were taken for the case study. So all the sample populations considered for the study were women. The members that makes almost 40% are Tamang followed by 34% Chhetri and 18% Brahmin and 8% marginalized groups (Magar and others) out of total respondents. In the cooperative more members were advantaged than marginalized. Out of the total respondents 48 % were engaged in agriculture and only about 8% were found to be engaged in services. The educated respondents found in the study were 28% among them 52% literate and 20% illiterate respectively.

Majority of the respondents 52% Hindus and 40% Buddhist then 8% other religious were found in the study area. Most of the respondents that is 60% depend on agriculture and 28% in business then remaining respondents engaged in service and others are 4% and 8% respectively. Mostly women are directly or indirectly involved in agriculture activities.

Kusheshwor Women Saving and Credit Co-operative (KWSCC) established by women tends to have a strong women's social and economic changing agenda. According to cooperative there were 395 women involved in this cooperative. Membership is the most important and first activity of cooperatives as well as members. The sum of registration fee and share capital collected from members is the initial capital of cooperatives. All activities are served by different committees which were constituted by the general assembly. The general assembly elects a seven to

eleven-member **BOD** and a three member account supervisory committee for a three-to five-year term.

KWSCC offered to the members saving and credit service. Out of 50 respondents only 18% respondents did not take loan from the SCC. Almost 44% respondents had taken loan about Rs.10 to 30 thousand for starting small shop, business, farming etc. The cooperative provides agriculture loan, business loan education loan, entrepreneur loan farming loan to their members. It provide social services like training in income generating, health and sanitation, community development activities awareness-raising activities etc.

Study shows that respondents from the cast Tamang, Chhetri, Brahmin and others are involved in decision making is significantly change before and after involvement in cooperative. That is decision making in education, health, food and house hold expenditure .There participation in decision making is increase by 15% however were not involved. Participation in social meeting and function of community is increased by 45% however were not participation.

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. Most of the respondents of the rural municipality 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.

KWSCC has helped to change 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. By Tamang respondents 15% have more than 100 thousand income before joining the cooperative but 50% respondents have

more than Rs.100 thousand income after joining the cooperative. Similarly, others members income and expenditure also changed after joining cooperative.

## **5.2 Conclusions**

The study shows that the social and economic status of women is significantly changed after involving Saving and Credit Cooperative so socio-economic condition of rural women can change through the direct involving the women in cooperative. The KWSCC model was found effective in providing financial and social services for the rural-based communities. Therefore Saving and credit Cooperative plays vital role in changing socio-economic status of women.

## **5.3 Recommendation**

After the base line information analysis, following recommendations are given to the concerned institutions.

1. Strengthen KWSCC's capability in financial management and investment including the identification, design and delivery of other financial products and services.
2. Should raise the required capital internally or by accessing funds from external leading agencies.
3. Members should be encouraged to participate more actively in discussion and deliberations in annual general meetings and monthly meetings of KWSCC.
4. Increases access to opportunities (to address the issue of women's marginalization due to cultural factors such as caste and ethnicity)
5. To uplift the women's poor status proper education, awareness, training of some income generating related sector and empowerment should be provide by governmental and NON governmental authorities.

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**ANNEX I**  
**QUESTIONNAIRE**

**A.**

1. Name of the respondent..... Age .....

Married ... Unmarried..... Education.... Occupation ... Caste...

Religion..... Address: R.Mu..... 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) other.....

**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 cooperatives?**

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

**1.3. Is there any change in following features before/after joining Cooperative?**

| 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 |
|-------|-------|-------|-------------|
| Ghee  |       |       |             |
| Curd  |       |       |             |
| Milk  |       |       |             |
| 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 Cooperative?**

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   |        |       |
| Female |        |       |
| Both   |        |       |

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

| SN     | Before | After |
|--------|--------|-------|
| Male   |        |       |
| Female |        |       |
| Both   |        |       |

- 6. Do you need permission from your husband/other male member of the HHs to go to market?**

i) Need .....

ii) Don't need.....

**H.**

**1. What is the best saving system?**

- a) Co-operative..... b) Bank..... c) Local leader..... d) Relative..... e) Other.....

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

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

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

.....

**Thank you**



**ANNEX II**  
**GUIDE LINE OF INTERVIEW**

| Key informants/stakeholder | criteria   | numbers                       | Remarks |
|----------------------------|--|-------------------------------|---------|
| COD member,<br>Chairperson | Greeting, Introduction, purpose of cooperative, when, why, how is it run, product of cooperative, provision of loan, staff, policy annual, what they want by line agency.                | 2 COD member,<br>Chair person |         |
| Debtor/borrower/           | Return period, interest, capital, rate, purpose of loan, farming, business, family background, service provided by cooperatives, what they want more from cooperative, behavior of staff | 5                             |         |
| Manager, staff             | Share capital, activities of cooperative, behavior of debtor, how they distribute new membership, services different from other cooperative, How many members,                           | 1                             |         |

### **Annex III**

#### **Case Studies**

##### **Case Study I**

Increase income rural women by SCC Soma Tamang is 43 years old woman, residing in the Temal rural municipality, Kavre and is a member of Kusheshwor Women Savings and Credit Co-operative for six years. Her main occupation is agriculture and her husband is also a farmer. After the formation of local Saving and Credit group by Women development program, she joined KWSCC and started saving Rs.35 every month. After 6 months she got farming training and borrowed Rs.6000 to start goat farm. KWSCC provided additional skill orientation and farming training, after the training she took another loan of Rs.10,000 to add number of goats and chickens in farm. She look after a farm with the support of her husband. Now, she has 9 goats, 35 chickens. Last year she earned about Rs.6500/- selling goats, Rs.7000/- selling chickens. Again she took another loan of Rs.9000 for growing her farm. She is happy to the farm work because of her entrepreneur and earning money. She earns about Rs.10,000 - 15000 per year selling goats and chickens. 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 6 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.

##### **Case Study II**

Increase Income Rural Women by SCC Ngema Tamang is 39 years old woman, living in Temel rural municipality, Kavre. She has five family members in her family. Her main occupation is agriculture. She has been a member of Kusheshwor Women Saving and Credit Co-operative five years. She began saving at the rate of Rs.30 per month. Five years ago KWSCC provided farming training and goats to its members without cash (free). Ngema tamang is one of the members to get goats. Now she has 13 goats. Last year she earned about Rs.9600/- selling goats. At present she earns about Rs.7000-10,000 per year selling goats. She borrowed another loan Rs.12,800 to add number of goats to farm. Her living standard started to change after she joined the cooperative and began borrowing. Now her son and daughter are going to school. Her husband is supportive. She has been involved in savings and credit activities since five years, and has purchased five shares of her Co-operative. She is one of the executive members.

**Annex IV**  
**Photo glimpses**

