

**SOCIO ECONOMIC IMPACT OF MULTIPURPOSE CO-  
OPERATIVE ON WOMEN**

**(A CASE STUDY OF SAMRIDHI MULTIPURPOSE CO-OPERATIVE LTD  
BHARATPUR, CHITWAN)**

**A Thesis**

**Submitted to the Faculty of Humanities and Social Sciences  
Department of Rural Development, Saptagandaki Multiple campus  
Tribhuvan University, in Partial Fulfillment of the Requirements for  
the Degree of Master of Arts In**

**Rural Development**

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**December, 2018**

## RECOMMENDATION LETTER

This thesis entitled **Impact of Multipurpose Co-operative on Women: A Case Study of Sambridhi Multipurpose Co-operative Ltd Bharatpur, Chitwan** has been prepared by **Ila Lamichhane** under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

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## APPROVAL LETTER

This thesis entitled **Impact of Multipurpose Co-operative on Women: A Case Study of Sambridhi Multipurpose Co-operative Ltd Bharatpur -11 Chitwan** submitted by Ila Lamichhane in partial fulfillment of the Requirement for the Master's Degree (M.A.) in Rural Development has been approved by the evaluation committee.

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## ACKNOWLEDGEMENT

This thesis entitled **Impact of Multipurpose Co-operative on Women: A Case Study of Sambridhi Multipurpose Co-operative Ltd Bharatpur -11 Chitwan** has been prepared for the partial fulfillment of the requirement for the Master's Degree in Rural Development. I acknowledge my deep sense of gratitude to my supervisor Krishna Prasad Gyawali. His valuable guidance and encouragement throughout the research project has made it possible to shape my thesis in this form.

The co-operation of the local people during field survey is highly appreciated. The field survey would have been a very difficult task without the help of local people. I would like to express my sincere gratitude to my Husbands who has been contributing in my effort and always provided opportunity in every step of my life.

Many people have helped me directly or indirectly in the process of preparing this research project. I specially thankful to all staff Sambridhi Multipurpose Co-operative Limited Bharatpur Chitwan.

Ila Lamichhane

## ABSTRACT

The present study **Impact of Multipurpose Co-operative on Women: A Case Study of Sambridhi Multipurpose Co-operative Ltd Bharatpur -11 Chitwan** is based on primary information collected from field survey.

This study analyzes the socio-economic condition of cooperative among women particularly in Bharatpur. This study is based upon the primary data collected from the field survey. This involves 142 women members of Sambridhi Multipurpose Cooperative Limited. 50 were taken as sampled women to collect information. This study is an attempt to analyze the socio-economic effect on females and their roles and participation in women empowerment process.

According to afore research, members were found to have been socially and economically empowered through the cooperative and able to run their income generating activities. Awareness program by different organization and training has brought about positive change in the life of member. Uneducated and under educated women involved in this co-operative have been more confident after joining in the cooperative. It has increased mobility in a life of women who used to be limited in their house hold activities and restricted within boundary of their house. They have got social prestige and gained respect from their family after being member of co-operative. Some members have been able to support their family fully through the income generating activities. There was a great change in their perspective, attitude, authority, prestige, knowledge, ability awareness and social relationship and so the cooperative had established a good harmony and co-operation among all the members. This had brought a new vision in traditional social discrimination practice. However all the women had not progressed at the same level. The poor women had gained more than the so called poor women from lower middle class and middle class. Existing domination in these families had limited their progress than the others. The research shows that income alone does not raise the status of women. The problem must be tackled both socially and economically by raising the awareness of women and community member. Mostly executive committee comprises of undereducated members somehow poor and uneducated women feel comfortable to share their feeling and problems. This has brought about change in attitude of all the community people and make them equal partner in development.

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

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## **ABBREVIATIONS / ACRONYMS**

ADB	-	Agriculture Development Bank
B.S.	-	Bikram Sambat
SMC	-	Sambridhi Multipurpose Co- operative
BOD	-	Board of Directors
CBS	-	Central Bureau of Statistics
CEDA -	-	Central Educational Development Association
CMF	-	Centre for Micro-Finance (Pvt) Limited
GBB	-	Grameen Bikash Bank
GO	-	Government Organization
ICA	-	International Cooperative Alliance
IDACA	-	Institute for the Development of Agricultural Cooperation in
ILO	-	International labor Organization
INGO	-	International Non-Governmental Organization
MFIS	-	Micro-Finance Institutions
NCDB	-	National Co-operative Development Board
NCF/N	-	National Co-operative Federation of Nepal
NGO	-	Non-Governmental Organization
No.	-	Number
PCRW	-	Production Credit for Rural Women
PCRW	-	Production Credit for Rural Women
Rs.	-	Rupees
SCC	-	Savings and Credit Cooperative
UN	-	United Nations
UNICEF	-	United Nation International Children Emergency Fund
SMC	-	Sambridhi Multipurpose Co-operative Limited

# CHAPTER-I

## INTRODUCTION

### 1.1 Background of the Study

Co-operative is an active and important part of our societies in modern time. It is taken as working together for mutual benefit with many activities such as rotating saving and credit and other economic activities. Co-operatives are providing the financial services in urban and rural communities to the people of all classes. They are collecting savings and granting loan to the members for different purposes at reasonable rate of interest. Modern co-operatives have been found developed 200 years ago around the world. Co-operative philosophy originated with the revolutionary writing and actives of Robert Owen and Charls Fourier. To Robert Owen (1771-1859), an avowed socialist, goes the credit for inspiring the Roachdale Pioneers for setting up the first modern cooperative shop in Toad lane, near Manchester, in 1844. It was, however, Raiffeisen, a burgomaster in Germany and not the Roachdale Pioneers, who inspired the experiment in rural cooperatives in many developing countries. Raiffeisen though not wealthy, was an inspired philanthropist. It was in 1864, that he had set up a credit cooperative society which was to become model for others subsequently. In today's date Co-operative are in operation in all the economic systems prevalent in the world private or capitalist market economies (U.S.A ,Germany, Industrialized countries and Japan), centrally planned economies (socialist) former Soviet Union ,People's Republic of China etc and all the developing countries that adopted mixed economies e .g .India Nepal, Pakistan, Sri Lanka, Bangladesh in South Asia. Over a period of 200 years, co-operatives have speeded over 100 countries and into various sectors and activities encompassing agriculture, fishing, housing, banking, insurance, water electricity and health sector .It is estimated that over 50 percent of global agriculture output is marketed through co-operative. (NCDB, 2010)

#### 1.1.1 Co-operative in Nepal

The concept of working together for mutual benefit by labor sharing forming group and rotating saving and credit association in rural areas with different ethnic groups was in practice in Nepal from very ancient times. At that time, the concept of co-

operative emerged in the form of PARMA in hilly region, MANKAKHALA and GUTHI in Kathmandu valley, DHARMABHAKARI in some part of Nepal. Where DHIKURI in practiced in western Nepal by Thakali society was more like” Saving and credit co-operative” of these days, in which every members were required to contribute certain amount of capital to the fund of DHIKURI. This fund could be lent by the members under pre-determined rules and regulations prepared by the members.

Co-operative and Saving and credit co-operative concept is seen to have followed since long time in Nepal informally .But it has not been possible to fix time of beginning of co-operative while we turn over the history of co-operative movement in Nepal, the organized history can be traced back to about 48 years.

After the political liberalization of 1991, the National Co-operative Development Board (NCDB) was formed with the dissolution of the then Sajha Central Office. Since then, the Saving and Credit co-operatives (SACCOs) in Nepal have become more active specially after the enactment of Co-operative Act 1992 (2048) (NCDB, 2010)

Saving and Credit Co-operative work for promoting the savings of the people, collecting such saving and granting loan to the members for different productive business at low rate of interest. In Nepal, where people have low income level, where people are spendthrift and where people suffer from the exploitation of private moneylenders, such co-operatives are very important (Oli, 2001).

There has been a rapid expansion of the cooperatives in the recent years. There are more than 24 thousand Primary Cooperatives, 223 District Level Cooperative Unions, 14 Central Cooperative Unions and 1 National Cooperative Bank under the umbrella of National Cooperative Federation of Nepal (NCF/N). There are more than 3.2 million cooperative members including around 42 percent women membership. Most of the members are from the socially excluded, marginalized and economically weak class. Their economic activities range from agricultural production, processing, distribution, storage, microfinance and micro enterprises etc. The presence of cooperatives in the service sector is also noteworthy. The role of cooperatives in social transformation, protection of environment and promotion of culture and moral values is highly significant. NCF/N is taking the leadership of agent for socio-economic transformation (NCDB, 2010).

### **1.1.2 Socio- Economic Status of Women**

Poverty as we know is the state of not being able to access the necessary requisite of life and regarded as state of powerlessness. Where our society is divided into rich and poor .Being rich is to be in a state of accessing necessary resources, having sound economic status whereas to be poor is to be just contrary to it. Monetary means enhances status of an individual in society and makes him/her able to take control over sources and it has been realized very often that economically sound people or rich people have control over low income people i.e. poor. Regarding status of women condition is even meager either it be about their status in their family or while taking economic decision since many years.

Being socially and economically active refers to actively participation in social activities ,taking interest and part in the interaction programs ,exchanging new ideas and suggestion forming same interest group and doing something on their own will having awareness about basic rights like citizenship marriage registration and basic knowledge like family planning benefits proper importance of being educated and importance of educating their children, getting involved in income generating works taking and utilizing loan for self benefit and creating employment for others if possible.

Role of member are determined with economic and social prestige knowledge of co-operative principles, cooperative's education, exchange of ideas with each other, literacy rate, opening their personal account, liberty to use amount taken by them as loan and awareness training active participation of members in such a program are means of process to empowerment.

Women who were limited in household chores, farming and fodder wood were now capable to take responsibilities of different position, participation in meeting, developing business and skills income generating activities and self developing economies and social and on the activities to educating children. These activities are effective in women empowerment besides these representing own institution: District centre, National and international levels co-operative opportunity lead institution also get from the running of co-operative institution is process of from establishment to running (Subba, 2010).

Women comprise half of the total population of Nepal. They have a lower status than men, by tradition they are limited in mobility and access to information and education. The status of Nepalese women, by tradition they are limited in mobility and access to information and education. The status of Nepalese women has deeply affected by various religions, traditional evils customs. Social norms and evils practices have seriously affected the role and status of Nepalese women. The United Nations has defined the status of women in context of their access to knowledge. Economic resources and Political power and their personal autonomy in the process of decision making when Nepalese women's status is analyzed in this light the picture bleak (Acharya,1995).

### **1.2 Statement of Problem**

Most of the women of Nepal lag behind in major aspects like: education, health and participation on local and national institutions, economic resources and other opportunities due to the social structure of the society. Agriculture being the main source of income most of the women are engaged in agriculture activities but their contribution is not countable. Role of women is merely limited to house chores and reproduction which definitely is ironical fact.

Comparing the condition of women in our society, the question arises; how can we bring change in status of women in Nepal? How can they be able to make decision by themselves? What can bring changes in them and make them self-confident and independent? What types of program do women require being able to think them as equal to their male counterparts and get self-respect in society? Keeping these questions in mind, this research intends to focus in answering the following research questions as given behind:

- a) Have women been able to support their family through cooperative?
- b) Is able to make women empowered socially and economically?
- c) What are the socio-economic impacts of SMC on women of Bharatpur?

### **1.3 Objective of the Study**

The general objective of the study is to find out the social and economic impact of co-operative on women of the study area. However, following are the specific objectives in the study area.



- a. To explore the socio-economic status of women in the study area.
- b. To evaluate the socio-economic change of respondents due to SMC activities in the study area.
- c. To assess the level of empowerment as well as the opportunities of women involved in SMC and recommend the further opportunities.

#### **1.4 Rationale of the Study**

Proposed study has both theoretical and practical significance. The research will reveal the impact of social and economic condition of women in the study area. It will also try to explore how the women are being empowered by the implementation of SMC program. This study also aims to provide useful information to the concerned women and other interested on how SMC has socially and economically affected changed life of women .The output of this study is expected to be useful for government, policy maker itself. This study may be useful for those who are directly concerned with human development and those who are concerned with the study of women and their role in co-operative.

#### **1.5 Conceptual Framework**

Socio-economic change refers to enhancement in level of income, level of education and occupation change, realization of difference in socio economic experiences and realities and that helps to mould one's personality ,attitudes and lifestyle, especially in case of rural poor women in our context.

The conceptual framework of this study were based on the above idea with established relationship of women with SMC and how the economic opportunity, income-generating activities provided by the cooperative affected the socio-economic condition of women. The conceptual framework of the study is explained in the figure below:

##### **Dependent Variables:**

Dependent Variable causes a change. Dependent variable always seeks the support of Independent Variables. The researcher on Socio-Economic Condition of Cooperative among Women, the study site has included different independent variables on the study dependent variables in change brought about in the life of women.

### **Independent Variables:**

Independent variables are not of dynamic nature .It always supports dependent variables included. The following variables has been taken as independent variables:

- a. Skill Development
- b. Loan
- c. Operation of income generation
- d. Change in role and status of women
- e. Economic opportunity
- f. Economic Independence

### **1.6 Limitation of the Study**

Every research is basically motivated to get concrete result at the end. But it may not be as perfect as the researcher expectation research objective due to so many constraints where this research could not be an exception.

### **1.7 Organization of the Study**

This research study consists of altogether five chapters. Chapter one includes the background of the study, objective of the study, rational of the study and conceptual framework of empowerment of women through co-operatives. Chapter two includes literature review. Chapter three presents the research methodology adopted for the study in which various method s for data collection tools, technique and analysis are described .Chapter four presents data analysis and presentation, which is the major part of the thesis. Chapter five contains the study with summary, conclusion and recommendation.

## CHAPTER II

### LITERATURE REVIEW

This section deals with literature regarding status of women, women empowerment as well as socio-economic impact of co-operative on women. Based on these aspects, available literature has been reviewed as presented below:

#### 2.1 Theoretical Review

At village level, co-operative institution is the first formal contact point for members. Co-operatives, by virtue of their character, contribute significantly to the growth of democratic traditions. In addition to the government, federal and business co-operatives should provide liberal financial assistance to the primaries to carry on the education work (Subba, 2012).

The loyalty of members towards their co-operatives is hinged on to the quality and range of services provided by the society to its members. If the members are satisfied with the services provided by the society, there is no reason why should not be loyal. Member's interest should be sustained by creating a good business image by rendering efficient and more interesting services on the basis of the needs of the members (Khanal, 2012).

The historical events are found to have gradually influenced people in other parts of the world. Cooperative enterprises not only solve the social and economic problems but they also look for the new innovative ideas which will new innovative ideas which will serve them for their better livelihood. Each cooperative enterprise changes its activities one after another in accordance with the people's needs and aspirations. Such system is termed as cooperative movement which is found at different levels- local and national (Shrestha, 2007).

Co-operatives should also be aware of the need for transacting their business with the society instead of only borrowing from the society and selling their produce to the private trader. A co-operative, which has proved funds and other services to the members in initial stages naturally, expects that the members should undertake resultant transaction either the society itself. This is true also with the repayment of

loans. Loans have to be returned in time and in full so that more money is available for relenting.

Nepal is a poor country in the world's economic panorama. It is extremely necessary that poverty and underdevelopment of the nation should be attacked from all possible directions. Co-operative movement is one such a measure to improve the economic condition and lower the blows of poverty and underdevelopment to the country and its people. The co-operatives are, therefore, established and managed to solve the problems of distribution of goods of daily necessity that of agriculture inputs to facilitate improved farming system and exploitation of mass people. Moreover, the co-operative can definitely help the farmers to get fair prices to their farm products. Thus, the problem of agriculture production, distribution of goods and services of daily necessity to each and every concern of the country's marketing the agriculture products, loan distribution to members in need, etc. can be solved through the cooperatives.

Co-operative is the most significant vehicle for mobilization the scattered saving and putting them in productive use for the benefit of the poorer section of the society. The role of co-operative organization can be regarded as a most significant for socio-economic betterment of the majority of the people and their and their socio and economics justice. This, co-operative is undoubtedly a key variable in terms of socio-economic development of the country (Paudyal, 2011).

The multi-disciplinary approach to study the problems of the small farmers is needed to understand the complex socio-economic system of the small farmers and device the means of helping them. There is a definite need to raise awareness throughout the country to the ability and potentiality of small farmers and also to encourage them to forward. All development programs should be made balance from a gender perspective. Many government programs benefit men more than women; women in Nepal therefore remain poorest of the poor. For achieving sustainable livelihood and rural development; discriminatory norms, values, structure and policies need to be transformed into socially just and gender equitable ones. Diversity in discriminatory values and practices, policies and laws need to be changed from the women's and marginalized group's perspective. The real development is only possible when we can equate our thinking and action with that of small farmers (Sapkota, 2011).

Co-operatives are running smoothly from their establishment but some of them are not running smoothly due to poor management. So she suggested the co-operative should be well managed and utilized properly, it can be the backbone of the economic development of women. She has also suggested that training in account packages for the office staff seems necessary. Then she emphasized on co-operative education and training for the development of the co-operative societies in the country because many members of most co-operatives have simply no knowledge about co-operative procedures and what a co-operative in reality is. They also do not seem to be familiar with rules and regulations of a co-operative. Co-operative movement is still the best means to involve the women in financial activities and empower the women. So such co-operatives should not only be involved in saving and credit business but also empower their female members by providing vocational, environmental and other training to enhance their financial level as well as awareness about co-operatives (Rayamajhi, 2008).

#### **Types of Co-operative Societies:**

Co-operative organization can be applied to every conceivable form of economic activity. Hence, various types of cooperatives have been started with different motives. Some of the important types of cooperative organizations are as follows:

- Consumers cooperative societies
- Producer's cooperative societies
- Saving and credit cooperative
- Cooperative marketing societies
- Cooperative housing societies
- Cooperative farming societies
- Multipurpose cooperative societies
- Other single purpose societies

#### **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 co-operatives 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 (Archarya, 2006).

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 (Sarker, 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 (Gauri, 2009).

Even in the ancient time there used to be certain forms of co-operatives 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 (Mohan, 2007).

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 (Mohan, 2007).

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

Modern Cooperatives began in Nepal in 1954 when a Department of Cooperatives was established within the Ministry of Agriculture to promote and assist development of Co-operatives. By the end of mid-April, 2010, a total of 22,646 cooperatives were registered across the country. Capital share of these institutions totaled Rs 20.196273 billion and the number of total members was 2,963,114 (male members – 1,763,376;

female members – 1,199,738). A total of Rs 124 121.831359 billion savings were collected while investment worth Rs 105.453569 billion was made from these institutions. Except the initial institutions, from central to district level of cooperative campaign, National Cooperative Association Ltd – 1, National Cooperative Bank Ltd – 1, Central Sector-wise Association – 11, District Cooperative Association – 66 and Sector-wise District Cooperative Association – 127, have been registered and are in operation (Subba, 2012).

### **Brief review of Cooperative development in Nepal**

Considering the rural economic development through cooperatives His Majesty's Government created the Department of Cooperatives in 1953 under the Ministry of Agriculture, Planning and Development. And in 1956, 13 credit cooperative societies were established with a view to financing new settlers of the Rapti Dun Valley project. The cooperative movement has also been changing its shape and size after the 1960s. Multipurpose cooperatives were emphasized by the government to make them viable units during that period.

But the cooperatives established during the 1950s were not effective in supplying credit facilities to the rural poor. Cooperatives established during the Panchayat regime also became failure as they were owned, managed and controlled by the government. The real problem for cooperative development of that period was that it could not reach to the poor as the resources were taken by the rural elite and well off landowners. Then a Cooperative bank was established in 1963 which was converted into Agricultural Development Bank (ADB) in 1968. Since then, all cooperatives societies registered by the Department of Cooperatives were eligible for financing by the ADB. Farmers outside the cooperative societies were not entitled to receive the services.

Considering credit and input supply as important component of any rural development program, a massive "Sajha" movement was launched in 1967 by converting the existing cooperative organizations. The Department of Cooperatives was also renamed as Sajha Development Department in 1985. From 1976 to 1990, this was the period of sajha-fication in Nepal for country's rural development activities.

After the political liberalization of 1991, the National Cooperative Development Board (NCDB) was formed with the dissolution of the then Sajha Central Office.



Since then, the saving and credit cooperatives (SACCOs) in Nepal have become more active especially after the act, 1992 (2048 B.S). A cooperative society can be registered under this Act as respective Division Cooperatives Offices under the Department of Cooperatives, Ministry of Agricultural and Cooperative (MOAC) (Thapaliya, 2009).

### **Co-operative Sector in Nepal**

Co-operative sector of Nepal has already completed its fifty six years of services .The movement actually began in Nepal with the establishment of 13 credit co-operatives in Rapatidun valley in 1956 with USAID support .Before this, separate department called Co-operative Department was also set up within the Ministry of Planning, Development and Agriculture in 1953. The co-operative Act, 1959 provided first legal framework for promotion of co-operatives. During that period co-operative were seen as major rural finance delivery vehicles. Furthermore, Co-operative Bank was established in 1963, which later merged with Agricultural Development Bank (ADBN) in 1967. The ADBN until 2006 was foremost rural finance service provider in Nepal .The co-operative sector has completed Golden Jubilee. This sector is growing very fast and at present there are 23301 Co-operatives with more than 3 million members, half of which are female members. The ongoing plan has recognized the co-operative sector as one of the three pillars of the economic development and included national policy and programs for the development of co-operative sector.

Despite the present growth of co-operative sector, there are many policy distortions which need to be addressed by policy makers such as central bank and the government in particular. The existing rules and regulations on co-operatives need to change for sustainable rural financing. The much awaited special legislation for the improvement of co-operatives and microfinance operation has not yet enacted. This sector as in the past is still influenced by politicians. They tend to make this sector semi – political organization instead of making it a pure rural finance vehicle .Regulation and supervision of registered co-operatives saving and credit co-operative in particular is much more needed .The existing institutional base of co-operatives is sufficient enough to carryout rural and microfinance activities.

## **Status of Women**

Women constitute half of the population of the country. They work 11 hours a day and yet do not own any private property. Nepal is one of the two countries in the world where males live longer than females (55.5 years compared with 57.6 years). The infant and maternal mortality rates in Nepal are also among the highest in south Asia.

Although women who comprise half of the population of the country and have been always involved in National Development, they are still marginalized from the opportunities such as economic resources, as property, income employment as well as other resources illiteracy, unhealthiness, poverty and conservative social taboos have been the fate of Nepalese women in general women in Nepal, as elsewhere, hold the triple work responsibility of reproduction, house holding framework. However, reproduction is not treated as work and house holding is not considered as production work by the government system. Women also suffer from discriminatory practices in opportunities for education personal mobility, which is required among others for skill development and independent decision-making (Gauri, 2009).

Women have very low participation in decision – making process, 70% of household related and external decision are entirely made by male members of house (Acharya, 1995).

## **Women's Empowerment through the Co-operatives in Nepal**

The history of co-operative in Nepal was started in 1956 when for the first time the cooperation credit societies were established. They were established. They were established to progressively abolish excessive rural indebtedness and conditions of the rural people. To make financial resources available to these co-operative banks was established in 1959. Soon it was realized that merely establishing the co-operative banks was not effective to channel funds to the agriculture sector and also to the cooperative societies. As a result, ADB/N was established in 1968 to provide agriculture credit; ADB/N has still remained the forecast rural and agriculture financing institution and is accounted for 55% of the total rural institution credit. Commercial banks are the second biggest institutional success for 43% of the total rural credit. The role of cooperative in rural micro financing has increased recently but their share in total outstanding institutional credit was less than 2% share of

financial intermediary NGOs and credits cooperatives (SCCS) in the outstanding rural institutional credit is still negligible (Ratna, 2008).

Concept of women Entrepreneurs there is no internationally recognized definition for entrepreneurship and as a result, “A women entrepreneur can refer equally to someone who has started a one women business, to someone is principle in a family business or partnership or to someone who is shareholder in a publicly held company which she runs “(OECD, 1998). Several countries have defined women and men entrepreneurship on the basis of the concepts such owners, managers, self-employers. Different approaches are often used when these concepts are defined and put into the context of entrepreneurship – for example, in Ireland, entrepreneurship is defined as “as owner, part owner and / or the principle manager responsible for the expansion and strategic development of the business and a manager who is a person with day to day responsibility for staff working under her/ his direction who in turn is responsible to someone at a higher level in the organization.

Accordingly, in Statistics Finland, in the context of Census methodologies entrepreneurs are defined as “person who have a self-employed person’s pension insurance and who are employed “In addition, in this case, it is required that her/his income from entrepreneurship exceeds her/his wage income.

In this context, the Government of India defines a women entrepreneur as an enterprise owned and controlled by women having a minimum financial interest of 51% of employment generated in the enterprise to women economy survey of India (2003, 2004). In essence, women entrapper are these women who think of a business enterprise initiate it, co-ordinate for production, sales and financial management and face risks and benefits of running a business organization (Birchal J. 2008).

### **Growth of Women Entrepreneurs**

In the context of Nepal, women entrepreneurs can be categorized into the following five groups:

First category comes under the affluent entrepreneurs. They are the entrepreneurs being daughters, daughters in law and wives of rich business families who have financial and other resource backing to take any business risks.

Second is pull factors. In this group the town and city based women take up some assignment of enterprise as a challenge.

Third one is the push factor. Under this group the women take up some business activity to overcome financial difficulties. This category is small and normally widows and single women are in this group.

Fourth group covers rural entrepreneurs. Women in rural sector try to start something suiting to their resources and knowledge. In this group normally they undertake dairy products, pickles, fruits juices, papads and need least organizing skill.

The fifth and last group is self-employed entrepreneurs. In this group women are from poor and poor category of society and rely on their own effort for sustenance. Majority of them are from villages and towns. They are involved in vegetable and fruit vending, brooms making, wax candle making, providing tea/ coffee to offices, ironing of clothes, knitting works, tailoring shop etc. These are tiny small enterprises which women find convenient to manage.

The above categorization shows that the majority of the women entrepreneurs are aiming for the sustenance earning and lesser category is in taking up challenges. In the socio-economic environment of Nepal it is only to expect slow growth in this area. The basic reason for various growths of growth entrepreneurship is related to literacy level, industrial and economic growth and deep rooted traditional ethos (Acharya, 2007).

As the women comprise two thirds of the world's poor and produce 70% of the food in developing countries over 80% in some areas like SUB-Sharan Africa. Fair trade seeks to tackle poverty then it is necessary to identify and to target women. Empowering women means making an impact on their economic (incomes. assets. earning potential) and personal decision- making (MCDB, 2006).

### **Seven Principle of International Co-operative Alliance**

Cooperative as an autonomous association of persons united voluntary to meet their common economic social and cultural needs and aspirations through a jointly owned and democracy ally controlled enterprise. Cooperatives are based on the value of self-help, self- responsibility, democracy, equity and solidarity. The coops follow universally accepted 7 principles:

- a) Voluntary and open membership
- b) Democratic member control
- c) Member economic participation

- d) Autonomy and independence
- e) Education, Training and information
- f) Coop among co-operatives,
- g) Concern among community (NCDB, 2011)

### **Empowerment practice**

The idea of empowerment is increasingly used as a tool for understanding what is needed to change the situation of poor and marginalized people. In this context there is broad agreement that empowerment is a process that it involves some is not sufficient and that it involves moving from insight to action in counseling context.

- a. Become aware of the power dynamics at work in their life context.
- b. Develop the skills.
- c. Capacity for gaining some reasonable control over their lives exercises this control without infringing upon the rights of others.
- d. Support the empowerment of other in the community. Again he has mentioned three dimensions.

**Personal:** Where Empowerment is about developing a sense of self and individual confidence and capacity and undoing the effects of internalized oppression.

**Close Relationships:** Where Empowerment is about developing the ability to negotiate and influence the nature of the relationship and decision made with it.

**Collective:** Where individuals work together to achieve a more extensive impact than each could have had alone.

This include involvement in political structures but might also cover collective action based on co-operation rather than competition collective action may be locally focused for example at village or Neighborhood level or institutional such as national network or United Nations.

Empowerment “has much in common with other concepts used by development practitioner and planners, such as participation, capacity building, sustainability or institutional development.

There is however a worrying temptation to use them in a way that takes the troublesome notions of power and the distributions of power out of the picture for in spite of their appeal these terms can easily become one more way to ignore or hide the

realities of power inequality and oppression. Yet it is precisely those realities, which shape the lives of poor and marginalized people and communities in which they live. If the concept of “empowerment” is used carelessly, deliberately vague or sloganeering, it risks becoming degraded and valueless (Sarker, M.H.T. 2007).

Development is viewed as a movement of awarding of the people to control their own resources and destinies that call for much broader and complex changes in institution, even in the professional values and power relationships (Mohan 2007).

**Empowerment of Women through Different Institution Dhukutis:**

Traditional revolving credit group called, as Dhukutis, Guthi are well-known, wide recognized and practiced in Nepal. The Dhukutis are based upon the collection of equal amounts of money from group members at regular intervals. This represented the truly indigenous and local needs to credit require mints. Early documentation evidence of the existence and operation of Dhukuti is provided by Bista (1971/72), based on a field survey carried out in Pokhara in 1964. According to this source, the Dhukutis has an average membership of 20-30 persons with individual contribution or shares ranging from Rs. 100 to Rs. 1000 per annual rotation. A major function of Dhukuti was capital formation for everyone in trading or small business community, especially Thakalis. (Community based Savings and Credit Organizations in Nepal, CECI, 2006 January) (Shrestha, 2008).

**Production Credit for Rural Women (PCRW):**

Women Development Division of the Ministry of Local Development in collaboration with two public commercial banks, Nepal Bank and Rastriya Banijya Bank implemented this project. UNICEF and ADB/ Nepal were the major partners who directly target women. The major objective of the program was to improve the social and economic status of women through the provision of credit, labor savings techniques and skill enhancement. Groups were formed to provide the credit for income generation subsidies were managed for small loan in size.(ADB, 2008).

**Micro Credit Project for Women (MCPW):**

Micro credit project for women, which was initiated in 1994, has been divided into three phases. Apart from Nepal Rastra Bank and commercial banks and women Development Division, one more actor the NGOs has been added to this program. In the first phase, women Development Division help NGOs to organize groups and direct loans from commercial banks to the groups. In the second phase, NGOs act as a agent in the availing of loans from the banks to the beneficiaries. The NGOs in the third phase directly receive loans from the commercial banks and provide credit their beneficiaries. This program has included organizational support, training and capacity building components for the beneficiaries (ADB, 2011).

**Role of Cooperative in Promoting Women Entrepreneurship:**

Co-operation from organization is established to enhance the skills of entrepreneurship of the members. As the primary function of the cooperative members is both entrepreneurial and innovatory focusing on the identification of the possibility to produce something more cheaply is therefore both the result of an innovative approach and an entrepreneurial achievement (FAO, 1998)

Cooperatives can benefit their members as well as consumers by eliminating middlemen and lead to more reasonable competitive forces to operate. Cooperatives facilitate farmers by providing them better information regarding production marketing and techniques of values addition for which they could otherwise have to put in more effort or at times even a certain amount of expenditure.

There is a need to create additional incentives for entrepreneurial activities in cooperatives. General promotion of members will need to be balanced by rewarding entrepreneurial activities and tasks. The successful negotiation of a sales contract for a cooperative product could be rewarded with a fee or small percentage of the profit made or giving enterprising members a chance to experiment on a small scale using cooperative funds and keeping any returns above those which the capital would have earned through other uses ( Daman, 2003).

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Design**

For this study, exploratory and descriptive research design has been used. The study has been focused to investigate the impact of co-operative on women through. Two case studies also have been included. The research has been conceived with the attitudes and the expression of the participatory women members. The research has been concerned with the description of the facts with respect to the socio-economic impact of the involved women members, health, education employment use of loan, repayment and loss, training and its use.

#### **3.2 Rationale of the Selection of the Study Area**

For this research Bharatpur 11Bhojad has been chosen for two reasons. Firstly, this area is needs focused activities and program to uplift socio-economic condition of population. It also needs the impact of such programs for the future plan. Secondly, it is convenient for the researcher to conduct study at this site to overcome time and resource constraints

#### **3.3 Nature and Sources of Data**

Both the primary and secondary data has been collected. The primary data has been collected from field visit, focused group discussion, questionnaire, and interview. Secondary data has been collected including both published and unpublished literatures i.e. Article of published book from Co-operative Board, National, International organization, Journals, research, reports, progress report and other thesis related literatures.

#### **3.4 Sample Size and Technique**

The universe of the study is total female member of the co-operative, which is 142 and 17.6% of the total female has been taken as sample size that comprises 60 respondents. The purposive sampling technique is used for the sampling.



## **3.5 Tools and Techniques of Data Collection**

### **3.5.1 Interview**

Interview schedule has been used for the collection of data. Most of the information required for the study has been taken by door-to-door interviews with the targeted population of the study. Both structured and unstructured interview schedules have been used while conducting the survey. The questionnaire has been filled through interview in SMC participatory women involve at the study areas.

Similarly, unstructured interviews has been conducted to other members of the study area to obtain information about the program and to know the change and empowerment of women of the study area after the involvement in cooperative. Questionnaire method has been used to collect the information about the socio-economic impact of the respondents.

### **3.5.2 Questionnaire**

The structured questionnaires, with both the open-ended and closed questions were prepared for the information collection of the study area. The respondents and key informants of the study area were requested to fill up to the questionnaire.

### **3.5.3 Field Visit and Observation**

Observation has been used to collect the necessary data for this study. The observable information such as women participation on banking program, income generation activities, training and women group meetings and other activities has been obtained through semi-participants observation. Similarly women's pattern of work, use of other benefits and engagements other activities has been studied to understand the change in their decision making role and the role of the power exercise and change lifestyle.

### **3.5.4 Focus Group Discussion**

For specific data collection a focus group discussion consisting at least 10 women involved in SMC program were conducted. The focus group included the women members of SMC credit groups. Discussions were focused upon the change brought in them after the program with emphasis on the empowerment of women.

### **3.5.5 Case Studies**

To study the impact of cooperative on women in detail, some women member were be taken purposively for case study. Those women were chosen carefully from different ethnic and socio-economic background. The selected informants were intensively interviewed to prepare detailed case study so that they would share their personal experience without any hesitation.

### **3.6 Method of Data Analysis**

The data obtained from the field survey were coded and categorized according to the requirement. Then the coded data were converted into tables with number, averages and percentages through the help of computer programs i.e. Ms-Words, Ms-Excel, published etc. In the case of qualitative information these were analyzed descriptively.

## CHAPTER –IV

### DATA ANALYSIS AND PRESENTATION

#### 4.1 Socio Economic Status of Respondents

##### 4.1.1 Distribution of Respondents According to Age Group

The given table of population distribution by age and sex are presented with their numbers and percent. The numbers of people who are economically active and dependent are also devotion started.

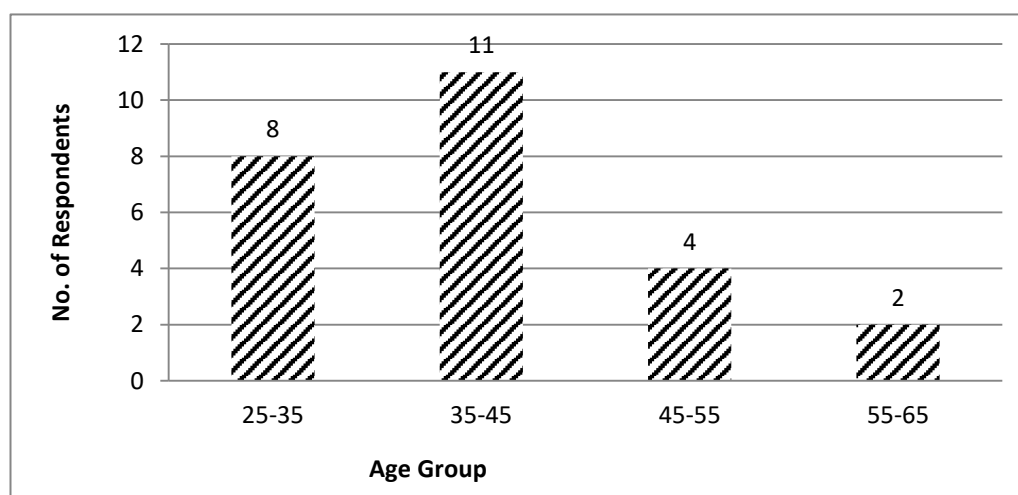
**Table No. 4.1: Distribution of Respondents by Age Group**

S.N	Age Group	No. of Respondents	Percentage
1	25-35	18	30
2	35-45	24	40
3	45-55	10	17
4	55-65	8	13
<b>Total</b>		<b>30</b>	<b>100</b>

*Source: Field Survey, 2018*

According to above data majority of age group is from 35-45 years which is 40% and followed by 25-35 years which is 30%. from 45-55 years 17 % and 55-65 years 13 % It indicates that the active population is involved in SMC.

**Figure No. 4.1 Distribution of Respondents by Age Group**



### 4.1.2 Educational Status of Respondents

Education is one of the most important characteristics for social process. It is one of the indicators to measure status of empowerment of the respondents. The educational status is divided into 5 categories: illiterate, primary, secondary, higher secondary and above. Here, illiterate means those respondents who can't read and write and also they are not taking formal and informal classes. Primary level means respondents having education up to class 5, secondary means up to class 10, higher secondary means up to class 12 and above means bachelor or master level.

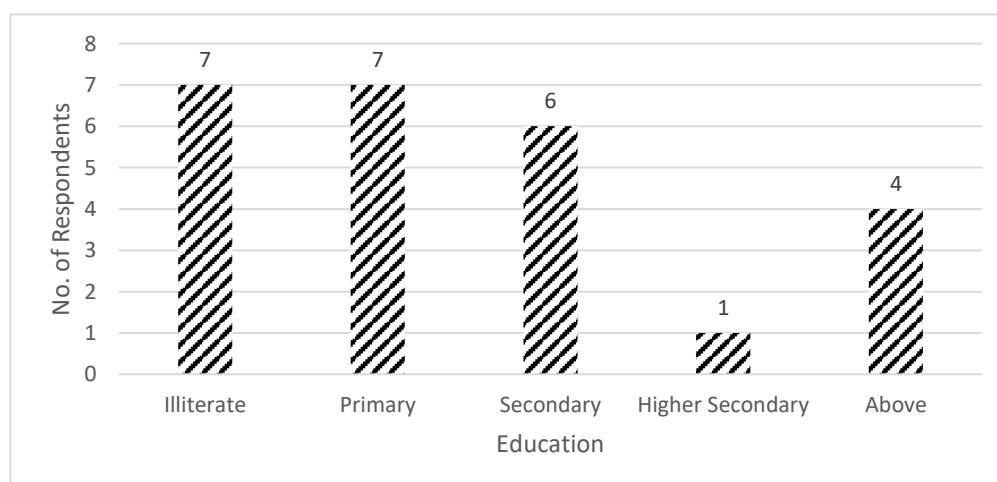
**Table No. 4.2: Distribution of Respondents According to Education**

S.N	Education	No of Respondents	Percentage
1	Illiterate	18	30
2	Primary	14	24
3	Secondary	12	20
4	Higher Secondary	6	10
5	Above	10	16
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

The table 4.2 shows that 9 percent 9 members out of 30 percent are illiterate. Likewise 24 percent has primary education, 20 percent has secondary education, 10 percent has higher education and 16 percent has above education.

**Figure No. 4.2 Distribution of Respondents According to Educational Status**



### 4.1.3 Distribution on the basis of types of Family

Family type as a socio-demographic indicator occupies an important place in socio-economic indication. To analyze the economic condition of the respondent in the study area it is important to know their family background. Nuclear, joint and extended family are found on the study area.

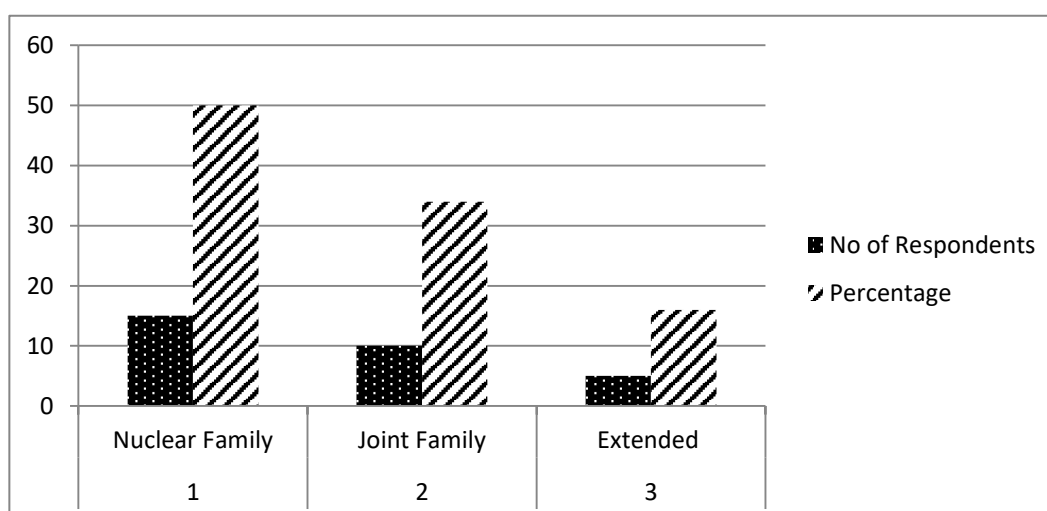
**Table No. 4.3: Distribution of Respondents According to Types of Family**

S.N	Types Of Family	No of Respondents	Percentage
1	Nuclear Family	30	50
2	Joint Family	20	34
3	Extended	10	16
<b>Total</b>		<b>60</b>	<b>100</b>

Source: Field Survey, 2018

The table shows that among the 60 respondents, 50 percent family lives in nuclear family, 34 percent family lives in joint family and 16 percent family live in extended family. This data shows that nuclear families are actively participating in cooperative. The family type plays a vital role in order to declare the financial situation of particular family.

**Figure No. 4.3: Distribution of Respondents According to Types of Family**



#### 4.1.4 Source of Income of Family of the Respondents

Source of income shows the economic status of family. Nepal is an agricultural country. In Bharatpur, almost of the people have agriculture as the main source of income. Including that following table shows extra source of income of family:

**Table No. 4.4: Distribution of Respondents According to the Source of Income of Family**

S.N.	Source of Income	No of Respondents	Percentage
1	Wage + Live Stock	8	14
2	Salary + Live Stock	6	10
3	Agriculture + Live Stock	10	16
4	Agriculture + Live Stock +Remittance	10	16
5	Salary	4	7
6	Agriculture +Remittance	4	7
7	Agriculture + Salary	4	7
8	Agriculture +Business	4	7
9	Agriculture + Wage +Remittance	10	16
<b>Total</b>		<b>60</b>	<b>100</b>

Source: Field Survey 2018

The data shows that very few of the respondents have the source of income as salary, business or remittances. Some of the respondents have wage as the source of income also. Directly or indirectly 96% of the people are engaged in agriculture. Only 16% of the respondents are not dependent on agriculture.

#### 4.1.5 Distribution of Respondents According to Land Ownership Pattern

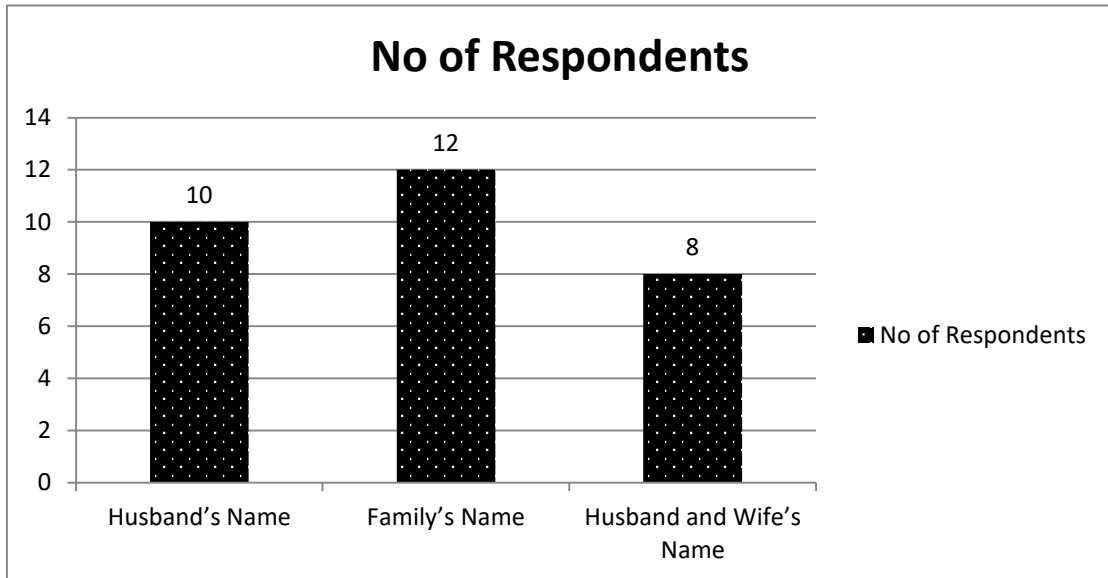
**Table No. 4.5: Distribution of Respondents According to Land Ownership Pattern**

S.N	Land Registered Under	No of Respondents	%
1	Husband's Name	20	34
2	Family's Name	24	40
3	Husband and Wife's Name	16	26
<b>Total</b>		<b>60</b>	<b>100</b>

Source: Field Survey, 2018

In the study area, none of the respondents were found to have their land on their name. Very few were found to have the land with husband and wife's name.

**Figure No. 4.5: Distribution of Respondents According to the Landownership Pattern**



#### 4.1.7 Distribution of Respondents According to their Number of Children

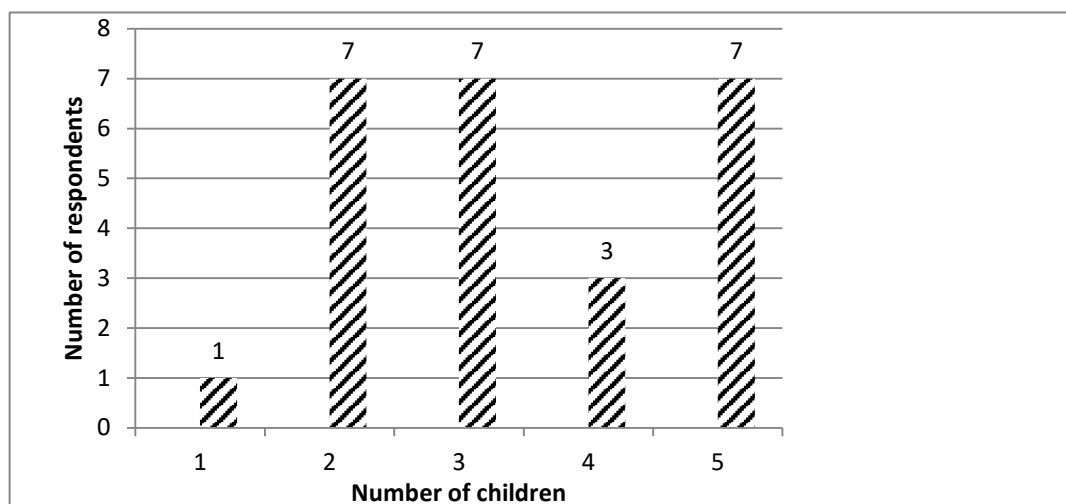
**Table No. 4.6: Number of Children of Respondents**

S.N	Number of Children	No. of Respondents	Percentage
1	1	4	4
2	2	16	28
3	3	16	28
4	4	8	12
5	5	16	28
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

According to above data there are modern as well as traditional families equally. 28% of the respondents have 5 children each and 12% of them have 4 children each respectively.

**Figure No. 4.6 Distribution of Respondents According to their Number of Children**



#### 4.1.7 Objectives for Joining the Co-operatives

**Table No. 4.7: Objective of Joining Co-operative**

S.N	Objectives	No. of Respondents	Percentage
1	Regular Saving + Others	2	6
2	Regular Saving	4	14
3	Borrowing + Saving	18	60
4	Borrowing + Saving + Other	1	4
5	Borrowing + Other	5	16
<b>Total</b>		<b>30</b>	<b>100</b>

*Source: Field Survey, 2018*

According to the data above majority of respondents have become member of the co-operative for regular saving and credit. Only 14% of the respondents are the members of SMC for saving only.



#### 4.1.8 Distribution of Respondents According to their Treatment Pattern

**Table No. 4.8: Treatment Pattern of Respondents**

S.N	Treatment pattern	No. of Respondents	Percentage
1	Home + Health Post + Other	6	10
2	Home + Health Post + Hospital	10	16
3	Health Post + Hospital	6	10
4	Home + Healer + Health Post	34	56
5	Home + Healer + Health Post + Hospital	2	4
6	Health Post + Hospital	2	4
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

The data shows that most of the respondents do not have access to the hospital for the treatment. They have access of home treatment, healer and health post.

#### 4.1.9 Distribution of Respondent According to Family Planning Status

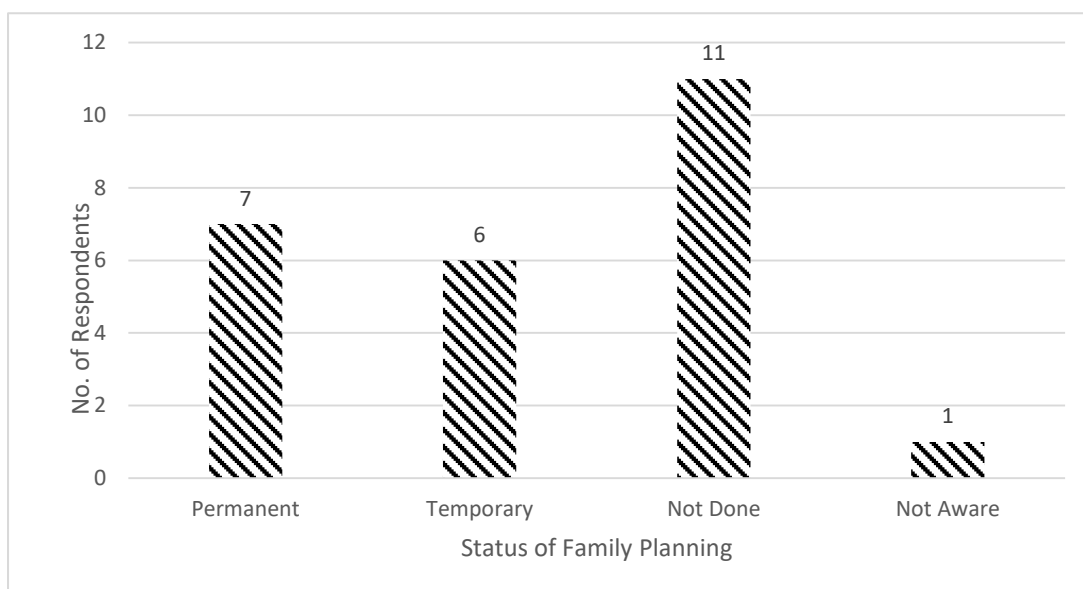
**Table No. 4.9: Distribution of Respondents According to Family Planning Status**

S.N	Status	No. of Respondents	Percentage
1	Permanent	30	50
2	Temporary	20	34
3	Not Aware	10	16
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

The data indicates that most of the respondents are aware of family planning, 50% of the respondents have done permanent family planning and 34% of them have done temporary family planning. Only 16% of the respondents are not aware about family planning.

**Figure No. 4.7 Distribution of Respondents According to Family Planning Status**



#### 4.1.10: Facility of Toilet

**Table No. 4.10: Distribution of Respondents According to Facility of Toilet**

S.N	Type	No. of Respondents	Percentage
1	Permanent	50	83
2	Temporary	10	17
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

The data shows that all the respondents have toilet where 83% of the respondents have permanent toilet and 17% of them have temporary toilet.

**Figure No. 4.8: Distribution of Respondents According to Facility of Toilet**



#### 4.1 11. Use of Drinking Water

**Table No. 4.11: Distribution of Respondents According to Use of Drinking Water**

S.N	Type	No. of Respondents	Percentage
1	Boiling +Filtration	2	7
2	Boiling	5	16
3	Direct	16	53
4	Boiling + Other	2	7
5	Filtration	2	7
6	Boiling + Direct	3	10
	<b>Total</b>	<b>30</b>	<b>100</b>

*Source: Field Survey, 2018*

The data shows that more than 53% of the respondents drink water directly. 7% of the respondents drink water after boiling or filtration.

#### 4.1. 12. Loan Taken and Loan Returned Pattern of the Respondents

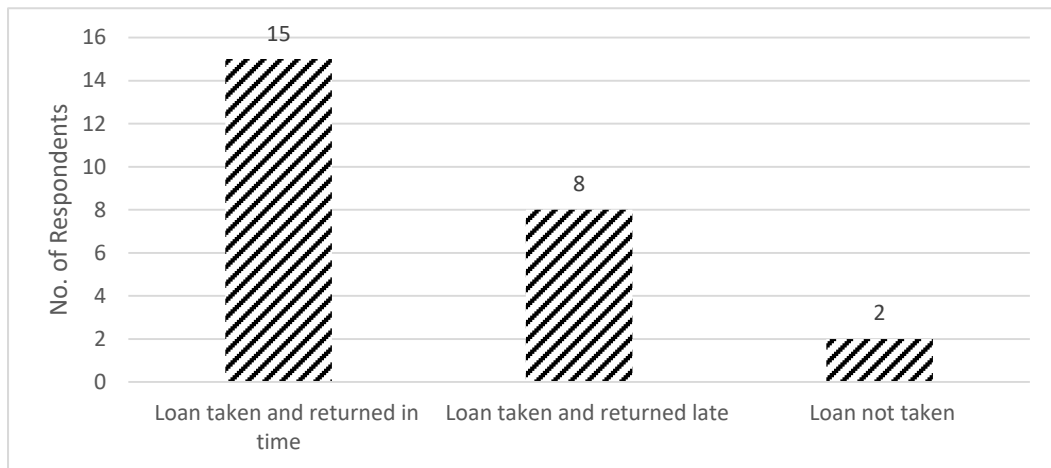
**Table No. 4.12: Loan taken and Loan Returned Pattern of the Respondents**

S.N	Pattern	No of Respondents	Percentage
1	Loan taken and returned in time	30	60
2	Loan taken and returned late	16	32
3	Loan not taken	4	8
	<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Field Survey, 2018*

Above data shows that most of the respondents have taken loan where 60% of the respondents have returned loan in time and 32% of the respondents have returned late. Only 8% of the respondents have not taken loan.

**Figure No. 4.9: Loan Taken and Loan Returned Pattern of the Respondents**



#### 4.1.13 Purpose of Loan Taken

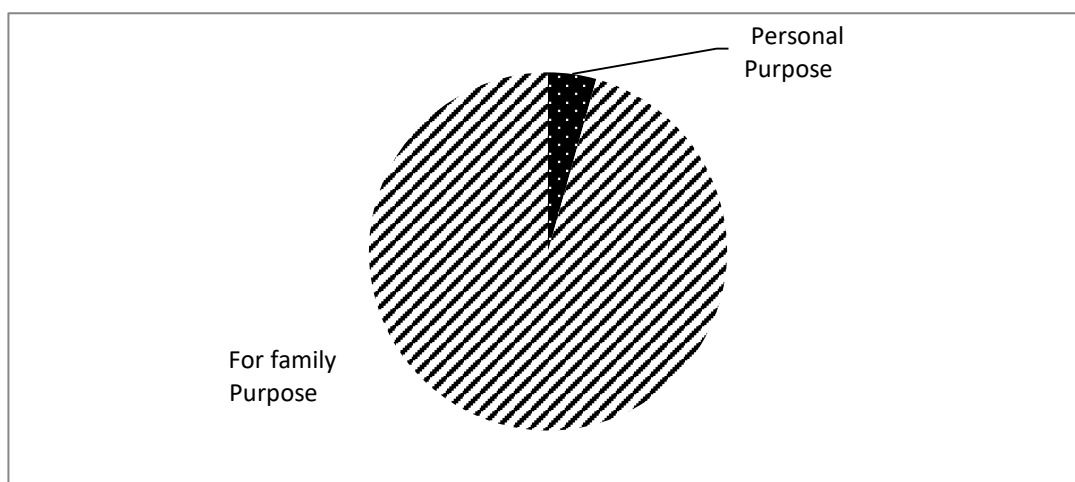
**Table No. 4.13: Purpose of Loan Taken**

S.N	Purpose	No of Respondents	Percentage
1	Personal Purpose	10	16
2	For family Purpose	50	84
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

Above data shows that almost all of the respondents have taken loan for family purpose. Only 16% of the respondents have taken loan for personal purpose.

**Figure No. 4.10: Purpose of Loan Taken**



**4.1.14 Change in Economic Condition**

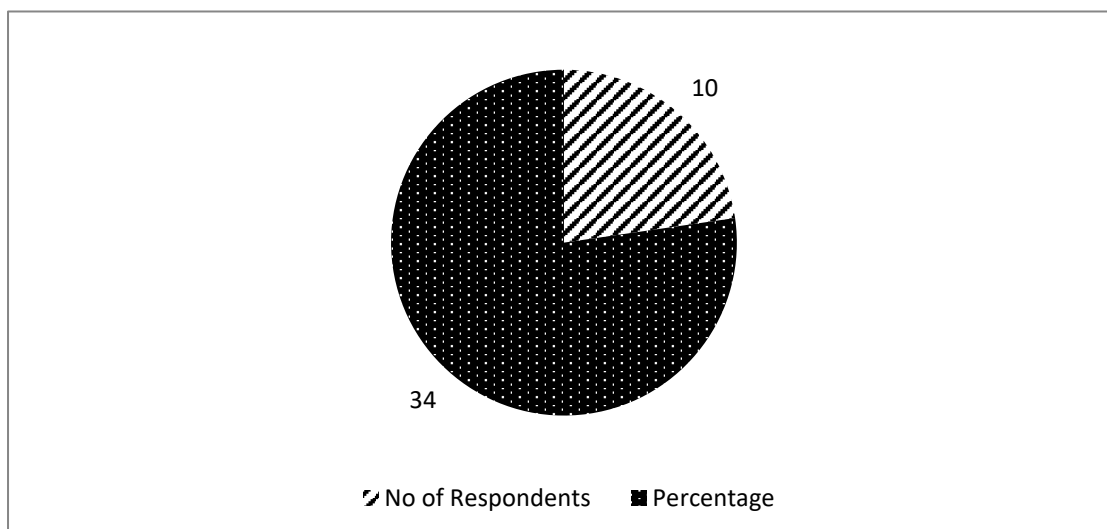
**Table No. 4.14 Economic Conditions Before Joining SMC**

S.N	Response	No of Respondents	Percentage
1	Good	20	34
2	Weak	40	66
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

According to the data 66% of the respondents were weak before joining SMC and the condition of remaining respondents was good.

**Figure No. 4.11 Economic Conditions Before Joining SMC**



#### 4.1.15 Economic Condition After Joining SMC

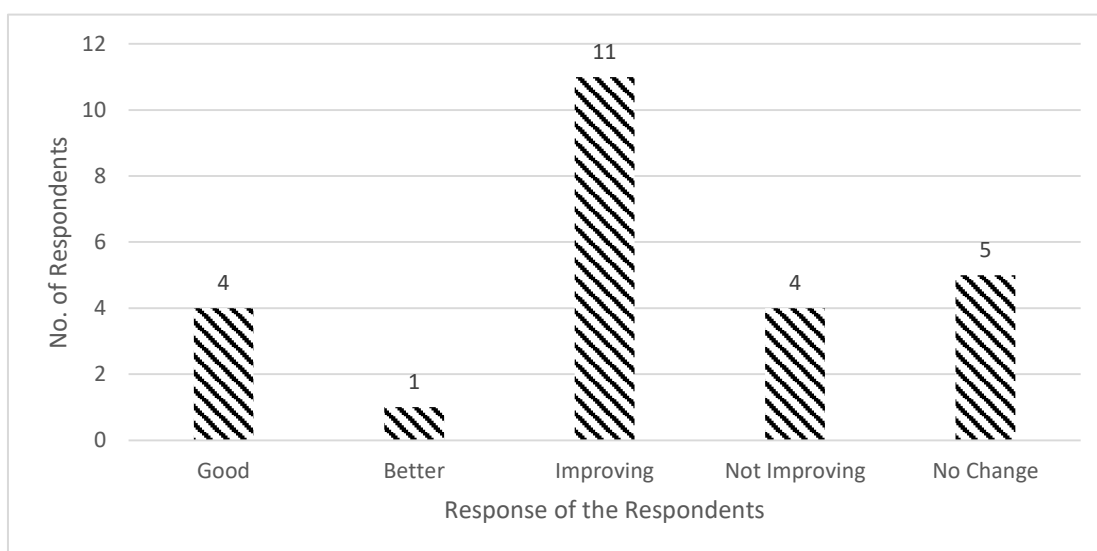
**Table No. 4.15: Economic Condition After Joining SMC**

S.N	Response	No of Respondents	Percentage
1	Good	8	14
2	Better	4	7
3	Improving	30	50
4	Not Improving	8	14
5	No Change	10	15
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

According to the data, after joining the SMC 14% of the respondents' economic condition is good or better or improving where as 50% of the respondents are still in weak condition.

**Figure No. 4.12 Distribution of Respondents According to Economic Condition After Joining SMC**



#### 4.1.17 Participation in Meeting Held by SMC

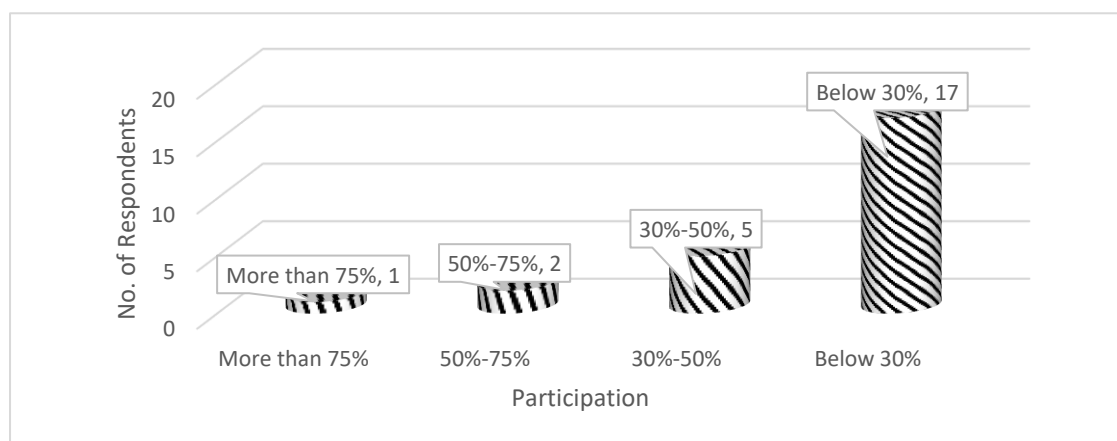
**Table No. 4.16: Participation in Meetings Held by SMC**

S.N	Participation (in %)	No of Respondents	Percentage
1	More than 75%	4	7
2	50%-75%	6	10
3	30%-50%	10	16
4	Below 30%	40	67
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

According to the data, maximum number of respondents have participated less than 30%. Almost all of the respondents are wives of the mail member of SMC. Like other organization, in SMC also mostly male members are in key posts and they decide the rules and regulation of SMC

**Figure No. 4.13 Participation in Meeting held by SMC**



#### 4.1.18 Response of the respondents on Needs addressed by SMC

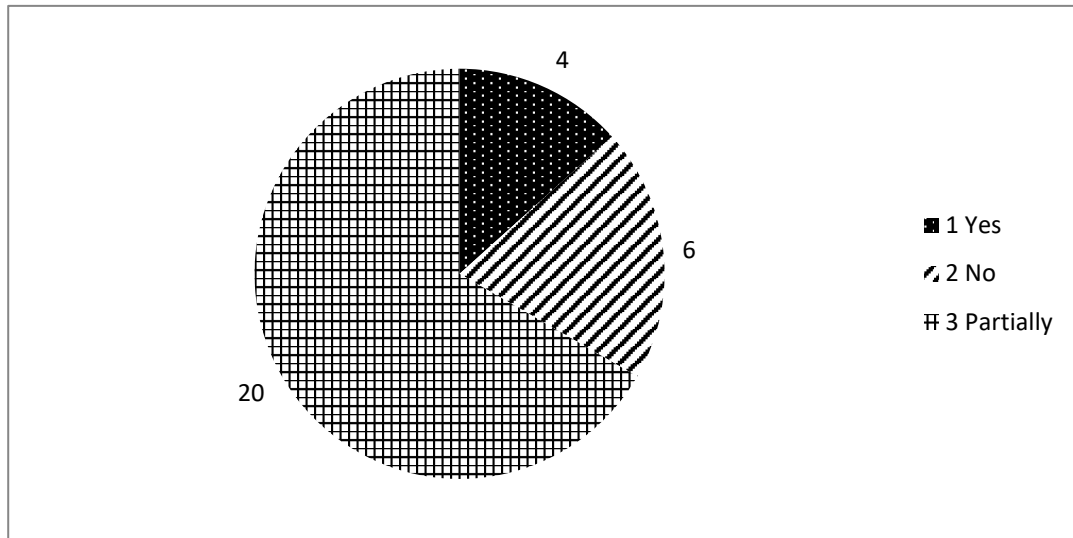
**Table No. 4.17: Response of the respondents on Needs addressed by SMC**

S.N	Response	No of Respondents	Percentage
1	Yes	8	13
2	No	12	20
3	Partially	40	67
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

According to the data above 20% of the respondents' needs are not addressed by SMC Where as 13% of respondents' needs are addressed fully and 60% respondents' needs are addressed partially.

**Figure No. 14: Response of the Respondents on Needs Addressed by SMC**



#### 4.1.19 Satisfied by SMC Activities

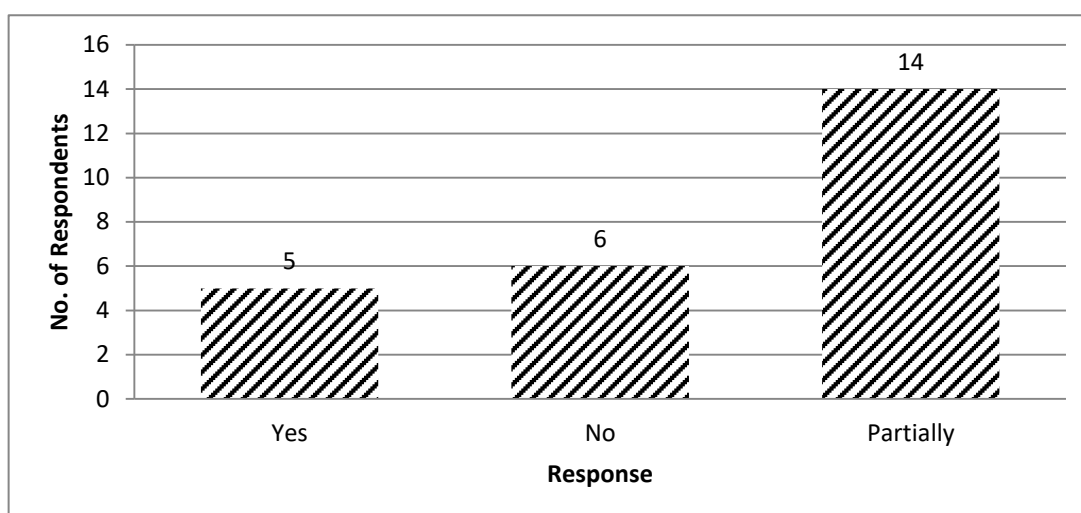
**Table No. 4.18: Satisfied by SMC activities**

S.N	Response	No of Respondents	Percentage
1	Yes	10	16
2	No	12	20
3	Partially	38	64
<b>Total</b>		<b>60</b>	<b>100</b>

According to the data above 20% of the respondents are not satisfied by SMC activities, 24% of them are satisfied partially and 16% of them are satisfied fully.



**Figure No. 15: Satisfied by SMC Activities**



## 4.2 Level of Empowerment

### 4.2.1 Participation in Training Program

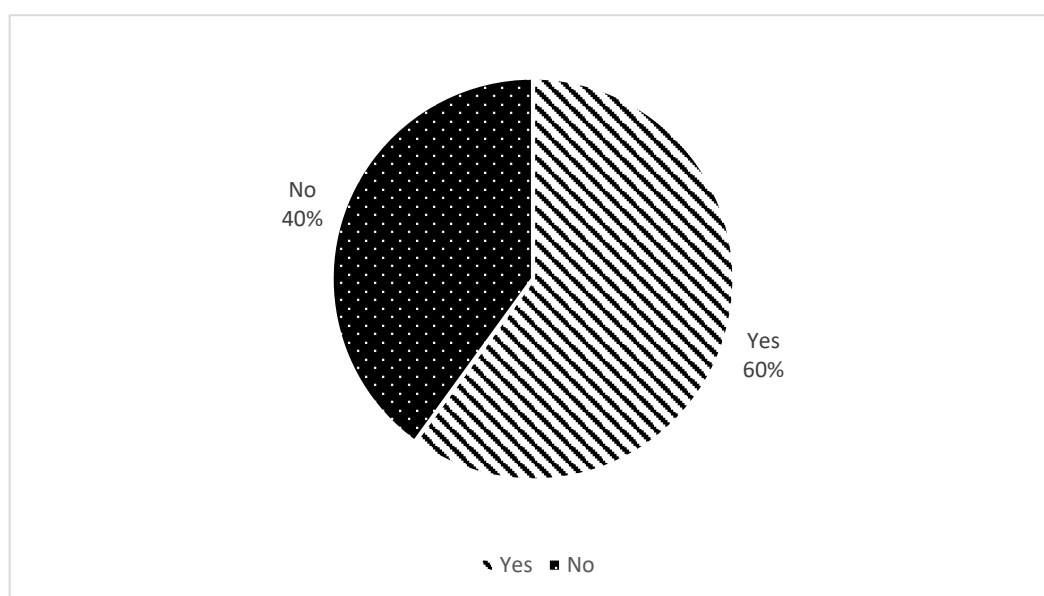
Trainings or awareness programs enable the people to do any work in a better way. In Bharatpur also many types of training programs have been doing. The following table shows the condition of training programs.

**Table No. 4.19 Participation in Training Program**

S.N	Response	No of Respondents	Percentage
1	Yes	40	66
2	No	20	34
	<b>Total</b>	<b>60</b>	<b>100</b>

According to the above data majority of the respondents were found to have participated in training that is 66 % and 34% of the members have not participated in any training program.

**Figure No. 4.16 Participation in Training Program**



### 4.3.2 Types of Training

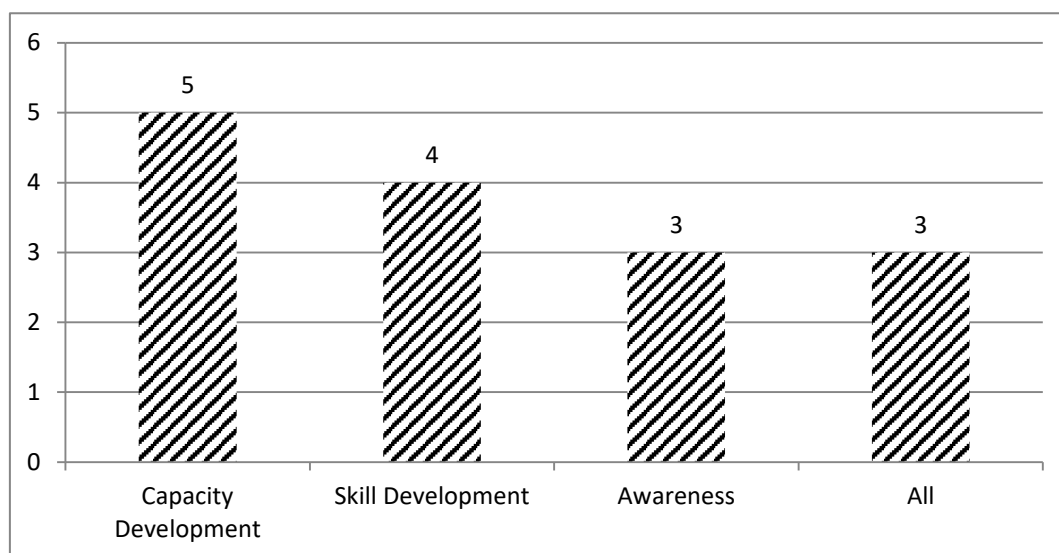
**Table No. 4.20 Types of Training**

S.N	Response	No of Respondents	Percentage
1	Capacity Development	20	33.33
2	Skill Development	14	23.33
3	Awareness	12	20
4	All	14	23.34
<b>Total</b>		<b>60</b>	<b>100</b>

Source: Field Survey, 2018

According to the above data majority of respondents have taken Capacity Development training that is 33.33 percent, 23.33 percent respondents have taken Skill development, 20 percent respondents have taken Awareness training and 23.34percent respondents have taken all three types of training.

**Figure No. 4.17 Types of Training Among 15 Respondents**



### 4.3.3 Empowerment Through Training

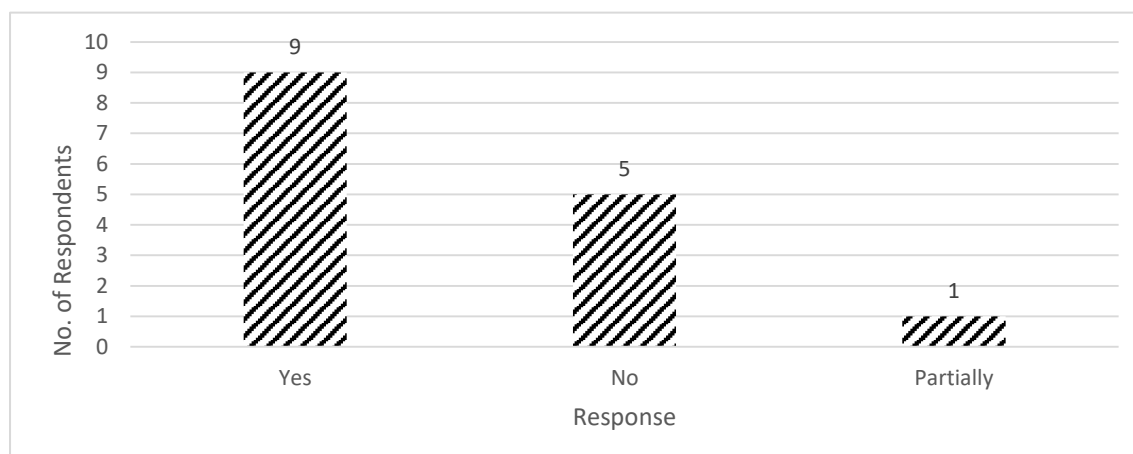
**Table No. 4.21 Empowerment Through Training**

S.N	Response	No of Respondents	Percentage
1	Yes	30	50
2	No	20	33.34
3	Partially	10	16
	<b>Total</b>	<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

According to the above data majority of respondents were empowered by that training that is 50 percent. 33.34 percent were not empowered by the training and 16 percent were empowered partially.

**Figure No. 4.18 Empowerment Through Training**



#### 4.3.4 Respondents' Participation on Income Generating Activities

**Table No. 4.22 Types of Income Generating Activities**

S.N	Types	No of Respondents	%
1	Agriculture	26	43.33
2	Agriculture + Live stock	20	33.33
3	Business	4	7.7
4	Agriculture + Service	4	7.7
5	Service	2	3.33
6	Agriculture + Business	4	6.66
<b>Total</b>		<b>60</b>	<b>100</b>

Source: Field Survey, 2018

The table shows that most of the respondents have participated in agriculture to generate income. Very few of them have service, business and live stock to generate income. In the recent days, some of the members are engaged in modern agriculture like seasonal vegetable farming, farming of cash crops such as ginger, turmeric, sugarcane etc which gives more income rather than other traditional crops.

#### 4.4 Decision Making

##### 4.4.1 Respondents' Distribution According to their Personal Account

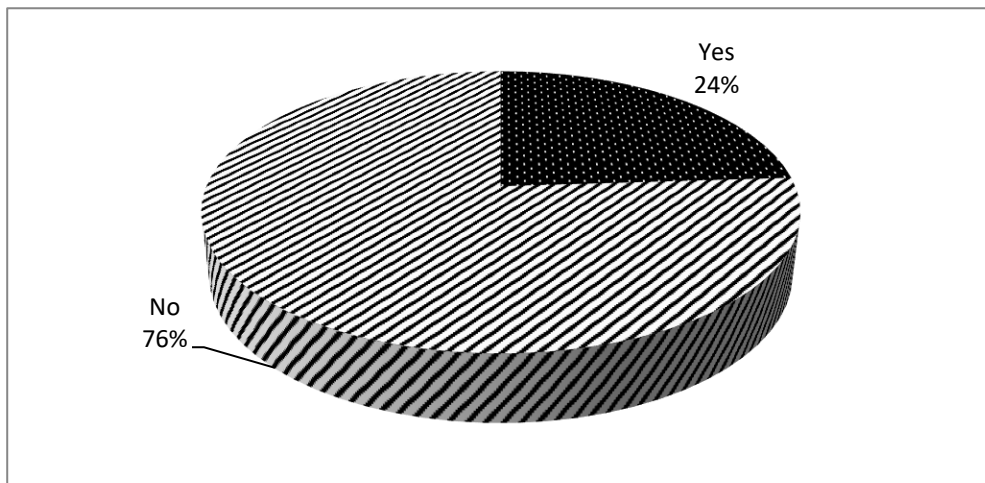
**Table No. 4.23: Respondents' Personal Account in other Banking Institution**

S.N	Response	No. of Respondents	Percentage
1	Yes	14	23
2	No	46	76
<b>Total</b>		<b>60</b>	<b>100</b>

Source: Field Survey, 2018

The table shows that only 24% of the respondents have personal account in other bank. 76% of them have no access to the bank. They have only access of this cooperative some other informal groups. They are saving their money in SMC and also taking loan from this cooperative.

**Figure No. 4.19 Distribution According to their Personal Account**



#### 4.4.2 Respondents free to use Personal Income

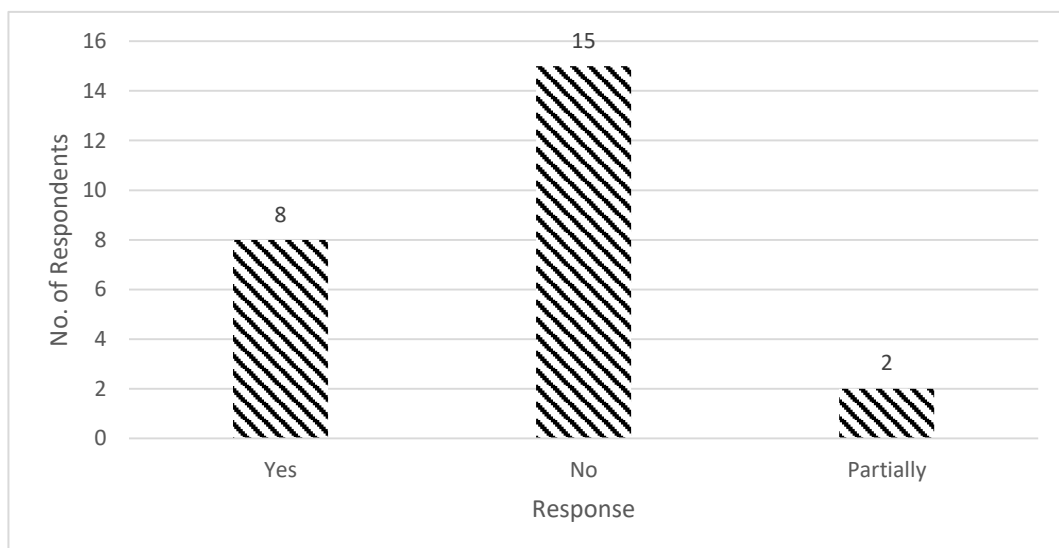
**Table No. 4.24: Respondents Free to use Personal Income**

S.N	Response	No of Respondents	Percentage
1	Yes	20	34
2	No	36	60
3	Partially	4	6
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

According to above data 34% of the respondents are free to use their personal income or saving. 60% of them are not free to use and 6% are partially free to use that income.

**Figure No. 4.20 Respondents free to use Personal Income**



#### 4.4.3 Decision Taken For Loan

**Table No. 4.25: Decision Taken For Loan**

S.N	Response	S.M.C	Percentage
1	Father -In-Law	6	10
2	Husband	36	60
3	Husband + Wife	10	16
4	Family Meeting	8	14
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

The table shows that none of the respondents decide to take loan alone. Only 36% of them take part in loan taking with husband or family. 60% of the respondents' husbands decide to take loan alone.

#### 4.4.4 Own Status in Family after Joining SMC

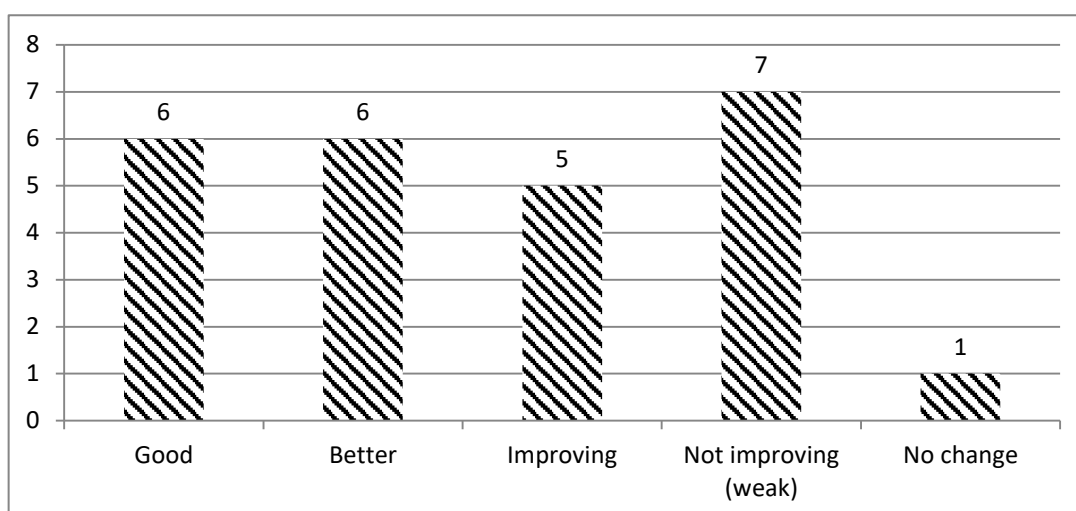
**Table No. 4.26: Improvement in Economic Status after Joining Co-operative**

S.N	Response	No of respondents	Percentage
1	Good	14	23
2	Better	14	23
3	Improving	12	20
4	Not improving (weak)	16	27
5	No change	4	7
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

According to the above data 68% of the respondents' status is good, better or improving. Only 20% of the respondents' condition is not improving or no change.

**Figure No 4.21 Respondents free to use Personal Income**



#### **4.4.5 Involve in Decision Making Process & Social Activities after SMC**

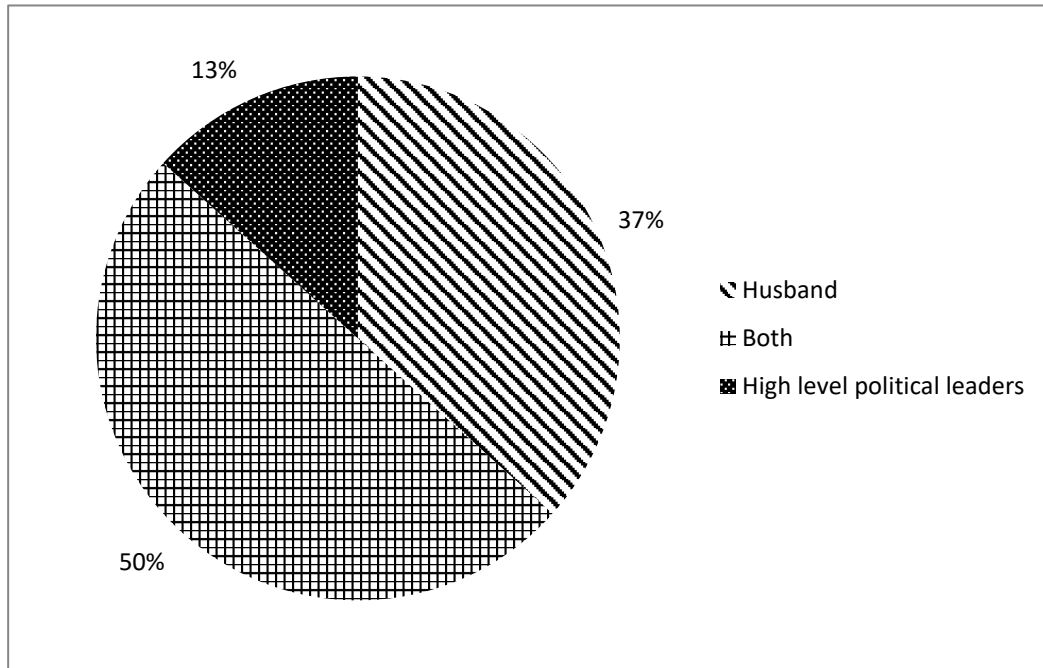
**Table No. 4.27: Involve in Decision Making Process & Social Activities after SMC**

<b>S.N</b>	<b>Response</b>	<b>No. of Respondents</b>	<b>Percentage</b>
1	Husband	22	36
2	Both	30	50
3	High level political leaders	8	13
<b>Total</b>		<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

According to data above 52 percent of the respondents said that they take mutual consent to take part in social activities, 36 percent respondent's husband take part in social activities, 12 percent respondents said that high level political leaders decide in social activities.

**Figure No. 4.22: Involve in Decision Making Process & Social Activities After SMC**



#### 4.4.6 Respondents Decided Freely Activities after Joining Co-Operative

**Table No. 4.28: Respondents Decided Activities After Joining Co-Operative**

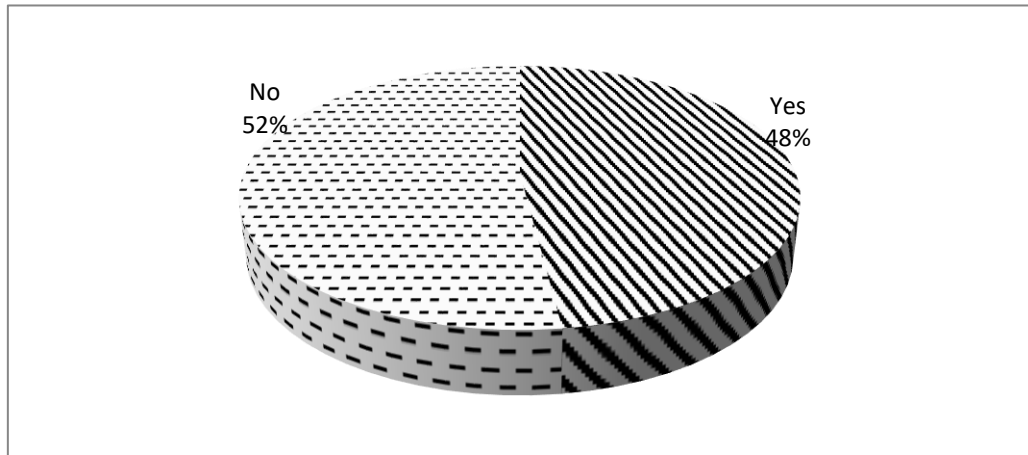
S.N	Response	No. of Respondents	Percentage
1	Yes	20	48
2	No	40	52
	<b>Total</b>	<b>60</b>	<b>100</b>

*Source: Field Survey, 2018*

According to data above 48 percent said that they can decide their household activity freely after joining co-operative while 52 percent said that they can't decide their house hold freely even after joining co-operative.



**Figure No 4.23 Respondents free in Household Activities after Joining Co-Operative**



## CHAPTER–V

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.1. Summary of Finding

Cooperative has covered nearly all part of the country. From village level to the government bodies, it has created its own status and importance. After the declaration of Cooperative Minister by Nepal Government, it is standing with a strong foundation to the nation. Being one pillar among the three pillars for development, it has earned a valuable importance from the stakeholders of development. Nepal Government has given much priority to the cooperatives.

Sambridhi Multipurpose Cooperative Limited (SMC) has started its function from 2065 B.S. informally and formal registration with government has done in 2066 B. S. Then it started to cover more area in Bhojad. After some years, it had spread over all Bharatpur Municipality. After reaching the maximum number of members 614 (248 female and 366 male) it stopped to make new membership. SMC had been successful to make aware the people of that area to do the cooperative activities and to be involved in many income generating programs. After the successful operation of SMC, many members have started to make different subjective cooperatives such as agriculture cooperative, milk production cooperative, community forest users group etc. Now it is limited with 306 members (142 female and 164 male).

The main objective of this study is to find the socio-economic condition of female through cooperative in the study area. Moreover, the study has tried to identify the trend of socio-economic condition, empowerment and decision making process by cooperatives to the female.

#### a. Socio-Economic Characteristics of Respondents:

- Among the 30 respondents 100% were married females.
- Majority of respondents were 30 to 45 years old.
- Among the total respondents 28 percent were illiterate and rest 72 percent were literate.
- Among the total respondents 60 percent household have nuclear family and 40 percent have joint family.

- 100 percent households have facility of toilet and drinking water.
- Almost all of the respondents are depend on agriculture for their living.
- Majority of respondents have 3 to 5 children.
- 28 percent have done permanent family planning, 24 percent had used temporary means of family planning, 44 percent had not done family planning and 4 percent are not aware of family planning means.
- Research showed that most of the respondents believe in medical treatment for sickness.
- All of them do not have land in their own.
- 64 percent of the respondent said that their economic condition is good or improving after joining co-operative and 36 percent of the respondent said that their economic condition is not improving or no change after joining co-operative.
- 36 percent of the respondents said that their condition was good and 64 percent said that their condition was weak before joining co-operative.
- 80% of respondents' economic status is good, better or improving after joining SMC and 20% percent said there is no change in their economic status even after joining this co-operative.
- Almost all of the respondents have joined this co-operative with the motive of borrowing as well as saving.
- The rule of SMC is compulsory saving in month. So because of this rule 100 percent members save timely.
- 92 percent of the respondents have taken loan and rest 8 percent haven't taken loan.
- 95.66% of the respondents have taken loan for family purpose and the rest have taken for personal purpose.
- 100 percent member who took loan from SMC had returned loan taken.
- 68% of the respondents participate less then 30% in meeting held by SMC.
- 60% respondents' needs were addressed partially and 16% respondents' needs were addressed fully by SMC
- 56% of the respondents are satisfied partially, 20% of them are satisfied fully and 24% of them are not satisfied by SMC.

## **b. Level of Empowerment**

- 60 percent were found to have participated in different training program.
- 33.33 percent of the respondents have got capacity building training, 26.66 percent of the respondents have got skill development training, 20% percent of the respondents have got skill development and awareness training and 20% percent of the respondents have got awareness training.
- 66.66 percent of the respondents who took part in training said that they have been empowered after taking those training.
- The majority of the women respondents said that the saving and credit scheme has been effective tool for addressing their needs at the time of loan requirements.
- All the respondents are involved in income generating activities.

## **c. Decision making process after joining Co-operative:**

- 24% percent of the respondents have personal account in other bank.
- 32 percent of the respondents of are free to use their saving of income which is also the change in decision making power.
- 36 percent of the respondents said that they take loan decision with taking consent of their husband or their family members. 64 percent of the respondents said that their loan taking decision is done by their husband or father in law.
- 52 percent of the respondents involve in decision making process and social activities with male but none of the respondents involve alone in such activities.
- 64 percent of the respondents have participated in other groups or organizations.
- 48 percent of the respondent had decided their household freely after joining co-operative.

## **5.2 Conclusion**

This study analyzes the socio-economic condition of cooperative among women particularly in Bhojad. This study is based upon the primary data collected from the field survey. This involves 142 women members of Sambridhi Multipurpose Cooperative Limited. 30 were taken as sampled women to collect information. This study is an attempt to analyze the socio-economic effect on females and their roles and participation in women empowerment process.

According to afore research, members were found to have been socially and economically empowered through the cooperative and able to run their income generating activities. Awareness program by different organization and training has brought about positive change in the life of member. Uneducated and under educated women involved in this co-operative have been more confident after joining in the cooperative. It has increased mobility in a life of women who used to be limited in their house hold activities and restricted within boundary of their house. They have got social prestige and gained respect from their family after being member of co-operative. Some members have been able to support their family fully through the income generating activities. There was a great change in their perspective, attitude, authority, prestige, knowledge, ability awareness and social relationship and so the cooperative had established a good harmony and co-operation among all the members. This had brought a new vision in traditional social discrimination practice. However all the women had not progressed at the same level. The poor women had gained more than the so called poor women from lower middle class and middle class. Existing domination in these families had limited their progress than the others. The research shows that income alone does not raise the status of women. The problem must be tackled both socially and economically by raising the awareness of women and community member. Mostly executive committee comprises of undereducated members somehow poor and uneducated women feel comfortable to share their feeling and problems. This has brought about change in attitude of all the community people and make them equal partner in development.

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

### **5.3 Recommendations**

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

- All low level women should be involved by the participatory approach in income generating activities.
- Through co-operative more programs like capacity building or skill development training should be conducted to empower women.

- opportunities; so on the selection of the trainees, these organizations should encourage women from low level of the society.
- Co-operatives, I/NGO's government agencies and other stakeholders should pay more attention to create awareness of women as well as men involved.
- SMC should launch additional awareness class in order to educate more to the concerned group in the field of modern agriculture such as seasonal vegetable farming, cash crops farming, advanced animal husbandry, different live stocks etc.
- To provide employment opportunities to the women, proper management should be made to increase girl's enrollment in educational and other trainings.
- It is recommended to integrate information education and communication sessions to make the women members more empowered.
- Vegetable farming has abundant scope in the village for enhancing income of the members. So such types of programs should be implemented by cooperative.
- Linkage between cooperative and members needs to be further strengthened. It is also recommended to increase the number of members of the cooperative.
- It is recommended to scale up the size of saving so that women have access to resources to meet their requirements.
- It is recommended to involve more educated male and female members who can help to run this co-operative more smoothly.
- Government should make flexible act and policy for the development of cooperative, so the related acts, rules and regulation can promote the public supported and participated program.
- Regulatory body of cooperatives should be empowered by the government.
- As government has declared cooperative as one of the major pillar for the development of country, sufficient subsidies should be given for the modernization of cooperative so that all the people can enjoy the cooperative facilities.
- The development plan of cooperatives should be straighter towards the targeted goals such as to uplift the social and economic status of women of Nepal.

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## APPENDIX

### Interview Schedule

Name :

Married .....Unmarried ..... Age: .....

Education: Illiterate / Primary/ Secondary/Higher secondary/Above

Family:

Joint.....Nuclear.....Caste/Ethnicity:.....Religion.....

2) Source of Income: a) Salary b) Business c) Wage d)Agriculture e)Livestock  
f) Others

3) What is your monthly income? a) Up to 4000 b) Up to 8000 c) Up to 12000  
. d) more than 12000

4) Do you have land? a) Yes b) No

i) If, yes how have you owned it? a) As a legacy b) From personal income

ii) Who has an ownership of that land?

a) Personal b) Family name c) Husband name d) Husband and Wife name

5) Where do you go for treatment?

a) Home treatment b) Traditional healer c) Private clinic d) Health Post e)

Others

6) What is your family planning status? a) Permanent b) Temporary c) Not done  
. d) Not aware

7) Toilet position: a) Temporary toilet b) Permanent toilet c) No toilet

8) What is source of your drinking water? a) Well/boring b) Pipe line c) tanker

9) Who encouraged you to join Co-operative? a) Friend b) Family

10) When did you enter the co-operative?

11) What was the objective of joining this co-operative?

a) Regular saving b) Borrowing/ Credit c) Both of them d)

Others.....

- 12) What is basis of your saving? a) Yearly b) Monthly c) Half yearly d) Others
- 13) How much do you save monthly? a) Up to 300 b) up to 600 c) 601-1000 d) Above
- 14) Do you save extra amount besides regular saving scheme ? a) Yes b) No
- 15) If not, why? a) Due to negligence b) Due to lack of income c) others.....
- 16) Have you taken loan? a) Yes b) No
- i) If yes, how much loan have you taken?
- ii) Mention the kind of loan?
- a) Personal loan b) Land/Home loan c) Others
- 17) Have you returned loan from the co-operative? a) Yes b) No
- 18) How do you think is your economic status after joining co-operative?
- a) Excellent b) Well c) Good d) Other
- 19) Are you satisfied with SMC activities? a) Yes b) No
- 20) Do you participate in every meeting held by co-operative? a) Yes b) No
- 21) How often does your co-operative friend meet?
- a) Monthly b) Bi-Monthly c) When required
- 22) Percent of participation in meeting?
- a) 100% b) 75% c) 50% d) less than 50%
- 23) Have you participated in any training program? a) Yes b) No
- 24) If yes than name the training?
- a) Institutional capacity building b) Skill Development Training c) Awareness training
- d) Others
- 25) Does that training help to empower you? a) Yes b) No c) partially

- 26) Are you involved in any community discussion before/after joining co-operative?  
a) Yes b) No
- 27) Have you sent your child and brother or sister to school? a) Yes b) No
- 28) What kind of school is it? a) Government run school b) Private school
- 29) Who visits your child's school to get information about his/her conduct and studies?  
a) Myself b) My husband c) Other member of my family
- 30) Are you involved in income generating activities? a) Yes b) No
- 31) If yes specify:  
a) Agriculture b) Livestock c) Vegetables and fruit farming d) Trade e) Others
- 32) Do you have personal account? a) Yes b) No
- 33) Are you free to use your personal income or saving? a) Yes b) No
- 34) Who takes the loan decision?  
a) Father/in law b) Mother/in law c) Husband d) Myself e) Other
- 35) How was your economic condition before joining this co-operative?  
a) Good b) Better c) Weak d) Best
- 36) How is your economic condition now?  
a) Good b) Better c) Improving d) Not improving
- 37) After joining co-operative how you do feel is your status in your family?  
a) Strong b) Improving c) No change
- 38) Do you encourage others to join this co-operative? a) Yes b) No
- 39) Does your family support you to participate in social activities? a) Yes b) No
- 40) Can you decide freely in household activities? a) Yes b) No

41) After joining this co-operative do you feel yourself able to take decision of your household?

a) Yes    b) No

42) Are you a member of any other organization?    a) Yes    b) No