

CHAPTER-ONE

INTRODUCTION

1.1 Background of the Study

Nepal has been struggling since many years for its development. Many plans have been brought to remove poverty. Along with several schemes, the government undertook cooperative programmed, modern form of cooperative is essential in this country. Cooperative is one of system to make the life of people better by them achieving the economic and social progress. Cooperative may be help for the development of the democratic system and spirit of mutual Cooperation. The Cooperative is form of organization engaged in economic activities and carries out management function such as planning organization, controlling and evaluating. (Chapagain, 2015).

Cooperative is a form of economic as well as social organization based on certain values. Cooperative effort is ultimately the group instinct in man which enables him to live together, work together and help each other in times of stress. Cooperatives are voluntary oriented and self-help organization. They aim at meeting the human needs through collective action without any exploitation. It is the voluntary and democratic association of human beings, based on equality (of control and opportunity) and equity of distribution and mutuality for the promotion of common interests as procedures or consumers. A cooperative is generally viewed as a socio-economic organization that can fulfill both social and economic objectives of its members, and that has its member's interests truly at heart (Singh, 1999). It directly serves its members interests by meeting their needs but doesn't earn profit for itself as an independent economic unit at their cost (Krishnaswami 1978).

Saving and credit is also one among the various programmes implemented by some of the agencies to provide support for economic empowerment and capabilities building of the poor and marginalized segment of the population. This program encourages to people such as women, poor, Dalit etc, to generate investment funds through their cooperative organization. It helps them to organize themselves in saving credit cooperative association. Through this process it also helps those people to interact with each other and learn about dealing with other institutions and agencies. Saving and credit programs are run under group efforts. Activities performed in a group required them to select their

leaders, participate in electoral process for the selection of these leaders and prepare rules and regulation of the group to run its activities based activities.

Almost everywhere, now exists several types of financial organizations, they provide financial services for the marginal section of the population. There are three types of financial institution: formal, semi-formal and informal. The formal institutions are subjected to generally commercial laws and regulations in their respective societies and also to specific banking regulations and supervision for example commercial banks, savings banks, public development banks and private development banks. Informal providers supply loans through arrangement to which no such laws (commercial laws) apply, which normally means that disputes cannot be settle by recourse to the legal system for example Traditional rotating savings and credit association. Semi –formal institutions are registered entities that are subject to relevant general laws, including commercial laws, but are usually not under specific banking regulation and supervision. For examples NGOs, financial cooperatives and group based people organization.

Cooperative is member based business that can effectively cover the above discussed aspects. The principle, values and norms of cooperatives are member centered. It has potentiality to address the marginalization, low income, social deprivation of the member and mainstreaming community strength. It can effectively induce socio-economic progress and cultural integration in underdeveloped societies. It brings harmony and prosperity in society.

Cooperative self-help institutions were originally founded out of deprivation or 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.

Savings 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 and 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”(Rawal, 2014).

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. (Acharya, 2009)

Although women constitute half of total population, only 5 percent of them have got the opportunities of formal sector job while rest of them have been bound in informal sectors where working condition is very difficult and even within it like reproductive role and family care responsibilities have been not considered as productive jobs.

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.

1.2 Statement of the Problem

Studies show that Nepali women spend more than 25 percent more time than men on subsistence activities and domestic work. More than 16 percent of their daily labor

involves fetching fuel and fodder (NLSS 2011). They lack access to health, education and economic resources. Nepalese women are underprivileged and disadvantaged in terms of their socio- economic status in comparison to their male counterparts. Women are deprived of cash as well as decision making processes in many societies. They have different and serious experiences of being poor.

Nepal had implemented various types of development to correct this situation saving and credit program is one among them. Those programmes implemented for this purpose It is a pro-poor program. It is implemented in various forms these include Small Sectors Credit Program (SSCP), Small Farmers Cooperative Ltd (SFCL), Priority Sector Credit Program (PSCP), Production Credit for Rural Women (PCRW), Financial Intermediary Non-Government Organization (FINGO), Grameen Bank Replication (GBR), Rural Self-Reliance Fund (RSRF), Rural Saving and credit Development Centre (RNDC), Grameen Network Nepal (GNN), Micro Credit for Poor Women (MCPW), Saving and Credit Co-operatives (SACCOS). It was a program to supply credit to rural household through their cooperative organizations. Although contributions of women in Nepal are consider unimportant, there is a belief that it thus even provided no opportunities to them, women are capable to do all works efficiently. Recent studies in developed countries indicate that poorer households are more dependent on the earning of women.

Nepal's government has shown its concern on poverty reduction from the very beginning of planned development. Result is not having satisfactory. Poverty has becomes obstacle for the social and economic empowerment of the deprived women groups. Saving and credit cooperative is one of the major programs implemented for bringing change in the situation. It emphasizes participation of women to manage this institution. This organizations organize weekly meeting, demand provide administrative service during loan proposal, repayment, compulsory deposits etc, the aim of the research is to measure the effectiveness of the Saving and credit on income generation of rural women of the studied area. It also intends to understand its contribution for the improvement of the capital and level of awareness among women.

It has attempted to seek answer to the following questions:

- i. What is the present Status of rural women in saving and credit cooperative?
- ii. What are the changes from co-operative among the vrural women?

- iii. How they participate in decision making level due to micro-credit program?

1.3 Objective of the Study

The general objectives of this study is to assess the present Impact of Srijansil Women Development Saving and Credit Cooperative on Rural Womens.The specific objectives are:

- i. To assess the Status of rural women in saving and credit cooperative
- ii. To explore the changes from co-operative among the rural women.
- iii. To explore the participation of rural women in decision making level due to micro-credit program.

1.4 Significance of the Study

Microfinance is a broad category of services, which includes microcredit. Microcredit is provision of credit services to poor clients. Microcredit is one of the aspects of microfinance and the two are often confused. Critics may attack microcredit while referring to it indiscriminately as either 'microcredit' or 'microfinance'. Due to the broad range of microfinance services, it is difficult to assess impact, and very few studies have tried to assess its full impact. Proponents often claim that microfinance lifts people out of poverty, but the evidence is mixed.

This study examines the overall role of Saving and credit for the empowerment of the women. The study is conducted in micro level and was focused on the role of the micro-credit program on social-economic well being of women. This study provides information on how women can develop social prestige, self-confidence and feeling of equality eradicating the backwardness, illiteracy and superstition.

Recent policies of the government and non-government organization are to reduce poverty by promoting Saving and credit program, for women and empowering them through enhancing their economic resources and skills. Women empowerment and inclusion are also given priority in policies making process. Women to be empowered, they should have access to and control over cash income. Through micro-credit program, women can have cash in their hand and opportunity to invest both in private and public

sectors. Women's involvement in this sector is one of the most important options that have both challenges and opportunities to undertake this profession for economic and social empowerment of women. The study would be more helpful to understand problems and capacity of women as well as policies of micro-finance.

1.5 Limitation of the Study

1. The study was concentrated only on Dhuwakot VDC of the Dhading district. The Srijansil Women Development Saving and Credit Cooperative limited was selected for my research. Only 60 co-operative members were selected for my sample respondents. The outcome of this study may not represent the actual picture of other areas of the country. Its information may vary from similar types of information in other areas.

1.6 Organization of the Study

This study was divided into seven chapters. The first Chapter is Introduction which deals with the Background of the Study, Statement of the Problems, Objectives of the Study, Rational of the Study, Limitation of the Study. Chapter two discuss the literature review where different Saving and credit sector and other related studies of Saving and credit in Nepal and other countries. The Chapter Two discuss about the introduction to Saving and credit program, The Concept of Cooperative ,Value and Norms of Cooperative Principle of Cooperative Importance of Cooperative Rural Development, Cooperative Movement in Nepal, Objectives of Cooperative Movement in Nepal, Challenges of Cooperative Movement in Nepal etc. The next Chapter is the third Chapter which is Research Methodology it discusses about the Research Design, Selection of the Study Area, Universe and Sampling, Nature and Sources Data collection methods.

The forth Chapter gives a brief introduction about study area. The fifth chapter was presented data in tabular form and interpreted theoretically. The last chapter is the chapter six which include Summary, Conclusion and recommendation according to the finding of the research study.

CHAPTER -TWO

REVIEW OF LITERATURE

Literature review consists of reviewing both the theoretical and previous related studies to shape to the present study. Literature review is one of any research work for this research work the literature review have been done under two categories; the conceptual review from different books, journals, articles, plans and policies, other published and empirical review from unpublished thesis related to the subject was reviewed.

2.1 Review of Theoretical Literature

The status of women in Nepal has varied throughout history. In the early 1990s, like in any other Asian country, women in Nepal were generally subordinate to men in virtually every aspect of life. Nepal, like most societies in the present world, was a rigidly patriarchal society. Women's relative status, however, varied from one community to another. Nepal is being a predominantly agricultural society, the senior female member played a commanding role within the family by controlling resources, making crucial planting and harvesting decisions, and determining the expenses and budget allocations. Yet women's lives remained centered on their traditional roles taking care of most household chores, fetching water and animal fodder, and doing farm work. Their standing in society was mostly contingent on their husbands' and parents' social and economic positions. They had limited access to markets, productive services, education, health care, and local government. Malnutrition and poverty hit women hardest. Women usually worked harder and longer than men. By contrast, women from high-class families had maids to take care of most household chores and other menial work and thus worked far less than men or women in lower socioeconomic groups. But economic prosperity alone, decision making was left to the men in the family (GAP Report, 2013).

The economic contribution of women was substantial, but largely unnoticed because their traditional role was taken for granted. When employed, their wages normally were 25 percent less than those paid to men. In most rural areas, their employment outside the household generally was limited to planting, weeding, and harvesting. In urban areas, those migrating from rural areas or with a lower economic status were employed in

domestic and traditional jobs, as well as in the government sector, mostly in low-level positions (AOC, 2013).

One tangible measure of women's status was their educational attainment. Although the constitution offers women equal educational opportunities, many social, economic, and cultural factors contributed to lower enrollment and higher dropout rates for girls. Illiteracy imposed the greatest hindrance to enhancing equal opportunity and status for women. They were caught in a vicious circle imposed by the patriarchal society. Their lower status hindered their education, and the lack of education, in turn, constricted their status and position. Although the female literacy rate has improved noticeably over the years, the level in the early 1990s fell far short of the male level. The level of educational attainment among female children of wealthy and educated families was much higher than that among female children of poor families. This class disparity in educational attainment was also true for boys. In Nepal, as in many societies, education was heavily class-biased ([www.http://news.asianone.com/news/latest%](http://news.asianone.com/news/latest%)).

In the early 1990s, a direct correlation existed between the level of education and status. Educated women had access to relatively high-status positions in the government and private service sectors, and they had a much higher status than uneducated women. This general rule was more applicable at the societal level than at the household level. Within the family, an educated woman did not necessarily hold a higher status than her uneducated counterpart. Also within the family, a woman's status, especially a daughter-in-law's status, was more closely tied to her husband's authority and to her parental family's wealth and status than anything else. The situation of women in developing country like Nepal is much worse than in the developed ones. Still at the beginning of 21st century, due to conservatism, tradition, illiteracy, ignorance, poverty and superstitions, women have been treated as second-class citizens. They have less prestige, power and privileges than their male counterparts in the society (Upreti, 1988).

Status of women is an important factor, which affects the socio-economic development of a country. As we know that status is not a fixed rigid concept, it changes with time. So the status of women also changes with time. Status has been defined in different ways. As cited by the population monograph- the United Nations has given the definition of women's status as "The conjunction of position a women occupies as a worker, students,

wife, mother of the power and prestige attached to these positions and of the rights and duties she is expected to exercise" (CBS, 2011).

(Oxfam, 1999) Business is an important tool for empowerment of women in Nepal and other developing countries. Like other strategies of empowerment is also strategy implemented for the promotion of women and economically marginalized population. For Longwe Women empowerment is enabling women to take an equal place with men, and to participate equally in the development process in order to achieve control over the factors of production on an equal basis with men Development means enabling people to take charge of their own lives, and escape from poverty; poverty is seen as arising not from lack of productivity, but from oppression and exploitation. Women's empowerment is based on the notion of five different 'level of equality' such as:

Welfare: - Welfare involves as the level of women's material welfare, related to men. Do women have equal access to resources as food supply, income and medical care?

Access: - This is defined as women's access to the factors of production on an equal basis with men; equal access to land, labour, credit, training, marketing facilities, and all public services and benefits.

Conscientisation:- Conscientisation involves a belief that the sexual division of labour should be fair and agreeable to both (men and women) and not involve the economic or political domination of one sex by the other.

Participation: - Participation involves, as women's participation in the decision-making process on policy-making, planning and administration. Equality of participation means involving women in making decisions by which their community was be affected in a proportion which matches their proportion in wider community.

Control: - Which involves as women's control over the decision-making process through conscientisation and mobilization, to achieve equality of control over the factors of production and the distribution of benefits. Equality of control means a balance of control between men and women so that neither side dominates.

(Acharya, 1997) As a strategy, the processes of empowerment may start with multiple approaches such as income generation, awareness, adult education, family planning,

health clinics etc, provided the ultimate goal of freedom from all kinds of oppression. The end product of empowerment is the development of personality, which is self-confident, which understands the processes of social interaction, economic resource allocation and has the power to decide, and also has enough options for choosing where to work and how one wants to live. The process of empowerment in Nepal's context may be viewed in the following dimensions:

- Increasing women's access to economic opportunities and resources- such as employment, credit and wealth, increasing land and technology and apparently non-economic resources such as education, knowledge and health which are primary to human development.
- Raising women's consciousness about the symptom and cause of prevalent oppressive religious, economic, cultural and, familial and legal practices.
- Strengthening women's self-confidence. An individual for this is the rise in women's self-esteem and increased capacity to interact with world beyond the domestic circle.

The term "Women In Development" (WID) came into use in the early 1970s, which was developed by American liberal feminists. This approach emphasized on equal participation for both males and females in development work. Its advocacy is women participation in public area. They organized programs, especially for women. Emphasis on improve the condition of women. In this theory, Boserup analyzed the changes that occurred in traditional agricultural practices as societies became modernized and examined the differential impact of those changes on the work done by men and women. She concluded that in sparsely populated regions where shifting agriculture is practiced, women tend to do majority of the agricultural work. In more densely populated regions, where ploughs and other simple technologies are used; men tend to do more of the agricultural work. Finally, in areas of intensive, irrigation-based cultivation, both men and women share in agricultural tasks (Boserup, 1970).

Boserup's research was later criticized for its oversimplification of the nature of women's work and roles, but it was Seminal in focusing scholarly attention on the sexual division of labor and the differential impact of gender on development and modernization strategies. As a critic to Women In Development (WID), Women And Development (WAD) approach development emerged in second half of 1970s. Both concepts tended to

focus on the development of income generating activities, without taking much into account the time burden that such strategies place on women.

The demarcation between the WID and the WAD approaches is not entirely clear. Historically, the WAD approach focused on productive role of women. Gender and Development (GAD) has become an established field over the past thirty years. Its orientation is from Marxist feminism. Its assumption is structural subordination. Devaluation of women's work. Advocacy is access to resources. They organized programs to improve the position of women. It draws some of its theoretical base from dependency theory although dependency theory, for the most part, like Marxist analysis, has given remarkably little specific attention to issues of gender subordination. The WAD approach grew out of a concern with the explanatory limitations of modernization theory and its implementation of the idea that the exclusion of women from earlier development strategies had been an inadvertent oversight (Boserup, 1970).

The WAD perspective focuses on the relationship between women and development processes. The WAD perspective recognizes that Third World men who do not have elite status also have been adversely effected by the structure of the inequalities within the international system, but it has given little analytical attention to the social relations of gender within classes. The question of gender and cross-gender alliances within classes has not been systematically addressed. Theoretically, the WAD perspective recognizes the impact of class, but in practical project design and implementation terms, it tends like WID, to group women together without taking strong analytical note of class, race or ethnicity, all of which may exercise powerful influence on women's actual social status.

GAD is not concerned with women, but with the social construction of gender and the assignment of specific roles, responsibilities and expectations to women and men. In contrast to the emphasis on exclusively female solidarity which is highly prized by radical feminists, the GAD approach welcomes the potential contributions of men who share a concern for issues of equity and social justice (Young, 1987).

(UNICEF, 1995) The socio-economic status of women in Nepal is very poor. While 81.3% of the total population are dependent on agriculture women constitute 45.2% of the country's total economically active population. Labor participation of Nepalese women is the highest among SAARC countries (61:04%), despite their significant

contribution to the economy, women constitute the major group of disadvantaged people in Nepal.

Acharya, (1979) women spend on the average of 9.91 hours per day in domestic farm labour as opposed to 5.68 hours per day for men. Rural women generate more of the total household income the men 50% of the total income is contributed by women as compared to 44% by men and 6% children. The aggregate data from this study depict women's contribution to the heavily focused on farm and domestic activities: 86% of all domestic work and 57% in subsistence agricultural activities. Their total contribution to the household income remains at 50% as opposed to only 44% for males and 6% for children between the ages of 10 to 14.

Women have always been given a secondary position on that of man in our traditional society. She is seen as a good housekeeper, and a good mother this shows that women had a very limited role to perform in the traditional society. However, in the modern times, especially in the urban areas, women have to perform dual role i.e. to take care of the whole household activities and to work outside the home for extra income to support the family (Upreti, 1988).

Pradhan, (1979) women have been traditionally regarded primarily as consumers and not producers. It is only with the advent of the 1970 that they have been regarded as a global resource for development and social changes. Women's limited role in the society reflects the secondary role given to them in the household nexus, which forms the deep core of almost all social relationships in traditional societies like Nepal. More Nepalese women are entering into job market to day either because economic necessity or in search of new career if one looks into the occupational distribution of families from 1971 to 1991 census, one would find a considerable increase in the proportion of women employed in services, professional and technical and sales services. For majority of population in pre-industrial societies (many people in the developing world), productive activities of household were not separate. Production was carried on either in the home or nearby all the members of the family participated in work. Women often had considerable influences within the household as a result of their importance of economic processes, even if they were excluded from the male realm of politics and warfare. Wives of craftsmen and farmers often kept business accounts and windows quite commonly owned and managed businesses.

Rates of employment of women outside the home, for all classes were quite low until entering in to the 20th centuries. Even as late 1910, in Britain, more than one third of gainful employed women were maids or house servants. The female labor force consisted mainly of young single women, whose wages, when they worked in factories or offices, were often sent by their employers direct to their parents. Once married, they generally withdrew from the labor force and concentrated on family obligations. (Giden, 2001).

Cooperative is an extremely useful tool to promote any sector of economy with limited resources particularly the rural development sector. For this, market access should be ensured right institutional framework established and government support and incentives even if in a time bound manner should be extended. If these aspects can be ensured, Cooperatives movement was defiantly take a forward looking shape. This was ensure Rural Development and was facilitate the faster growth and development of Nepal in a suitable manner while targeting to its primary problems of poverty, inequality and unemployment. Capital formation can be defined as the transfer of savings from households and governments to the business sector, resulting in increased output and economic expansion (Wikipedia, 2015).

Co-operatives are democratically owned and governed enterprises guided by the values of self-help, self-responsibility, democracy, equality, equity and solidarity. They put people at the heart of their activities and allow members to participate in the decision-making (Kimberly & Robert, 2004).

Cooperatives generate considerable socio-economic benefits to their members. From the economic stand point, cooperatives improve income and bargaining power of their members. While the social purposes of cooperation are more diverse than economic purposes. They provide a unique opportunity to members to education and training; encourage active participation in meetings, committee membership and leadership positions (Majurin, 2012).

Societies that discriminate based on gender have greater poverty, slower economic growth, weaker governance and a lower standard of living. Women are at the frontline of every household in Nepal and most third world countries. Without progress of women, progress of the society or nation as a whole is considerably more difficult, if not impossible. Microcredit programs, if implemented correctly, have the potential to reduce gender gap and empower women in such societies. A survey of 60 microfinance institutions and Opportunity International's 42 partners along with Sinapi Aba Trust (SAT) found strong evidence that microfinance institutions contribute to women's empowerment. Moreover, women's empowerment is believed to be the very basis of economic empowerment of a nation (Chadha, 2006).

The vibes of women empowerment have become stronger and more noticeable in the Kathmandu valley recently. Innumerable women from rural areas have migrated in to start their own business. I observed that the number of street vendors have increased significantly. In many cases, these businesses are operated by women or jointly by husband and wife. Women have even started driving public transportation vans purchased with the help of micro credits. This is a significant achievement given the cultural norms of Nepalese society, which make people believe that driving is a male occupation. It is hard not to notice the growth of small family-run businesses like these in Nepal, and this was confirmed by my interviews with the street vendors in Kathmandu. Many women reported being more independent and respected because of their success in small-business ventures (Dahal, 2004).

The microcredit Summit Campaign reports that 14.2 million of the world's poorest women now have access to financial services. However, in the case of Nepal, the majority of women still work 10 to 12 hours in the household compared to 7.5 hours for men, and the literacy rate for women is 35 percent compared to 63 percent for men. Even if women get financial assistance from microcredit programs, it is less likely that these women will start a business that will benefit them in the long term. Therefore,

simply providing financial assistance to these women is not enough to empower them. Complementary steps to help them take advantage of the opportunities provided by MFIs are equally important. MFIs should work alongside INGOs that seek to decrease the gender gap in Nepal (Chadha, 2006).

A similarly positive role is generally attributed to multi-purpose and credit co-operatives. By providing their members with access to small loans – which otherwise are difficult or impossible to obtain for poor people – they enable individuals to support their own self-employment, be it through retail shop keeping, farming or keeping livestock (Birchall & Simmons, 2009; as cited by Gicheru, (2012).

Birchall, (2003) based on extensive research including 11 case studies in developed and developing countries, comes to the conclusion that self-organization of the poor is a precondition for successful anti poverty work, and that co-operatives in general can play an important role in this regard note that co-operatives tend to have multifold impact on employment and income generation by i) offering wage employment to people working within the co-operative and providing its members with a decent self-employment income, ii) by increasing income-generation through negotiating better prices to improve members' profit margins, and iii) by providing members with loans which are often used for the creation of further employment and income-generation, which, in turn, may spill over to positively affect non-members of the co-operative. However, while not questioning the positive impacts of co-operatives for their immediate members, Pollet (2009) states that based on a survey conducted in nine African countries, data on the direct employment created and/or represented by co-operatives were inadequate, which made it difficult to determine the macroeconomic implications of the co-operative movement.

2.2 Empirical Review

Sharma (2003) has tried to analyze problem faced by MFIs/ Programs in attaining financial sustainability. The presentation begins describing theoretical concept and ends connecting it with Nepalese context. Financial sustainability refers to the extent to which a MFI, in addition to being financially viable, mobilizes its own financial resources internally, that is, through equity, deposits, and retained profits instead of depending on govt. or donor resources.

Shrestha (2008) writes about the conceptual clarity of the term 'empowerment'. According to her, the term empowerment includes the following, or similar, capabilities:

- J The ability to make decisions about personal/collective circumstances
- J The ability to access information and resources for decision-making
- J Ability to consider a range of options from which to choose (not just yes/no, either/or.)
- J Ability to exercise assertiveness in collective decision making
- J Having positive-thinking about the ability to make change
- J Ability to learn and access skills for improving personal/collective circumstance.
- J Ability to inform others' perceptions through exchange, education and engagement.
- J Involving in the growth process and changes that is never ending and

This shows that the term empowerment has a broad sense of meaning and covers a wide range of activities. Specifically, it covers the role and ability in decision making, access and skills for improving collective circumstance, ability to change others through owns' decisions and capacity as well as ability to convince others.

Bhattarai (2007) has tried to find the major problem faced by Nepalese cooperatives, as political interference of the state, lack of specific policy, unscientific planning, lack of awareness of people towards cooperatives, unable to with stand competition with other banks and financial institutions, supervisory and regulatory problems. The study suggest formulation flexible acts and policies and providing skill development training by

improving regular supervision and evaluation system so that anyone can enjoy with the service of cooperative.

Khanal (2009) has raised the issue of improving the situation of agriculture sector to make it vehicle of rural development for the purpose of rural development in Nepal. The study suggests making long-term vision, objectives, mission and strangles for Nepalese' performed all the functions that are mentioned in its objectives such as to provide saving and credit mobilization.

Bhattarai (2011), has conducted a study on *"The participation of women decision making process of co-operatives as a study of mangaldeep saving and credit and hatemalo saving and credit cooperative of Budhabare VDC, Jhapa"*. The general objective of this study is to identify the participation of women in decision making process in cooperatives. The study was based on primary as well as secondary sources. Out in the study it is found that the participation of women in cooperatives cooperative is lower than that of male. Similarly the participation of women in cooperative's decision making level is very low. Although the saving and debt situation show comparatively sound situation that all the women member save in cooperative and altogether 78% of women member have borrowed from cooperative for business, agriculture works etc. The cooperative has made the member to unite themselves and increased the feelings of togetherness. This sector has significant impact on the life of the women by proving various facilities such as micro financing-saving and debt, dividends, different training, education about cooperatives, leadership training etc, the cooperatives has been uplifting the socio-economic status, life standard of members. In this scenario, different sectors like small business, agriculture, cottage industries etc. can be developed through cooperative. Moreover, women and backward people can develop and able to show their talent through cooperative because it is such a institution which is organized on grass root level and by integrating the people of same socio-economic level.

Raskoti (2012) has carried out a study on *"Impact of Siddhartha Multiple Cooperative Limited on Employment of Women as a Case Study of Siddhartha Multiple Co-Operative Organization Limited Birendranagar, Municipality Surkhet."* The overall objective of this study is to assess the present role of Siddhartha Multiple Co-operative Organization Limited. The general objective of this study is to find out the role of micro finance in women empowerment. From the study it was clear that the most of the population of

Surkhet Valley has still remained largely poor, specially women, despite the saving and credit cooperative initiative. The basic indicators those are very vital for the socio-economic development of the society such as education, health hygiene and sanitation, drinking water, occupation etc. play major role for the positive change in the community. From the ethnic composition perspective, most of the respondents of the municipality were in social as well as economic activities before the establishment of Siddhartha Multipurpose Co-operative Organization Limited. Similarly the economically active population (age group 16-59) indicates that the possibility of active participation of female in the areas of economic productivity if the women are given chance. After the implementation of SMCO programme women have an easy access in the economic sector. SMCO has been instrumental for considerable successful in terms of community awareness, which has been reflected upon equal opportunity to women in the selection of occupation, education, training and various other social activities. It is evident that women's role and status has been increased possibility than before after the establishment of SMCO. The level of increase is slow and gradual but has proved significant in terms of household decision making and in economic productivity. The household decision making power and authority of women has been significantly improved and reached after the establishment of SMCO

Nepal (2013) has explained that the planning for cooperative development has been ambitious but the actual achievement of planned target has been poor. Moreover the plans have been more concerned about setting quantitative goals rather than prescribing policy and programs for increasing their effectiveness in performance. The study found that the cooperative movement in Nepal has been highly dependent on provision of funds by agricultural development banks. It also found that the sense of completion to achieve excellence has been lacking. The Study concluded that the future prospects of cooperatives are enormous for the development of Nepal.

Kattel (2014) has found that cooperatives are the major tool for the rural development of under developed countries. He has further mentioned that in Nepal, cooperatives run by women are contributing too much for self employment generation and to reduce gender discrimination. Savers and borrowers in micro-finance program from different countries give their views on the financial services they use and on the roles these services have played in their economic and households activities. To assess the impact of MFI's in

general questions are asked. Such as, poor people understand micro-finance help the economically active poor expand and diversify their enterprises and increase their incomes? Can access to financial services enhance the quality of life of the clients of micro-finance institutions? Can access to micro-finance help economically active poor in times of severe household's difficulty? And can successful micro-finance institutions promote the self-confidence of their clients? The choices of the clients heard in this chapter provide strong indication that the answers to all these questions are yes. But these clients are among the small minority of the economically active poor who have access to micro-finance institutions.

This study conducted Tamang, (2014) Micro Finance and It's Impact on Rural Women A Case study of Nirdhan Utthan Bank Ltd. The general objective of this study is to analyze the role of Microfinance to uplift socio-economic condition of rural poor women of Nepal. This study is basically focused on the micro study of Micro finance program. It is intended to find out the consequence of Micro finance program in the specific study area. The universe of study area of Fikkal branch is 117 centers and 2010 members. The sample size of the universe is 20 centers 120 members. The sampling method is simple random sample used. In each center take 6 members. The study focus on only micro finance program of Nirdhan Utthan Bank. It was found that the middle poor and poor possessed such assets more than the very poor. This means that even after receiving services for more than five years, very few clients who are very poor have been able to possess such assets. The general comments received from the clients on loan amount were Small loan size, Loan amount is not enough and loan amount is not enough to start new business. The general comments received from the clients on the interest rate are Interest rate is high and, Interest rate should be less for land. The general comments received on loan duration were period of loan is not enough so it is not possible to repay installment. The general comments received from the clients on repayment schedules were there should be more installments in place of existing installments to repay easily. Most of the clients were found satisfied with the savings services of NUBL. The major reasons cited by the respondents that led to the problem of repaying back the loan included small loan size is not enough to initiate business, .

2.3 Policy Review

Cooperative Movement During Different Plan Period

First Five Years Plan (2013/14-2017/18)

In the first five year plan the cooperative was taken into consideration as an important instrument for the social and economic development of Nepal. "If the cooperative movement is developed in a healthy and efficient manner it would progressively abolish excessive rural indebtedness, contribute significantly to uplift the living standard and develop variability capacity among the members of cooperative societies for organization, self reliance, self respect and ability to conduct their own affairs in an honest and democratic way."

The planners, in the first five years plan, looked at the cooperative movement almost as a panacea for bringing about improvements in the economic condition of the rural people. An ambitious target of establishing 4500 cooperatives society all over the country was set. This included one central level cooperative bank as well as cooperative banks in district. At the end of plan period, however, only 378 cooperative have been established. This represented 8=4% of plan target. The total membership was 11059 with a paid-up capital of Rs. 363000 (Agrawal, 1984).

The achievement of first plan was enactment of cooperative society act 1959, which provided a legal basis to the development of cooperative movement. It also laid the foundation for the development of cooperative movement in Nepal. This was a period of transition in Nepal in the political history, which is characterized mainly by unstable government hence the development of cooperative movement could not get the proper attention.

Second Three Years Plan Period (2019/20-2021/22)

The second plan period aim to establish 2200 new cooperative societies with special encouragement to those engaged in marketing, consumption and production. In addition to 14 sales and credit organization, they plan to perform banking functions. Additional 330000 persons were to be associated with the cooperative movement.

During the plan period, a total 542 cooperative societies were established which was the 25% of the target. The membership added during the plan period was 13916, and the share capital was Rs. 1176567. The establishment of *sajha* transport in 1963/64 with a capital of Rs. 1.7 million and *sajha* health society (*sajha swasthya sewa*) with a capital of Rs. 0.65 million were largely responsible for increase in the capital. The cooperative bank was established in 1964 provided a compulsory saving scheme and also gave a boost to the cooperative movement. The programs of cooperative movement however, were not very satisfactory. The main factors responsible for it were poverty and illiteracy of the rural farmers together with the limited members and scope of work of cooperative society. (Agrawal, 1984).

Third Five Year Plan Period(2022/23-2026/27)

This plan looked at the cooperative movement as an integral part of the land reform program. A target was set to establish 350 multi-purpose cooperative societies in the selected village *panchayat*, where land reform program had been implemented. 10 consumer cooperative and 75 industrial cooperatives were to be established in urban areas. A provision was made for the distribution of Rs. 350 million of loans to cooperative societies.

In the third plan, a cooperative training centre was established. It provided training on various aspects of cooperative development specially on auditing accounting sales. The cooperative bank was to concentrate its loan activities to cooperative societies in the areas where land reform program had been implemented. In order to provide loan for the people not associated with the cooperative movement, an agriculture bank was to be established.

The number of cooperative societies in the plan period was 366 and the number of members was 41365. During the plan period the management of the cooperative was acted by village committee. The cooperative bank was converted into agriculture bank.

Most of the cooperative societies were organized by the cooperative department of the government grants. Hence, they lacked sufficient funds, members, knowledge and management capabilities. About 1100 societies were concerned with agriculture which

were ineffective and were in the process of the liquidation of rest. Some needed promotional increase while other needed amalgamation.

Fourth-Five Year Plan Period (2027/28-2031/32)

The fourth plan period emphasis the quality rather than quantity for cooperative development it gave priority to development of cooperative in 28 districts. Similarly the intensive agricultural development plan was to be implemented.

During the fourth plan a total of 251 guided cooperative were established 15 in mountain, 92 in hill and 144 in Terai. However 43% of the total was situated in central development region, 25% in eastern development region, 43% in western development region and 16.5% in far western development region. The agriculture development basis provided loan amounting to more than Rs. 110 million to guided cooperatives societies and village committees. However, small farmers received only 32% of this loan, where as 68% was given to medium and big farmers (Saiju, 1972). The activities of the societies included credit on agricultural inputs tools, good of daily necessities as well as food grains. Only one cooperative society was providing services to the village in average.

The guided cooperative societies become very much dependent on the loans and the movements of Agriculture Development Bank. The professional management, however, was lacking and the recovery rate was also very port. The scope of cooperatives also reminded largely to loan operation and the loan performance also remained poor.

Fifth Five Year Plan (2032/33-2036-37)

The fifth plan aimed expand the guided cooperatives by establishing 322 new societies. The total number of guided societies was thus expected to be 573, categorizing to the needs of 1719 villages, by the end of the plan. The 453 guided village committees existed in the beginning of the plan were to be more able and dynamics. But they were to be gradually covered into guided cooperative societies on the basis of practicability. Thus more than 3000 villages were to be converted by the guided cooperatives and guided village committees. In addition 20 guided consumer cooperatives stores and 20 guided cottage industry cooperatives were to be established (NPC, 1975).

His majesty government on May 3, 1976 introduced the new "Sajha Program" to replace the then existing guided cooperative societies in all terai district and also in the hill district. Sajha Society was introduced and conceived as the institution arrangement of rural development (Bajracharya, 1980).

The objectives of new Sajha Programs were:

- a. To increase the national production and income level of farmers through the adaptation of improved farming techniques.
- b. To provide loan facilities to the small farmers at the village level.
- c. To provide general banking facilities at the village level, mobilize rural saving and utilize such saving in development.

Sixth Plan (2037/38-2041/42)

The sixth plan directed its focus on the coordinated development of sajha program with agricultural creation, extension services, inputs and land reform program. The guiding principle was to free them from traditional exploitation. The objectives of cooperative development were to provide the farmers the basic facilities and consumers goods, and also to boost the production and productivity of the farmers in rural areas for the sake of their betterment.

The sixth plan also laid down the following policy guidelines in respect to cooperatives development.

- 1) Cooperative department of majesty's government was the only agency to lay down policies and carry out supervision works in relation to sajha institutions.
- 2) District with sajha programs operated was classified as follows, and the following types of program was launched in first phase
 -) For 7 district of the terai with irrigation facilities and intensive program.
 -) For the remaining 13 district of the terai, with campaign program.
 -) For the 20 district of the hills with integrated rural development program.
 -) For the remaining 20 district of hill, with normal program.
 -) For 15 district of Himalayan region with normal program.
- 3) Construction of warehouses is based on feasibility study which was undertaken on the priority basis in rural areas.

- 4) Consumer goods and other daily necessities was supplied to the rural areas through the sajha institutions only by public sector enterprises.
- 5) Sajha institutions functioning at grass level was organized separately for small farmers and for other farmers' sub-inspectors of cooperative department was manage the institution until the management capabilities develop at local level. Similarly for district level sajha institutions, sajha officers or senior inspectors was serve as secretaries in order to discharge specific functions.

Seventh Five Year Plan (2042//43-2046/47)

The seventh plan emphasized development of cooperative movement with the main aims of village economy, by generating appropriate environment for large number of farmers through cooperatives, by giving emphasis on marketing implements required by the farmers by processing of agricultural products and their marketing for increasing their agricultural products. The main objectives of seventh plan about cooperatives were,

- a) To look after the welfare of small and marginal farmers through the medium of cooperatives by organized them.
- b) To make available necessary facilities required for agricultural development in an organized manner on the basis of local leadership and people participation.
- c) To develop institutional channel at the rural level with the aim of providing to increasing their benefit to the small farmers and other professionals in addition to increasing their productivity.

Eighth Plan (2048/49-2053/54)

The eighth plan has recognized the role of cooperatives in the process of nation building and stated policies to foster cooperatives. The emphasis was on people's participation rather than government initiatives on autonomy rather than officialiation and on control from within rather than from outside. In order to insure that cooperative have an easy access to development finance, a cooperative development and fund has been created within the national cooperative development board. The board has also been empowered quality for obtaining finances from national or international financial institutes.

- 1) To extend support to accelerate the social and economic development specially of the deprived class people of the rural areas through the promotion and development of

democratic cooperative societies/union by peoples' own initiatives with their participation according to their needs and aspirations.

- 2) To extend support to national economy by augmenting the local economic activities.

Ninth and Tenth Five Year Plan

The ninth plan did not give any specific program about cooperative. Cooperative was combined with agriculture. Similarly, tenth plan had formulated plan and policies related with cooperative combined with agriculture. Some of the strategies and policies of tenth plan related to cooperative were as following

Strategies related to cooperative

-) Support the promotion of agriculture market and related infrastructure development by mobilizing cooperative and private sectors as well.
-) Promote cooperative and contract farming.

Policies

For the implementation of agricultural support service program also in cooperative and contract services, The participation of His Majesty's Government and community based organizations, non-government organizations and the private sector was expanded gradually according to the concept of contract and cooperative farming to enhance the participation of the private sector in the agriculture and livestock extension services. Similarly, institutionalized development was made to encourage cooperative and contract farming.

For the encouragement to cooperative and contract farming cooperative training and education program was expanded in the regional level.

Cooperative and contract farming was encouraged with a policy to ensure ownership and use of the land.

The agriculture and livestock development programme was implemented in partnership or contract with different cooperatives, farmers or farmers' groups or their committees. For this a system of open competition was adopted.

Focuses was laid on income based employment through the expansion of sericulture that flourishes on mulberry. This was carried out by community participation under the programme of consolidating the areas having promising export potential.

The participation of the private sector was encouraged in the delivery of veterinary services and artificial insemination.

A policy to seek wide spread participation of the cooperatives and the privates was taken up to promote the availability of quality improves seeds. The small farmers' group/community based organization in the remote settings was encouraged to take up this kind of job by providing technical support to them. Seed self sufficiency program in the district was expanded.

A awareness raising programmes on cooperative, partnership and contract farming was launched. This apart, environment was created to deliver even the government services through the provision of contract or partnership basis. Likewise the enterprise development plan for Agriculture Cooperatives and unions was formulated and implemented accordingly by bringing improvements in the policies for cooperative enterprise development.

Sixty thousand members was given training on cooperative management, auditing and enterprise promotion through the cooperative education and training programmes. This would enable to involve them in bringing about growth in the local productions after they are involved in the market orientation to be given by the cooperative system.

Three-year Interim Plan (2064/65-2067/68)

- J Co-operatives was developed as foundation pillar of the economy, through the economic development of the country, small savings mobilization, operation of agriculture and micro enterprises and development of the concept of co-operatives among the general public.
- J Co-operatives was developed, as a medium to contribute to fulfilling the economic, social and cultural needs of the general public, by developing it as the mechanism of local development, construction and services delivery.

Based on the review of the literatures, it can be said that Saving and credit program is one of the best tool of poverty reduction by enhancing resources to the marginalized groups of society. Women and disadvantage groups are deprived of cash as well as

decision making processes in many societies. They have different and serious experiences of being poor. Income generation and access to cash resources strengthen women's individual and social capacity to decision making as well as political participation. Although the process of empowerment varies from culture to culture, several types of changes are considered to be relevant in a wide range of cultures. Some of these changes include increased participation in decision making, more equitable status of women in the family and community, increased political power and rights, and increased self-esteem. Although most Saving and credit institutions can share true evidence of empowerment, very few have studied the effects of their programs on empowerment.

The information and evidence that are available from different books, articles, documents and many more sources give us a mixed picture, showing successes as well as some limitations on the empowerment of the women and disadvantaged groups. Some where they are successful in gaining empowerment, awareness, enhancing economic security, and are able to change their status. Saving and credit programs can strengthen women's economic autonomy and give them the means to pursue non-traditional activities. In this theoretical concept women member of Saving and credit programs perform in the public place should be analyzed. Thus, gender empowerment through Saving and credit is interesting research area in terms of women involvement in transaction of cash economy. Monetary activities and business activities are mostly dominated and captured by males. Similarly, caste, marital status and place dominate the involvement in independent decision making over the goods and having access over income resources to empower of women.

CHAPTER-THREE

RESEARCH METHODOLOGY

Research is essentially a systematic inquiry seeking facts through objectives verifiable methods in order to discover the relationship among them and to deduce from them broad principles or clauses. It is really a method of critical thinking by defining and redefining problems, formulating hypothesis.

This chapter provides the details of the procedures adapted for the present research study. It was included the rationale for selection of a particular Dhuwakot VDC as a case and describes the research design. It was also provides the details of the nature and sources of data, universe and sampling procedures, techniques of data collection, and analysis and limitations of the present study.

3.1 Rationale of the Selection of the Study Area

Dhading district was selected for the case study, where different people live with different ethnicity and cast, among them most of the residents are empowered through savings and credit cooperative. Dhuwakot VDC was choosed for my study. The main reason behind the selection of this place is of course due to the familiarity of the researcher too.

Total 4 cooperatives has been established in Dhuwakot among them most of the cooperatives are saving and credit cooperative, and rest are multipurpose, milk production, herbal product, cooperative, education and health. However these all focuses to equitable development of the society (Division Cooperatives Office's, annual profile- 2071 B.S., Dhading) .

Being myself local inhabitant I am aware that, these cooperative are playing vital role to the development of the Dhuwakot VDC. Most of these cooperatives had established on the initiation of NGOs and INGOs during their program period aiming the Equitable Development of the Society were implemented. In cooperatives there is an equal right on its share member however it ignore the numbers of the share (By law). That is why cooperatives are known as the inclusive organization although there has not been authentic source of verification of their inclusiveness,. At present many of the media and

publication have started coverage of news and article about the expansion of cooperatives in Dhuwakot, even in national and international level. As per the essence of the demand of the subject, the researcher conducts regarding how these cooperatives in Dhuwakot are contributing for inclusion of women to empower them at community and wider level. Therefore, the site is suitable for the researcher to find the pattern of inclusion of women in cooperative management. Srijanshil Saving and credit cooperative have been selected as my study. First of all from the data of cooperatives available from Division Cooperative Office, the cooperatives renewed, the cooperatives having less than 100 share members, cooperatives which are approved less than two years ago, that are now discarded from the list with the assumption that these type of cooperative have not significant impact on community. Then, from the remaining list of cooperatives three saving and credit cooperatives are randomly selected by lottery method.

3.2 Research Design

This study was based both on 'exploratory ' as well as 'descriptive' research design. Exploratory research is conducted by collecting information about saving and credit cooperative and to collect information about women and their life style. The data was collected for the study in terms of the factors affecting the rural saving and credit cooperative. Similarly, 'descriptive' research method was used to collect the qualitative information.

3.4 Nature and Sources of Data

In my research primary and secondary data is use in the forms of qualitative and quantitative nature. The primary data are originally was collected by the researcher by going to the field and asking necessary question to the respondents. Primary data are not usually publishes in any journals or books or newspapers. These data are was collected through household survey, or through observation.

The secondary sources have some advantages because it can be secured quickly and cheaply. Once their sources documents and reports are located, collection of data is just a matter of desk work. Wider geographical area and longer reference period may be covered without much cost. Thus the use of secondary data extends the researchers'

space and time reach. The use of secondary data broader the date base from which scientific generations can be made. The use of secondary data enables a researcher to verify the findings based on primary data. It readily supports.

3.4 Universe and Sampling

Sampling method is applies when one is studying a very large population where surveys of house to house is not possible to apply. Thus, sampling was done, keeping in view the size of the population so that the proper representation of the people under study is made. In Dhuwakot ward of Dhuwakot VDC there are more than 1264 households. And total population of the VDC is 6579. Among them 3234 (49.19%) are males and 3345 (50.85%) are females.

There are 270 members under Saving and credit program in this VDC. Among 270 members 116 members are males and other 154 members are females. All female members are active borrowers of the saving and credit cooperative. So the population under this study is 154 females' members. Among them 60 females members are taken as the sample population for the study by simple random sampling as sample size. 38.96% of 154 female members are taken as sample to obtain accurate and real scenario and its role on women's empowerment.

3.5 Data Collection Tools and Techniques

In this study primary data are collected by structure and unstructured questionnaire, which was pre-tested, borrowers, women group of different communities. To collect necessary information the researcher has also discussed with professionals and used observation method, done internal discussion to get at the significant result. Qualitative as well as quantitative method has also been implied to obtain desirable result. Qualitative method are used to obtains numerical, social data which cannot be measured, weighed, the nature and impact of the qualitative data are express by the level of event for e.g. the social relationships, behavior, customs, traditions, and social events are generally qualitative. Whereas other which can be measured, weighed is quantitative

3.5.1 Household Survey

While collecting data different technique can be use. One of them is household survey. In Dhuwakot VDC of Dhading, there are more than one thousand households. In this study 60 households was selected by simple random sampling, the survey was done with the help of questionnaire. In this survey, both structured and semi-structured questionnaire was use. The structure questionnaire was useful for collecting necessary information and generating the realistic and accurate data from the study area. The respondent have to fill up the questionnaire by them self, in the case of illiterate respondent was asked and answer was filling by researcher or other educated members of the community.

The questions put in the questionnaire should be very clear. The questionnaire must translate the research objectives into specific questions. Answers to these questions provide the data for hypothesis testing. The questions must also motivate the respondent so that the necessary information is obtained. It is to these two ends that the question becomes the focus around which questionnaire is constructed.

When the question is dependent upon the answer to the preceding one, it should be given a subordinate place. These types of question should be arranged together.

3.5.2 Observation

Observation is also an important technique of the data collecting process. In the methodological research we use to engage in observation of things, objects and processes and even the thought of people. The observation is our basic method of obtaining information about the world around us. All observation, however, is not scientific tools for researcher to the extent that it serves a formulated research purpose, is planned systematically, is related to more general theoretical proposition, is recorded systematically and is subjected to check and controls on validity and reliability.

Through observation researcher becomes familiar with the real situation of the study area. The observation is also means to see or watch any phenomenon carefully. This technique is quite essential to study the behavior of people. Observation also plays a major role in formulating and testing hypothesis in social sciences. It is usually made for the specific purpose of noting things relevant to the study. It is also use to captures the

nature of social context in which persons' behavior occurs. It grasps the significant events and occurrences that affect social relations of the participants. Observation helps in studying collective behavior and complex social situations, understanding the whole and the parts in their interrelation and getting the out of the way details of the situation.

3.5.3 Case Study

Case Study is a method which is being used in social Research for studying problems. It is a fairly extensive method of studying a person or a group of persons. Case study is being used since the middle of 19th century. Though many definitions of this are given yet basically the method of exploring and analyzing the life of a social unit is that a person, a family or an institution or a community be called 'case study' In this studies researcher considers the voice and perspective of the actors and interaction between them.

So it is a method, which aims at studying deeply and thoroughly different aspects of a social unit. Case studies can be prepared with the help of personal documents, life histories and similar other sources like, interviews, direct observation, physical artifacts, life history etc.

In this study a total of 3 women were taken purposively as for case study. Care was given to include women from different ethnic and social-economic background. The selected informants were intensively interviewed to prepare detailed case study, to incorporate individual experience in the saving and credit program to measure the empowerment of the rural poor women.

.3.6 Data Presentation and Analysis

The collected quantitative data was first processed edited and coded. After doing this the data were classes/categories and numerals or other symbols are given to each item according to class in which it falls. Secondly, the processed data was presented in tabular form. Some specific comparative indicators presented through diagram.

CHAPTER - FOUR

DATA ANALYSIS AND INTERPRETATION

This chapter deals with the analysis and presentation of data, obtained from primary sources. In this chapter includes social structure, caste, ethnicity composition of respondents, food habit, religion, education, economic structure, occupational structure, family size, age and gender composition. and interpreted descriptively using simple statistical tools like percentage, mean etc. with Para-orthographic presentation as tables and charts.

4.1 Description of the Study Area

Dhading district is a part of Province No 3, is one of the seventy five district of Nepal. The district with Dadhing Besi as a district headquarter, covers area 1,926 square kilometers (744 sq.mi), had a population of 338658 in 2001 and 336067 in 2011. Dhading district was selected for the case study, where different people live with different ethnicity and cast, among them most of the residents are empowered through savings and credit cooperative. Dhuwakot VDC was choosed for my study. The main reason behind the selection of this place is of course due to the familiarity of the researcher too. Total 4 cooperatives has been established in Dhuwakot among them most of the cooperatives are saving and credit cooperative, and rest are multipurpose, milk production, herbal product, cooperative, education and health. However these all focuses to equitable development of the society (Division Cooperatives Office's, annual profile-2071 B.S., Dhading) .

4.2 Present Socio - Economic Status of Respondents

4.2.1 Distribution of Respondents by Caste/Ethnicity

Nepal has a constitutional monarchy with a multiparty system. There are different cast / ethnic group such as Brahman, Cheetri, Magar, Gurung, Thapa, Mushalim, Kami, Damai, Newar, Thakuri, Chaudhari, Tamang etc.

Table 4.1 : Distribution of Respondents by Caste/ Ethnicity

S.N.	Cast / Ethnicity	No. of. Member	Percent
1	Brahmin	25	41.66
2.	Chherti	13	2.166
3	Newar	5	8.33
4	Kumal	2	3.33
5	Kami	2	3.33
6	Damai	2	3.33
7	Thakuri	3	5
8	Gurung	4	6.66
9	Mangar	3	5
10	Lama	1	1.66
	Total	60	100

Source: Field Survey, 2016

The table No. 4.1 show that 30 percent of total sample members are 41.66 % Brahmin, followed by Chherti 2.166%, Newar 8.33%, Kumal 3.33%, Kami 3.33%, Damai 3.33% , Thakuri 5%, Gurung 6.66%, Mangar 5%, Lama 1.66%. The above tables proved that maximum member are Brahmin and mimimum member are lama involved in this cooperative.

4.1.2 Distribution of Respondents by Family Types

The empowerment of rural women depends upon the family types. In the join family, the woman has less authority and responsibility due to male dominant society and it is very difficult to enhance skill because less opportunity has provided to her for career development.

Table No: 4.2 : Distribution of Respondents by Family Size

Family Type	Number of HHS	Percent
Joint Family	43	71.66
Nuclear family	17	28.33
Total	60	100

Source: Field survey, 2016

The table No. 4.2 shows that among 50 respondents survey 71.66 percent of total sample live in joint family and 28.33 percent live in Nuclear family. The above table has proved that maximum member live in joint family.

4.2.3 Distribution of Respondent by Education Status

Education is the key of development. Chitwan is among the top of the education index in the country. As pithuwa VDC has better education status. Among the total respondent in this cooperative 12 percent are illiterate, 26 percent respondents are literate, they can read and write easily, although, they had never attended school. Similarly of the total, 30% respondents fall under grade 1-10 of formal education; only 32 percent women completed SLC above.

Table No. 4.3 : Education Status of the Respondent

S.N.	Education	No. of women	Percentage
1	Illiterate	6	10
2	Literature	13	21.66
3	1-10	15	25
4	Above S.L.C	26	43.33
	Total	60	100

Source: Field survey, 2016

The data present in table no.4.3 it is found that large numbers of the members are still literate (21.66) percentage. This result shows that only 6 women (10%) are illiterate. Only 10% out of total illiterate women. Therefore, the education status of the member is satisfactory.

4.2.4 Distribution of Respondents by Occupation

Agricultural is still the single largest sector of the economy and the main source of live hood for the bulk of the population. Thus it is known as agricultural country. Where near about 80 percent people hold the agriculture occupation. In the study area, the table show the majority of respondents were involved in agriculture occupation and that followed by service which is presented in the table 4.5 as below.

Table No. 4.4 Distribution of Respondents by Major Types of Occupation for Livelihoods

Type of Occupation	No. of family	Percent
Agriculture	31	51.66
service	14	23.33
business	11	18.33
labor	4	6.66
Total family no.	60	100

Source: Field survey, 2016

Table no. 4.4 display that agriculture was the major source of live hood in the study area where 51.66 percent respondent out of total respondents were adopted the agriculture. While 23.33 percent respondents were involved in service. 18.33 percent respondents were business and only 6.66 percent respondents were labor.

Through proportionally agriculture occupation was seen highest among other occupation

in the study area, majority of respondent around 51.66 percent were adopted non – agriculture occupation.

4.2.5 Age Structure

Table 4.5 : Age Structure of the Total Sample Respondents

Age group	No. of Respondents	Percentage
20-30	5	8.33
31-40	26	43.33
41-50	18	30
51 above	11	18.33
Total Respondents	60	100

Source: Field survey, 2016

Table no. 4.5 shows that 8.33% respondents are of 21 to 30 age group, 43.33% respondents are 31 to 40 age group. 30% respondents are 41 to 50 are group and 18.33% respondents are 51 above age group. It proved that maximum respondents are 41- 50 age group.

4.2.6 Size of Landholding

Land is the most importance source of wealth of a Nation. Without abundant land, it is very difficult for the development of any country. It is agued that landholding is considered as the major indicator for the identification of poor in Nepal. In study area, Researcher found all most all respondents have landholding as compared to average national size. The following table given the average landholding size of the study area.

Table 4.6 : Distribution of Respondents by Size of Landholding

Landholding in Ropani	No. of Respondents	Percentage
Without land	2	3.33
Below 1 Ropani	7	11.66
1-5 Ropani	19	31.66
6-15 Ropani	22	36.66
Above 15 Ropani	10	16.66
Total	60	100

Source: Field survey, 2016

The table no 4.6 show that 3.33% member of total sample member have no land, 11.66% member have only below ropani, 31.66% member have 1-5 ropai, 36.66% members have 6-15 ropai and in last 16.66% member have above 1 Bigha.

4.2.7 Participation/ Join in Cooperative

According to respondent of this cooperative most of the respondents were participate after established year and some were participate from established time. Following table show the participate time of the respondents.

Table 4.7 : Participation/ Join in Cooperative

Started time	Respondents	Percentage
In the established year	18	30
After the established year	42	70
Total	60	100

Source: Field survey, 2016

According to the table 4.8 shows that 30 percentage respondents who participate in the established year and 70 percentage respondents were participate after the established year.

4.2.8 Annual Household Income of Respondents

Usually, income in poor households is contributed by several of its members. Gauging a member's socio-economic status using income as a variable, the annual income from main occupation, her other sources of income and annual income from all other income earners of the household.

Per capita household and family income is an important economic variable. To extract economic characteristics, it is important. When the total family income is divided by the total number of family members, per capita family income is obtained. World development report stated that people struggling below. Yearly per capita income US\$ 365 are poor. The exchange US\$ into NRs is unstable, it varies from 64 to 72.5. So, average exchange rate NRs 68.49 has been used to calculate yearly peer capita income in Nepalese currency, which becomes NRs25000. Those cooperative members whose yearly per capita income is given below table.

Table 4.8 : Annual Household Income of Respondents

Income in Thousand	No.of Respondents	Percentage
Less than 50 thousand	8	13.33
51- 80 thousand	23	38.33
81- lakh	18	30
Above 1 lakh	11	18.33
Total	60	100

Source: Field survey, 2016

The tables 4.8 show the annual income of the cooperative members. According to the survey, out 60 respondents, there are 13.33 percent household who have less than 50 thousand, at the same time 38.33% households who have 51-80 thousand annual income respectively, the annual income of 30% household have 81-100 thousand annual income. In last only 18.33% respondents household have more than 1 lakhs annual income.

4.3 Current Status of Credit Cooperative

Table 4.9: The Current Status of SWDSCCL

Founder Members	21
Total Number of current member	270
Female Members	154
Male Members	116
Interest of Saving	8% to 15%
Interest of Loan	13.5% to 20%
Share Capital	21100000
Total Deposit	1220000
Loan from other institution	0
Repayment Rate	98%
Loan Holders	62
Deposit Amount	500 (Monthly)

Source: Audit Report of SWDSCCL. , 2015

The table shows the current status of the SWDSCCL. There are 21 founder members, with 270 of total members. Out of 270 member 154 are female and 116 are male. They are providing an interest of 8% to 15% on saving while they are charging 13.5% to 20% interest on loan. It also shows that there is 89% of repayment of the loans.

4.3.1 Saving Products by SWDSCCL

SWDSCCL offer a variety of saving products, to its members like general saving, time deposit, Jestha Nagarik and others. Savings Products offered by SWDSCCL

Table 5.10: Saving Products by SWDSCCL

Products	Purposes and Definition	Interest Rate
General Saving	This is normal account, every person can open it easily. Interest rate is nominal. Cash deposit and with draw system is easier.	7%
Time Deposit	It has higher interest rate. Members can with draw after termination of a pre-negotiation period and can borrow up to 90% of accumulated amount by paying extra interest	8% to 13%
Jestha Nagarik	The account is to encourage people to save for their elder. From this elder is empowered	8%
Bal Bachat	Saving habit is built up for further education of children	8%

Source: Field survey, 2016

4.3.2 Loan Products offered by SWDSCCL

SWDSCCL offer various kinds of loan products to its members like social loan, housing loan, educational loan and others.

Table 4.11 : Loan Products Offered by SWDSCCL

Loan Products	Purpose and Definition	Interest Rate
Social Loan	This loan is given for social purpose such as consumptive purpose and for organizing rituals and festivals	16%
Educational Loan	This is given for higher education in to country or outside country	16%
Business Loan	Loans for different trade	17%

Source: Field Survey, 2016

4.3.3 Interest Status of Credit through the View of Respondents

Different saving and credit co-operatives have different kinds of interest rate. Respondents were asked about the interest rate of SWDSCCL into three parts Low, High and Reasonable at the field survey. 100 percent result was on Reasonable.

Table 4.12: Interest Status of Credit through the View of Respondents

S.N	Idea of Interest	No. of Respondents	Percent
1	Low	0	0
2	High	4	6.66
3	Reasonable	56	93.33
	Total	60	100

Source: Field survey, 2016

All the respondents thought the interest status of credit was reasonable and were satisfied with the interest rate.

4.3.4 Respondents view of Getting Credit Process from SWDSCCL

The question about the process for getting credit from organization was asked to the respondents at the field survey. Collected answers are:

Table 5.13: Respondents view of Getting Credit Process from SWDSCCL

S.N	Process	No. of Respondent	Percent
1	Difficult	8	13.33
2	Not so difficult	38	63.33
3	Easy	24	40
Total		60	100

Source: Field survey, 2016

More respondents (63.33%) answered to easy system of getting credit, while few (13.33%) thought the process was more difficult.

4.3.5 Respondents View about Client Services System of SWDSCCL

At the survey respondents were asked about client services of SWDSCCL in to two parts one is enough and another is not enough. More people's views were enough. Result of respondents view is tabulated.

Table 4.14: Respondents View about Client Services System of SWDSCCL

S.N	Condition	No. of Respondent	Percent
1	Enough	48	80
2	Not Enough	12	20
Total		60	100

Source: Field survey, 2016

Most of respondents (80%) were satisfied with the client services system of SWDSCCL and only few (20%) were not satisfied with the client services system.

4.3.6 Benefits from SWDSCCL Ltd. to the Society

During the field survey, two group discussion programs were arranged to find the overall situation of the people involved in the co-operatives, their behavior after the involvement

in this co-operative, the benefit they got from co-operative, their attitude and possibility of empowerment and the overall change experienced in the society. After joining the SWDSCCL Ltd. economic behavior of people is changing gradually. Most of them have initiated to save at least five hundred per month in a regular basis. It has created the saving habit which is a kind of economic protection for any sort of emergency.

They also save money to celebrate their festivals, provide education for children, setup and expand business, manage household problem secure their old age etc. It has created economic prospects in the future in the study area. Most of the people have learned the habit of saving through their involvement in the co-operative only after its establishment.

In course of discussion it was found that people are shifting to other economic activities from their previous traditional agriculture. They have learned different skills and want to use that with the help of co-operative. They were saving money as well as creating the base of additional support in the form of credit. Because of the credit facilities and discussion opportunities in the co-operative, people were identifying the new economic activities. Some have started commercial vegetable farming and livestock raising. In course of discussion the local residence were reported that the involvement of people in vegetable farming, livestock raising was increasing rapidly than before, Many people used credit facilities to build their house, for medical purpose, for educational purpose and also so sort out their family difficulties. People even took loan for foreign employment and for abroad study.

They were more concerned and aware about their health through various health programs, incidence and prevalence of diseases decrease and the financial burden it brings was also reduced. By the help of religious and educational excursions members get knowledge and elderly enjoy spirituality. Maternity allowance advocates material and neonatal welfare. Income generating program strengthen the hands and make them skillful and productive. Though these activities seem small and insignificant they were very good approaches to improve overall social status of the society as they not only improve the economy but also raise education and moral values, the sense of being and working together and helps to change the attitude and behavior of the members of the society.

This co-operative helps to promote saving habits, invest loan with reasonable interest rate to fulfill the financial necessities of its members and also improve thereby socio-economic condition, and to develop, promote and strengthen economic activities of the members. For the overall upliftment of the economic and social status of the rural people, it is necessary to change economic and social situation.

4.4 Changes From Cooperative

4.4.1 Changes in Income Level of Respondents

In the study area income denotes the earning of the borrowers of the program through any productive activity. The income may be in the form of money, articles as food grain, milk, and animal husbandry small industries etc. to know the changes in income before and after the program intervention.

Table 4.15: Changes in Income Level

Before			After	
Number of Respondents	Percentage	Income Per month	Number of Respondents	Percentage
3	5	below 1000	0	0
8	13.33	1000-2000	2	3.33
18	30	2000-4000	5	8.33
26	43.33	4000-5000	18	30
3	5	5000-6000	23	38.33
1	1.66	6000-8000	6	10
1	1.66	8000-10000	2	3.33
		10000-11000	3	5
		Above 11000	1	1.66
60	100		60	100

Source: *Field Survey 2016*

Above table indicate that the effect of the intervention of micro-finance programs on the income of the respondents at the study area has been positive. Table shows that before their involvement in the program 3 of the respondents were jobless but after their involvement in the micro-finance programs they started earn some money. In another case, before their involvement on micro-finance program only 13.33 percent of the

respondents earned Rs 1000-2000 per month, but after involvement of this program only 3.33 percent of the respondents are earn Rs 1000- 2000, 30 percent of the respondent earn Rs 2000-4000 before join this program and after join this program 8.33 percent of respondent earn this, and 43.33 percent of the respondents earned Rs 4000-5000, on another case after their involvement in micro-finance 38.33 percent of the respondents used to earns Rs 5000-6000, but now after their involvement in the micro-finance program 5 percent of the respondents earn Rs 10000-11000, per month. In yet another case, 1.66 percent of the respondent used to earn Rs above 11000 per month now all of the respondents earns that the amount of the money per month.

4.4.2 Living Standards of the Respondents

Standard of living refers to the level of wealth, comfort, material goods and necessities available to a certain socio-economic class in a certain geographic area. The standard of living includes factors such as income, quality and availability of employment, class disparity, poverty rate, quality and affordability of housing, hours of work required to purchase necessities, gross domestic product, inflation rate, number of vacation days per year, affordable (or free) access to quality healthcare, quality and availability of education, life expectancy, incidence of disease, cost of goods and services, infrastructure, national economic growth, economic and political stability, political and religious freedom, environmental quality, climate and safety.

Living Standard of the respondent is often analyzed in terms of consumption pattern, sheltering pattern, clothing etc.

Table 4.16: Living Standards of the Respondents

S.N.	Living Standards	Number of Respondents	Percentage
1	Change Very Much	24	40
2	Little Change	32	53.33
3	No Change	4	6.66
	Total	46	100

Source: Field survey, 2016

The table show that after joining this program there is seen a change in the traditional living standards of respondents. According to survey, after joining the program 53.33 percent of the respondents changed living standards by little bit, 40 percent of the respondents changed their living standards very much. Before joining the program the respondents did not have the similar living standards on the comparison of current their living standards. Now days the respondents of the study area were found to meet their requirements of daily life such as eating, fooding and clothing. They do not have problems of hand to mouth too. The respondents were found using the luxurious goods and things for their daily life. There are also 6.66 percent of the respondents who did not change their traditional food.

4.4.3 Consumption Pattern

Consumption is a major concept in economics and is also studied by many other social sciences. Economists are particularly interested in the relationship between consumption and income, and therefore in economics the consumption function plays a major role. Different schools of economists define production and consumption differently. All economic activity that does not entail the design, production and marketing of goods and services. (E.g. the selection, adoption, use, disposal and recycling of goods and services.

Table 4.17: Consumption Pattern

S.N.	Foods Habits	Number of Respondents	Percentage
1	Change Very Much	19	33
2	Little Change	35	54
3	No Change	6	13
	Total	60	100

Source: Field survey, 2016

The table shows that after intervention of program there is seen a change in the consumption patterns of respondents. According to survey, after intervention of the program 54 percent of the respondents changed their traditional food by little bit, 33 percent of the respondents changed their traditional food very much. Before intervention the respondents used to eat meat once in a month or in festival times, but now they eat it

when they desire to eat. Now they also started to eat other expensive food items, there are also 13 percent of the respondents who did not change their traditional food.

4.4.4 Clothing Pattern

Table 4.18: Clothing Pattern

S.N.	Clothing Pattern	Number of Respondent	Percentage
1	Change Very Much	18	30
2	Little Change	35	58.33
3	No Change	7	11.66
	Total	60	100

Source-Field Survey 2016

The above table shows after the intervention of the program 58.33 percent of the respondents change their clothing pattern by little bit and 30 percent of respondents changed their clothing patterns very much, but 11.66 percent of the respondents did not change their clothing pattern.

4.45 Sheltering Pattern

Table 4.19: Sheltering Pattern

S.N.	Traditional and Modern Sheltering Pattern	Number of Respondents	Percentage
1	Change Very Much	16	26.66
2	Little Change	36	60
3	No Change	8	13.33
	Total	60	100

Source: Field survey, 2016

In the above table shows that the sheltering pattern of the respondents. According to the table 16 (26.66 percent) of respondents live in a house made of stone and mud with tin , 36 (60 percent) of the respondents live in a house made of stone, mud wood and tin roof with garden 8 (13.33%) of the respondents live in their traditional house. So we can say that the sheltering pattern of respondents have changes after intervention of the program.

4.4.5 Changes in the Status and the Prestige of Respondents:

Status means rank, social position, relation to other relatives, importance and prestige means respect, reputation, or influence derived from achievements power association etc.

Table 4.20: Changes in the Status and the Prestige

S.N.	Any Change	Number of Respondents	Percentage
1	Yes	51	85
2	No	9	15
	Total	60	100

Sources: *Field Survey 2016*

The above table shows that 85 percent of the respondents are able to change their status and prestige. On the other hand, it also shows that 15 percent of the respondents are not able to gain any change in their status and prestige.

4.4.6 Change in the Economic Condition of Respondents:

Table 4.21: Change in the Economic Condition

S.N.	Any Change	Number of Respondents	Percentage
1	Yes	54	90
2	No	0	0
3	Do Not Know	6	10
	Total	60	100

Source: Field survey, 2016

The reports show that 90 percent of the respondents were able to change their economic condition. Now after joining the micro finance program and participating in trainings provided by them they are able to improve their economics conditions.

4.4.7 Social Changes of Respondents in Study Area

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

Table 4.22 : Social Impact of Cooperative in Rural Women

Social Condition	Yes	No	Total Percentage
Occupational successful	90%	10%	100
Family Breakdown	0%	100%	100
Conflict in Family	4%	96%	100
Use of Outside Labor	0%	100%	100

Source: Field Survey, 2016

The above table 4.22 reveals that only 90 percent respondents are successful in their occupation. No one has found suffer from the family breakdown due to the impact of saving and credit cooperative in the study area. Only 4 percent of households in the study area finds having conflicts between family members in the distribution of resources and savings whereas 96 percent of households have very harmonious relationship among the family members due to this cooperative that is a very positive indicator in socio-economic development of the community development and rural women empowerment.

4.4.8 Changes on Health, Hygiene and Sanitation

Women's health has always been a cause for concern in Nepal, particularly in the context of limited economic resources and socio-cultural factors that give women a low status in our society. Factors like poor sanitation, inaccessible health services, food insecurity, lack of information awareness, difficulty in drinking safe drinking water an over workload have been responsible for women's ill health. But after involved of SCC, the

respondents / woman's wear clean clothes, they used to hospital. Alought, before in involved of SCC, they used safe drinking water now also they use the similar type of water. It means the SWDSCCL played a significant role to make awareness and to increase knowledge of the respondents in the area.

After the saving woman's solve any problem successfully. They discuss their problem in the group meeting and their problem themselves.

In the study area, now rural poor women are very much acquainted in about public information i.e. family and immunization for their children rabies, diarrhea, cholera etc.

Before the intervention of sac, rural women believed in dhama jhanki. Now they like healthpost, hospital to check their health. So it proves that they change traditional feeling.

4.5 Women Involvement in Decision – Making an Access to Financial Resource

For the purpose of this study, status of women was defined as the ability of women to have access to and control over income, expenses, saving and credits and household decision making. Women's involvement in decision making in issue related to family planning, buying and selling of assets, saving money, community development, improved child education, borrowing and use of loans and use of loan profit was taken as a proxy indicator of empowerment. In this study role of cooperative activities on women's empowerment was arrived at by calculating the percentage of before involved in cooperative and after involved in cooperative. The impacts of women Involvement in decision making show the following table.

Table 4.23 : Involvement of Respondents Before Saving and After Saving by Area of Empowerment

Area of Empowerment	Respondents before	Respondent after
Family planning	60%	90%
Buying /Selling assets	68%	92%
Saving money	40%	100%
Community development	36%	68%
Improved child education	44%	82%
Taking loans	24%	46%
Loan's profit use	24%	46%

Source: Field survey, 2016

Table 4.23 presents the percentage of findings on the involvement of women before saving and after saving in the above study area. The findings indicated higher percentages of women after involvement in all these areas than that of women before involved. During the household respondent survey, the researcher observed that women members were more vocal than non-members in giving information on various issue. The researcher found that access to financial services can empower women to become more confident, more assertive, more likely to participate in family and community decision.

CHAPTER- FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

The cooperation program of the corporate department of Nepal government has boost up the bottom up decision making approach instead of top down approach. The research problems were feeling of women on cooperation program, level of their participation and effectiveness of the program to reduce the poverty through women empowerment.

Dhading district was selected for the case study, where different people live with different ethnicity and cast, among them most of the residents are empowered through savings and credit cooperative. Dhuwakot VDC was choosed for my study. The main reason behind the selection of this place is of course due to the familiarity of the researcher too.

The object of the study of socio economic status of the women of SWDSCCL and role of cooperation on women. Different tools and techniques were used for data collection. Descriptive research was carried out as well as both primary and secondary data were collected for this study, perception of saving and credit cooperation was collected from 50 respondents based on proposed accidental random sampling from Pithuwa PRA and anthropological tools were to analyze the data. From the study it is clear that the most of the population of Pithuwa VDC has still remained poor, especially women, despite the saving and credit cooperative initiative. The basic indicators those are very vital for the socio-economic development of the society such as education, health hygiene and sanitation, drinking water, occupation etc. Play major role for the positive change in the community. From the ethnic composition perspective, most of the respondents of the VDC were poor in social as well as economic activities before the establishment of SCC. Major Findings of the study are as follows:

-)] 30 percent of total sample members are 41.66 % Brahmin, followed by Chherti 2.166%, Newar 8.33%, Kumal 3.33%, Kami 3.33%, Damai 3.33% , Thakuri 5%, Gurung 6.66%, Mangar 5%, Lama 1.66%.
-)] Among 50 respondents survey 71.66 percent of total sample live in joint family and 28.33 percent live in Nuclear family. The above table has proved that

maximum member line in joint family.

- J This result shows that only 6 women (10%) are illiterate. Only 10% out of total illiterate women. Therefore, the education status of the member is satisfactory.
- J 51.66 percent respondent out of total respondents were adopted the agriculture. While 23.33 percent respondents were involved in service. 18.33 percent respondents were business and only 6.66 percent respondents were labor.
- J 8.33% respondents are of 21 to 30 age group, 43.33% respondents are 31 to 40 age group. 30% respondents are 41 to 50 age group and 18.33% respondents are 51 above age group. It proved that maximum respondents are 41- 50 age group.
- J 3.33% member of total sample member have no land, 11.66% member have only below ropani, 31.66% member have 1-5 ropai, 36.66% members have 6-15 ropai and in last 16.66% member have above 1 Bigha.
- J 30 percentage respondents who participate in the established year and 70 percentage respondents were participate after the established year.
- J 13.33 percent household who have less than 50 thousand, at the same time 38.33% households who have 51-80 thousand annual income respectively, the annual income of 30% household have 81-100 thousand annual income. In last only 18.33% respondents household have more than 1 lakhs annual income.
- J There are 21 founder members, with 270 of total members. Out of 270 member 154 are female and 116 are male. They are providing an interest of 8% to 15% on saving while they are charging 13.5% to 20% interest on loan. It also shows that there is 89% of repayment of the loans.
- J More respondents (63.33%) answered to easy system of getting credit, while few (13.33%) thought the process was more difficult.
- J 80% were satisfied with the client services system of SWDSCCL and only few (20%) were not satisfied with the client services system.
- J before their involvement in the program 3 of the respondents were jobless but after their involvement in the micro-finance programs they started earn some money. In another case, before their involvement on micro-finance program only 13.33 percent of the respondents earned Rs 1000-2000 per month, but after involvement of this program only 3.33 percent of the respondents are earn Rs 1000- 2000, 30 percent of the respondent earn Rs 2000-4000 before join this program and after join this program 8.33 percent of respondent earn this, and

43.33 percent of the respondents earned Rs 4000-5000, on another case after their involvement in micro-finance 38.33 percent of the respondents used to earn Rs 5000-6000, but now after their involvement in the micro-finance program 5 percent of the respondents earn Rs 10000-11000, per month. In yet another case, 1.66 percent of the respondent used to earn Rs above 11000 per month now all of the respondents earn that the amount of the money per month.

- J After intervention of program there is seen a change in the consumption patterns of respondents. According to survey, after intervention of the program 54 percent of the respondents changed their traditional food by little bit, 33 percent of the respondents changed their traditional food very much. Before intervention the respondents used to eat meat once in a month or in festival times, but now they eat it when they desire to eat. Now they also started to eat other expensive food items, there are also 13 percent of the respondents who did not change their traditional food.
- J 58.33 percent of the respondents change their clothing pattern by little bit and 30 percent of respondents changed their clothing patterns very much, but 11.66 percent of the respondents did not change their clothing pattern.
- J 16 (57 percent) of respondents live in a house made of stone and mud with tin , 12 (26 percent) of the respondents live in a house made of stone, mud wood and tin roof with garden 8 (17%) of the respondents live in their traditional house. So we can say that the sheltering pattern of respondents have changes after intervention of the program.
- J 90 percent of the respondents were able to change their economic condition. Now after joining the micro finance program and participating in trainings provided by them they are able to improve their economics conditions.
- J 90 percent respondents are successful in their occupation. No one has found suffer from the family breakdown due to the impact of saving and credit cooperative in the study area. Only 4 percent of households in the study area founds having conflicts between family members in the distribution of resources and savings whereas 96 percent of households have very harmonious relationship among the family members due to this cooperative that is a very positive indicator in socio-economic development of the community development and rural women empowerment.

- J) The percentage of findings on the involvement of women before saving and after saving in the above study area. The findings indicated higher percentages of women after involvement in all these areas than that of women before involved. During the household respondent survey, the researcher observed that women members were more vocal than non-members in giving information on various issue

5.2 Conclusions

The study showed that as financial intermediaries, the SCC was able to meet only some practical financial needs of its members, specifically basic saving and credit services. However members expected their SCC to provide more (in terms of larger amounts) and other types of financial services. The members expected that these financial services come in various forms, namely: 1. Savings accumulated in ways that are more compatible with the seasonality of their income, which in a large majority of members is also limited; 2. Affordable and regularly available credit or loans; 3. Funds that members can access from for specific social purposes such as health (in case of illness, reproductive health), and accident and 4. Funds that increase the stability of their savings and loans. These needs expressed by the respondents' members were related more to their practical need for security and strategic interest of owning land. The study showed that the non-financial, developmental activities carried out in the SWDSCCL with its members as participants and beneficiaries included the following types of activities that are "services" at the same time, namely; social intermediation, enterprise development, social services and women's empowerment. SWDSCCL also carried out community-development-related activities. These services/activities met the members' practical needs for literacy, good health (particularly nutrition, reproductive health, and awareness on Hygiene and Sanitation) and sanitation, and practical skill needed in livelihoods. The rural women's empowerment services/activities addressed the strategic interests of women, specially those that were related to awareness of women's rights.

Decreasing exploitative rate and corruption from elite, merchants and landlords no objection in the shifting up of government bank from the study area, increased mobility of cash capital, decreased social crimes and evils, building social harmony, developing local leadership, easy access in credit, increasing social participation and representation of excluded in the society, decreased discrimination in gender and caste/ethnicity were the

burning example of changing scenario after the cooperative movement. Increased access in communication means and media, improved health and sanitation facility. The SWDSCCL model was found effective in providing financial and social services for the rural communities. SWDSCCL's financial services helped communities (through direct and spill-over effects) in increasing their incomes, which thereby contributed to reducing their poverty. Similarly, technical services in terms of training provided by SWDSCCL to their members helped in enhancing their skills, which also indirectly contributed to increasing their incomes. In addition, undertaking of adult literacy classes contributed to making illiterate adult literate. SWDSCCL's community development activities were recognized in the community. Increased incomes and knowledge generated by training and exposure programmes helped in empowering the women members. The SWDSCCL has, therefore, a role to play in poverty reduction and development in rural areas.

5.3 Recommendations

Based on the above mentioned summary, conclusion and researchers field experience, following recommendations (suggestion) have been made for further improvement of successful implementation of micro-finance program for women all over the country.

-) Regarding rules and regulations, information and knowledge should be transferred among the members.
-) Micro credit is desirable in our rural areas but the study is not done to know about impacts of it on implemented areas. So it would be better to support, facilitate to researches or academicians by the concern bodies.
-) There is high demand for loan amount in the rural area; however there is not sufficient supply. Therefore, the banks, co-operatives, etc should increase its lending capacity with low interest rate. If bank increases its lending capacity and provides loan to more rural poor people, they was able to be self employed by starting new business and gradually their life standard was improved.
-) The rural Women have different type of traditional skills in their hands. They have capacity to design and create wonder with traditional tools and absolute methods. These skills should be utilized and encouraged by providing trainings

on these skills with new techniques such that it was help them on income generation activities.

) MCP is seemed to money focusing only; they have not included other aspect of empowerment deeply (as money related programs). So it would be better to include other programs such as education, awareness related etc. So, supporting programs such as trainings, educations, awareness programs etc. must be implemented for the socio-economic upliftment of rural Women by the NGBC. Most of the jobs in which Nepali migrants are employed fall into low-paid category. One bitter reality is that, Nepali women who are employed as commercial sex workers in the numbers of Indian cities including Mumbai, Delhi, Calcutta, Lucknow, Varanasi, Banglore tend to work in worse conditions that are degrading to say the least and often involve considerable personal danger

ANNEX III

NAME LIST OF SAMPLED RESPONDENTS

S.N	Selected Respondents	Remarks
1	Renuka Pandak	
2	Sabita Pandak	
3	Shirmaya Tamling	
4	Kalpana Tamling	
5	Kamala Pandak	
6	Alija Pandak	
7	Moti Pandak	
8	Deukala Tamling	
10	Sabitra Tamling	
11	Indrakala Tamling	
12	Sumi Pandak	
13	Deukumari Lingden	
14	Man kumari Lingden	
15	Chirtakala Lingden	
16	Rena Lingden	
17	Kamala Begha	
18	Deumaya Begha	
18	Giban Kumari Lingden	
20	Anjana Lingden	
21	Tika Ingnam	
22	Mankumari Ingnam	
23	Kamala Gautam	
24	Goma Gautam	
25	Goma Dahal	
26	Dil kumara Khadka	
27	Rammaya Khadka	
28	Mayadevi Khadka	

29	Indrakumari Timalsina	
30	Lila Gautam	
31	Renuka Mishra	
32	Kamala Paudyal	
33	Ganga Paudyal	
34	Ganga Mishra	
35	Indira Paudyal	
36	Indra Kumara Subedi	
37	Rita Acharya	
38	Jamula Acharya	
39	Rita Bardewa	
40	Nirmala Lakandri	
41	Amrita Lakandra	
42	Buddhimaya Tamang	
43	Nira Tamang	
44	Bhima Tamling	
45	Sapana Pandak	
46	Rita palungwa	

ANNEX IV

ANNEX III

CASE STUDY 1

HOW SINGLE WOMEN BECAME SUCCESSFUL BUSINESS WOMEN

Sanchayamaya Adikari is a 49 years old woman, she is running a tea shop, she lost her husband 9 years ago. She says “When my husband died, I become totally helpless, further I had the responsibility of a little son and two daughters”. She had to face many cultural defame as a widow. She had no source of income to continue her children’s education so her elder daughter dropped school and started to work as wage labor. Her income was hardly enough to feed her family.

Two years ago she had joined micro credit programme. Within five months of involvement she got a loan of Rs 15000 for income generating occupation. With orientation of programme staff, she invested it on a small vegetable shop. At the beginning she had very little idea regarding this occupation. She did not expected much from their occupation but she was able to return loans within another six months.

Next time she took a loan of Rs 30,000 for the same occupation. She then left the vegetable business and started a hotel. From the money obtained as loan she bought furniture, gas stove, and utensils for the hotel. She gave employment to the two young boys as well. Now, her business was doing well. She earns Rs 15,000-17,000 excluding expenses for the hotel materials

She also added, “Now my elder daughter also helped me in my hotel and now there is no economic problem in my family. I am grateful to micro finance programme that supported and encouraged me by giving loans and some useful training to do income based occupation. I am satisfied with my occupation as well as micro finance programme .

ANNEX VI