

## ROLE OF COOPERATIVES IN WOMEN EMPOWERMENT: A CASE OF SURKHET DISTRICT, NEPAL

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### **Abstract**

*This study aims to identify the contribution of Mangalgadhi Multipurpose Cooperative Limited (MMCL) on economic, socio-cultural and political aspects of women empowerment who were involved in MMCL. The study was conducted in Birendranagar Municipality of Surkhet district among the 120 women beneficiaries of MMCL. Out of 441 women members of MMCL only 120 members with five years of experience on cooperative activities were randomly selected for data collection. Primary data were collected through structured questionnaire, focus-group discussions and key informant interviews. Paired samples t-test was applied in three different domains of women empowerment; economic, socio-cultural and political dimensions. The result specifies that all the indicators were found significant impact on women's empowerment. This study found that there was significant difference in economic, socio-cultural and political empowerment of women after involvement in MMCL programs. Women members were found empowered in their economic activities, maintain social relationship, reduce the gender disparity, involve in social program, conduct the cultural program and participate in political program through MMCL activities. They have expanded their network of relationship through saving and credit program. The study shows the need of expansion of MMCL program in hard-to-reach areas also to empower the economically, socially, culturally and politically disadvantaged groups.*

**Keywords:** Cooperatives, economic empowerment, socio-cultural empowerment, political empowerment and women empowerment

### **Background of the Study**

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise (Majee, W., & Hoyt, A., 2011). 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 and equity of distribution and mutuality for the promotion of common interest as procedures or consumers. The cooperative movement is one of the largest organized segments of civil society and plays a crucial role across a wide spectrum of human aspiration and need.

Cooperatives are crucial in developing countries like Nepal to promote the women in income generating activities which help them to uplift their living standard. When the Government of Nepal had adopted co-operative system as means for economic, social and cultural development of people

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the department of co-operative under the ministry of planning development and agriculture was established in 2010 B.S.

Nepal is a developing country with full of rural villages and its economy is based on agriculture. Majority of people live in rural areas and they do not have access to education, economic activities, social awareness, political knowledge, opportunity and capital etc. Moreover, there are a lot of socio-economic, political and psychological discrimination against women in the society, as a result woman have limited right and roles in society and household decisions.

The cooperative sector has a high potential to contribute to the national economy by enhancing production, productivity, creating employment opportunities utilizing dispersed labor, skill, technology and capital. This sector can contribute to national economy by enhancing access to finance, empowering women, providing leadership and entrepreneurship skill to minimize inequality and reduce poverty. It is, therefore, desirable to encourage the sound development of the cooperative movement by building on the achievements made in this sector (NPC, 2019). Cooperatives have contributed to improved livelihood and better economic decision making of women (Nippered, 2002). If women's access to productive resources were the same as men's women's contribution could reduce the total number of hungry people by 12 to 17 percent in support of Millennium Development Goal 1 of eradicating extreme poverty and hunger (Hickel, 2016).

Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (Eyben, 2008). Increasing the role of women in the economy is important for economic resilience and growth; however, their integration into the formal sector is still constrained by limited access to credit, property, technology and technical skills (Johnston & Ketilson, 2009).

Empowerment is one of the processes to gain power and control over decisions and resources. Additionally, empowerment also refers to independence, choice, dignity, control, independence and capacity to their own lives and interaction within society (Malhotra et al., 2004). Economic Empowerment represents the transformation of power relations throughout society: increased wellbeing, community development, self-sufficiency, expansion of individual choices and capacities for self-reliance (Karubi, 2006).

In a similar way, (Kabeer, 2001) saw women empowerment as the ownership of their lives through the expansion of their choices. Even though cooperatives are open for both men and women, participation of women in terms of membership and leadership position is still minimal. Thus, there is still much to be done to strengthen women's participation in cooperatives demonstrate that women are capable of developing their own business and improve their technical knowledge and organizational self-help capacities (Mckay, 2001).

Mangalgadhi Multipurpose Cooperative Limited (MMCL) was established in Surkhet district to provide micro financial services to the people of Birendranagar Municipality and committed to strengthen the socio-economic status of the people belonging to the deprived section of the society to provide easy access to micro credit, saving and others services. There are altogether, 959 members in MMCL, out of which there are 441 female members and 518 male members. The main purpose of MMCL is to contribute for reduction of gap between demand and supply of micro loan and support in multidimensional development of the members.

The objectives of the paper are as: (i) To find out knowledge and experience of women members in MMCL activities. (ii) To explore the socio-economic status of women involved in MMCL. (iii) To assess the role of MMCL in economic, socio-cultural and political empowerment of women.

## Review of Literature

The philosophy of cooperatives is evolved around 18<sup>th</sup> century in Europe with the notion of protecting economically poor people from the exploitation of economically powerful (Subburaj, 2003). Empowerment is the ability of an individual or group to make a choice and transform the choice into desired action and get the results from it (World Bank, 2007). Indeed, empowerment is a process of achieving something (Maholtra et al., 2002) such as the ability to communicate with the bank, ability to help others, ability to make decisions in the family and ability to plan effectively (Ibrahim & Alkire, 2007).

There are four main dimensions in empowerment, namely economic empowerment, social empowerment, psychological empowerment and political empowerment (Scheyvens, 1999). The social empowerment refer to the situation in which social unity and integrity are recognized and reinforced. It involves the existence of united society groups, including women, youth and the elderly. In other words, the strengthening and preservation of cultural traditions and the conservation of natural resources can enhance the social empowerment of the local community. Generally, social empowerment can be achieved when the community is able to maintain or improve the balance in the community.

The dimension of political empowerment refers to the situation when political power can provide opportunities for local people or the public to voice their opinion in the decision-making process of its development and implementation (Scheyvens, 1999; Timothy, 2007). Political empowerment involves all community stakeholder groups, including ethnic groups, women and the poor, given the same opportunity to determine their own future (Timothy, 2007; Cusack & Dixon, 2006). However, Scheyvens (1999) does not state which dimensions are more important and which dimensions have a greater impact on community development.

Likewise, psychological empowerment refers to community members who have confidence in the traditions, cultural and values inherent in nature and are optimistic about their future (Scheyvens, 1999). Psychological empowerment can be seen when there is external recognition and in relation to the cultural values and natural heritage of the community as a recognition that can enhance self-esteem among the community and they are more excited to share their knowledge, traditional culture and experience (Timothy, 2007). This can enhance the sense of pride and enthusiasm that can lead to the growth of confidence among members of society to participate in social activities by mutual cooperation among the community.

Saving and Credits Cooperatives (SCCs) are financial intermediaries to provide saving and credits services to its member-clients. Cooperatives empower people by enabling even the poorest segments of the population to participate in economic progress; they create job opportunities for those who have skills but little or no capital and they provide protection by organizing mutual self-help in communities (Somovia, 2001).

Nepal has a long history of informal community based co-operatives. Traditionally these groups were based on kinship, ethnics and religious bonds. Some of the major traditional informal co-operatives are as Parma, Guthi, Gumba, and Dharma Bhakari. Cooperative is an effective way for women empowerment, gender balance, socio-economic development, leadership development, cooperative management, financial management training, skill development and other gender sensation activities which is being carried out through different program at national, regional, and local level. It also launches awareness program for cooperative in different districts regularly (Bastakoti, 2014).

Subedi (2018) found that NSCCL is involved in many activities. Cooperative has played vital role to provide financial service to its member and help to generate the economic activities of the society through women empowerment. Upreti (2019) found that the socio-economic status of women has been improved due to the involvement in the cooperatives. Financial empowerment of women was achieved due to the provision of easy loan and any financial supports by the cooperatives.

Tamang (2019) explored that that women who were involved in saving and credit cooperative then activities had brought increments in social and economic condition in term of decision making to participate in social function. As they were able to contribute monthly to household income, a thing they were previously unable to do. In this respect, saving and credit cooperative is strongly recommended because women will not only benefit to their households but to the national economy as well.

Sharma (2020) explored that the Small Farmers Cooperative (SFC) as a multi-service cooperative has helped to alleviate poverty through empowering the poor community at institutional, economic and social level through employment generation, increasing incomes, improving health and empowering women members.

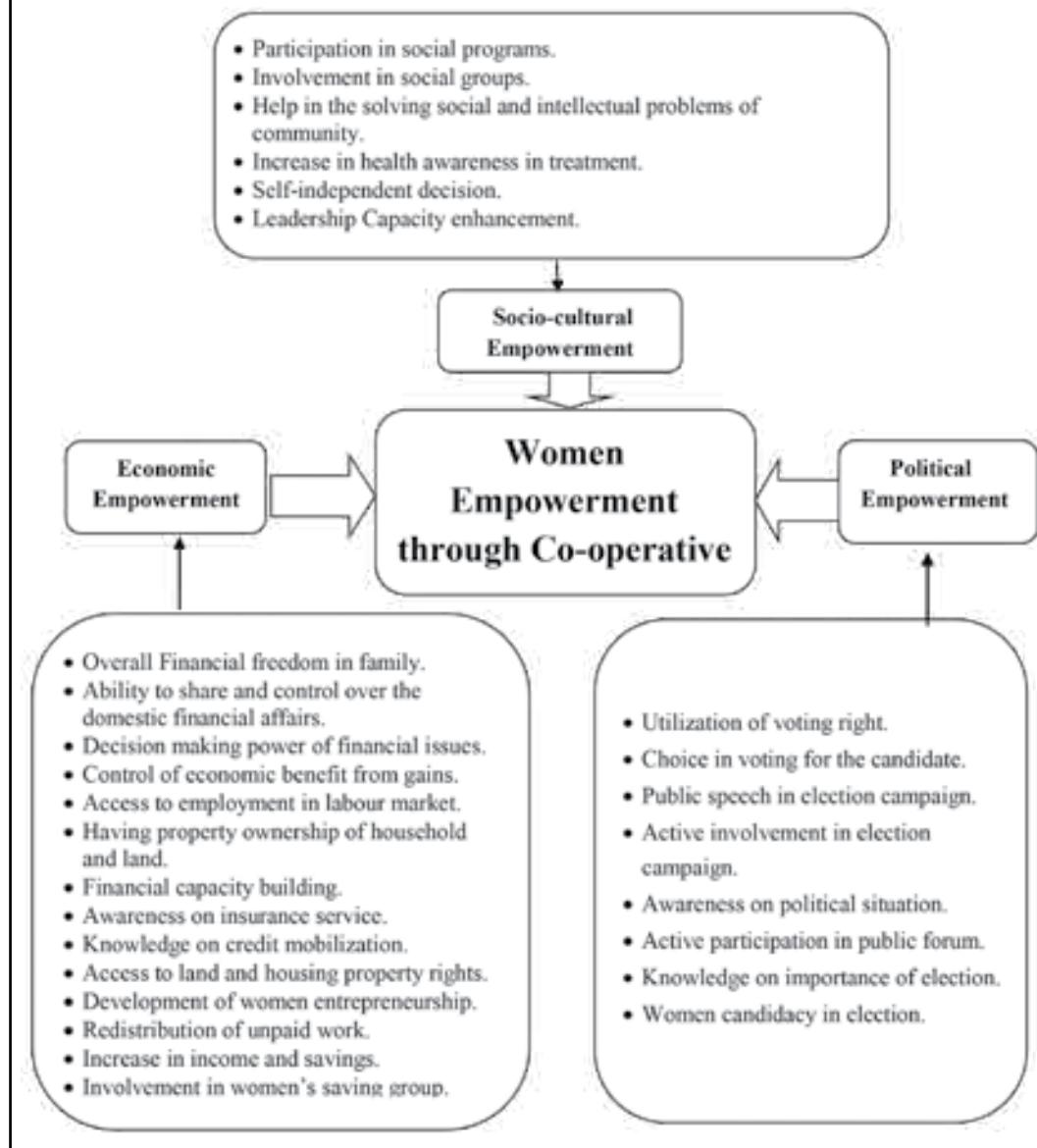
Bharti (2021) developed a framework for women empowerment through cooperatives and reviewed Indian experiences to support the framework. The findings of the paper concluded that the theory of economic modernity holds true for women empowerment, as economic independence through cooperatives and helps women gain access to control over resources and led to women empowerment. It was claimed that the framework could help practitioners in framing the policies and interventions for women empowerment.

Ruszczuk et al. (2020) conducted a study on "Empowering Women through Participatory Action Research in Community-Based Disaster Risk Reduction Efforts". The study carried out a comparative case study of participatory action research (PAR) in CBDRR (Community-Based Disaster Risk Reduction) conducted in one rural and one urban tole (neighbourhood) of Kathmandu Valley, Nepal. The "Empowering Women through CBDRR" PAR was motivated by the National Society for Earthquake Technology-Nepal's (NSET) to effectively empower women in disaster risk management on a local level and to enhance resilience to everyday hazards and risks as well as earthquakes.

The study concluded that the small-scale mitigation activities chosen and implemented by the female led disaster management committees in partnership with the local authorities and NSET could address everyday risks (fire) that were important to the community or were related to livelihood concerns (landslide and drainage pipe). Moreover, the participant feel empowered and the space created by the PAR amplified their voices, showed women are not only capable but should be given the opportunity to participate and supported to do so. While NSET learnt that women were more than capable in taking collective decisions for planning activities, they also learnt that women can be reluctant in implementing the mitigation activities not only due to the hard-physical labor needed but also to constraints imposed by society around gender roles.

However, none of the studies reviewed above were particularly related to women empowerment through cooperative. Therefore, the motivation behind this research is to explore the case of women empowerment through cooperative in Nepal.

Based on the above literature review, the following conceptual framework of study has been designed:

**Figure 1: Conceptual Framework**

Source: Adapted from Scheyvens (1999) and Poudel, Gehanath & Pokharel (2017).

### Research Methodology

The study was conducted in Birendranagar Municipality of Surkhet district among the 120 women beneficiaries of MMCL. Out of 441 women members of MMCL only 120 members with five years of experience on cooperative activities were randomly selected for data collection. Primary data were collected through structured questionnaire, focus-group discussions and key informant interviews. The questionnaire was designed to capture responses for two distinct time periods; scenario before five years and present scenario to compare their differences in experiences. Respondents were

asked to answer on each indicator with 'Yes' or 'No' responses. Furthermore, prior responses were clearly defined in questionnaire. Additionally, diagnostic studies were also conducted with validated measures and participants were selected with rigorous criteria.

Paired samples t-test was applied in three different domains of women empowerment; economic, socio-cultural and political dimensions. The following hypotheses were developed to assess the women empowerment in terms of economic, socio-cultural and political dimension:

H1: There is a significant impact of economic indicators (aggregate) on women's economic empowerment.

H2: There is significant impact of performance of economic indicators (individual) on women economic empowerment.

H3: There is a significant impact of performance of socio-cultural indicators (aggregate) on women socio-cultural empowerment.

H4: There is a significant impact of performance of socio-cultural indicators (individual) on women socio-cultural empowerment. The fourth hypothesis was further divided into six sub-hypotheses;

H5: There is a significant impact of performance of political indicators (aggregate) on women's political empowerment.

H6: There is a significant impact of performance of political indicators (individual) on women's political empowerment. The sixth hypothesis was further divided into eight sub-hypotheses.

## **Results and Discussion**

### **Demographic Characteristics of the Respondents**

The results of the survey showed that about 65 percent of the respondents are in the most productive age category, more than 62 percent were married and more than 59 percent respondents lived in nuclear family. The highest number i.e. 35 percent members were in between 36-45 years of ages and second and third highest were in between 46-55 and 26-35 years. The highest number i.e. 67.50 percent women members were with below SLC level qualification and illiterate in some instance, 20 percent were SLC passed, 8.33 percent respondents have completed the intermediate level. Least 4.17 percent of respondents have passed the bachelor level. The majority of the population followed Hindu religion followed by Buddhism and Christianity. About 59.17 percent respondents lived in nuclear family and remaining 40.83 percent respondents lived in joint family. Majority of the respondents were married and remaining more than one third of the respondents were unmarried.

### **Knowledge and Experience on Cooperative Activities**

The results of the survey showed that, the most of the women members are aware about the concept, approach, products, programs, procedures, policy, information, principles and values of cooperative. The level of awareness was drastically improved after the involvement in MMCL and subsequently it has helped to empowered the existing situation of the women's members.

Out of the total respondents, highest 39.17 percent have joined cooperative following staff of cooperative, 38 percent respondents have joined through relatives, 24 percent respondents joined through friend and 12 percent respondents joined due to their neighborhood effect. The highest number, 94.17 percent respondents said that the cooperative was helpful for their occupation and it was found that with the help of MMCL activities almost women members have improved their occupation after the involvement.

Women were found involved in different types of micro enterprises, agricultural works, animal husbandry and trading etc. The major purposes of cooperative loan for women was for business (59.17 percent). Similarity, 24.17 percent women have taken loan for animal husbandry, 10 percent women have taken loan for the purpose of medical treatment and remaining 6.67 percent women

taken the loan facility for their others purposes. The respondent's knowledge on seven principles of cooperative was also found substantial. It was found that 46.67 percent of the respondents were fully aware on it. Also, it was found that 95 percent of the respondents said there was no conflict in family after the involvement in cooperatives.

### Measurement on Women's Empowerment

Here the measurement of women's empowerment incorporated three domains namely; economic empowerment, socio-cultural empowerment and political empowerment.

### Overall Measurement of Women's Empowerment (Domain wise)

The aggregate impact of all the indicators of three empowerment domains has been broadly analyzed in three headings; economic empowerment, socio-cultural empowerment and political empowerment.

**Table 1: Paired Samples Test on Economic, Socio-cultural and Political Empowerment**

Paired Samples Test on Economic Empowerment Domains ( before and after)									
Mean		Paired Differences					t	df	Sig. (2-tailed)
		Std. De- viation	Std. Error Mean	95% Confidence Interval of the Difference					
				Lower	Upper				
Pair 1	Sum of the BEE Scores - Sum of the AEE scores	-11.367	5.600	.511	-12.379	-10.354	-22.235	119	.000
Pair 2	Sum of the BSCE Scores - Sum of the ASCE Scores	-4.408	1.881	.172	-4.748	-4.068	-25.674	119	.000
Pair 3	Sum of the BPE Scores - Sum of the APE Scores	-5.733	2.469	.225	-6.180	-5.287	-25.437	119	.000

Note:

Pair 1: Economic Empowerment, Pair 2: Socio-cultural Empowerment and Pair 3: Political Empowerment

Source: Researcher's own calculation.

### Paired Samples Test on Economic Empowerment Domains (Before and After)

The paired samples t-test on before and after involvement in MMCL on economic empowerment domains (aggregate impact of all indicators of the Economic Empowerment Domains) indicates that the means for before involvement and after involvement differs statistically significant,  $t(119) = -22.24$ ,  $p < 0.001$ . It showed that the involvement of women members in MMCL could bring significant difference in women's economic empowerment.

### Paired Samples Test on Socio-cultural Empowerment Domains (Before and After)

The paired sample t-test on before and after involvement in MMCL on socio-cultural empowerment domains (aggregate impact of all indicators of the Socio-cultural Empowerment Domains) indicates that the means for before involvement and after involvement differs statistically significant,  $t(119) = -25.67$ ,  $p < 0.001$ . It showed that the involvement of women members in MMCL could bring significant difference in women's socio-cultural empowerment.

### Paired Samples Test on Political Empowerment Domains (Before and After)

The paired sample t-test on before and after involvement in MMCL on political empowerment domains ('aggregate impact of all indicators of the Political Empowerment Domains) indicates that the means for before involvement and after involvement differs statistically significant,  $t(119) = -25.44$ ,  $p < 0.001$ . It showed that the involvement of women members in MMCL could bring significant difference in women's political empowerment.

### Measurement of Women's Empowerment (Indicators-wise)

Paired samples t- test has been conducted to test the individual impact of all indicators of each of the domains of women's economic, socio-cultural and political empowerment has been conducted.

### Paired Samples Test on Economic Empowerment (Individual impact)

Altogether there are sixteen indicators of women's economic empowerment and impact of each of these indicators were tested separately by paired samples t-test, and result has been summarized in following table.

**Table 2: Economic Empowerment**

Paired Samples Test									
Mean		Paired Differences					t	df	Sig. (2-tailed)
		Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference					
				Lower	Upper				
Pair 1	BEE1 - AEE1	-.650	.479	.044	-.737	-.563	-14.866	119	.000
Pair 1	BEE2 - AEE2	-.692	.499	.046	-.782	-.602	-15.194	119	.000
Pair 1	BEE3 - AEE3	-.733	.444	.041	-.814	-.653	-18.090	119	.000
Pair 1	BEE4 - AEE4	-.717	.453	.041	-.798	-.635	-17.349	119	.000
Pair 1	BEE5 - AEE5	-.758	.430	.039	-.836	-.681	-19.324	119	.000
Pair 1	BEE6 - AEE6	-.728	.439	.040	-.854	-.694	-19.246	119	.000
Pair 1	BEE7 - AEE7	-.692	.464	.042	-.775	-.608	-16.338	119	.000
Pair 1	BEE8 - AEE8	-.700	.460	.042	-.783	-.617	-16.663	119	.000
Pair 1	BEE9 - AEE9	-.717	.453	.041	-.798	-.635	-17.349	119	.000
Pair 1	BEE10 - AEE10	-.725	.448	.041	-.806	-.644	-17.712	119	.000
Pair 1	BEE11 - AEE11	-.650	.496	.045	-.740	-.560	-14.350	119	.000



Pair 1	BEE12 - AEE12	-.725	.448	.041	-.806	-.644	-17.712	119	.000
Pair 1	BEE13 - AEE13	-.767	.425	.039	-.843	-.690	-19.774	119	.000
Pair 1	BEE14 - AEE14	-.758	.430	.039	-.836	-.681	-19.324	119	.000
Pair 1	BEE15 - AEE15	-.683	.467	.043	-.768	-.599	-16.025	119	.000
Pair 1	BEE16 - AEE16	-.700	.460	.042	-.783	-.617	-16.663	119	.000

The paired sample t-test on before and after involvement in MMCL on economic empowerment indicators indicates that the means for before involvement and after involvement differs statistically significant,  $p < 0.001$ . It showed that the involvement of women members in MMCL could bring significant difference in women's economic empowerment by all indicators of economic empowerment domain.

#### Paired Samples Test on Socio-cultural Empowerment (Individual impact)

Altogether there are six indicators of women's socio-cultural empowerment and impact of each of these indicators were tested separately by paired samples t-test, and result has been summarized in following table.

**Table 3: Socio-cultural Empowerment**

Paired Samples Test									
Mean		Paired Differences					t	df	Sig. (2-tailed)
		Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference					
				Lower	Upper				
Pair 1	BSCE1 - ASCE1	-.742	.458	.042	-.825	-.659	-17.729	119	.000
Pair 1	BSCE2 - ASCE2	-.733	.463	.042	-.817	-.650	-17.365	119	.000
Pair 1	BSCE3 - ASCE3	-.725	.448	.041	-.806	-.644	-17.712	119	.000
Pair 1	BSCE4 - ASCE4	-.725	.467	.043	-.809	-.641	-17.015	119	.000
Pair 1	BSCE5 - ASCE5	-.742	.440	.040	-.821	-.662	-18.484	119	.000
Pair 1	BSCE6 - ASCE6	-.742	.440	.040	-.821	-.662	-18.484	119	.000

The paired sample t-test on before and after involvement in MMCL on socio-cultural empowerment indicators indicates that the means for before involvement and after involvement differs statistically significant,  $p < 0.001$ . It showed that the involvement of women members in MMCL could bring significant difference in women's socio-cultural empowerment.

### Paired Samples Test on Political Empowerment (Individual impact)

Altogether there were eight indicators of women's political empowerment and impact of each of these indicators were tested separately by paired samples t-test, and result has been summarized in following table.

**Table 4: Political Empowerment**

Paired Samples Test									
Mean		Paired Differences					t	df	Sig. (2-tailed)
		Std. Devia- tion	Std. Error Mean	95% Confidence Inter- val of the Difference					
				Lower	Upper				
Pair 1	BPE1 - APE1	-.733	.463	.042	-.817	-.650	-17.365	119	.000
Pair 1	BPE2 - APE2	-.717	.471	.043	-.802	-.632	-16.678	119	.000
Pair 1	BPE3 - APE3	-.700	.460	.042	-.783	-.617	-16.663	119	.000
Pair 1	BPE4 - APE4	-.683	.502	.046	-.774	-.593	-14.917	119	.000
Pair 1	BPE5 - APE5	-.733	.444	.041	-.814	-.653	-18.090	119	.000
Pair 1	BPE6 - APE6	-.742	.440	.040	-.821	-.662	-18.484	119	.000
Pair 1	BPE7 - APE7	-.708	.474	.043	-.794	-.623	-16.353	119	.000
Pair 1	BPE8 - APE8	-.717	.453	.041	-.798	-.635	-17.349	119	.000

The paired sample t-test on before and after involvement in MMCL on political empowerment indicators indicates that the means for before involvement and after involvement differs statistically significant,  $p < 0.001$ . It showed that the involvement of women members in MMCL could bring significant difference in women's political empowerment by all indicators of political empowerment domain.

The whole result of paired samples t-test (aggregate and individual impact) concluded that all the alternative hypotheses proposed were accepted by the field data analysis. That is, there is significant improvement in women's empowerment after involvement in MMCL for five years. The multidimensional empowerment of women who are involved in MMCL proves that could play a significant role in women members' empowerment.

### Conclusion and Suggestions

MMCL has positive impact on overall dimensional empowerment of women members. As the study exposed that, the consciousness and economic, socio-cultural and political dimension of women empowerment have been significantly changed after involving in cooperative so, indicators of dimensions of women empowerment can change and improve through the active and continuous involvement in cooperative. The products, services, programs, activities and practices of MMCL have been found effective and significant to empower the women members. The study concluded that awareness, economic, socio-cultural and political situation of women found improving. The cooperative institutions should increase the entrepreneurship and business skills, vocational and skill enhancement training to the women.

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