
Role of Cooperatives in Economic Empowerment of Women

Laxmi Basyal
Bhaktapur Multiple Campus, Bhaktapur
Tribhuvan University, Nepal
Corresponding email: laxmibashyalg@gmail.com

Abstract: *Economic background is one of the most important elements that influences their access to resources, opportunities, and decision-making power. This paper attempts to assess the key economic features of women and their association with cooperatives in relation to empowerment by age, caste/ethnicity, education, and family income. The aim of this study is to examine the change in economic status of women after their involvement in cooperative. This research focused solely on the economic effects of cooperatives and individual saving and investment to examine the status of women's empowerment. Primary data were collected from the Parijat Saving and Credit Cooperative Limited in Bhaktapur. Role of cooperatives on women's economic empowerment is assessed utilizing the data of 238 women aged 18 to 66 years using descriptive and bivariate Chi-square analysis techniques. The findings revealed significant improvements in women's economic status after their participation in cooperatives. Over 81 percent of women reported improvements in leadership, 84 percent in entrepreneurship, 60 percent in employment status, and 93 percent in overall economic status. Among them, women from the "others" caste groups—such as Kami, Damai, Sunar, and Madhesi and women with no formal education showed the highest percentages of improvement in leadership. Similarly, women from the "others" caste groups and those aged 50 years and above showed greater improvements in entrepreneurship compared to other groups. Likewise, women from the highest income group demonstrated the most improvement in employment status. Additionally, women with no formal education or low levels of education showed greater improvement in overall economic status than women from other educational backgrounds. These findings imply that cooperative involvement significantly enhance the women's economic status.*

Keywords: Women's participation, Employment, Women economic empowerment, Cooperatives, Nepal

1. Introduction

Empowerment refers to the process of enabling individuals or groups to gain control over their own lives, resources, and achieve self-determined goals. Kabeer (2005) explained women's empowerment as "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied by them" (Kabeer, 2005b), further, she elaborates empowerment consists of three interrelated dimensions: **agency, resources, and achievements**. **Agency** is the process of making

and implementing choices, central to empowerment. **Resources** serve as the means to exercise agency, while **achievements** are the outcomes of agency. These dimensions are interconnected in the context of empowerment. Similarly, Varghese (2011) elaborated, the process by which women learn to organize themselves in order to strengthen their own self-reliance, express their autonomous right to make decisions, and manage resources that will help them challenge and eliminate their own subordination. Empowerment is a contextual, dynamic, and multidimensional process. The study of Ethiopia, found that there has been seen improvements in income, livestock holdings, decision-making, and spending power but their participation of women in cooperatives was limited (Tesfay & Tadele, 2013). Its meaning varies across situations—what signifies empowerment in one place (e.g., going to the market in Bangladesh) may not in another (e.g., Bolivia). A person may be empowered in one area of life but not in others. Thus, empowerment is complex and cannot be measured by a universal set of indicators (Santillan et al., 2004).

Economic background is taken as one of the crucial influencing factors of women's empowerment (Karki & Thapa, 2022). Women with better economic status tend to have higher levels of empowerment compared to those with poorer economic status. Cooperatives work to improve the social and economic status of women by providing services such as regular savings, credit facilities, training participation, and skill enhancement opportunities. “A cooperative is the organization in which persons are voluntarily associated together as human being on the basis of equality for the promotion of economic interest of themselves” (H. Calvert 1912). Poor economic status, illiteracy, lack of skills, unemployment, restricted access to land, housing, transportation, energy, and limited involvement in family decisions hinder women's empowerment (Lamichhane, 2020). Cooperative is the way of solution to the financial problem of grassroots- level people. The socio-economic status of women is crucial for their empowerment. Cooperatives can serve as an important platform, providing opportunities for participation in social and economic aspects, thereby contributing to their socio-economic empowerment.

It is believed that Cooperatives are important institutions that play a positive role in women's empowerment in Nepal. By examining these aspects, the study aims to analyze how involvement in cooperatives can enhance socio-economic empowerment of women. In Nepalese societies, women are economically dependent on their father, husband or brother. Women are found greatly confined to household and soft nature of farmyard activities. In the same way financial responsibilities are typically assigned to men, while household work is primarily assigned to women (Acharya, 2023) and found limited access in economically and dependent on men (Babbar, 2022). Still largely the households directly and indirectly deny or discourage the women's role as decision maker. In Bangladesh, Parents do not expect their daughters to contribute economically to the family and, considering them a burden, marry them off early in the name of social insecurity (Islam et al.,

2014). Though the women of Nepal have substantial contributions both as labor and mentor in the household and outside, but their role is often underestimated and not counted as economy activity (Dangol, 2010). Inequality between men and women, domestic violence, sexual harassment, and illiteracy are the major problems that must be eradicated In South Asian countries. Despite many efforts by the government and social reformers, women still feel economically, socially, and prestigiously inferior to men, and their condition in society remains unsatisfactory (Babbar, 2022).

Women's ownership of house, Women's ownership of land, and usually make decisions in household matters are known as major indicators of women's empowerment (Khatiwada et al., 2023). Economic aspect is a vital element of women but have not enough participation in decision making at own land property, household purchases, own health care seeking behavior and freedom to mobility in Nepal. The participation of women in economic activities is an important step toward empowerment, and it positively affects both the family and society. In this context, the authors express that when women have access to credit, their husbands are more likely to recognize their ability to purchase assets independently; however, when husbands participate in credit programs, it tends to negatively impact women's purchasing autonomy (Islam et al., 2014). This indicates that the economic empowerment of women is a powerful tool for their active participation in decision-making processes within both the family and society. Cooperatives serve as a valuable resource that can directly enhance the economic status of women at the local level. Even with a small amount of savings, women can access credit and engage in entrepreneurship through cooperatives. For this purpose, the study focuses on understanding the situation of women members of a cooperative, which has not been previously studied by anyone. But in Nepal, they are in exclusion in decision-making processes by their own family, community, societal, regional, and national level (Khatiwada et al., 2023). In a study of Pokharel (2023) states that through the participation of women in cooperative, it was found that their physical and mental development increased. He claims that the economic aspect is the most important for empowerment, yet his study does not focus on that area. This shows that his study has gap in transformative economic empowerment through participation.

Different agencies are invested in high amount of capital in women empowerment but remarkable achievement has not seen yet. Though the women of Nepal have substantial contributions both as labor and mentor in the household and outside, but their role is often underestimated and not counted as economy activity (Dangol, 2010). Economic empowerment is an important sector which can easily influence to empowerment of other like, socio-cultural, political, and reproductive sectors. Despite the high number of women members in cooperatives, their economic status remains poor. While financial programs exist, there is limited research on their actual impact on women's empowerment. Similarly, although microfinance and cooperative models

are widely used, studies evaluating their role in women's empowerment, particularly in the cooperatives of this study of urban and migrated area, are scarce in Nepal. This is a high issue in the research sector. So, this study aims to examine the change in economic status of women after their involvement in cooperative and focused on analysis of the role of cooperative to women's economic empowerment.

2. Methods and Procedures

The paper is developed analyzing data of 244 females aged in between 16 and 66 years affiliated to Parijat Saving and Credit Cooperative LTD of Bhaktapur district. A total of 934 females are active members of the cooperative, of which a sample size of 244 females was determined and 238 were successfully interviewed regarding change in their economic status after participation in the cooperatives. The respondents comprises from various caste/ethnicity, education, religion, and income backgrounds. The respondents were selected using a systematic random sampling technique. The survey collected data on age, literacy and education, caste/ethnicity, improvement in income and tax paying, and improvement in economic status and economic autonomy after participation in cooperative. The data was gathered using both structured and semi-structured questionnaires. The sample size is determined using formula of Yamane (1967),

$$n = \frac{N}{1 + Ne^2}$$

Where, n = sample size

N = population size

e = desired margin of error

Here, population size is 934 and error is assumed 5.5 percent. Then above formula,

$$n = \frac{934}{1 + 934 (0.055)^2} = \frac{934}{3.82535} = 244$$

Six respondents are not covered in the survey because of absence of house and reluctance of participation. Descriptive analysis and cross-tabulation were used. Verbal informed consent was obtained to ensure ethical and voluntary participation. All the questionnaires were completed by the researcher herself. The socio-economic and demographic characteristics includes variables such as age, income, educational status, and religion are the independent variables and leadership, entrepreneurship, employment, and the change in economic status of the respondent are the dependent variables of economic empowerment. The chi-square test was used to test the significant association between two attributes in inferential statistics.

3. Result

The data for this study were collected under two main categories: Socio-economic and demographic characteristics respondents and the effects after involvement in cooperatives. The socio-economic and demographic characteristics includes variables such as age, income, educational status, and religion are the independent variables

and leadership, entrepreneurship, employment, and the change in economic status of the respondent are the dependent variables of economic empowerment.

The effect of involvement in cooperative

The effects of involvement in cooperatives are assessed in terms of improvements in leadership, entrepreneurship, employment, and the economic status of the respondents.

Cooperative and social leadership

Table 1

Leadership development through cooperative

Characteristics	More than enough	Enough	Some how	No	Not at all	Total	Number
Age							
<35 years	16.7	33.3	31.0	19.0	0.0	100.0	42
35-49 years	5.9	46.1	29.6	15.8	2.6	100.0	152
50 and above	9.1	52.3	22.7	15.9	0.0	100.0	44
Chi-square value	9.529	p - value		0.3			
Caste/Ethnicity							
Brahmin/Chhetri	9.3	44.0	30.0	16.7	0.0	100.0	150
Janajati	6.6	47.4	22.4	18.4	5.3	100.0	76
Others	8.3	41.7	50.0	0.0	0.0	100.0	12
Chi-square value	14.364	p - value		0.073			
Annual Income Status							
No Regular Income	6.7	33.3	38.3	21.7	0.0	100.0	60
below 450000	10.6	48.9	25.5	13.5	1.4	100.0	141
450000 - 650000	3.6	46.4	32.1	10.7	7.1	100.0	28
more than 650000	0.0	55.6	0.0	44.4	0.0	100.0	9
Chi-square value	23.091	p - value		0.027			
Level of Education							
No education	9.1	54.5	27.3	9.1	0.0	100.0	11
Basic (1-8)	4.3	30.4	34.8	26.1	4.3	100.0	46
Secondary (9-12)	9.1	49.0	23.1	17.5	1.4	100.0	143
Bachelor and above	10.5	44.7	42.1	2.6	0.0	100.0	38
Chi-square value	18.985	p - value		0.089			
Total	8.40	45	28.60	16.40	1.70	100.00	238

Source: Field study, 2020

Women's leadership is crucial for their economic empowerment. Active participation and leadership enhance decision making power in women. Women's participation in

the workplace, leadership role in the political and social arenas and access to credit is regarded as empowerment of women.

Table 1 shows the percentage distribution of respondents regarding to cooperative made enable women for social leadership according to selected characteristics. Data indicate that the involvement of cooperative contributed to develop the leadership of women in society. For example, out of 238 respondents about 8 percent totally, 45 percent partially and about 29 percent respondents somewhat agreed on the development of their leadership capacity due to the involvement of cooperative. But about 17 percent disagreed and about 2 percent respondents totally rejected on this perspective.

According to the age group of respondents, large number of them either partially or somewhat agreed on this perspective. By the p value of chi square (0.3), it is non-significance between the age of respondents and cooperative enable women for leadership. On the division of caste/ethnicity, 44 percent of Brahmin/Chherti, about 47 percent of Janajati and about 42 percent of others groups of respondents partially agreed. In other groups remaining respondents either fully or partially or somewhat agreed but nobody was disagreed on this topic. By the p-value of chi square (0.073), it is significant between caste group and leadership capacity support by cooperative. The data shows that different income group of respondents have similar as age and caste group except highest income group (more than Rs. 650000). In this group about 56 percent partially agreed and about 44 percent disagreed. In terms of income level, respondents from the highest income group are less affected compared to those with low or No Regular Income. By the p value of chi square (0.027), it is statistically significant. According to education level, majority numbers of respondents of all educational groups have partially and somewhat agreed. From the p value of chi square (0.089), it is significant.

Cooperative and entrepreneurship development

A woman entrepreneur is a woman who owns or controls a firm and accepts responsibility for its operations and risks. Table 2 shows the percentage distribution of respondents regarding to cooperative made enable women for entrepreneurship development according to selected characteristics.

Data indicates that the involvements of cooperative enable women for entrepreneurship. About 43 percent respondents' partially accepted and about 27 percent respondents accepted on development of their entrepreneurship, where as 14 percent fully accepted little on this characteristic. About 15 percent respondents did not accept and only 1 percent rejected on this perspective.

Table 2

Entrepreneurship development through cooperative

Characteristics	Totally	Somewhat	Little	No	Not at all	Total	Number
Age							
<35 years	16.7	31.0	33.3	16.7	2.4	100.0	42
35-49 years	14.5	45.4	24.3	14.5	1.3	100.0	152
50 and above	9.1	47.7	29.5	13.6	0.0	100.0	44
Chi-square value	9.913	p - value		0.448			
Caste/Ethnicity							
Brahmin/Chhetri	12.7	41.3	27.3	18.0	.7	100.0	150
Janajati	13.2	50.0	23.7	10.5	2.6	100.0	76
Others	33.3	25.0	41.7	0.0	0.0	100.0	12
Chi-square value	15.214	p - value		0.124			
Annual Income Status							
No Regular Income	6.7	30.0	40.0	23.3	0.0	100.0	60
below 450000	19.1	46.8	23.4	9.2	1.4	100.0	141
450000 - 650000	3.6	50.0	25.0	17.9	3.6	100.0	28
more than 650000	11.1	55.6	0.0	33.3	0.0	100.0	9
Chi-square value	34.767	p - value		0.003			
Level of Education							
No education	18.2	36.4	36.4	9.1	0.0	100.0	11
Basic (1-8)	10.9	28.3	34.8	26.1	0.0	100.0	46
Secondary (9-12)	15.4	46.9	23.1	13.3	1.4	100.0	143
Bachelor and above	10.5	50.0	28.9	7.9	2.6	100.0	38
Chi-square value	18.866	p - value		0.22			
Total	13.90	43.30	26.90	14.70	1.20	100.00	238

Source: Field study, 2020

By the age group of respondents, about 48 percent partially and about 30 percent little agreed on the role of cooperative making women as an entrepreneurship of age 50 years and above age. Similarly, respondents of age below 35 years and age group 35 years to 49 years have same response that majority of them accepted partially and little on this topic. From the p value of chi square (0.449), there is non-significant. Among the caste/ethnic group, in Brahmin/Chhetri and Janajati, large number of them accepted partially and little improvement and very few number rejected. Some of them fully accepted on this topic. But the situations of others caste group have differed than previous caste group. They all accepted either fully or partially or little. From the p value of chi square (0.124), it is non-significant.

There was notable change in highest income group of respondents. Among them, about 56 percent agreed partially, 11 percent agreed fully and 33 percent disagreed on this perspective. No one of this group was of little accepted and rejected. But

others income group have same as previous age and caste group. By the p value of chi square (0.003), it is significant relation between the level of income and the development power of respondents in entrepreneurship by the involvement of cooperative.

In the same way, the division of respondents according to their education level, highest number of them of bachelor and above, secondary level and no education have partially agreed and followed by little and fully agreed. But the respondents of basic educational level have highest number of them in little agreed followed by partially, fully and not accept. By the p value of chi square (0.22), it is non-significant relation between the level of education and the development power of respondents in entrepreneurship by the involvement of cooperative.

Cooperative and employment

Table 3 shows the percentage distribution of respondents regarding to feel improvement in employment after involvement in cooperative according to selected characteristics. According to data most of the respondents disagreed on feel improvement. For example, 40 percent respondents were agreed to feel no any improvement in her employment status whereas 21 percent respondents were felt little improvement. Only 8 percent respondents were felt totally improvement in employment status after involvement in cooperative.

Table 3

Employment opportunity through cooperative

Characteristics	Totally	Some what	Little	No	Total	Number
Age						
<35 years	7.10	38.10	19.00	35.70	100.00	42
35-49 years	9.90	30.30	17.10	42.80	100.00	152
50 and above	2.30	25.00	38.60	34.10	100.00	44
Chi-square value	12.121	p - value		0.059		
Caste/Ethnicity						
Brahmin/Chhetri	7.30	28.70	19.30	44.70	100.00	150
Janajati	9.20	36.80	22.40	31.60	100.00	76
Others	8.30	16.70	41.70	33.30	100.00	12
Chi-square value	7.066	p - value		0.315		
Annual Income Status						
No Regular Income	0.00	11.70	21.70	66.70	100.00	60
below 450000	9.20	36.20	23.40	31.20	100.00	141
450000 - 650000	10.70	39.30	17.90	32.10	100.00	28
more than 650000	33.30	44.40	0.00	22.20	100.00	9
Chi-square value	39.176	p - value		0.00		

Level of Education						
No education	0.00	27.30	18.20	54.50	100.00	11
Basic (1-8)	8.70	17.40	30.40	43.50	100.00	46
Secondary (9-12)	9.80	35.00	18.20	37.10	100.00	143
Bachelor and above	2.60	31.60	23.70	42.10	100.00	38
Chi-square value	10.074	p - value		0.345		
Total	8.0	30.7	21.4	39.9	238	

Source: Field study, 2020

Contrast to the aggregate distribution 22 percent of respondents of more than Rs. 6,50,000/ income group were felt no improvement in employment whereas more than 54 percent of respondents of no education group and No Regular Income group agreed on that matter. Similarly, 33 percent of respondents of more than Rs. 6,50,000/ income group were felt totally improve in employment whereas no one respondent of No Regular Income group and no education group felt the same after involvement in cooperative. The data shows that 78 percent respondents of more than Rs. 6,50,000/ income group felt improvement in employment after involvement in cooperative.

Out of four groups, p value of chi square test of cast/ethnic group (0.315) and women education group (0.345) show the statistically insignificant relationship whereas age group (0.059) and economic status group (0.000) show the statistically significant relationship between feeling improvement in employment after involvement in cooperative and selected characteristics.

Change in economic status

Table 4 shows the percentage distribution of respondents regarding to feeling the change in economic status after involvement in cooperatives according to selected characteristics. According to data most of respondents that is 93 percent felt there was change in their economic status after joining the cooperative.

Table 4

Change in economic status after involvement and taking loan from cooperatives

Characteristics	Yes	No	Total	Number
Age				
<35 years	95.2	4.8	100.0	32
35-49 years	92.1	7.9	100.0	108
50 and above	95.5	4.5	100.0	23
Chi-square value	0.923	p - value		0.63
Caste/Ethnic Group				
Brahmin/Chhetri	93.3	6.7	100.0	99
Janajati	93.4	6.6	100.0	55

Others	91.7	8.3	100.0	9
Chi-square value	0.053	p - value		0.974
Annual Income Status				
No Regular Income	93.3	6.7	100.0	36
below 450000	95.0	5.0	100.0	101
450000 - 650000	89.3	10.7	100.0	17
more than 650000	77.8	22.2	100.0	9
Chi-square value	4.855	p - value		0.183
Level of Education				
No education	100.0	0.0	100.0	6
Basic (1-8)	95.7	4.3	100.0	38
Secondary (9-12)	94.4	5.6	100.0	101
Bachelor and above	84.2	15.8	100.0	18
Chi-square value	6.478	p - value		0.091
Total	93.30	6.70	100	163

Source: Field study, 2020

As per distribution of respondents in different characteristics the economic status who have more than 6,50,000/ income and who have bachelor and above education level feel less change in economic status whereas the respondents who belongs to no education group feel the 100 percent change in their economic status after involvement in cooperatives. Rests of other groups feel the same to aggregated distribution. The p value of chi square test of women education group (0.091) shows the signification relationship whereas the p value of age group (0.63), cast/ethnic group (0.974) and economic status group (0.183) shows the statistically insignificant relationship of respondents' feeling in change in economic status and selected characteristics.

In conclusion, the involvement in cooperative and its financial as well as social support has significantly impacted the lives of members, particularly in terms of leadership, entrepreneurship, employment, and economic status. After participation in cooperative, "others caste groups" (Kami Damai, Sunar, and Madhesi) respondents reflects more improved in leadership and entrepreneurship, and all the no educated respondents reflects improved in their economic status. From this, it can be concluded that, backwad and no educated respondents have been more changed their socio-economic status after involvement in cooperatives.

4. Discussion

Cooperatives are community-based, self-funded microfinance institutions designed to engage the poor as borrowers or savers. Women's involvement in cooperatives has become a powerful catalyst, greatly contributing to their empowerment (Bashyal et al., 2024). Cooperatives are capable of addressing a wide range of economic

activities, including production, distribution, banking, housing, and insurance. Cooperatives are established across the country, particularly in rural areas, with the objective of bringing people together voluntarily to collaborate in addressing their social and economic challenges within their communities and beyond (Banja, 2022), “an autonomous association”(Zeuli, 2002). It was found that most respondents aged 35–44 years with secondary-level education were involved in cooperatives. They viewed cooperatives as organizations that support their economic status through small-scale savings and credit, training, and group activities with their own interest and capacity. Hence a cooperative society is a voluntary, jointly owned, and democratically managed organization where members contribute economically and work together to meet their social, cultural, and economic needs.

Empowerment is a complex and often misunderstood concept. It is located within the discourse of community development and is connected to concept of self-help participation, networking and equity. The cooperative is categorized under saving and credit society and engaged in mobilizing savings among members and nonmembers and providing credit for its members. These institutions play a crucial role in women empowerment. For example, in Ethiopia, 90 percent of women joined cooperatives for financial support and better bargaining power, later improving their independent decision-making in social activities(Tesfay & Tadele, 2013). In cooperatives, women members have improved their income, livestock holdings, autonomous decision-making, and spending power but limited women were participated in cooperatives due to lack of decision power. In this study also found that less than 21 percent of women play the role of head of house and only three percent female were in decision making role and there was not significant increment in this number at the time of study. There are generally accepted good practices to improve the participation of women in co-operatives; and the impact of co-operatives for their women members. These good practices include supporting co-operatives to provide services that meet their women’s member’s needs; affirmative action measures such as the introduction of gender quotas on boards of directors; and support programs to nurture co-operative development in economic sectors where women are most active (Majurin, 2012).

Women’s empowerment is a major development priority in both national and international agendas. It is recognized as a global, regional, and national goal in the 2030 Agenda for Sustainable Development. Women Empowerment can be defined as increasing women’s sense of self-worth, their ability to ensure own choices and their right to influence social changes for themselves and others(Babbar, 2022). Similarly, it is an importance of women's economic empowerment, emphasizing that economic self-reliance is a key pillar of empowerment and an essential element for enhancing women's participation in social and political activities(Pandey, 2019). Participation of women in income generating activities like paid work carried out in the home has the potential to shift the balance of power within the family. In this perspective Kabeer elaborates with an example of Mexico that women’s participation in wage

employment has led to greater independence in household decision making (Kabeer, 2005a). In terms of income level, respondents from the highest income group were less affected compared to those with low or No Regular Income in the leadership but closely related to entrepreneurship aspect. Similarly, age was not found to be related in both leadership and entrepreneurship however, among caste/ethnic groups, marginalized groups such as Kami, Damai, Sunar, and Madhesi showed more close relationship between cooperative support to a leadership and entrepreneurship capacity. These castes are included in "others" group in this study. In the same way, women with no education have also associated with leadership and cooperatives but not in entrepreneurship.

GoN endorsed the Gender Equality Policy (2077) developed under the leadership of the Ministry of Women, Children and Senior Citizen (MoWCSC). The Policy prioritizes the economic empowerment of women, ensuring their meaningful participation in all parts of society, and the elimination of gender based violence and harmful practices. Similarly, Gender Equality and Social Inclusion (GESI) is a key focus of the National Planning Commission in both the 15th and current 16th Plans, and is mainstreamed across multiple ministries and sectors to uplift the status of women (Ministry of Federal Affairs and General Administration)(MoFAGA, 2021). Kabeer (1999) clarifies that property ownership, education and employment opportunities are the sources of economic empowerment. Here, only eight percent of respondents felt a total improvement in employment status after joining cooperatives. Among them, more than 33 percent belonged to the income group earning over Rs. 6,50,000. The data also shows that 78 percent of respondents from this income group reported some improvement in their employment status after joining cooperatives. Women's economic status showed a significant relationship with employment status and involvement in cooperatives, while education, age, and caste group were found to be less strongly related. Overall, more than 84 percent of respondents felt that cooperatives supported the improvement of their entrepreneurship, and over 81 percent agreed that cooperatives enhanced their social leadership. Similarly, 60 percent reported improvement in employment, and more than 93 percent noted an improvement in their economic status after joining cooperatives.

According to the results of this study most of respondents that more than 93 percent felt there was change in their economic status after joining the cooperative. From these results it can be concluded that those women who participated in the microcredit programme and got microcredit expressed socioeconomic empowerment through access to capital, control over resources, participation in social gatherings, and decision-making authority(Wagle, 2019). Hence this aligns with Kabeer's (1999) model of empowerment, where resources (the loan), agency (the ability to be leadership and employment), and achievements (improved economic status) collectively foster women's empowerment.

5. Conclusion

This study shows how involvement in cooperatives has impacted women's economic status and contributed to broader empowerment in Bhaktapur district, Nepal. The findings show that women's participation in cooperatives has led to significant changes in their access to public spaces, leadership, entrepreneurship, employment, and engagement in economic activities, and ability to make economic empowerment. The study reveals that indigenous group have more improved in leadership and entrepreneurship, similarly, age of 50 and above years have more improved than others age groups in entrepreneurship. Women of highest income group have more changed and affected in employment, no education and low educated women have more changed in leadership and their economic status due to the involvement in cooperative.

The main conclusion of the study is that, cooperative has played an important role in women's economic empowerment. As the research was focused on four important elements of economic empowerment of women; social leadership development, entrepreneurship development, employment generation, and improvement of economic status. It was found that the majority of respondents reported that they felt improvement in these elements.

This study establishes a foundational basis for future research by underscoring the transformative role of cooperatives in women's empowerment. It invites further inquiry into the long-term effects of cooperative membership on women's socio-economic advancement. Moreover, it highlights the necessity of conducting comparative analyses across different community-based models to identify the most effective strategies for empowering women.

6. References

- Acharya, S. (2023). A general review on women empowerment in Nepal. *NUTA Journal*, 10(1–2).
- Babbar, J. (2022). Women empowerment. *Research Journal of English (RJOE)*, 7(1), 118–121.
- Banja, M. N. (2022). *Assessing the contribution of agricultural cooperatives to poverty alleviation in the case of Gechi District, Ilubabor Zone, Ethiopia* (Unpublished master's thesis).
- Bashyal, L., Shrestha, B., Karki, R. D., & Karki, T. M. (2024). Change in mobility after involvement in a cooperative: An indication of women's empowerment. *KMC Journal*, 6(2), 243–257.
- Islam, M. A., Siddiqui, M. H., Hossain, K. F., & Islam, M. R. (2014). Micro credit: The empowerment of women. *Business and Management Horizons*, 2(1), 1–23.

- Kabeer, N. (2005a). Gender equality and women's empowerment: A critical analysis of the third millennium development goal. *Gender & Development*, 13(1), 13–24.
- Kabeer, N. (2005b). Is microfinance a “magic bullet” for women's empowerment? Analysis of findings from South Asia. *Economic and Political Weekly*, 40(44–45), 4709–4718.
- Karki, R. D., & Thapa, N. R. (2022). Economic dimension and empowerment among rural and urban women in Nepal: Analysis from 2016 Nepal Demographic and Health Survey. *Humanities and Social Sciences Journal*, 13(2), 123–134.
- Khatiwada, P. P., Subedi, D. R., Gurung, Y. B., Pradhan, M. S., & Pradhan, P. (2023). *Challenges to leave no one behind in Nepal for achieving sustainable development goals* (pp. 1–32). ResearchGate.
- Lamichhane, B. D. (2020). Microfinance for women empowerment: A review of best practices. *Interdisciplinary Journal of Management and Social Sciences*, 1(1), 13–26.
- Ministry of Federal Affairs and General Administration (MoFAGA), Government of Nepal. (2021). *Gender equality and social inclusion (GESI) strategy*.
- Pandey, B. (2019). *Women in Nepali politics: Looking through feminist perspective*. Adarsh Books.
- Pokharel, R. R. (2023). Contribution of co-operatives on women empowerment. *Patan Prospective Journal*, 3(2), 116–127.
- Santillan, D., Schuler, S. R., Anh, H. T., Minh, T. H., Thu Trang, Q., & Duc, N. M. (2004). Developing indicators to assess women's empowerment in Vietnam. *Development in Practice*.
- Surridge, B. J., Obeng, E. B., & Digby, M. (1953). *A manual of cooperative law and practice* (pp. 1–191).
- Tesfay, A., & Tadele, H. (2013). The role of cooperatives in promoting socio-economic empowerment of women: Evidence from multipurpose cooperative societies in south-eastern zone of Tigray, Ethiopia. *International Journal of Community Development*, 1(1), 1–11.
- Varghese, T. (2011). Women empowerment in Oman: A study based on women empowerment index. *Far East Journal of Psychology and Business*, 2(2), 36–53.
- Wagle, S. (2019). Microcredit and women's empowerment. *Journal of Social Science Research*, 1(1), 52–66.
- Zeuli, K. (2002). What is a cooperative? In *Forestry cooperatives: What today's resource professionals need to know* (pp. 12–19). <https://shorturl.at/y4eqv>