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Role of Cooperative in Promoting Women's Empowerment

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Abstract

Women empowerment is the process of enhancement of women development through different initiatives, cooperative is the unity of people, basically for economic enhancement of local people. The cooperative collects the small amount money from local people basically from women and they provide to the needy people among the members of cooperative. Main aim of this article is to analyzed the role of cooperative to enhance the women empowerment of study area, this article will be useful to researcher, students, teachers and other related people who are directly and indirectly working in cooperative and women empowerment field. Quantitative research methods, descriptive and analytical research design has been applied with deductive approach. Both primary and secondary data are used. Data are analyzed using the latest data analysis tool and technology. The cooperative is playing vital role to empowerment of women through the economic enhancement.

Keywords: Cooperative, Women, Empowerment, Saving, Credit

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INTRODUCTION

Cooperatives are member-owned and democratically governed organizations that work toward achieving common economic, social, and cultural needs. As inclusive and participatory entities, they hold immense potential to advance women's empowerment by providing them with opportunities for economic independence, decision-making, and social recognition.

Women's empowerment and their equal participation across all spheres of society, including decision-making processes and access to opportunities, development, and resources, have been highlighted in the Beijing Declaration (OECD-DAC, 1998).

Empowerment entails gaining control over oneself, ideologies, and the resources that influence power dynamics. To achieve women's empowerment, it is essential to provide them with sufficient social and economic support, employment prospects, and access to property, wealth, and markets. Additionally, efforts should be made to challenge and transform traditional divisions of labor that hinder gender equality (Batliwala, 2007).

Empowerment is a construct shared by many disciplines and arenas: community development, psychology, education, economics, studies of social movements and organizations. Recent literature reviews of articles indicating a focus on empowerment, across several scholarly and practical disciplines, has demonstrated that there is no clear definition of the concept. Zimmerman (1984) has stated that asserting a single definition of empowerment may make attempts to achieve it formulaic or prescription-like, contradicting the very concept of empowerment. However, for health promotion practitioners, making empowerment operational in health promotion contexts is a crucial issue. Empowerment, in its most general sense, refers to the ability of people to gain understanding and control over personal, social, economic and political forces in order to act to improve their life situations. It is the process by which individuals and communities are enabled to take power and act effectively in gaining greater control, efficacy, and social justice in changing their lives and their environment. Central to empowerment process are actions which both build individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets (Rankin, 2001).

Nepalese women who constitute more than half of the total population are under privileged and disadvantaged in terms male of their counterparts. They have still nominal access to resources, information and services both within and outside the household sphere. This

shows the majorities of women in Nepal are suffering from hard work and have almost need for launching of effective development programs. Improving the situation of rural poor who from the major part of population should clearly be a prime concern where in, the most under privileged classes like women are to be especially targeted for poverty alleviation of the country (Mushtaq, 2008). Various programs have been launched for raising the social economic condition of women in Nepal.

Most of the respondents are dependent on agriculture, farming and labors. They are laden with greater household responsibility than men the ownership right over the family properties rest upon the sons and the daughters in a community live with a low income, low saving and low capital formation (Kabber, 2006).

Women were actively participated in the beginning but later as the time went by, some loans provided by cooperative appeared as fruitless. But the problem of such loan defaulters was removed by collective forces of women participated in any one of the cooperative. Some of the women are concerned with two or more than two cooperatives also. Nowadays, they are being farsighted than in the past. Most of the women thought that deposit at present will secure their future. So, such programs have influenced then a lot. In this regard, the volume of loan disbursement, the degree of repayment and the strong as well as weak areas of investment are to be identified. Benefits received by the target population are to be assessed. Beneficiaries, problems, perceptions and desires are to be explored.

However, prospect and problems realized by women have not been properly assessed and explored. So, this research has tired to address the situation. According to International Labour Organization Report, "cooperative society is an organization/association of the economically weak who voluntarily associating on the basis of equal rights and responsibility transfer to an undertaking one or several of function corresponding to one or more of their economic needs which are common to them all, but which each of them is unable fully to satisfy by his own individual efforts and Manage and use such understanding in mutual collaboration to their common material and moral advantage cooperatives"(ILO,2000).

The concept of cooperative is emerging in the age of industrialization in Europe .it is assumed that cooperative is positive outcome of class struggle between owners and labour. In 1761, the Fenwick Weavers' Society was formed in Fenwick, East Ayrshire, Scotland to sell edit to local workers. Its services expanded to include assistance with savings and loans, emigration and education. In 1810, Welsh social reformer Robert Owen, from Newtown in

mid-Wales, and his partners purchased New Lanark mill from Owens's father-in-law David Dale and proceeded to introduce better labour standards including discounted retail shops where profits were passed on to his employees. Owen left New Lanark to pursue other forms of cooperative organization and develop co-op ideas through writing and lecture. Cooperative communities were set up in Glasgow, Indiana and Hampshire, although ultimately unsuccessful. In 1828, William King set up a newspaper, The Co-operator, to promote Owens's thinking, having already set up a co-operative store in Brighton. The Rochdale Society of Equitable Pioneers, founded in 1844, is usually considered the first successful cooperative enterprise, used as a model for modern co-ops, following the 'Rochdale Principles'. A group of 28 weavers and other artisans in Rochdale, England set up the society to open their own store selling food items they could not otherwise afford. Within ten years there were over 1,000 cooperative societies in the United Kingdom.

Women's access to savings and credit gives them a greater economic role in decision- making through their decision about savings and credit. When women control decisions regarding credit and savings, they will optimize their own and the household's welfare. The investment in women's economic activities will improve employment opportunities for women and thus have a 'trickle down and out' effect. The financial sustainability and feminist empowerment paradigms emphasize women's own income-generating activities. In the poverty alleviation paradigm, the emphasis is more on increasing incomes at the household level and the use of loans for consumption. In the feminist empowerment paradigm, individual economic empowerment is seen as dependent on social and political empowerment. This article explores how cooperatives can be pivotal in fostering gender equality and empowering women in various spheres of life.

METHODS

Qualitative research method, descriptive and analytical research design is applied with deductive approach. The researcher prepared this article based on both primary and secondary information. The primary information is collected from field-based study and secondary information are collected from different published and nonpublished documents of different organization. Primary data are analyzed using the latest modern data analysis tools and techniques. The researcher generated the frequency table, crosstabulation, and charts to analyze, reliability and consistency of collected information.

RESULTS AND DISCUSSION

A set of personal characteristics, including age, sex, education, occupation, income, and so on, of the 100 respondents in this study have been examined and presented in this paper because they play a crucial role in how the respondents express and respond to the problem.

Respondents age

One of the most crucial factors in determining the respondents' opinions on the specific issues is their age; as age often reflects an individual's degree of maturity, it becomes more significant when analyzing the response.

Table 1 **: Respondents Age**

Description	No.	Percentage
16- 25	15	15
25-40	34	34
40-60	39	39
Above 60	12	12
Total	100	100

Source: Field Survey, 2024

Of the 100 respondents, the largest percentage (39%) are between the ages of 40 and 60, followed by those between the ages of 25 and 40 (34%) and 16 and 25 (15%), with the lowest percentage (12%) being between the ages of 60 and above (table 1).

Table 2 **: Ethnicity**

Description	N	%
Brahmin	45	45
Ethnic Group	21	21
Chhetri	16	16
Dalit	14	14
Other	4	4
Total	100	100

The ethnicity of Tribeni Multipurpose cooperative members is displayed in the table and figure above. The aforementioned table makes it evident that, of the 100 members, "Brahmins" made up the largest group (about 45%), followed by Chhetri, Dalit, and others (approximately 21%, 16%, 14%, and 4%, respectively). This indicates that Tribeni Multipurpose has a large number of Brahmin members.

Table 3 **: Family Size**

Family Member	**No.**	**Total**
1-3	11	11
4-5	54	54
More than 5	35	35
Total	**100**	**100**

Source: Field Survey, 2024

According to an analysis of the study area's family size, the largest percentage of respondents (54%) had four to five family members, followed by those with more than five (35%) and those with one to three (11%) family members. Nonetheless, over 89% of respondents said their family consisted of more than four people (table 3).

Table 4 **: Marital Status**

Marital Status	**No.**	**Percentage**
Married	62	10
Unmarried	10	62
Widow	14	14
Widower	11	11
Separated	2	2
Divorce	1	1
Total	**100**	**100**

Source: Field Study, 2024

According to table 4, the largest percentage of respondents (62%) are single, followed by widows and widowers (14% and 11%, respectively), married people (10%), separated people (2%) and divorced people (1%). Nonetheless, the majority of those surveyed are single.

Table 5 **: Educational Status**

Level	**No.**	**Percentage**
Illiterate	10	10
Illiterate	90	90
Total	**100**	**100.0**
Under SLC	60	67
SLC to Bachelor	21	23
Bachelor Above	9	10
Total	100	100

Source: Field Survey, 2024

Out of 100 respondents, 90% are literate and 10% are illiterate. Of those who are literate, the largest percentage (67%) have an education level below SLC, 23% have an SLC to bachelor's degree, and just 10% have a bachelor's degree or above. Nonetheless, the smallest percentage of them has a higher degree of education (table 5).

Table 6 **: Additional Occupation**

Level	**No.**	**Percentage**
Services	25	25
Farming	47	47
Business	22	22
Other	6	6
Total	**100**	**100**

While analyze the additional occupation of the respondents, highest percent (47%) have their additional occupation is farming, second highest percent (25%) have services, 22 percent have business and 6 percent have others types of occupation as a additional. However, farming is the most additional occupation (table 6).

Table 7 **: Cooperative in Local Employment**

Impact	**Total**	**%**
Job in the Co-operative	15	15
Loan for Business	16	16
Loan for Commercial Farming and Livestock	25	25
Foreign Employment	20	20
Skill Orientated Program	24	24
Total	100	100.0

Source: Field Survey, 2024

As table 7, highest percent (25%) of respondents have loan for commercial farming and livestock, second highest percent (24%) have skills orientated program, third highest (20%), are foreign employment, fourth highest have loan for business and least percent have job in the cooperative. However highest percent have loan for commercial farming and livestock (table 7)

Table 8 **: Satisfaction from Cooperative System**

Description	**N**	**%**
Satisfaction	90	90
Not satisfaction	10	10
Total	100	100

Source: Field Survey, 2024

Among the 10 respondents, 90 percent are satisfaction from cooperative system and 10 percent are not. However, cooperative is providing financial support to people of study area.

Table 9 : **Rural Development Impact of Co-operative in Study Area**

Responses	N	%
Economic Growth	20	20
Road Management	25	25
Irrigation	40	40
Opportunity of Employment	15	15
Total	100	100

Source: Field Study, 2024

(15%) said that there is impact in employment opportunities. Irrigation program is most impact project due to the cooperatives.

Table 10**: Role of Cooperatives to empowerment of Women (Multiple Response)**

Role of cooperatives	N	%
Women access economically sustained	95	95
Opportunities in Participation	97	97
Women leadership development	73	73
Enhance in HH decision making	83	83
Purchasing power increment	98	98
Saving access	67	67
Girl education enrollment increment	98	98

Source: Field study 2024

Out of 100 respondents 95 percent said that cooperative have major role to access economically sustained of women, 97 percent said opportunities in participation, 73 percent said that there enhanced the women leadership development, 83 percent said that cooperation enhanced in household decision making, 98 percent said cooperatives purchasing power increment, 67 percent said that cooperative is supporting in saving access and 98 percent said that cooperatives is supporting in girl education enrollment increment.

However, highest percent 98 percent and another 98 percent said that cooperatives are supporting in purchasing power increment and girl education enrollment increment respectively.

Economic Empowerment

Economic empowerment is a cornerstone of gender equality, and cooperatives play a critical role in this regard. By joining cooperatives, women gain access to resources such as credit, training, and markets, which may otherwise be difficult for them to secure individually. For instance:

Access to Financial Resources: Women's cooperatives often provide microfinance services, enabling women to start or expand businesses, thereby improving their income and economic stability.

Market Linkages: Cooperatives help women collectively market their products, ensuring better prices and reducing the exploitation that often accompanies individual sales.

Skill Development: Many cooperatives offer training in areas like financial literacy, business management, and technical skills, enhancing women's capacity to succeed economically.

Social Empowerment

Cooperatives serve as platforms for women to build social networks, share experiences, and challenge societal norms. By participating in cooperatives, women often experience greater confidence and recognition within their communities. Key contributions include:

Leadership Opportunities: Cooperatives promote democratic governance, giving women a chance to assume leadership roles and actively participate in decision-making processes.

Advocacy and Awareness: Many cooperatives engage in advocacy for women's rights, raising awareness about issues like gender-based violence, education, and health.

Support Systems: Women's cooperatives provide emotional and social support, which can be crucial in overcoming personal and societal challenges.

Political Empowerment

Through their participatory structure, cooperatives encourage women to engage in governance and advocacy, laying the foundation for broader political involvement. Women who gain experience in cooperative leadership often translate these skills to other areas of civic engagement, such as local government or community organizing.

Challenges and Recommendations

Despite their potential, cooperatives face challenges in promoting women's empowerment:

Cultural Barriers: In some societies, gender norms limit women's participation in cooperatives.

Resource Constraints: Lack of funding and access to training can hinder the effectiveness of women's cooperatives.

Leadership Disparities: Women are often underrepresented in leadership positions within mixed-gender cooperatives.

To address these challenges, the following measures are recommended:

Capacity Building: Governments and NGOs should support training programs that enhance women's skills and leadership capabilities.

Policy Support: Policies that promote gender equality in cooperative membership and governance should be implemented and enforced.

Awareness Campaigns: Efforts to challenge societal norms and encourage women's active participation in cooperatives should be prioritized.

CONCLUSION

Cooperatives is supporting for women access economically sustained, supporting in participation in different local activities organized by cooperatives and rural development organizations, women leadership development, enhance in household decision making, purchasing power increment and saving access. However, cooperatives are being milestone to empowerment of women and enhance their holistic development. Cooperatives have a unique capacity to empower women economically, socially, and politically. By fostering inclusivity and collective action, they provide women with the tools and opportunities necessary to overcome systemic barriers and achieve equality. Strengthening the role of cooperatives in women's empowerment requires collaborative efforts from governments, civil society, and the cooperative movement itself, ensuring that women everywhere can unlock their full potential.

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