

Impact of Rural Development Initiatives on Women Empowerment And Sustainable Livelihood – “A Case of Machhapucchre Village, Kaski”

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Abstract

Rural women are the backbone of sustainable livelihoods. They provide food security for their families and communities. In some rural villages of Nepal some effort are being made to empower women in local level with aid from external or local institute. These efforts are appreciable, but its effectiveness, impact and sustainability haven't been studied. This research focused on cooperative run by women to figure out how it helped women empowerment and sustainable livelihood. The study was carried out in Bhalabot village of Ghachowk-3, 21km northwest from Pokhara. Primary data was collected using semi structured interviews with key informant survey, households survey, and group discussion. Whereas, secondary data was collected from relevant articles, journals and published and unpublished reports. Level of satisfaction of women and decision making on spending was measured using Chi-square test. The qualitative data was analyzed using descriptive statistics such as pie charts, bar graphs and tables. It showed positive changes in socio-economic condition of women from cooperative. Cooperative has been able to provide loan to improve business and savings accounts (like Mahila Bachat and Bal Bacha) to make women financially strong and independent. Cooperatives have potential to create opportunities; women employment and human skill development. Thus, concerned agencies need to explore, and promote cooperatives or similar institutions working on uplift of woman's status and rural area as a whole.

Keywords

Rural women, Women Empowerment, Sustainable Livelihood, Socio-economic condition, Cooperative

Introduction

Empowerment can be defined as a "multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important"[1]. Women's empowerment means women gaining more power and control over their own lives[2]. A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets(including both material and social resources) both now and in the future, while not undermining the natural resource base[3].

Women in rural areas are key players in ensuring

household livelihood outcomes[4]. They often manage complex households, pursue multiple livelihood strategies and responsible in maintaining food security of their households and communities; and ensuring the stability of food supplies in times of economic hardship[5]. Rural women are also involved in other non-farm income generating activities, household activities such as fetching water and firewood, and taking care of basic education and health issues of family members[6].

In 2016, the Global Gender Index ranked Nepal 110th out of 144 countries for gender parity. According to an article by the State Department (Nepal 2016 Human Rights Report). "Early and forced marriage, and rape and domestic violence against women, including dowry-related deaths, remains a serious problem." National Women's Commission Report

(Dec, 2013) presents evidence that women have lower access to education, health services, property, social security and freedom, as well as decision-making processes. In an online article of My Republica, dated 24 October 2016, Ms. Bhagawati Ghimire, acting Chairperson of the National Women’s Commission, states that women are compelled to tolerate the domestic violence because they have no rights over parental property and lack job opportunities, forced to endure the violence silently. For women to be self dependent and empowered, they must have economic independent. And economic independence is process of securing livelihood.

Unless these disparities between women and men and different social groups are recognized and addressed, there is no way that Nepal can achieve its goal of inclusive growth, or reach Sustainable Development Goal 1 (elimination of absolute poverty and reduction of poverty by half) or SDG 5 (gender equality and empowerment of women and girls) by 2030. Women’s equality and empowerment is one of the 17 SDGs, but also integral to all dimensions of inclusive and sustainable development. In short, all the SDGs depend on the achievement of Goal 5 (Gender Equality).[7]

1. Research Problem

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 economic activity. As a woman they suffer from social, cultural and political biases, and sometimes as heads of households they have to carry out the full traditional roles with the added responsibility of household and production management. Also, compared to male counterparts women have limited access to educational and employment opportunities. Still largely the households and society directly and indirectly deny or discourage woman’s role as decision maker.

The constitution of Nepal 2015 defines Nepal as a federal democratic republic, henceforth, divided into seven provinces and local is divided into 77 districts and 753 local levels including 6 metropolises, 11 sub-metropolises, 276 municipalities and 460 Gaunpalika. Thus, 460 rural municipalities came in existence since 2017. In 2018, approximately 80.26 % of the population in Nepal were residing in rural areas. Yearly, rural municipalities get different kind of

projects and projects via government, non-government offices every year. But, projects concentrated to women’s condition upliftment is very limited. Women in village are deprived of health, education and independent economic opportunity and to embolden their independency, rural project has to be implemented. Despite providing relief in the short term, many of the initial rural development initiatives failed to make an impact and often disappeared without creating any local institutions as soon as donor funding came to an end. As assessment of such project haven’t done properly so implementation of the projects has to be evaluated. The aim of evaluation is to determine the relevance and level of achievement of project objectives, development, effectiveness, efficiency, impact and sustainability. Through this study, the effectiveness of such work, its impact, sustainability and promotion of sustainable livelihood could be checked.

2. Need and Importance of Research

Patriarchal society existence has been in existence since the history of Nepal. Women are compelled to tolerate the domestic violence because they aren’t self dependent, have no rights over parental property, lack job opportunities and thus forced to endure the violence silently. This is the case of most of the women in Nepal. And condition of women in rural area is more critical. Infrastructure and livelihood condition of rural setting is also hindrance for development. In some rural village of Nepal, there are some effort done through different kind of projects to empower women and improve livelihood in local level, with aid from government or non-government institute or by their own initiation. Those efforts and works of these projects are very much appreciable but the effectiveness of such work, its impact, sustainability and promotion of sustainable livelihood should also be checked.

Most of them tourists visit Pokhara of Nepal. Bhalabot is just 21 km north-west from Pokhara. Problem faced by this village is same as other remote villages. This is the thing that catches my sight for this place. Because of the transparent financial transaction and development of Shree ”Annapurna Mahila Prangarik Krishi Sahakari Samstha Limited” of Bhalabot village was selected as “Mukhaya Batabaran Manntri Namuna Krishi Gaun” by Ministry of Land Management, agriculture and cooperative of Gandaki Province in 2075 B.S.

This cooperative was established with initiation of local women to improve their economic condition empowering one another. Studying the intervention of initiatives such as cooperative ,in rural content, with reference to livelihood and women empowerment will help to check whether these projects are good for overall development of women and community or what are the things that could be minimized and changed for such projects to have effective impact overall. The study will contribute to literature for future researches within Nepal's University and beyond on impacts of cooperative or other organizations or project on women empowerment and livelihoods. Likewise, the work done there could be example for other rural areas for empowering women and livelihood upliftment in those village as well.

3. Research Objective

The main objective of the research was study of impact of Annapurna cooperative on women empowerment and sustainable livelihood.

In order to achieve this aim of the research, the specific objectives were as follows:

- To explore the women condition and livelihood before introduction of the cooperative.
- To find out the role of the cooperative on sustainable livelihood.
- To find out the influence of the cooperative on women empowerment
- To study nexus women employment and livelihood

4. Research Methodology

Since this project is about studying the impact of rural development project on women empowerment and sustainable livelihood taking the case of Women Cooperative located at the Ghachowk. It is descriptive in nature and is based primarily on an overview of relevant literature. This will be complemented by information gained through discussions and interviews. Women Cooperative is taken as a case study, thus this research comes under qualitative method . The composition of cooperative is of people with different ethnic background such as Brahmin, Chhettri, Bhujel, etc. Among 143 member of Annapurna cooperative, the random Stratified random sampling of 18 households is done. This method will

help to observe the impact of women empowerment on sustainable livelihood of Ghachowk area. Thus, the research and data type will be qualitative. Qualitative data will be through observations, individual interviews, focus group discussion using semi-structured and unstructured questions and photographs.

Constructivist paradigm is being used for this research as in this project where the phenomena under study cannot be separated from its context and we have to understand the perspective of other (stakeholders) to get the final result and analysis. The ontological position is that women of Ghachowk started their own cooperative beside financial and social barriers in order to increase their living standard. The epistemological position is acquiring valid source of knowledge from literature review, secondary data and interpretation of narratives and dialogues. As women cooperative is already existing project, the logical approach for the research is abduction approach that is to look for the answer from others perspective. The research started observation followed by discussion with the stakeholders. From number of observations, a general conclusion will be drawn.

4.1 Research Design

The various methods followed is being followed to collect data from literature reviews, observation, interviews, and discussion with a focus group (locals), document analysis. Various parameters of the impact of women empowerment are studied and explored by asking semi-structured in household surveys (Stratified random sampling of 18 households, more than 10% of the total members of the cooperative, was selected from 143 members) and unstructured interviews with key informants (Stakeholder, member of rural municipality, ward office person and social workers) to find out their views on the current and past resource use pattern, livelihood promotion from different activities. Likewise,unstructured questionnaire on focus discussion to discuss the research issues. Later,all the collected data was analyzed (Collected data is categorized into separate variables as per study objectives;logically interpreted in simple tables, charts ,graphs using MS Excel and Chi-square test in SPSS), and conclusion and recommendation is given.

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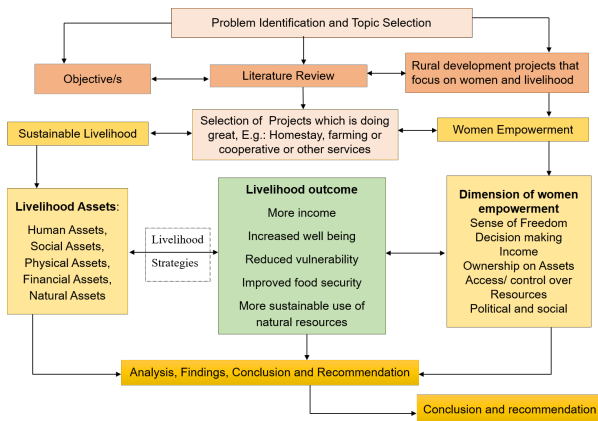


Figure 1: Graphical representation of Research Methodology

4.2 Research Paradigm

5. Limitation

This research only considers women’s empowerment capabilities (agency and resources) in analyzing livelihood outcomes and does not consider the transforming structures (e.g., levels of government, private sector interventions) and processes (e.g., laws, policies, culture, institutions) that create opportunities for women to pursue livelihood outcomes as indicated by the sustainable livelihood framework. Economic status isn’t studied during household survey. Sample responses are from the member of Annapurna Cooperative located at Bhalabot, Ghachowk-3.

6. Literature Review

6.1 Women Empowerment

While the process of empowerment is applicable to both sexes, it is more relevant for women since women’s disempowerment is more pervasive as it cuts across class and other social distinctions, and is made more complicated by the fact that household and intrafamilial relationships are a major source of women’s powerlessness [8]. Thus, empowering women is critical since it will help to unlock their potentials, which in turn enable them to improve not only their standard of living and quality of life, but also the welfare of their family. As a result, empowerment of women could lead to an effective strategy to alleviate the problems of poverty. It is not surprising therefore to find that women empowerment is included in one of the United Nations Millennium Development Goals (MDGs), which is “promote gender equality and women empowerment” [9]. The approach builds on

the Women’s Empowerment in Agriculture Index (WEAI) developed by the Oxford Poverty and Human Development Initiative with support from the United States Agency for International Development (USAID) and the International Food Policy Research Institute (IFPRI) has five dimensions of women’s empowerment as shown in Figure 2 [10].

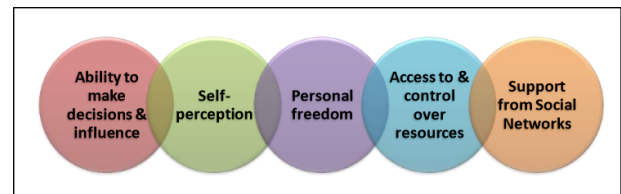


Figure 2: What affects a woman’s ability to control her own circumstances and fulfil her own interests and priorities?

6.2 Sustainable Livelihoods

The Livelihoods framework encompasses the skills, assets (both material and social) and the approaches which will be used by individuals and communities in order to survive. The sustainability element implies that these individuals or communities can confront and overcome moments of stress and/or crisis, and that they are able to maintain or even improve current and future skills and assets without exploiting their supply of natural resources. [10]

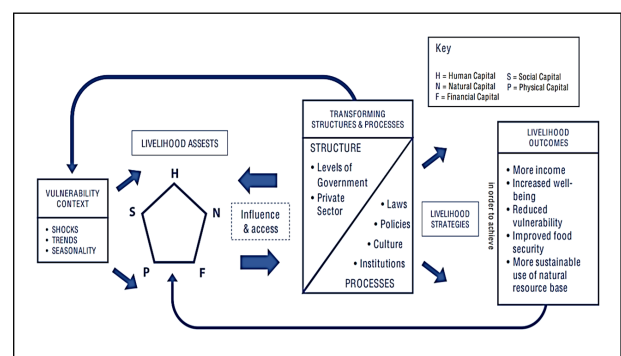


Figure 3: Sustainable Livelihoods Framework. Graph from DFID (1999)

In the framework, there are five main components, including vulnerability context, livelihood assets, transforming structure and processes, livelihood strategies and outcomes. Specifically, the vulnerability context refers to the external environment which is vulnerable. In general, it can include shocks, trends and seasonality, which are beyond the control of people. Livelihood assets include five forms of assets,

which are human (H), physical (P), social (S), financial (F) and natural (N) assets. The choices that people make and the activities that people undertake in order to achieve their livelihood goals are mentioned as livelihood strategies .[11]

6.3 Mann Deshi Mahila Bank,India

Mann Deshi Mahila Sahkari Bank(MDMSB) was the first bank in the country for and by rural women to get a cooperative license from Reserve Bank of India. Chetna's foundation established in 1994 a co-operative bank that is completely operated by women and serves women customers. The bank was established with help of a group of illiterate women and has now grown into a \$562,000 firm by the end of 2011. In collaboration with HSBC, Mann Deshi Bank established the Udyogini Business School in 2007.[12] To empower women to make their own choices and to be celebrated as equal and valuable members of their families and communities, following facilities have been provided by Mann Deshi Mahila Bank:

Financial Control: Doorstep banking and sending fielding officers on the market area is unique feature of MDMSB that is making returned loan on time and women are taking so many times loan.MDMSB pigmy services helping women to save more despite low source of income. Women are saving deliberately by cutting their extra expenses.[12]

Skill Building: Every branch of bank is giving training on different skills such as basic computer skills tailoring, Mehndi, screen printing etc.[12]

Community Networks: This bank helps in creating supportive networks, promoting stories of success and addressing fundamental developmental issues all help women and their communities thrive.

7. Case Area Introduction

For field study, only a village called Bhalabot of Ghachowk-3 of Machhapuchhre Rural Municipality was studied. Bhalabot village is being studied as majority of member of Shree Annapurna Mahila Prangarik Krishi Sahakari Samstha Ltd.This village falls under the protected area by Annapurna Conservation Area.

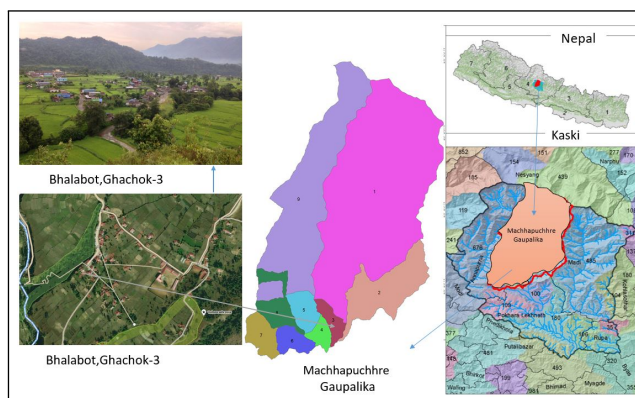


Figure 4: Site Area Map

Bhalabot village consists of 57 household with approximate population of 285. Brahmin followed by Chhetri, Tamang, Dalit and other caste people live here. Most people are mainly involved in traditional livelihood i.e. farming and animal husbandry, whereas some are engaged in businesses (like grocery, mill, carpenter, bakery, dairy, etc.) services (like governmental office, health assistance, labour), and some went abroad to earn money for their family. This village is connected with Pokhara via two routes to Pokhara. This village have facility of electricity, toilet and water supply since 25 years back. Apart from villager's houses, this village has a police station, electricity office, one dairy, Ram Mandir, and government school called "Shree Janajagan Basic School", which are shown in the figure below:

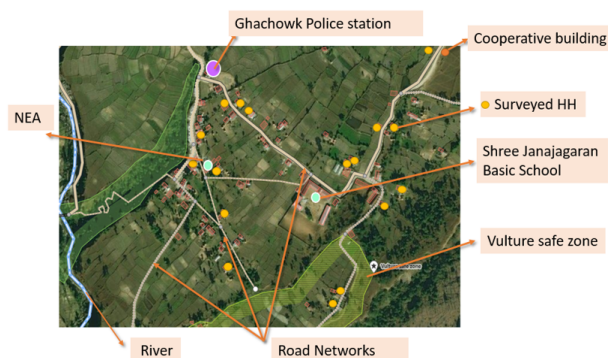


Figure 5: Map of field area where Household survey was done

8. Background of Shree Annapurna Mahila Prangarik Krishi Sahakari Samstha Ltd.

For the survey for a rural project, choosed 'Shree Annapurna Mahila Prangarik Krishi Sahakari Samstha'.Some the member of cooperative are

interviewed to know how this cooperative is helping in women empowerment and sustainable livelihood. With the thought of making economic, social and cultural development of the women with the village, Cooperative was started in Bhadra 29th, 2064 B.S. with 32 women with initial capital of Rs.640. Started to save money, gradually add communal peanut farming to add income of cooperative, started children saving and older people saving account too.

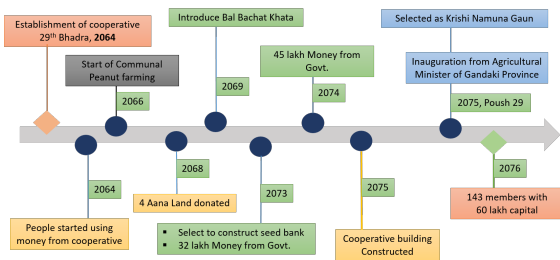


Figure 6: Timeline of Shree Annapurna Mahila Prangarik Krishi Sahakari Samstha Ltd.

9. Finding, Analysis and Discussion

The results of the present study entitled ” Study of impact of rural development Initiatives on women empowerment and sustainable livelihood- a case of Machhapucchre Gaun, Kaski” are presented in this chapter. The results obtained from the data collection, observation of Shree Annapurna Mahile Prangarik Krishi Sahakari Samstha Ltd. is been discussed under the following different headings.

Ethnic Group	Members of Annapurna Cooperative
Brahmins	99 (69%)
Chhettri	33(23%)
Others	11(8%)

Table 1: Members’ ethnicity

Annapurna cooperative members consists of 99 Brahmins women, 33 Chhettri women and others ethnicity such as Tamang, Dalit, Newar, Gurung, Magars, etc.

9.1 To explore the status women condition and livelihood before introduction of the cooperative

Bhalabot was a formal ward of Ghachowk Village development committee, before villages have been composed to form rural municipality. In early years 2060’s, Pokharel along with Dahal, Dhital and other

were dominant in that locality. Actually, people used to call this village “Pokharel Gaun”. People of different caste such as Pariyar, Bhandari, Ghorasaini, and others from further remote villages had started migrating here. This village is 5 km down from VDC, thus one shop was tea shop and has a single public telephone system for people to call and receive the message. School, Shree Janajagan Basic School, was fully a Nepali medium school up to class 12. Marriage at the age of 15 or 16 was still a common practice in the area.

Previously, women of Bhalabot normally spend their days in household activities like cooking, cleaning, washing, rearing livestock, cutting grasses, working in the fields. During cultivation and harvesting time, people used to go work for one other field. Most of the male used to work in the field and some went outside for income. Fewer people were involved in business such as mill, small grocery shop. People have to rely on health post for treatment, mostly women used to give birth without mid wife inside their own home; vulnerable to death of mother and child. There was vast difference between joining in primary level and passed out from secondary level because of high dropout rate. Especially women more likely to stop going to school either of household activities or getting married at young age. People of Bhalabot get facility of electricity since 2057 B.S. no vehicular roadways (villagers don’t have access to outer world), no proper irrigation system. From 2069 B.S. public vehicle started to operate for once or twice a day but easy accessible since 2073 B.S.

9.2 Women Empowerment through Shree Annapurna Cooperative

9.2.1 Personal Freedom

Freedom of speech: Previously, women were restricted to give opinion about anything other than household. In those days, fever get change to go to school and didn’t know speaking is human right for any individual. Apart from that, they would be harassed or sexually abuse but couldn’t speak up as they had to depend upon male member for livelihood and had no income source.

Joining cooperative, they came to interact with other women with similar status or background. And, being in same level of vulnerability, they can at least express their feelings in front of cooperative members. Likewise, they get aware about their right as a women

or human being and know that they can speak up if being abused or harmed by anyone.

Movement from one place to another: Previously, women have to take guardians especially male member to go to other places other than this village. Nowadays, they can go visit or go shopping alone or with friend. Cooperative have been conducting excursion every alternative year so that women could visit new place and learn about new culture and lifestyle. Two years back, they have visited Tharu village, women learnt about different things regarding Tharu culture. One member, Radhika K.C. was saying, "we went there because they have unique culture and dance performance. People visit the places if they can show their identity to tourist. We should also showcase our culture so that tourists can visit here as well."

Work Frame: Daily rituals of women used to be between house, animal, farm and children. Women used to work from early dawn to late night but didn't get any leisure time for them. But, joining cooperative, they are able to use credit, save money and getting permission to take time and participate in program conducted by cooperative or public activities.

9.2.2 Income

Working everyday all year round, many women didn't have any money at the end of day. They were laborer without any payment. Thus, most of the women didn't have any saving.

Joining cooperative, women have come to know that agriculture can be means for earning as well rather than source of food for family. They have broad knowledge about peanut farming through cooperative. Likewise, animal husbandry is also good source of income. Women member of cooperative have confident that they can earn 15-20 thousand every month if they can have 3 cows or buffalo in the house. After declared "Namuna Krishi Gaun" and getting fund, different programs such as provision of subsidy or incentive is being provided to increase production or renovating sheds of animal. Also, cooperative is providing different training regarding agricultural works, animal husbandry and skill development for women. Cooperative had given subsidy of Rs. 10,000 to upgrade different facility regarding hospitality to 10 houses who started "homestay". All these works done by cooperative is directly or indirectly helping women to earn money.

Cooperative provide different kind of saving account: Children saving account, women saving account. Likewise, there is saving account for mothers group called "Aama Bachata Khata". Member can take out their saved amount after maturity period of 5 years. Many respondent are satisfied that even the minimum amount of Rs.500 would be saved in their account. Likewise, there is mutual peanut farming by the members of the cooperative. Thus, they have chance to provide labor when needed in the field. When there is profit from the peanut farming, the bonus will be added to saving amount of every members of the cooperative.

9.2.3 Access or control over Resources

Before and in present condition, ownership of land and property is either single owned by husband or wife, or, jointly between husband and wife. In either case, there should be consent from male to use the property.

Most of women had no access over any program regarding capacity building and they hadn't had independent income. If they had any income, they had to give it to family. Thus, in most case, they weren't able to save money so they had to rely on family head person for money. Now, cooperative have the provision of credit, subsidy, incentive or training so that women can upgrade living standard. At initial days of cooperative, women were afraid to take credit but now they are confident that they will be able to proper utilize the credit to earn more money and pay back as well.

9.2.4 Decision making

Before women have been working as per the direction set by their parents (before marriage) and husband (after marriage). At that time they weren't educated enough to know that they can think and express their thought.

With introduction of cooperative, they are becoming economically independent, engaging in various activities of the village and learning new skill about personal development and technical knowledge to improve earning. With knowledge, skill and ability to express, they are given chance to make many decision regarding production of crops or management of animals or use of income. Also, they can speak their mind in meeting, decision making of cooperative. Women, who joined the cooperative have level of confident to speak in front of member, family and social gathering.

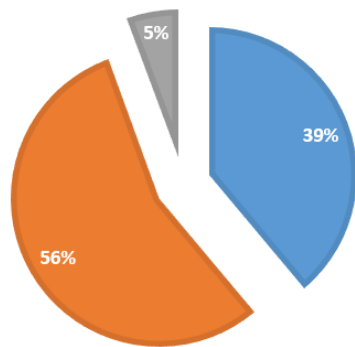
From the survey also, we found that 7 respondent (39%) women are making all household decisions as shown in the figure below:

SN	Head of family	
	Male	Female
NO.	11	7

Table 2: Head of family

Also, survey was done to know who decide on spending. From the survey, it is found that 39% women started to make decision by themselves and their voice has also been heard. Likewise, 56% of respondents decide with husband how to spend money.

■ By oneself ■ Jointly with husband/ family ■ By husband only



Deciding on spending	No. of respondent
By oneself	7
Jointly with husband/ family	10
By husband only	1

Figure 7: Decision on spending

9.2.5 Satisfaction

			who decide to spend saving			Total
			Decide on my own	decide jointly with my husband	Decision by husband only	
Level of satisfaction after joining co-operative	41% to 70%	Count	3	6	0	9
		Expected Count	3.9	4.5	.6	9.0
	71% to 100%	Count	4	2	1	7
		Expected Count	3.1	3.5	.4	7.0
Total	Count	7	8	1	16	
	Expected Count	7.0	8.0	1.0	16.0	

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.939 ^a	2	.230
Likelihood Ratio	3.372	2	.185
Linear-by-Linear Association	.093	1	.760
N of Valid Cases	16		

a. 6 cells (100.0%) have expected count less than 5. The minimum expected count is .44.

Table 3: Level of satisfaction after joining cooperative who decide to spend saving, cross tabulation

Calculated value of Chi-square is greater than tabulated value. Therefore alternative hypothesis is accepted i.e. Level of satisfaction and decision on spending of saving has significant relation in women empowerment.

9.3 Role of the cooperative on sustainable livelihood Assets

The livelihoods framework organizes assets into the categories of natural assets, physical assets, financial assets, social assets and human assets. Shree Annapurna Mahila Prangarik Krishi Sahakari’s impact on those assets are being explored as:

9.3.1 Social Assets

Previously, women were responsible to take care of household, children and domestic animal. They usually didn’t have time nor have habit of speaking in public matter. Likewise, they don’t get any free time to go socialize with other people in the community.

After joining cooperative, women are more active in public speaking and leadership i.e. women are chief in cooperative; member of school management committee, Tole sudhar samite’s member. Likewise, cooperative have organized ”Dar” program during ‘Teej’ with singing Dohori, Dashain program, ”Deusi Bhailo” during Tihar, sanitation program, celebration of establishment day of cooperation. Apart from that, cooperative is providing ”Certificate of appreciation” to students who passes Bachelor’s degree and Rs. 1,000 to women gave birth to child (limit is 2 child birth). They held ”Donation collecting program” for flood affected people or other disaster.

The cooperative have started children saving account called “Bal Bachat Khata” in the year 2070 B.S. These children are encouraged by their mothers to save money. When children cross the age of 18 years, money could be withdrawn or saving account could be transferred as saving account with minimum share amount of Rs. 20,000. The habit of saving money from the early age would be lifestyle of them in future and this tendency help them to eat home cook food rather than junk food from grocery. Likewise, daughter in law will also get chance to have their saving account when they came after marriage in this village.

The cooperative is established with effort of the women of Bhalabot and is being successfully run by these women providing financial transaction transparency. These achievement had helped the

village to be declared “Namuna Krishi Gaun” in the year 2075 B.S. Thus, members of these cooperative are proud to gain recognition and establish “a name” for their village Bhalabot.

9.3.2 Human Assets

12 years back, female member were responsible for household activities like cooking, cleaning, washing and rearing animal. Their main role in the family is to give birth to children and be responsible for taking care of them. They don't have identity of their own, they are daughter of somebody, wife of somebody, mother of someone or grandmother of someone. As per male member, they have responsibility of taking care of financial condition of family so they either work in field to grow crops or engage in service oriented job or business in the village or in the town nearby. Women got married in young age and conceive children in very young age causing various kind of health risk to women themselves and children. Daughter of financially strong family send their daughter to study. While studying they also have to do household works, or take care of young siblings. Mostly, they would able to study up to primary level but not secondary level because school that provide secondary level education were 1 to 2 hours walk away from the village and these girls didn't get that much of spare time for commuting to school.

Situation after introduction of cooperation: Ghachowk was the first village of Kaski to be declared as literate village.

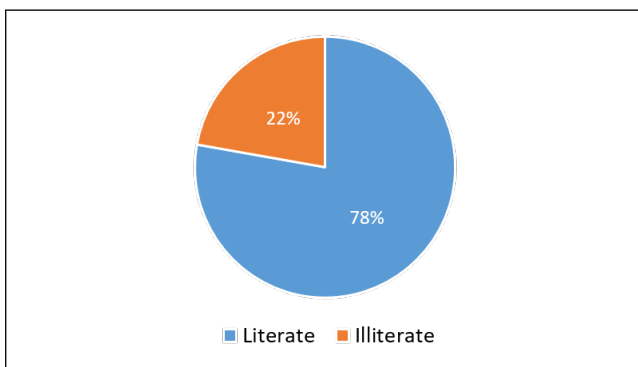


Figure 8: Educational Status of Respondent

But, there were still illiterate women in the village. Knowing the importance of reading and writing skill, the cooperative provided learning classes called “Praud Shikchhya” for those women. And from the figure, we can say almost 80% respondent can read and write at current situation. Cooperative have started village

cleaning program with participation of school level children (2 days sanitation program was organized on Falgun 26 and 27 of 2076).

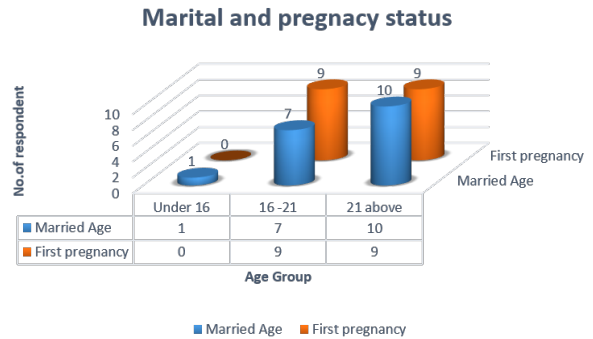


Table 4: Married age and Pregnancy Age

The survey was done to find out the age of marriage of the member and first pregnancy. From the survey is found out that, one respondent was married before being 16 years old which shows that she may had first child at very young of 16 years old. Likewise, 50% of the respondents have first pregnancy below 21 years which shows they may have or would have risk of health program in the future.

9.3.3 Financial Assets

Earlier, most women life revolved around their family, household work, farming and animals. If some got change to work outside of their home, the salary had to be given to male member or husband. Thus, they didn't have any right over their earning. And they have to ask money with good reason why they need money and provide detail description about the spending.

With establishment of cooperative in 2064 B.S., more women started joining cooperative. Women who used to working in animal rearing and farming now started to see animal rearing and farming as opportunity to earn income. And to upgrade or expand those livelihood, they are taking credit up to 1 lakh from the cooperative. Some have used credit to upgrade cows rearing or goat rearing, some are using the money to construct poly tunnels to grow various fruit and vegetable plants even when they are out of season. While some have used credit to invest in business. And they get 6 month to pay back. Almost every time, women are able to pay in time. Also, women working other than household and field have increased.

Current occupational status of respondent as well as their husbands are discussed below:

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SN	Name	Age	Occupation of Respondent Husband	Occupation of Respondent
1	Jamuna Pokharel	46	Farmer	Service
2	Radhika K.C.	36	Working Abroad	Farmer
3	Jamuna Sahi	58	Not working	Farmer
4	Mitthu Dhital	54	Farmer	Farmer
5	Bishnu Dhital	27	Business	Business
6	Kamala Ghorasaini	30	Business	Farmer
7	Kamala Pokharel	40	Farmer	Farmer
8	Kabita Pariyar	26	Business	Business
9	Sushmita Shahi	28	Working Abroad	Service
10	Shiva Kumari Kafle	36	Government officer	Farmer
11	Sunita Bhujel	47	Farmer	Farmer
12	Yesoda Aale	27	business	Service
13	Bishnu Pariyar	30	Working Abroad	Service
14	Kalpana Malla	40	Labor in village	Farmer
15	Dhanmaya Thapamagar	30	Service	Service
16	Goma Adhikari	45	Business	Business
17	Radhika Lamsal	31	Service	Service
18	Shanti Gurung	43	Farmer	Farmer

Table 5: Respondents name along age and their occupation

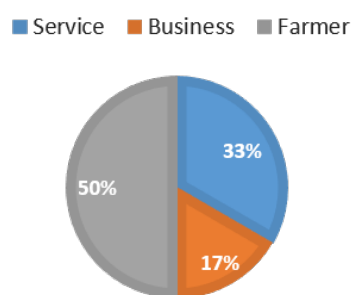


Figure 9: Occupation of Respondent

From the survey, 50% Respondent are engaged in farming and animal rearing works, whereas 1/3rd are engaged in services (Health assistant, officer in Aama Smriti Foundation, teacher, staff in the cooperative, manager in Shrijana Museum). And remaining are engaged in business (Kabita Pariya is running bakery in her house, Bishnu Dhital has small grocery and Goma Adhikari helped her husband in block brick making).

The cooperative have been established with 33 member and capital of Rs.640 in 2064 B.S. And total capital till fiscal year 2076/77 is Rs 60 lakh with 143 members. The cooperative started peanut farming as the main source of increasing capital. Land donated by one of the generous member and got fund to build cooperative building by Government of Nepal. Transparency of financial transaction, member’s dedication and developing as a social unit had led to declare Bhalabot village as a “Namuna Krishi Gaun” in the year 2075 B.S. and provided fund up to 75 lakh

to improve infrastructure (such as animal shed construction), within three year timeframe. With the funding provided by the government, cooperative had to categories different activities to uplift livelihood of the village.

9.3.4 Physical Assets

Electricity was introduced with collaboration of Nepal Government and local people (they collected some money from every household) in 2056/57 B.S. Likewise, they started digging road ways since 2056/57 B.S. And, health post was constructed in 2064B.S. and health post is run by CMA and sick people are checked by Health assistant. In 1990s, sanitation improvement programs in combination with water supply projects began, with support from different non-governmental agencies, in Nepal. Community Led Total Sanitation (CLTS), which began in 2003 and School Led Total Sanitation (SLTS) in 2006 are approaches that emphasized on creating open defecation free (ODF) communities in Nepal. This ODF approach became popular over time with Nepal declaring its first ODF village (Ghachowk) in 2007A.D.

In current situation, this village linked with Pokhara via two road ways such as Machhapuchhre - Ghachowk-Lahachowk-Hemja- Hari chowk-Prithivi chowk or Machhapuchhre- Ghachowk- Bhalabot - Puranchaur – Lamachaur- Bagar – Mahendra pul road – Chiple Dhunga Road- New Road - Prithivi chowk. Cooperative have been provided 2 two farm tractor by Government of Nepal. People are using those to plough the field before cultivation. Use of those equipment have save time and much more efficient to work. Also, people are using poly tunneling to grow off season crops and vegetable in order to sell in high price than usual. Likewise, cooperative was able to construct irrigational canal of length 250m within given timeframe.

From the data from respondent, children of respondent goes to Shree Shukla Gandaki Secondary School, Bhalabot, which is near to the locality. Some respondents whose income is more than average are sending their kids to private school called Sagar Memorial Boarding School. This shows, all respondents are sending their children to get education. Similarly, cooperative was able to provide subsidy up to 80% solar PV to 40 household of member to have light for children to study in 2069/70, peak time of load shedding days. Some houses still

are using that solar light. Also, in 2069 B.S. cooperative was able to put 13 numbers of solar PV light pole in the street.

9.3.5 Natural Assets

In 2022/23 B.S., first water supply was taken from “Selpe Kholcho”. In 2038/39 B.S., water supply from the water source called “Kulise Mool” and “Tin pane Tari” was introduced, with collaboration of local development committee and UNISEF, in Ghachowk. With population growth, new sources such as “Nalaiche”, “Kipring Kholo”, “Daha Chaur”, “Haadi Daha”, “Gyantera”, “Tari Mul” and “” are added as source of water. These are the things told by Mr. Bhimman Shrestha, assistant officer of water department of Ghachowk, during interview.

Annapurna Cooperative is an agricultural cooperative which emphasizes on the use of organic fertilizer to produce food. Thus, people are encouraged to use organic fertilizer to produce organic food. Apart from this, not much contribution could be seen in terms of natural assets by this cooperative.

9.4 Nexus between Women Employment and Livelihood

From the survey, there is only one parameter that has overlapping results on women empowerment and livelihood. The nexus that links women empowerment and livelihood are shown through the table below:

Parameter	Women Empowerment	Livelihood
Income Opportunity	Encourage to involve in economic activities	Economic Independence
More sustainable use of resources	Know the value of those resources	Efficient use of to improve livelihood
Decision making	Help to speak or try new things to learn more	Help to expand horizon of livelihood opportunity

Table 6: Nexus between women empowerment and livelihood

10. Conclusion And Recommendations

10.0.1 Conclusion

Women need to be “empowered” in order to narrow the “gender gap” and to create an equal playing field between women and men before gender equality can be reached and maintained. All SDG’s are talking about gender sensitizations in one or the other way. The contribution of women in all fields needs to be enhanced by ensuring their full economic growth.

- Training and credit access from cooperative has effective results in livelihood as: modern equipment introduced in farm land; organic crop production; farm based livestock rearing; cash crops are encouraged to grow in farm land
- Women are liable to speak in public place as well as in the houses; their involvement in decision making is effective; along with this, their confidence, wellbeing and happiness are improved
- Women empowerment and livelihood has a nexus in terms of income opportunity, more sustainable use of resources and decision making power
- Although cooperative have done a lot of work to empower women, independent source of income for women isn’t in a satisfactory level. Cooperative has to find more innovative ways to make women economically independent.

From the results and discussions, it can be concluded that cooperative is an important part to the economic wellbeing of the rural poor women. The program also contributes significantly to making sustainable livelihoods and improving the quality of life for rural poor women and their families. Providing small loans is considered one of the most effective tools in vulnerability reduction and empowering women. Supply of credit is increasingly being looked upon as a significant contribution to upgrading the quality of life of the rural women. Therefore, cooperative is an important instrument in assisting the rural poor to improve their social position, gain gender equality and sustainable livelihood.

10.0.2 Recommendations

Following recommendations could be implemented to upgrade livelihood and diverse economic opportunities to rural women:

- Cooperative has to check the efficiency of the program after implementation.
- Traditional way of giving training on particular subjects should be abandoned and provide an effective way of training. In case of vegetable farming for more production, they should provide training in different phases (soil making; fertilizer; before cultivation; plantation and harvesting)
- Cooperative shouldn’t be limited to organic farming, instead they should promote more cash crops (other than peanut and oats)

- They can endorse new equipment like peanut butter making machine so that they can sell their product in high price
- Introduction of new programs targeting marginalized group, resulting more participation of such group in the cooperative, for example marginalized people can open free account in the cooperative

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