

CHAPTER - I

INTRODUCTION

1.1. Background of the study

The word co-operation is derived from the Latin word 'cooperative' which means to work together with another or others. Thus, the literal meaning of co-operative indicates mutual help among people. Almost all the material achievements of the world are the results of cooperation among people. Besides keeping this literal concept in it, the widely used term cooperative, however, has its own well-defined and distinct boundaries. It has become an important movement in the economic world. Cooperative movement has become a clear reply to such dark aspects of capitalism as irrational economic inequality, rise in price due to the artificial shortages of goods, inequitable distribution of goods and services, etc and safeguards mainly the interests of the poorer sections (BK, 2009).

The cooperative model has been introduced to Nepal in 1956 when the government of Nepal had established thirteen cooperatives in the Chitwan district to provide access to the financial services for flood victims as part of the recovery effort. Cooperatives provide a wide range of the microfinance and non –financial service to the households in peri urban, urban and rural areas. Nearly all cooperatives collect funds through shareholder funded through their shareholder shaving and equity (Sivalingam, 2010).

These cooperative are regulated by the department of the cooperative, Ministry of the Agriculture and Cooperative, under the "cooperative act 1991" which states that a group of 25 persons from a community can form a cooperative by applying on the Division Cooperative Office for the registration. Cooperatives always aim in equal participation and development of its member for their equitable development (Sivalingam, 2010). Byact of cooperative, there is equal right to run the organization with in the member of the respective cooperative organization. Many NGOs and INGOs are taking the cooperative as a suitable means of the sustainable development and inclusion of the disadvantage and marginalized group. The majorities of Saving and Credit Cooperatives is rural-based and target community members irrespective of

their social status and on average, have a membership of one hundred (100) per institution (Sivalingam, 2010). In 2009 there were 2,692 Saving and Credit Cooperatives serving 358,312 people in Nepal which provide a wide range of microfinance and non-financial services to households in peri-urban, urban, and rural areas and are not regulated by the NRB and are only required to complete both an internal and external audit and submit the final audit reports to the Department of Cooperatives (MIR 2009, cited in Sivalingam, 2010).

The concept of the social inclusion / exclusion figured prominently in the policy discourse in the France on the mid 1970s which was later adopted by the European Union in the late 1980s as a key concept in social policy and in many instances replaced the concept of poverty (Rawal, 2006). The debates surrounding inclusion / exclusion have ascended to conspicuous importance in the present political transition in the Nepal with several groups such as Dalit, women, ethnic communities, Madhesies communities and region voicing their demands for an inclusive state by virtue of which the issues has now core to be a part of the popular public discourse (Rawal, 2006).

The terms 'social inclusion' and 'social exclusion' have, over recent years, become increasingly widely used by politicians, practitioners and the public. To define social inclusion, we should know the meaning of social exclusion. Social exclusion refers to a process through which individuals or groups wholly or partially deprived of full participation in the society in which they live (Jalal, 2000, cited in BK, 2009).

'Social exclusion' is often described as the process by which individuals and groups are wholly or partly closed out from participation in their society, as a consequence of low income and constricted access to employment, social benefits and services, and to various aspects of cultural and community life. Social exclusion is a shorthand term for what can happen when people or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdown (B.K., 2006).

The socially excluded population cannot meet the standards of economic status and consumption that are promoted within society. Social Inclusion is a strategy to combat

social exclusion, but without making reparations or amends for past wrongs as in Affirmative Action. It is the coordinated response to the very complex system of problems known as social exclusion. Social Exclusion can refer to a state or situation, but it often refers to processes, to the mechanisms by which people are excluded. The focus is on the institutions that enable and constrain human interaction (Dehaan, 1998 cited in B.K., 2006).

A Social Exclusion Framework is compatible with human capital and life course approaches to youth but encompasses and transcends them. "Social exclusion is a multidimensional process of progressive social rupture, detaching groups and individuals from social relations and institutions and preventing them from full participation in the normal, normatively prescribed activities of the society in which they live" (Silver and Miller 2006; cited in Silver, 2007). Silver argue that exclusion varies across contexts and therefore has a situated or spatial aspect. Inaccessibility to the means of social participation may reject segregation or sheer physical distance. "Residential segregation further accentuates the pernicious consequences of poverty by limiting interaction between lower and middle classes, thereby perpetuating the cycle of social exclusion that stymies the life chances of even the most industrious youth" (Tienda and Wilson 2002, cited in Silver, 2007). Whereas poverty and inequality refer to distributions of valued resources, social exclusion refers to a social relationship. This means exclusion involves two parties, excluders and excluded. Unfortunately, much research, especially analyzing micro data, focuses only on the latter. It is instructive to examine other data sources that examine relations between included and excluded groups. For example, unfavorable public attitudes, incidents of violence or disorder, segregation of minority groups, and harassment of women also are useful indicators of exclusion (Silver, 2007).

The definition of a European Commission report in this sense has been elaborated Bhalla and Lapeyre (1997) in the following words; "The European Commission emphasizes the idea that each citizen has the right to a certain basic standard of living and a right to participate in the major social and occupational institutions of the society-employment, housing, health care, education and so on. Social exclusion occurs when citizens suffer from disadvantage and are unable to secure these social rights"(B.K, 2009). On this regard Stewart (2003) makes the point that "lack of

power, or unequal power relations, is at the root of every type of exclusion” (B.K, 2009).

The notion of social inclusion can vary, according to the type of strategies organizations adopt for a “peaceful, inclusive, just, and prosperous New Nepal” is in place. The Interim Constitution of Nepal 2007, Article 13 includes provisions for gender equality, social inclusion and human rights. It sets forth the right to equality and on ending caste-based discrimination and exploitation (e.g. forced labor). It also authorizes the State to implement measures for the “protection, empowerment and advancement of women, Dalits, indigenous nationalities and Madhesis”.

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Microfinance programs have significant potential for contributing to women's economic, social and political empowerment. Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment. Microfinance development has emerged as major strategy to combat the twin issues of poverty and unemployment that continue to pose a major threat to the polity and economy of both the developed and developing countries. A number of agencies- Government as well as Non-government Organizations are, today involved in micro-finance development initiatives. A woman's participation in a credit program raises her “bargaining power” or “empowerment” in the household. (Basu, 2006)

This study aims to explore the participation of women in cooperative management in Gaidakot Municipality. This study focuses to find the impact of cooperative in women empowerment and how the women perceived on it. At the same time this study focused to explore the access of women in decision making process and major barriers on it.

1.2. Statement of the Problem

Three year interim plan 2009/10 has its strategy a to ensure inclusion of the deprived communities including women, indigenous groups, Adibasi Janjatis, Madhesis,

persons with physical disability, conflict affected people and Muslims through cooperatives . The interim plan has clearly mentioned on its major programs "Women will be encouraged to play a leadership role in co-operative federations for gender empowerment. A separate gender unit will be established in the Department of Co-operatives to manage gender Empowerment Special concessions and facilities will be provided for the promotion of women managed co-operatives" (NPC, 2014/15).

Cooperative is a business enterprise organized, funded and managed by and for its member-patrons. The main purpose behind the establishment of a cooperative is to protect the interest of the people from low and medium level income by providing goods and services when required at fair prices. Producers can get the equitable prices of their products from cooperative societies established and run by them. People can get loans from the credit cooperatives for the specified purpose, people who need houses could join Housing Cooperatives, and farmers with small plots of land can join the joint farming cooperatives and so on. It has so far not been possible to define co-operative precisely because the movement was born out of adversity. The circumstances which gave rise to adversity have however, been different in different countries. It assumes therefore, diverse shape indifferent countries according to environment and circumstances prevailing there, which gave birth to the movement. Different types of the cooperatives have been established, such as saving and credit, multipurpose, agriculture based, health, education, communication and Herbal production cooperative in Gaidakot Municipality till the date however, most of them are saving and credit cooperatives (Division Cooperative Office, 2067). This study is carried on to answer the following research questions:

1. What is the situation of the participation of women in Cooperative Management?
2. What is the participation of women in decision making process on the Cooperatives?
3. What is the economic and social empowerment of women through the Cooperatives?.

1.3 Objectives of the Study

The general objective of the study is to analyze the pattern of the women inclusion in cooperative management. The specific objectives are as follows:

1. To identify the situation of the participation of women in Cooperative Management.
2. To assess the participation of women in decision making process on the Cooperatives.
3. To assess the economic and social empowerment of women through the Cooperative.

1.4 Importance of the Study

Gaindakot has proposed to announce the first model cooperative village in Nepal in 2065 B.S. (National cooperative union). Total 28 cooperatives were established in Gaindakot among them most of the cooperatives are saving and credit cooperative, and rest are multipurpose, milk production, herbal product, communication, education and health, however these all are focusing to equitable development of the society (Division cooperatives Office's Nawalparasi, 2067). These cooperative are playing vital role for the development of the Gaindakot Municipality. Most of these cooperatives have established on the initiation of NGOs and INGOs during their program period aiming the Equitable Development of the society were. In cooperatives there are equal rights to its share member however it ignores the numbers of the shares they have. That is why cooperatives are known as the inclusive organization although there has not been authentic source of verification of their inclusiveness. There has not been proper study about the inclusiveness of the cooperatives in Gaindakot Municipality. This study aims to find out the how cooperatives of the Gaindakot Municipality are including women or not? This study would suggest the practical ways to encourage women in the cooperatives so that their practical needs are identified and addressed.

1.5 Limitations of the Study

Each and every research study has its own limitations. This study proposes to focus on how the cooperatives (mostly saving and credit cooperatives) are contributing towards the inclusion of women. This study assesses whether the women became empowered after their involvement in cooperative management, and whether the women feel more inclusive in the community after getting financial support from the saving and credit cooperatives to generate the resources. This study is limited only at Gaindakot Municipality, and is focused on saving and credit cooperatives. As such, the present study may not reflect the exact situation of women throughout the country, and is only intended on focusing on the inclusion of women in cooperative management in Gaindakot Municipality. Thus, the findings of this study may not be generalized for the women in other communities and places.

1.6 Organization of the Study

This study has been divided into five chapter .First one chapter deal with background , statements of the problems, objectives of the study, limitation of study, importance of the study, and organization of the study. Chapter two contains the review of literature. Chapter three describes research methodology in which relational of the site selection, research design, nature and source of data, universe and sampling procedure, data collection methods, analysis of data are described here. In chapter four, it dealt with the analysis and interpretation of field survey data. Finally chapter five is closely related with the major findings, conclusion and recommendations.

CHAPTER -II

LITERATURE REVIEWS

2.1 Theoretical Review

2.1.1 Concept of cooperative

A cooperative ("coop"), co-operative ("co-op"), or cooperative ("coöp") is an autonomous association of persons who voluntarily cooperate for their mutual social, economic, and cultural benefit. Cooperation dates back as far as human beings have been organizing for mutual benefit. Tribes were organized as cooperative structures, allocating jobs and resources among each other, only trading with the external communities. Cooperative means same work which operate together, in this way cooperative is that organization where the members are involve voluntarily helping each other. The concept of cooperative is emerge in the age of industrialization in Europe .it is assumed that cooperative is positive outcome of class struggle between owners and labour .The concept of cooperative is started from 1833 but it was legally establish from 1844, after that Karl Mars was developed the concept .United nations Association was build the law of cooperative in 1852 after that cooperative is being popular around the world (ICA,2005).

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).

A cooperative is an autonomous association of persons united voluntarily to meet their common economics social and cultural needs and aspiration through a jointly and democratically controlled enterprise. (International Cooperative Association).

Principles of Cooperative

The International Cooperative Alliance has approved the following seven fundamental principles:

-) Open and Voluntary Membership,
-) Democratically Controlled by the Members,
-) Members Economic Participation,
-) Autonomy and Independence
-) Cooperative Education Training and information
-) Cooperation among Cooperatives and
-) Concern for Community.

2.1.2 Origin of the Cooperative

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.

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2.1.3 World Cooperative Movement

The roots of the cooperative movement can be traced to multiple influences and extend worldwide. In the Anglo sphere, post-feudal forms of cooperation between workers and owners, that are expressed today as "profit-sharing" and "surplus sharing" arrangements, existed as far back as 1795. The key ideological influence on the Anglo sphere branch of the cooperative movement, however, was a *rejection* of the charity principles that underpinned welfare reforms when the British government radically revised its Poor Laws in 1834. As both state and church institutions began to routinely distinguish between the 'deserving' and 'undeserving' poor, a movement of friendly societies grew throughout the British Empire based on the principle of mutuality, committed to self-help in the welfare of working people.

Friendly Societies established forums through which one member; one vote was practiced in organisation decision-making. The principles challenged the idea that a person should be an owner of property before being granted a political voice.^[5] Throughout the second half of the nineteenth century (and then repeatedly every 20 years or so) there has been a surge in the number of cooperative organisations, both in commercial practice and civil society, operating to advance democracy and universal suffrage as a political principle. Friendly Societies and consumer cooperatives became the dominant form of organization amongst working people in Anglo sphere industrial societies prior to the rise of trade unions and industrial factories. Weinberg reports that by the end of the 19th century, over 80% of British working age men and 90% of Australian working age men were members of one or more Friendly Society.

From the mid-nineteenth century, mutual organizations embraced these ideas in economic enterprises, firstly amongst trades people, and later in cooperative stores, educational institutes, financial institutions and industrial enterprises. The common

thread (enacted in different ways, and subject to the constraints of various systems of national law) is the principle that an enterprise or association should be owned and controlled by the people it serves, and share any surpluses on the basis of each members' cooperative contribution (as a producer, labourer or consumer) rather than their capacity to invest financial capital.

The cooperative movement has been fuelled globally by ideas of economic democracy. Economic democracy is a socioeconomic philosophy that suggests an expansion of decision-making power from a small minority of corporate shareholders to a larger majority of public stakeholders. There are many different approaches to thinking about and building economic democracy. Both Marxism and anarchism, for example, have been influenced by utopian socialism, which was based on voluntary cooperation, *without* recognition of class conflict. Anarchists are committed to libertarian socialism and they have focused on local organization, including locally managed cooperatives, linked through confederations of unions, cooperatives and communities. Marxists, who as socialists have likewise held and worked for the goal of democratizing productive and reproductive relationships, often placed a greater strategic emphasis on confronting the larger scales of human organization. As they viewed the capitalist class to be politically, militarily and culturally mobilized for the purpose of maintaining an exploitable working class, they fought in the early 20th century to appropriate from the capitalist class the society's collective political capacity in the form of the state, either through democratic socialism, or through what came to be known as Leninism. Though they regard the state as an unnecessarily oppressive institution, Marxists considered appropriating national and international-scale capitalist institutions and resources (such as the state) to be an important first pillar in creating conditions favourable to solidarity economies. With the declining influence of the USSR after the 1960s, socialist strategies pluralized, though economic democratizes have not as yet established a fundamental challenge to the hegemony of global neoliberal capitalism (Kamat,2015).

2.1.4 History of Cooperative in Nepal

The term cooperative is mint by a group work of member who wants to enhance their economic and social condition with the mutual effort and cooperative among each

other. Basically, it is known as a form of business which is operated to provide to commercial goods and services to the member and manage by the members themselves with the democratic control system. In the course of reviewing the historical background of cooperative sector we don't have to forget Parma custom, Dikuri custom and Guthi custom of Nepal which have been existed in Nepalese society from so many year. Parma is traditional infor cooperative for exchange of labor. It is related to the agriculture field where the member of the society does their farming like planting and harvesting of the crops with the mutual cooperative among each other.

Dhikuri is an institution operated by the Thakali community of Nepal through time immerial to provide credit to their member for the financial upliftment. The original resident of Takali community being Thakkhola of Mustang. Nowadays it is more popular among business all over the district of Nepal.

Guthi vibrated with the operation of religious a with mutual help of the member of the particular society. There are different types of Guthi – Rajguthi, Amalaguthi, Oliguthi and Devguthi or Temple/ Monasteryguthi. These Guthi are created with the contribution of grain by the community member in equal basis during the time of harvesting.

Although these customs have been existed in Nepal in from the ancient age and are based on mutual co-operation, they are not in the formal structure of co-operative institutions. The evolution of modern co-operatives in Nepal had been commenced from 1953 with the establishment of Co-operative Department. After the three years of the establishment of Co-operative Department, the first co-operative institution had registered formally in 1956. That was the formal commencement of the co-operative movement in Nepal. After the commencement, Nepalese co-operative movement has been faced so many fluctuations according to the various provisions in laws and policies related to this sector. Concisely, we can evaluate the co-operative movement of Nepal basically in two phases- first is related with the period from 1956 to 1990 and the second phase is related with the period from 1990 to till now (Paudel,2013).

a) First Phase

First phase of the evolution of co-operative movement in Nepal is related to the period between the starting phase of co-operative movement (i.e. 1956) to 1990 at which co-operative institutions in Nepal were registered and operated by the government itself. Co-operative institutions were fully controlled by the government and no autonomy was provided to the institutions and there was not a freedom to the members of the community to organize and operate co-operative institutions. Co-operative institutions in that period were the means of the government to provide the agricultural inputs and other goods as a sole dealer of the government enterprises. Due to the controlled situation and not freedom to organize such types of co-operatives openly, the number of co-operative institutions was limited in the period. In number, only 830 co-operative institutions were registered and operated in the period.

b) Second Phase

After the re-establishment of democratic system in Nepal in 1990, an open environment had been made and along with the openness and liberalization in all sectors co-operative sector in Nepal had also become open. The democratic government of Nepal had declared the Co-operative Act 1991 which had totally followed the provision of co-operative principles and provided open environment to organize and operate the co-operative institutions. Co-operative institutions in this period have been emerged in high number and total number of the institutions has become more than 8 thousands till now. It has been cleared that co-operative institutions are the business organizations organized and operated by the members themselves to enhance their social and economic condition. Nepal has become the member of International Co-operative Alliance (ICA) in this period (i.e. in 1997) and Nepal has accepted all the Principles and Norms declared by the ICA.

Objectives of Cooperative Movement in Nepal

The basic objective of co-operative movement in Nepal is to enhance the social and economic condition of general Nepalese people through the group effort. This objective can be fulfilled by the grouped and organized effort in the following activities through the co-operative institutions:-

1. Collection of the scattered savings from the members of the society and flow this capital to the productive sector related to the profession of the members.
2. Making the people of the remote area self-sufficient to get economic and financial services from the co-operative institutions who are far away from the government and private sector's services.
3. Making co-operative institutions as a mean of social awareness and physical infrastructure development in the rural area along with the economic activities of such areas.
4. Making a reliable market channel of co-operative institutions for the marketing of the agricultural and non-agricultural products and services.
5. Developing co-operative sector as a mean of poverty alleviation of Nepal which is the national goal of the country.

To meet the objective, Nepal government has encouraged organizing and operating co-operative institutions in agriculture, diary, saving and credit, tea production and so on field and most of the co-operative institutions are doing their activities in these fields (NPEDC,2013).

2.1.5 Challenges of Cooperative Movement in Nepal

1. Although, co-operatives sector has a great potentiality in sustainable development in economic as well as social sector of Nepal, government has not prepared long term perspective plan in this sector by clearing its vision, missions and strategies.
2. The autonomy and freedom provided by cooperative act 1991 to the cooperative sector has been misused by the executives of the cooperatives. Although co-operatives are the member centered and member controlled institutions principally, there is a lack of knowledge about the operating and controlling system of co-operative institutions to the members and they are failed to control their organizations. As a result, saving made by the members of saving and credit cooperatives ran away with the saving amount of the members.
3. Although, an effective network of co-operative institutions has been arranged by cooperatives act 1991 from village level to national level, this channel has

failed to do its business as desired by the act due to the lack of clear vision and lower inclusion of primary cooperatives with the cooperative unions.

4. Cooperative business has to compete with the other business sectors to exist in business due to the open and market economy. But it has been failed to compete with the private sector effectively due to the lack of adequate capital and poor managerial skills.
5. There is a lack of adequate training and education programs in cooperative sector. So, people are unknown about the concept principles and benefits of cooperative movement. As a result, cooperative movement in Nepal has not covered significant number of people yet (NPEDC, 2013).

2.1.6 Cooperative Act of Nepal

The preamble of the Cooperative Act, 1992 has quoted as "Whereas it is expedient to provide for the formation and operation of various type of cooperative societies and unions for the social and economic development of the country's farmers, workers, artisans, people possessing inadequate capital and low income groups, landless and unemployed people or social workers for the benefit of general consumers on the basis of mutual cooperation and cooperative principles." The important provisions of the Cooperative Act, 1992 includes registration of cooperative societies/unions, distribution of membership, operational procedures, appointment of registrar, authority of registrar, delegation of authority, mobilization of resources, integration and disintegration of cooperatives, system of information recording and auditing of accounts, rebates and incentives to cooperatives, dissolution and liquidation of cooperatives, regulations and penalties to defaulters etc. Some special features of the Act are simple registration procedures, legal and corporate personality, equality, elected board of directors, voluntary membership, autonomy, self- regulatory mechanism, federal structure of cooperative movement, limited liability of members, wide scope of cooperative business etc (MoF,2015)

2.1.7 Empowerment

"Empowerment" has been used to represent a wide range of concepts and to describe a proliferation of outcomes. The term has been used more often to advocate for

certain types of policies and intervention strategies than to analyze them, as demonstrated by a number of documents from the United Nations (UNDAW 2001; UNICEF 1999), the Association for Women in Development (Everett 1991), Feminist activist writings often promote empowerment of individuals and organizations of women (Sen and Grown 1987 cited in Basu, 2006). But vary in the extent to which they conceptualize or discuss how to identify it. Another line of thought in development promotes social inclusion in institutions as the key pathway to empowerment of individuals and has at times tended to conflate empowerment and participation. Capitalism, top-down approaches to development, and/or poverty itself are seen as sources of disempowerment that must be challenged by bringing "lowers"—the poor and disenfranchised— (Chambers 1997) into the management of community and development processes. The growth of civil society and participatory development methods at both macro-and meso-levels of society are usually proposed as the mechanisms by which empowerment takes place (Friedmann 1992, cited in Basu, 2006). For example, Narayan et al. 2000a (cited in Basu, 2006) focus on state and civil society institutions at both national and local levels, including informal institutions such as kinship and neighborhood networks. Institutions at the micro level, such as those of marriage and the household, are not considered part of the state or of civil society, but interpersonal gender dynamics within the household are considered part of the equation of social exclusion and in need of directed efforts at change. According to Basu, 2006 categorizes the empowerment in three types which are as follows:

Economic empowerment

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.

Increased Well-being

Access to savings and credit facilities and women's decision about what is being done with savings and credit strengthens women's say in economic decisions of the household. This enables women to increase expenditure on the well-being of themselves and their children. This is the main concern in the poverty alleviation paradigm. Women's control over decision-making is also seen as benefiting men through preventing leakage of household income to unproductive and harmful. Other welfare interventions are advocated in addition to micro-finance, typically nutrition, health and literacy campaigns to further decrease vulnerability and improve women's skills. In the financial self-sustainability and feminist empowerment paradigms, improved well-being is an assumed outcome from increasing women's economic activities and incomes.

Social and Political Empowerment

A combination of women's increased economic activity and control over income resulting from access to micro-finance with improved women's skills, mobility, access to knowledge and support networks. Status within the community is also enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change. The financial self-sustainability paradigm and the poverty alleviation paradigm assume that social and political empowerment will occur without specific interventions to change gender relations at the household, community or macro-levels. By contrast, the feminist empowerment paradigm advocates explicit strategies for supporting women's ability to protect their individual and collective gender interests at the household, community and macro-levels (Basu,2006).

2.2 Empirical Review

Nepal had 23301 primary cooperatives associations, 5central cooperative associations, and 1 national cooperative bank and 133distric level and regional associations is being established .now almost 31lakh people are linked with cooperatives and 46.13% women have participate in cooperative .The contribution of cooperative in GDP almost 2% and 38892 peoples are employed in cooperatives and 42.42%employe are women. (Ministry of cooperative and poverty alleviation, department of cooperatives Report B.S.2068).

Actually the women participation in different types of cooperatives is increasing in number. The number of cooperatives established by women covers around 12% in the total number of cooperatives in the country whereas the participation of women In the total cooperatives is around 34%. (NCFN report ,2007)

Social inclusion is one of the most vibrant issues raised strongly by indigenous people, women, Madhesi, Dalits and other marginalized communities in Nepal. At present, this issue has been a political agenda among political leaders, a subject of academic discourse among intellectuals and a field of development priority among development practitioners (Gurung, 2015).

Silver (2016), stated that social exclusion has many definitions reflecting national and ideological notions of what it means to belong to society. These definitions are grounded in cultural understandings as well as legal official categories and economic statuses. Most nation-states construct their own selective historical narratives that are taught to citizens and may encompass justifications for internal social distinctions. What it means to be American, French, or German varies considerably and, thus, the definition of social exclusion varies, too. This means applying the concept of social exclusion to Middle Eastern countries calls for analysis of what it means to be Egyptian, Moroccan, Iranian, or Syrian, to be a Muslim, an Arab, and so on. This qualification makes comparative social exclusion research a cautious enterprise. Social exclusion is first and foremost a multidimensional conception of disadvantage. It transcends the narrow conception of material poverty, whether conceived in terms of income or the fulfillment of basic needs. Social exclusion is less concerned with

the distribution of material or monetary resources than with other forms of social disadvantage or group memberships that are related to poverty. Indeed, social exclusion is most frequently defined in contrast to poverty although there are many dimensions of social exclusion. In general; insiders deny outsiders equal rights and may even derive income, power, and other resources from exclusivity. The outsiders, in this case youth, suffer multiple disadvantages that may accumulate over time (Silver, 2007:16). Social exclusion is a relational rather than a redistributive idea. Although poverty can lead to social exclusion as well as the reverse, one can easily imagine rich members of excluded groups. Thus, it is not strictly a question of insufficient material resources.

The social exclusion and inclusion literature often does not problematise the conditions or terms of inclusion or participation in social life, assuming that all forms of inclusion is good. However, as is well known, one of the early themes in the early gender and development literature was not so much that women had been excluded from development, but that they had been incorporated into it in adverse terms (Kabeern.d.: 11 cited in Pardhan, 2016).

CHAPTER-III

RESEARCH METHODOLOGY

3.1 Selection of the Study Area

A total 28 cooperatives were established in Gaindakot, among them most are saving and credit cooperatives, and rest are multipurpose, including milk production, herbal product, communication, education and health cooperatives. However, these all focus to ensure the equitable development of the society. (Division Cooperatives Office's, Nawalparasi, 2067 B.S.).

As a local inhabitant, the researcher is aware that these cooperative are playing vital role in the development of the Gaindakot Municipality. Most of these cooperatives were established on the initiation of NGOs and INGOs during their program period aimed at encouraging the equitable development of the society. In cooperatives there is an equal right for each share member, irrespective of the number of shares held (By law). That is why cooperatives are known as the inclusive organization, although there has not been authentic source of verification of their inclusiveness. At present many of the media and publications have reported on the expansion of cooperatives in Gaindakot, even at the national and international level. However, limited research has been taken into investigating how cooperatives in Gaindakot are contributing for the inclusion of women through empowering them at community and wider levels. Therefore, the site is suitable for the researcher to find the pattern of inclusion of women in Cooperative Management.

3.2 Research Design

The research design is descriptive and exploratory in nature. It is exploratory because the study has been tried to explore to identify the pattern of inclusion of women in Cooperative Management. On the other hand, it is descriptive, since it enabled the researcher to present a clear view of the phenomenon under investigation.

3.3 Nature and Source of Data

The study is based on the primary and secondary sources have been used to collect the data. The both qualitative and quantitative nature of data is collected through various methods. Among the members, 50 members from the three selected cooperatives are the women clients and these clients were selected, however, representation from three cooperatives is ensured. The researchers obtained the views of 50 women, utilizing a set questionnaire, in order to get the data about the women participation, and their role and perception with respect to their cooperatives and its impact. A structured and semi structured questionnaire were designed to explore the level of women participation and the level of empowerment of the women in Cooperative Management.

Secondary data were collected through published and unpublished reports of the Division Cooperative Office, office of related cooperatives, annual reports of the cooperatives, NEFSCUN other relevant NGOs, INGOs Offices and other published and unpublished relevant literatures, related to cooperatives and cooperative management.

Both qualitative and quantitative data has been collected using the various methods such as semi structured interview, key informant interview, case studies and observation.

3.4 Universe, Sample Size and Sampling Producer

The researcher were selected Gaidakot Municipality for the area of study. Three cooperatives were taken as a sample. There are a total of 28 cooperatives in Gaidakot Municipality and out of them 20 are saving and credit cooperatives (Division cooperative office Nawalparasi, 2068 B.S). Three saving and credit cooperatives, i.e. Vyccu Saving and Credit Cooperative, Kishan Saving and Credit Cooperatives and Gaidakot Saving and Credit Cooperatives were taken as a sample by using purposive sampling method on the basis of their share members, renewable status and coverage. Vyccu saving and credit cooperative represents the cooperatives who have a greater membership and wider coverage, whereas Gaidakot Saving and Credit Cooperative represents the cooperatives with lesser membership and narrower coverage. Kishan Saving and

Credit Cooperative represents the medium type of cooperative in terms of membership and coverage. The researchers obtained the views of 100 women in order to get the data about women participation, and their role and perception respective to cooperatives and their impact.

Three cooperatives has been selected as the study sites using the following method. Firstly, from the data of cooperatives available from Division Cooperative Office, those cooperatives which had not been renewed, those with less than 100 share members, and those which were approved less than two years ago, were discarded from the list, with the assumption that these type of cooperative have little significant impact on community. Then, from the remaining list of cooperatives, three saving and credit cooperatives were randomly selected by lottery method. The sample structure has been presented in following table:

S.N	Name of Cooperatives	Total Shareholders	Total women Shareholders	Sampled Respondents
1	Vyccu Saving & Credit Cooperative	9638	4619	40
2	Kishan Saving & Credit Cooperatives	2365	1139	30
3	Gaidakot Saving & Credit Cooperatives	1811	978	30
	Total			100

Source: Annual Report, 2072

3.5 Techniques of Data Collection

The techniques for the collection of data of the study are as follows.

3.5.1 Key Informant Interview

For the key informant interview, those selected for interview were involved in cooperative management in the selected area. The nine persons were interviewed were mostly involved in a presidential or managerial role.

3.5.2 Semi Structure Interview

Target group interviews were carried out for the primary data. All of the interviewees were women who have membership in the cooperatives. The total number of interviewees were 50 from the selected three cooperatives. The interviews were carried out by visiting them at household level. Some demographic and socio economic information was collected during the interviews along with the perception of the women regarding the inclusiveness of the cooperative management and its impact.

3.5.3 Case Studies

A total of three cases were studied to collect the qualitative data. Case studies were mostly focused on the personal experience of the individual women participants in cooperative management. For the case study clients were identified through the related cooperative.

3.5.4 Focus Group Discussion

Focus group discussion proved helpful to find out relevant information like decision making, evaluation process of management activities. Three group discussions were held during the field work. One group discussion is held in respondent house. Through this discussion information about participation of women in cooperative management, decision making process was collected. Other two group discussion held in office staff to collect information about current situation in the study area.

3.6 Analysis and Presentation of the Data

All data information gathered through various sources mentioned were analyzed and interpreted both qualitatively and quantitatively. After the completion of the field work data analysis and presentation was one of the essential mechanisms of the research. The quantitative analysis has been presented in the simple statistical tools such as graphs, table and percentage, diagram etc. In the same way qualitative data have been presented in a descriptive way. Figures and tables have been used in relevant places to present the information

CHAPTER -IV

INTERPRETATION AND ANALYSIS OF DATA

4.1 Introduction of Gaindakot Municipality

The name Gaindakot is derived from the most precious and rare animal called "One horned rihno" for being the abode of the latter in relatively high land. A lot of rhinos were said to have been roaming around in the plain lower part of gaindakot before deforestation. Due to the massive deforestation and settlement of people, the rihnos are not seen in Gaindakot very much. However, Rhinos come over to Gaindakot from the nearby jungle of Chitwan National Park especially in the winter season.

The official name of this place is Gaindakot Adarsha Village development committee it is located in the bank of Narayani River and is backed by numerous mountains. Dhodeni, Keladi (west of Devghat) and Hardi situated on the north and eastern side Gaindakot Municipality are sparsely populated areas in Gaindakot with no proper motorways. Since Gaindakot is just across the famous Narayanghat (or Bharatpur, Nepal) city, it has got ample opportunities for development and the population has been growing at a fast pace with Gaindakot's population recording to 34,805 according to 2011 census. Gaindakot is situated at an average altitude of about 150m from sea level (VDC Profile,2068).

Gaindakot is a beautiful village located on the western border of Narayangarh city. The village is fatly growing in terms of population and development. The main reasons for it's fast development are arable land, opportunities of employment, easy access to health, education, transport and other facilities. The place found its value in people's mind as an ideal place to live on constructing the Mahendra highway, the bridge above the Narayani river and various industries (VDC Profile,2068).

Gaindakot is an entry point of Lumbini. It lies on the eastern side of Lumbini zone. Lumbini, the birth place of Buddha, is a world heritage site situated about 130 km west of Gaidakot. Lumbini is also the administrative zone of Gaidakot VDC, which lies on the bank of Narayaniriver and on the foothills of Maula hillock. Since this village is just at a walking distance from the famous Narayangurd city, it has the

potential for development. There are several small and big industries in Gaidakot. Bhrikuti Pulp and Paper factory in Gaidakot is the nation's biggest paper factory. Gaidakot has got numerous small scale textile industries, metal industries. Gaidakot is also famous for Maula Kalika temple which lies at the top of Maula hill where people can reach after around 2 km long hiking. Maula Kali is famous for panoramic view of the entire Chitwan valley including Chitwan National Park on the south and mount Manaslu and Kaligandaki river on the north. The temple is famous for breathtaking sunrise view also. Many high ranking officials of Nepal including president, former king and foreign dignitaries have visited the temple and paid homage to the revered deity. Maula Kali is the symbol of Hindu goddess Kali or Kalika and the goddess is associated with eternal energy, power, harmony, and new beginning. (VDC Profile, 2068) .

While talking about social life of this area, Tharu and Nepali are widely spoken languages. Nepali is the national language of Nepal. However depending on the communities other language such as Gurung, Newari, Kumali languages are also spoken within the community or in the family circle. Nearby Chitwan National Park is the home to one horn rhino, elephant, royal Bengal tigers, crocodile, deer, and other endangered wild animals. It is the third largest tourist destination of Nepal after Kathmandu and Pokhara. Chitwan is also known as land of aborigines. Tharus were very rich in their art and drawing and still known for it. Their houses are decorated by religious drawing denoting different phase of history, culture and environment along that time. (VDC Profile, 2068).

The land on the northern areas of the East West Highway before the hilly areas is traditionally used for farming due to the better irrigation system. Farmers and peasants in Gaidakot are reliable on the monsoon season as the irrigation source. A small irrigation dam is located on the way toward Dhodeni. Besides this, farmers of this region are engaged in animal husbandry also. Several kinds of skill-works such as knitting, art work, and handcraft are the major local jobs of aboriginal people. (VDC Profile, 2068)

Besides this, there are Kaligandaki and Narayani rivers on the north east and south of Gaidakot. Narayani river is the biggest and deepest river of the Nepal. The Narayani

River connects Chitwan district with Nawalparasi district. Small islands like Nagarbanin theNarayani river are popular picnic spot. Eastern side of Narayani river bank in Gaindakot is regarded as holy site for Hindu rituals. For a long time Narayani river has been a life line of Gaindakot as the main source of drinking water supply irrespective of the season and water quality until late 1990s. Narayangurd in the Bharatpur city is the main shopping and commercial area of Gaindakot residents and it is the main transit point for all the vehicles traveling via east-west Mahendra highway and also for the people traveling from Kathmandu, Gorkha, Pokhara through Muglin road, Devghat is an important religious site for elderly people of Gaindakot.(VDC Profile,2068)

The land of Gaindakot is formed by alluvial soil which is deposited by Narayaniriver. The temperature of this region went to 12-14 degree Celsius in winter and in summer it went approximately up to 42 degree Celsius. The total area of this Municipality is about 8,200 hector which consist 3,000 hector of cultivate land, 4,000 hector occupied by dense forest and remaining land is occupied by industries and are grazing land and others. This Municipality touches the Mahendra highway. Roads are the only ways of transportation of this region. However, people in Gaindakot are also in an easy access to air transport system. Gaindakot people can travel via air through the Bharatpur airport, which is located at the central part of the city Bharatpur. The airport offers regular flights from four domestic airline companies with 7-11 flights daily to Kathmandu. Mahendra East West Highway connects the city to various part of country and another highway connects Bharatpur with Kathmandu to the north east and Birgunj on the boarder of India to the south bus, micro bus, and other land transportation are available to go out of the city and for internal transport taxi, rickshaws, and jeep are available. While talking about communication FM, radio, mobile phones and land line phone services are available to the majority of the people (VDC Profile,2068).

Load shedding or power cut is the major challenge facing Gaindakot, and it is also one of the major problems of the entire country. Most of the people of this Municipality are facing this problem in their daily lives, which is unfortunate situation for the county like Nepal which is one of the world's richest countries in water resources. There are about 12 drinking water projects established to provide fresh and

pure drinking water to the people of Gaidakot. The Gaidakot people are thankful to the nearby town of Narayangurd and Bharatpur that they have alternative access to high quality health services. Narayangurd and Bharatpur have several clinics and few hospitals with modern equipments. The Chitwan Medical College Hospital, BP Koirala Memorial Cancer Hospital, Narayani Community Hospital are among the top hospitals in Nepal. The only hospital in Gaidakot is the Sahaj Health and Cooperative established in 2002 under the initiatives of an NGO based in Gaidakot. People of Gaidakot rely on medical centre based at Bharatpur, Chitwan. In this regard, Gaidakot town urgently needs its own healthcare center. In the sector of education there are numerous schools, colleges, computer training institutes and other technical institutes. There are about eight primary and few secondary and higher secondary schools, including the Janak Higher Secondary School along the East West Highway.

4.2 Introduction to Sample Cooperatives

4.2.1 Vyccu Saving and Credit Cooperative Ltd.

Vyccu is a cooperative institute in its infancy, with the sole-purpose of working in the field of saving and credit. Following the international credit union principles, it has been collecting savings from its shareholders, offering a certain amount of interest on the savings and lending money to its shareholders at reasonable interest rate. This institution was established on the 5th of Bhadra in 2048 B.S. with the active participation of 26 shareholders. At present, it is running after having been registered under Co-operative Act 2048 B.S and Co-operative Regulation 2049 B.S at the co-operative institute in Nawalparasi in the year 2050 B.S.

It was established with the ideal motto of ‘Saving is the Seed of Development’, thus this Cooperative has been initiated with 50 paisa daily saving per head. The aim of the institute is to emancipate the society from the prevalent poverty, illiteracy and indulgence, and to develop the good habit of saving, and thus mobilize the same saving among the shareholders to encourage small-scale entrepreneurship. The institution is managed by an independent Executive Committee of eleven members elected from the General Assembly which has tenure of three years. The operational

head (Manager) is responsible for the daily operation and administration of the cooperative, in its involvement in providing micro-save and market-led financial services. The operational manager reports to the Executive Committee. The General assembly also elects sub-committees for supervision of accounts and loans. Vyccu Saving and Credit Cooperative has its Head office at Gaidakot and has service centers at each targeted area. As of June, 2010 Vyccu is operating in two municipalities and one VDC namely, Gaidakot Municipality, Kawasoti Municipality and Rajahar VDC. The mission of Vyccu Saving and Credit Cooperative is the "Setting up of an institute based on co-operative principle and financial capability, Mobilization of local resources will administrate institute devoid of all social discrimination, Emphasis on social unity and development of human as well as material prerequisites." The vision of Vyccu Saving and Credit Cooperative is the "Establishment of pioneer financial institute based on social justice, public credibility and imitable self-reliant community". Vyccu's mission and vision is to utilize the local resources optimally based on cooperative principles and bring in a positive change within the members by providing affordable savings, credit and other related services. Vyccu believes that "Savings is the Seed of Development" and campaigns for its members to adopt a savings habit.

The aim of the institute is to emancipate the society from the prevalent poverty, illiteracy and indulgence and to develop the good habit of saving and thus mobilize the same saving among the shareholders to encourage small-scale entrepreneurship. Vyccu cooperative has 9638 share members where more than 50% are women. It has been providing Saving, Credit, Money transfer, Cooperative education, health and family planning services to the members. It is awarded Five Star by MIX Market. (Annual report , 2072).

4.2.2 Kishan Saving and Credit Cooperative

Kishan Saving and Credit Cooperative was established in 2052 BS. in Gaidakot ward no. 8 of Nawalparasi district through the local people's initiatives. It provides different facilities targeting the pro-poor, poor, and middle class farmers searching the possibilities of development of the community. The vision of Kishan Cooperative is to be a "Community based qualitative and sustainable financial service provider". The

mission of this cooperative is "to provide modern technical based qualitative, competitive, easily available financial and other services for improving Socio-culture and economic status of members". Kishan cooperative has 2365 share members where more than 50% are women. This cooperative has many different women focused programs. It provides vocational trainings to women and deprived share members, as well as providing saving and credit facilities to share members. (Kishan annual report, 2012).

4.2.3 Gaidakot Saving and Credit Cooperative

Gaidakot Saving and Credit Cooperative was established in 2050 BS at Gaidakot VDC. This cooperative is running on its 19th year of establishment. It was started by collecting Rs 50 for each member. It has a total 1811 share members, where 978 are women. It provides different facilities to the share members. Gaidakot Saving and Credit Cooperative has its program based on saving and credit. It organizes awareness programs and trainings to the share members, as well as exposure visits.

Gaidakot Saving and Credit Cooperative is managed by an executive committee of eleven members, who are elected by its share members through the general assembly, in a democratic way. Open membership to the permanent resident of its working area is applied for the membership distributions (Annual report, 2012).

4.3 Demographic Information of the Respondent

4.3.1 Distribution of Respondent by Age Group

Of the total respondents, 38 % (19) were of the age group 35-40 years. Two respondents (4%) were aged 18-25 and likewise 2 respondents were aged 50 years and above. Five respondents were aged 25-30 years, and likewise five respondents were aged 40-45, meaning both groups independently made up 10% of the sample. There were 9 respondents from the age group 30-35 years making up 18% of the sample, and likewise 9 respondents from the age group 45-50.

Table No: 4.1 Distribution of Respondent by Age Group

Age Group	Frequency	Percentage
20-30 Years	14	14.00
30-40 Years	27	27.00
40-50 Years	33	33.00
50-60 Years	20	20.00
60 Years Above	9	9.00
Total	100	100

Source: Field Survey ,2015

The table no.4.1 shows that majority of women were aged between 25 to 50 years, potentially suggesting that it is this group who are most likely to be involved in cooperative management. This may be down to the fact that women of this age are more likely to be in a position of responsibility over their household and in greater need of financial assistance. At the same time, the data shows that economically active women have more representation in cooperatives.

4.3.2 Caste Wise Distribution of the Respondents

Of the total, almost three quarters of the respondent are from the Brahmin, whereas Chhetri and others are very few comparing with the Brahmin. Total respondents from the Brahmin community were 72% (72), where Chhetri and others are only 2% (8). Respondents from Dalit communities are more than double compared with Chhetri and others, and made up 6% (6) of the respondents. At the same time, respondents from the Janajaati communities were 14% (14) which is almost double that of the Dalits .

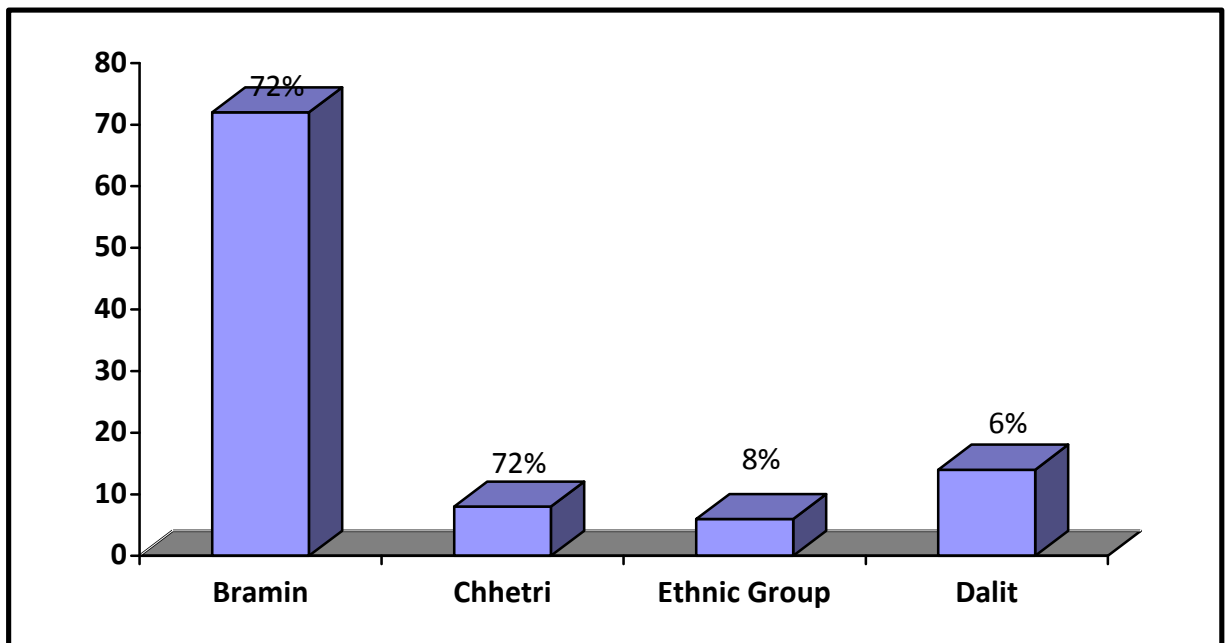
Table No: 4.2 Caste wise Distribution of the Respondents

Caste and Ethnicity	Frequency	Percentage
Bramin	72	72.00
Chhetri	8	8.00
Ethnic Group	6	6.00
Dalit	14	14.00
Total	100	100

Source: Field Survey ,2015

The table no.4.2 shows that most of the respondents represented were from the Brahmin communities, however the census 2011 shows that Brahmin population are in the second position following by Chhetri population which is more than 12 % of total population (CBS, 2012).The representation of Brahmin women in cooperative is higher than in other caste.

Figure No: 4.1 Caste wise Distribution of the Respondents



Source : Table 4.2

4.3.3 Marital Status of the Respondents

Marriage is a socially recognized institution for having legitimate sexual relationship between a man and a woman for the protection, upbringing, maintenance and socialization of the children through establishing a family. It is a strong institution in Hindu society and perhaps every other society. According to social rule and regulations and their belief system, types and forms of marriages vary widely. The marital status of the respondents is shown in below table.

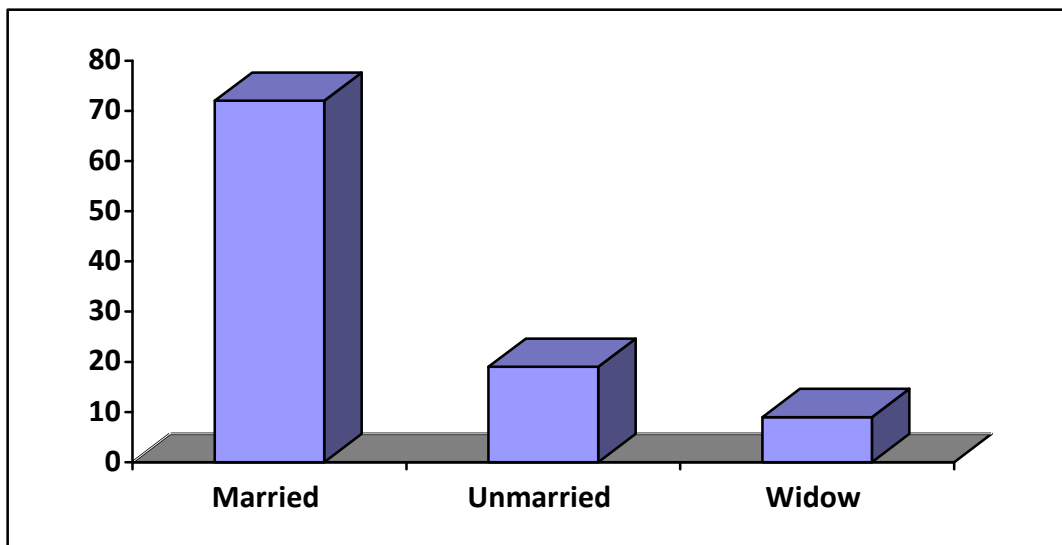
Table No: 4.3 Marital Status of the Respondents

Marital Status	Frequency	Percentage
Married	72	72.00
Unmarried	19	19.00
Widow	9	9.00
Total	100	100

Source: Field Survey ,2015

The table no 4.3 shows that majority of women participating in cooperative are married. This may be because cooperatives require local residency, and Nepal has a tradition of women moving into their husband's house, often across substantial distances. Consequently, women may have motivation to get the share membership only after the marriage.

Figure No: 4.2 Marital Status of the Respondents



Source : Table 4.3

4.3.4 Educational Status of the Respondents

Educational status affects other aspects of socio-economic life of the people. It is the measuring rod of development of people and civilization of a society. Education is the light of human beings. Education can change the world. Education helps to betterment of people. It creates employment and generates income which reduces the poverty. The educational status of the study area is as below shown in below table

Table No. 4.4 : Distribution of Educational Status of Respondents

S.N	Educational status	Frequency	Percentage
1	Illiterate	61	61.00
2	Literate	39	39.00
Total		100	100

Source: Field Survey, 2015

The table No.4.3 shows that there are 61 percent respondents are illiterate and 39 percent are literate whereas in Nepal only 42.8 percent female literate. There is no difference in literacy status compare to the National figure.

Table No. 4. 5 : Literacy Status of the Respondents

Educational Attainment	Frequency	Percentage
Primary	11	28.20
Lower Secondary	13	33.33
Secondary	8	20.51
SLC	4	10.25
Intermediate	2	5.12
Bachelor	1	2.56
Total	39	100

Source: Field Survey, 2015

Table no 4.5 shows that out of 39 respondents 28.20 percent respondents were primary level education, 33.33 percent respondents were educated by lower secondary level, 20.51 percent respondents are educated by secondary level education, 10.25 percent respondents were educated by SLC, 5.12 percent respondents were educated by intermediate education and 2.56 percent respondents are educated by bachelor level education. So due to low educational status women are always backward in society.

It shows that maximum that are involving in cooperative have only secondary level education and only a few are bachelor's degree education. This is why women cannot participate in capacity building which needs high qualification and a policy making level position.

4.4 Perception of Women on Impact of Cooperative Management

4.4.1. Factor of Motivation to Women in Cooperative Management

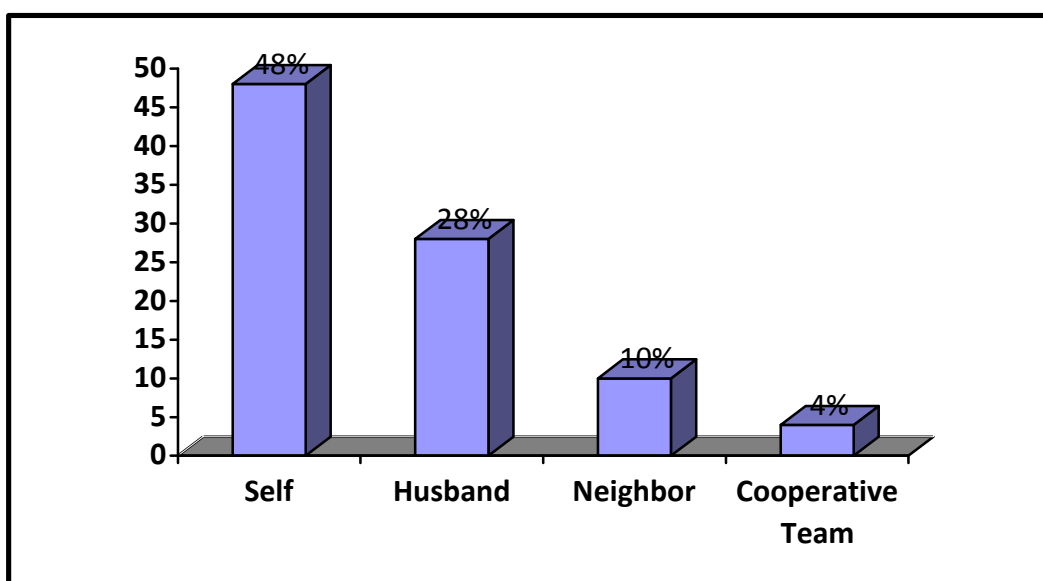
Table No: 4.6. Factor of Motivation to Get Membership of Cooperative

Factor of Motivation	Frequency	Percentage
Self	48	48.00
Husband	28	28.00
Neighbor	20	10.00
Cooperative Team	4	4.00
Total	100	100

Source: Field Survey, 2015

Answering the question, "Who motivated you to get the share membership in cooperatives?", almost fifty percent i.e.48 of the respondents said themselves. Fourteen respondents stated that it was their husband who motivated them to become a share member in cooperative. On the same question around one fifth of the total respondents took the share membership after being motivated by a neighbor, and only two respondents (4%) were motivated by a cooperative management team member .

Table No: 4.3. Factor of Motivation to Get Membership of Cooperative



Source : table 4.6

This shows that self- motivation is an important driver for women's involvement in cooperative management. At the same time many women were influenced by their husband to participate in cooperative management, potentially because of the patriarchal thinking within the society. At the same time self- motivated women told that they got information about cooperatives through radios and the local media.

4.4.2 Distribution of Respondent by Involvement in Decision Making Process of Cooperative Management

Table No. 4.7 Distribution of Respondent by Involvement in Management Committee

Involvement in Management Committee	Frequency	Percentage
Involvement	69	69.00
Not Involvement	31	31.00
Total	100	100

Source: Field Survey, 2015

The table no 4.7 shows that 69 percent respondents were involvement in management committee and 31 percent respondents were not involvement of any management community. At the same time, the majority of respondents who are not involved in cooperative management committee say that they lack time because of house work, a factor perhaps deriving from the manner in which women often undertake all of the housework within the patriarchal society. Other respondents stated that a lack of idea was the main barrier for them, an explanation perhaps deriving from lower levels of education.

4.4.3 Opportunities Distribution Pattern to the Women

Of the total, nearly half of the respondents stated that they have never received opportunities of training from their respective cooperative for capacity and skill development. 48 percent of the respondents told that they did not receive any kind of opportunities of trainings. Very few of the respondents told that they received trainings more than two times. Most of those who received opportunity of trainings more than twice were involved in the Management Committee of the cooperatives. Respondents who received opportunity of trainings only one time is 35%, however, only 10 % stated that they received opportunities from the cooperative.

Table No: 4.8 Distribution of Respondent by Opportunities of Trainings

Opportunities Received	Frequency	Percentage
Never	2	2.00
One Time	27	27.00
Two Times	59	59.00
More than Two times	12	12.00
Total	100	100

Source: Field Survey, 2015

Most of those who never received opportunity of capacity building from the cooperative are those who were not involved in a cooperative management committee. It shows that women who do not have access to the decision making process, may in turn lack the opportunity to receive capacity building training. Most of those who received opportunities have received local trainings only. At the same time most of the respondents stated that women are always priorities to the local level, however, generally for national level trainings, males receive priority. As respondents claim, the cause of these problems are because of existing patriarchal culture in the society, whereby many women leave the house due to expectations that they will undertake housework and responsibility of childcare.

4.4.4 Perception of Women on Inclusiveness of Cooperative

Table No. 4.9 Perception of Women on Inclusiveness of Cooperative

Perception of the Respondents	Frequency	Percentage
Inclusive	69	69.00
Not inclusive	20	20.00
No idea	11	11.00
Total	100	100

Source: Field Survey, 2015

The table no.4 9, shows that 69 percent respondents were think their cooperative is inclusive, however, only 20 percentage respondents were said that their cooperative is not inclusive. Similarly, 11percent respondents stated that they have no idea regarding how inclusive their cooperative is. Answering the Question "Why do you think that your cooperative is inclusive?" most of the respondents who thought that their cooperative is inclusive, told that their cooperative provides loan to the women and cooperatives are in the their own community, that's why they have easy access on it , even if cooperatives provide loan without any deposit of land or other property , there is facilities of on the witness of other share members (see case study).

Manger of Vyccu Saving and Credit Cooperative Mr. Madav Poudel told" we have facilities of loan to women without any deposit we up to 50 thousands only they have to bring four more share members as witness for the Economic empowerment." Some of the respondents told that cooperative organized many programs from women, and other deprived communities. Saving facilities are also helping them to save their money so that they can bring it any time they need. They do not have to be worried for protection of their money. Respondents who told that their cooperative is not inclusive stated that they are not getting enough facilities and information from the cooperative and did not get any offer to involve themselves in cooperative management.

4.4.5 Perception of Women on Impact of Cooperative at House Hold Level

The respondents women perceived the changes on their personal life at HHs level after they connected with the cooperative, and after received facilities from cooperatives, either in the form of capacity building, or in the form of economic empowerment derived from either using their own saving for Income Generating (IG) or from taking a loan to invest in the IG activity. Of the respondents, nearly fifty percent 24 felt that they have good access to resources after they became share member in cooperative, where 31 percent respondents told that they had good access to resource at HHs level before. More than fifty percent, which is 26 respondents, claimed that before they used to lack access to the resources at HHs level, however, after their involvement in the cooperative, all women now perceived that they had access to these resources. Figure 5 shows that there was a drastic change on decision

making process after the involvement in cooperative. Respondents claimed that they have got good respect from the family when they start to contribute HHs expenses through their own income. 69 percentage respondents felt that they have very good access on decision making process after involvement in cooperative, whereas only 11 percent of the respondents claimed that they had good access to decision making process at HHs level before they became involved in the cooperative. More than that ninety percent which is 89 percent of respondent feel they have been getting very good respect in HHs level after involvement with the cooperative. It shows that cooperatives have played good role to empower the women at HHs level.

Table No .4.10 Perception of Women on Impact of Cooperative at Households Level

Particular	Before (%)	After(%)
Access to resources	31.00	69.00
Access to decision making process	11.00	89.00
Self Esteem	24.00	76.00

Source: Field Survey, 2015

It shows that most of the women feel that after participating in cooperative and being financially active they started to get more respect in HHs level. Respondents who feels that they have good access to resources told that the can save their own money in cooperative and can get in any time as per need, however, before they used to give to their husband or head of the house which may have chance to use for common purpose or it became common property. Respondent who are running their own business mostly told that they are contributing to HHs level expenditure that supports them to be more respected and to get the role on HHs level decision making process.

In general Nepalese women do not have control over the property before and after they get married. Before marriage they have to remain under control of their father and after marriage they have to remain under the control of their husband. This is only because they do not have ownership of property. Responds stated that when they started to contribute in HHs level expenses, they started to get respect from the family member and started to gets the role in HHs level decision making process. At the

beginning cooperatives are providing the resources for IG activity which supports them to generate more resources.

4.4.6 Perception of Women on Impact of Cooperatives at Community/Society Level

At the time of interview, the majority of respondents stated that there was a change in their access to resources in HHs level after they connected with cooperatives. However, there is no drastic change on access to resources at community level; nearly thirty percent claimed that they have good access in the public resources. Nearly 80 percent respondent claimed that they did not have access to public resources before, which is reduced by around sixty percent, with only nearly one quarter of respondents selecting the 'none' category after they involvement in the cooperative. They feel that, there are not any changes on access to public resources even after involvement in cooperative. Of the total respondent one quarter i.e.12 claimed that they gained good access on community level decision making process after their involvement with a cooperative. They have their claim that nowadays they have started to get invitation (See Case Study 1).

Most of the respondents stated that they became familiar to the community at the time of cooperative visit, where general assembly and meetings of the cooperatives became the means of being introduced with each other. Friends' circles increased among the share members of the cooperative. Nearly three thirds of respondents felt that they have got good identity after their involvement in the cooperative, which supports them to develop the leadership in the community / society.

Table No: 4.11 Perception of Women on Impact of Cooperatives at Community/Society Level

Particular	Before (%)	After (%)
Access to resources	23.00	77.00
Access to decision making process	8.00	92.00
Identity	12.00	88.00

Source: Field Survey, 2015

At the same time most of the respondents who are running their own business through obtaining financial assistance from cooperative claimed that they felt a positive change in access to public resources, however, this is lower level than the HHs level change women who gained a chance to participate in the management committee mostly felt that they have gained some positive change on access to decision making process because they became recognized in the community and started to get invitation to participate on community level discussions (See Case Study 2).

4.5 Representation of Women in Cooperative Management

4.5.1 General Scenario of Cooperative in Nawalparasi District

In Nawalparasi district there are 444 numbers of Cooperatives has been established and functioning till the date .Out of them the majority (232) are Saving and credit cooperatives where 113 are the Multipurpose Cooperatives. In total 76370 women are share members, where only 65478 are male out of the district total of 141848 are share members (Division Cooperative office 2012, NP). Vyccu Saving and Credit Cooperative Limited is the first registered cooperative in Nawalparasi district, and is situated in Gaindakot. In Gaindakot Municipality there are total 28 cooperatives, out of them 20 cooperatives are Saving and Credit Cooperatives where rest different, operating in areas such as health, education, agriculture, information and communication, herbal production, milk production, and other multipurpose cooperative. 13012 women participate as share members in Gaindakot based cooperatives, whereas the number of male share member is 14293. This shows that women have low numbers of participation comparing with men, although this contradicts the district scenario (Division Cooperative Office ,Nawalparasi 2068).

4.5.2 Pattern of Representation in Cooperative Management in Gaindakot Municipality

In total (48.13%) 13012 women are participating in the cooperative as a share member, out of a total of (100%) 27035, where the number of males is 14293(51.87%). In Gaindakot, this shows that participation of women in the cooperatives is lower proportionally than it is in the district as a whole. The

representation of women in cooperative management executive boards follows similar trends to membership. Only 61(42%) women have access to decision making process of cooperative management where 84 (58%) are male out of the 145. Out of all 28 cooperatives only 6 women led cooperatives exist, while 22 cooperatives are male led. This shows that women have less participation in the decision making process than males in Gaidakot based cooperatives. The same trend is apparent with regards to the employment opportunities in the cooperatives. In all the cooperatives of Gaidakot, 145 staff are involved in cooperative management and operation, and of these only 61 are women as compared with the 84 males holding staff positions. However, district wide, the membership growth rate of women share members over the last year, is the same as the growth rate of male membership. With regards to opportunities for training provided by the division cooperatives office, males continue to have far more opportunities. In the year 2068/69 only 12 women participated in training from outside the district, compared with 30 males. Division cooperative officer of Nawalparasi district Bashu Dev Bhattari says "Most of the Women have to handle house hold management and low literacy rate of the women also the cause of the low level of participation.

Table No.4. 12 Overview of Participation in Cooperative Management

Area	Male	Female	Total
Membership of cooperatives in Gaidakot	14293	13012	27305
Staffs of cooperative in Gaidakot	84	89	145
Executive members of Cooperative in Gaidakot	195	6	284
President of cooperatives in Gaidakot	22	52242	28
membership of cooperatives in Nawalparasi district 068/69	65478	76370	141848
Participation in training from out of the district	30	12	42

Source: Division Cooperative Office, Nawalparasi 2069 B.S.

The low levels of women participation in cooperatives are indicative of a low level of awareness among women, as well of the influence of patriarchal relations within society. Because, there is 17,159 female populations in Gaidakot VDC where male are only 16,251 (CBS, 2012). But representation is lower than existing population

ratio also contradict with whole district situation. Most of the women do not want to be elected because they have to do house hold level work where male are free from it.

4.5.3 Pattern of Access to Decision Making Process in Cooperative Management

Analyzing related documents of three cooperative; Vyccu Saving and Credit Cooperative Ltd, Gaindakot Saving and Credit Cooperative Ltd. and Kishan Saving and Credit Cooperative in Gaindakot, it is apparent that all three cooperatives are led by male presidents, despite each cooperative having more female share members in general. Not only the president, Vice president, Secretary, Treasure, and Joint Secretary which are known as Vital Posts, all are occupied by male members in these cooperatives. (See the table).

Among the 'members' position in the executive committee, a total of 11 are held by women, while 19 positions are held by men. This scenario shows that women have very low access to the decision making process of the cooperatives. Each and every member has equal right to be elected for executive committee (International Theory of Cooperatives) but such a practice seems to be lacking within the cooperatives of Gaindakot.

Table No: 4.13 Current Situation of Position Holding in Cooperative Management Committee

S.N	Position	Male	Female	Total
1	President	3	0	3
2	Vice - President	3	0	3
3	Secretary	3	0	3
4	Treasure	3	0	3
5	Joint Sec.	3	0	3
6	Member	19	11	30
Total		34	11	45

Source: Annual report of Three Selected Cooperative.

4.5.4 Pattern of Leading Position Holding on the Subcommittee

Holding a leadership position within a particular subcommittee is another good indicator of access to the decision making process. Among three selected cooperatives, three subcommittees i.e. account subcommittee, loan subcommittee and Education subcommittee, are all led by males, and only the women empowerment subcommittee in all three cooperative are led by women. This shows that women have limited access in decision making process compared to the male.

Table No: 4.14. Current Situation of Leading Position Holding in Subcommittee

S.N	Name of the Subcommittee	Male	Female	Total
1	Account & Supervision	3	0	3
2	Loan Subcommittee	3	0	3
3	Education Subcommittee	3	0	3
4	Women Empowerment committee	0	3	3
	Total	9	3	12

Source: Field Survey ,2015

CHAPTER –V

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

This study focuses on the inclusion of the women of Gaindakot in the decision making process surrounding cooperative management. This study investigates the participation, access to decision making process, and empowerment of the women through the cooperatives, and the perception of women towards the cooperatives. This study attempts to highlight the participation of women in Cooperative Management, the situation regarding women's access to the decision making process, and seeks to investigate how the cooperative are playing a role for empowerment of the women. This is descriptive as well as exploratory research. The research included semi structured interviews, key informant interviews as well as three cases studies which were carried out in order to find out the perception of women and current practices along with Cooperative Management.

According to the field data there are 28 cooperatives in different disciplines, out of them 20 are saving and credit cooperatives. 13012 women have participated as share members in Gaindakot based cooperatives, compared with 14293 male share members. However, the 2012 Census Report 2012 shows that here are higher numbers of female population (17,159) in Gaindakot than male population (16,251). This shows that in Gaindakot women are proportionately less likely to participate in cooperatives.

The study shows in Gaindakot, at district level, most of the cooperatives are lead by male presidents, despite females making up a larger proportion of the share members at district level. Within cooperatives, other important positions such as the Vice president Secretary, Treasurer, and Joint Secretary, are all largely occupied by male members. Despite the lack of involvement of women in important positions surrounding cooperative management, forty out of fifty female respondents nevertheless felt that cooperative in Gaindakot were inclusive. A major cause behind the low participation of women in decision making process is the existing patriarchal culture in Gaindakot, however, the situation is changing. Many women in Gaindakot

have their perception that there is no restriction for women participate in the executive committee, although they maintain that many women simply lack the time. Some of the women told that women are missing in the executive committee because the general assembly always finishes late at night, and women have to go home early to cook and undertake house work. On the other had women are missing from opportunities of capacity building, because the study shows that women are mostly selected for local level training, with males receive priority for national and international level trainings. This again is a consequence of the increased responsibilities women hold in undertaken duties within the home.

The study shows that representation of women in decision making process is very low. Out of total 28 cooperatives in Gaidakot 22 cooperatives are led by males, where only 6 cooperative are led by females. Out of the 6 women led cooperatives 4 cooperatives are women only cooperative. This shows that either most of the men do not let the women lead, or that women themselves cannot make competition for the men in the cooperative. Beyond this, most women perceive that cooperatives are generally playing a vital role in female empowerment.

The contribution of cooperative for the economic and social empowerment of women has been perceived positively and appreciatively in Gaidakot. Most of the women feel that cooperatives are inclusive because of the launching the women focus program in the community, and because of the existence of the cooperatives in their own community through which women have easy access to financial services. Cooperative offers loans without deposit of physical property, and people only require the witness of another member in order to obtain a loan for IG activity.

The study shows that women are feeling a positive change in their personal life in terms of access to resources, decision making process, and personal dignity at HHs level and society and community level. Provision of the loan without deposit became very supportive to the economic empowerment of women, because only few numbers of women have ownership of land and other property. Many of the women found that they are running their business by taking loan from saving and credit cooperatives in Gaidakot.

Mostly women are doing General store, cosmetic shop, beauty parlor, as well as other. In this sense cooperatives are diversifying the occupational pattern of women from farming to other, although many of the women took loans for farming as well. Women are becoming more empowered by regular visits to the market for their business. Out of the three selected cooperatives, all have a women empowerment committee within them, which may act positively towards ensuring the inclusion of women in the decision making process.

5.2 Conclusion

At the end, there is no doubt to say that Cooperatives in Gaindakot (of which most are saving and credit cooperatives) are playing a vital role for regions the development. Many women have benefited through the cooperatives. Women have gained opportunities to become empowered, both economically and socially. The life style of women has changed after their involvement in the cooperatives. There is an easy access to financial services to motivate women to involve themselves in the cooperative. Mostly, women have difficulties to manage the time or leave the house for a long time, and in this sense cooperatives provide financial services easily available within their community that support the inclusion of women. Now women in Gaindakot do not have to go to the bank in the city for financial purpose. The access to loans without deposit of physical property has meant more women can access these financial services, and can feel included within these types of facility. On the other hand cooperatives in Gaindakot have organized different skill based training that supports their economic empowerment. While the study has shown that there is a very low level of access for women in decision making process, women's participation in cooperatives in general is nearly equal to male. Through the economic and social empowerment, women in Gaindakot are improving their access to resources, decision making process and self- dignity at house hold and community level.

5.3 Recommendations

Among many cooperatives can be present as example of very successful cooperative. The social and economic activity organized by this cooperative limited is really

appreciable. The following recommendation has been suggested for future improvement of the cooperatives.

1. Education awareness programme should be more focused.
2. The cooperatives should address the problems by developing strategies that would motivate poor women to join it.
3. The cooperative board should be encouraged to consult member related to non – financial, developmental activities of the cooperatives as they are interested in participating in these activities.
4. Member should be encouraged to participate more actively in discussion and deliberations in annual general meeting and monthly meeting of cooperatives. (In meeting member needs).
5. Youth self- employment women program should be conduct..
6. Most of the respondents are found say and they lacked forwardness. So it is suggested to give them exposure by study tour, observation tour, idea exchange programmers, training or literacy classes etc.
7. The cooperative should further try to meet member's practical needs for basic literacy as well as advanced literacy (for those who had gone through the basic literacy course), health care, livelihood (for example, a training on caring for and maintenance of livestock) would be useful to many member's and education for their children and for themselves and their strategic interest to be protected from violence as according to members, these are the needs they need more assistance on.
8. The cooperatives should give consultation to other saving and credit cooperative society and it should take suggestion from other saving and credit Cooperative society also.

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Case Study 1:

Durga Lamichhane born in 2022 B.S. in Chitwan District , She spent 6 years with a joint family as a house wife . She started to live in Gaidakot in 2046 BS just after separating from the joint family along with her husband. She became aware a little about the cooperative when she participated in the awareness program organized by VYCCU Saving and Credit Cooperative in her village at the beginning. “It was my turning point when I knew the importance of saving and idea to create saving from the daily little amount of income which could be the big support for future expenditure” Durga told. She got the share membership in 2052 BS in Vyccu Saving and credit cooperative ltd. After her speech in general assembly of the cooperative she has gained good recognition in society as she said .”I were informed as I selected one of the representative speaker among women member which was surprising to me but somehow I took it as an opportunity and just after that I became attention on the other representative and at last I went to the stage and gave the speech, everybody appreciate on it , there were no limit of my happiness , it was first time that my name was announced in public forum” told Durga remembering her past .After that she felt she had easier access in social work than before “I started to get priority where ever I went like Schools, social institutions , Governments service provided organizations as well as community level programs, which made me more confident as well as my children became recognized by the community adding my name ,which make me confident in public .I got many chances to be participated in the trainings and seminars through VYCCU, even national level program as representative which support me to expose in the national level.I have got introduced with government officials that made me easy access on government office in district ,now I able to get any kind of service from government office without support from other” She told. Durga was elected as a board member in 2064 BS. She has been actively participating in encouraging the growth of membership, and has focused on engaging with women, which has made her popular among women. Sometimes she has helped resolve domestic problems within the community, a role which has made her a leading women in the community . She started to shale the vegetables produced ,which support her to earn some money,” I use to give the vegetable to my neighbors without any cost which was over than my consumption at house ,but after

participation in the entrepreneurship development related education camp organized by VYCCU I realized that how I would be entrepreneur from my kitchen garden than I started to sale these all product even it is in small amount , this support earn some money ". She says that although she used to participated in the household level decision making process, the final decision nevertheless lay with her husband, now however she has autonomy in making any kind of decision within the home. Durga started to facilitate the education seminars organized by VYCCU within the community, as a resource person. She got elected as a board member for the next acting year , and nowadays she has become more active in board meetings. She says that her responsibility has been increased towards the community. Durga has been involved in school management committee for two acting years, and she has leaded the community based women group for 6 years as a coordinator. Durga gives all the advantage to the VYCCU saving & credit cooperative Ltd. which made her A leader from a Housewife.

Case Study 2

Bishnumaya (45 years old), lives in Gaindakot with her family. She used to do her house work during her early married life as a Buhari (daughter in law). She was dependent on her husband and the family. About fifteen years ago she became aware about the saving and credit cooperatives facilities in her community through the awareness program of one of the cooperatives in Gaindakot. She became interested in becoming a member of the cooperative. She got the chance to attend the three month tailoring training. She had decided to run her own tailoring business but she did not have the property or cash necessary. At the same time, she got help from two of her friends, who served as witnesses in order for her to take a loan. In 2055 B.S she took a Rs.15,000. loan from the Vyccu Saving and Credit Cooperative. Bishumaya, now has her own business of cosmetic shop and tailoring ,her husband and herself are enjoying the business together, She says " at the beginning I neither have money to run the business nor land for deposit for loan, I got help from my two friends as witness and I took loan from the cooperative Rs1500 and bought a tailoring machine and started my business , now I have expanded it and enough for my family need". Bishnu Maya's husband earlier had gone to foreign employment to Dubai for 3 years but he could not do well and could not earn money. After getting back to Nepal he decided to help her wife by working together. Bushnumaya and her husband are both involved in their own business. Now, she is proud to be an entrepreneur and to contribute to the households expenses. She says " I am proud to say that I have became an entrepreneur." She feels that she has got good recognition in the family as well as in the community after she became an entrepreneur. Bishnumaya is now involved in different women groups and community level activity as a women representative. She gives all credit to her cooperative for her success.

Case Study 3:

Narayani Bastola was born in 2036/3/4 BS in Pokhara of Kaski District , she got married in 2057 BS in Gaindakot , she was only student and she was almost completely unaware about the social life. When she came to Gaindakot she got chance to be the member of a cooperative in Gaindakot, and this served as an entry point for her involvement in the social sector. After being selected into a cooperative management committee, she led the education committee where she got chance to explore her capacity .In the next general assembly Nayarnai was proposed to be the secretary of the executive committee in the Avirat Saving and Credit cooperative ltd .

“ I was so happy and excited to be proposed in the committee , although I was not very confident . I was motivated through the objectives of the cooperative which aims to improve the quality of life of the members as well as for the economic and social empowerment ”. She got many chances to be introduced in public as one of the leading women in Gaindakot. Ekal Mahila Abhinandan program was organized in Gaindakot, and her cooperative was also co-organizer ,where widows women were going to have red color(tika) and red cloths in the public forum challenging to the cultural barriers . She leads the program from her cooperative. That program was very challenging at the existing situation, regarding the Hindu society, enclosing the red colors is the misbehavior. However she participated in the program giving the hand to hand to other women. when they got success on the program she started to be covered by the media which made her more moral responsible to the society . She used to participate in the weekly program in her cooperative relating to the women empowerment. Once she raise the issue of the dowry system of Hindu marriage function and her cooperative start the program on anti dowry campaign in the Gaindakot VDC, where she leads the Program .” we Organized the VDC level program in Gaindakot in 2063 falgun 12 where six couple of Gaindakot were respected by the Organizer." we became success to convince the 86 young boys to make public commitment on without dowry marriage in future , which made me really happy and excited to be participated in the social work, I became popular in the media and I became covered by medias even national level which made me more recognized in the society.” Told Narayani . In the Next General assembly of her cooperative she is elected as Vice Chairman.

Now Narayani is working with a national level NGO, where she is treasure , as well as program coordinator. She also involved in the VDC level women network , VDC level drinking water and sanitation committee board she gives all the credibility to the Avirat Saving & Credit Cooperative Ltd. She said that “I got chance to build up the social capital in my life. I found far better empowered myself as I were before involved in the cooperative .In My experience cooperatives not only gives the economic benefits to its member it provides much more other things to be more empowered at all”

Annex: A
Interview Schedule

1. Background Information of informant

a) name :

b) Age::

c) Name of the cooperative:

d) Ward no:

e) Village:

f) Caste/Ethnic Group:

g) Education: a) illiterate b) primary c) secondary

d). intermediate e) Bachelor degree f) Masters degree and Above

I) Relation to Family head:

J) Family Structure: I. Nuclear II. Joint

L) Marital Status:

i) Married() ii. Un married () iii. Divorced () iv. Widowed() v. separated ()

2. Do you have your own land

Bigha _____ Katha _____ Dhur _____

3 When did you get the membership in the cooperative?

i) Within one year ii) more than one year ago. iii) More than five year ago

4. How many of your family members have there membership in cooperative?

Male : Female :

5. Who motivated you to be the member of cooperative?

i) Self ii) husband iii) Neighbors ii) cooperative management team iv)

Others(Specify).....

6. Have you ever participated in the cooperative management board?

(Yes/ No)

If yes,

a) What is your position in the board? Specify.

i) president ii) vice-president iii) secretary iv) treasurer v) member vi) sub
committee (specify).....

b) How many times did you get elected?

i) Only one ii) Two iii) More than two

- c) Who brings the agendas?
 i) Female ii) Male
- d) What kind of decision process followed?
 i) Consensus ii) Voting iii) other
- e) How do they give priority for female voice?
 i) Give High Priority than male.
 ii) Give equal priority as male.
 iii) Give low priority than male.
 iv) Neglect the female voice.
- If no,

- a) why didn't you participated in the board member?
 i) Lack of time because of house work.
 ii) Hard to get permission from husband/family.
 iii) Lack of idea .
 iv) Lack of other female board member.
 v) other.....

7. Have you ever get opportunities for trainings ?

- i)never ii)one time iii) two time iv) morethan two

8. If yes , what Kind of Training opportunities did you get ?

- i) Local level ii)National level iii) International level

9) Who get the first priority Fro training ?

S.N	Types of Training	Male	Female
1	Local Level		
2	National Level		
3	International Level		

10. Did your cooperative organize women focused program?

specify.(Yes / No)

if yes, what are the issues of such program ?specify.

11. Do you think that your co-operative is inclusive for women? why?

13. If you think your cooperative is not enough inclusive , what are the bariars?

12. Did you feel any changes after your participation in cooperative management in your regular life in the following indicators (Change in economic & social relations)

I)none, II)very little, III)good, IV) very good)