

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Nepal, a small land-locked country adjoining China in the north & surrounded on the three sides by India, falls under the category of economically least developed countries in the world, where a significant population lives below absolute poverty line. Agriculture sector has remained the key sector for the contribution to economy. It is the main source of national income, employment, food, clothing, industrial raw materials, export trade and basis of trade and commerce as well as major investment sector. Keeping this in view, the government has been giving due emphasis in this sector in its every five years plan and yearly budget. Besides, foreign financial and technical assistance also has remained significant in this sector. But every effort from government side, aid of the foreign donor agency and any other program would be futile until and unless the people at grass root level is not being conscious and motivated for the national development through their own economic development. For which co-operative could be the best solution for Nepalese rural based economy (Pokhrel, 2009).¹

The cooperative institutions are differs from other by following features. The first can be called *private profit enterprises*. Private profit enterprises are business owned by a group of investors. The purpose of *private profit enterprises* is to earn a profit for these investors. Examples of private profit enterprises, in the financial sector, are commercial banks like Nabil bank or Himalayan Bank. The second type of business is *government owned enterprises*, a government owned enterprise is owned by the state. The purpose of a government owned enterprise is to help Nepal government achieve certain goals. An example of a government owned enterprise, in the financial sector, is the Rastriya Banijya Bank.

"Unity in diversity" is the main motto of co-operatives societies. The philosophy behind co-operative movement is "all for each and each for all". A

¹ Pokhrel, Gita, "A Comparative Study on Saving and Credit Mobilization and Financial Performance of Royal Cooperative Society Ltd. and Chandikalika Saving and Credit Cooperative Society Ltd.", Master Dissertation, Tribhuvan University, 2009.

cooperative is defined by the International Co-operative Alliance's Statement on the Co-operative Identity as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. It is a business organization owned and operated by a group of individuals for their mutual benefit. 'Cooperative' refers to work together. A 'cooperative organization' is established by a group of economically poor and exploited people with a view of working together in organized way for their common benefit. Cooperative association is a voluntary association based on the principle of self help through mutual help (Shahakari Adhyanmala, 2056 BS)². A cooperative may also be defined as a business owned and controlled equally by the people who use its services or who work at it. There are different types of cooperatives on the basis of working nature like saving and credit cooperative, milk cooperative, agriculture cooperative, women multipurpose cooperative etc.

The characteristics of cooperative are voluntary organization, legal existence, democratic management, equality, service motive, mutual help and disposal of surplus. There should be equality and democratic control in cooperatives which will also empower women to participate in decision making, to know and lead organization. The deprived women will be benefited from cooperative. Cooperative provides different benefits like provision of cheap and easy debt, encouragement of saving and investment, help in income generation and self dependency, mobilization of local resource, creation of people awareness; help to keep social solidarity, development of local leadership etc.

The development of cooperative in Nepal, from government side, had been started in 2010 BS with the establishment of *sahakari bibhag*. After that different plans and policies have been made for the development of cooperatives. Before 'Cooperative Act-2048 BS' there were only 22 cooperatives including one district cooperative union and now the number reached 12,646 (Cooperative Department, 2066 BS). The Act has given huge space for the composition and participation in cooperatives, which is being one of the platforms for women to develop their leadership power, decision making power as well as socio-economic condition.

² Cooperative Development Board, *Shahakari Adhyanmala*, Vol. 6 (2056)

According to the Cooperative Act-2048 BS³, each cooperative has to form an executive committee to take decisions about the cooperative and an internal audit committee. Similarly, many other sub-committees may be formed according to the need of cooperatives like debt sub-committee, education sub-committee, women sub-committee etc. But there is no special legal provision for women.

At present, Nepal has 12,646 primary co-operatives, 5 central federations, one national co-operative bank and 148 district and sectoral federations. Altogether 18 lakh 43 thousand and 759 members are associated with those cooperatives and their associations, including 34.24 percent women members (Cooperative Department, 2066 BS)⁴. Similarly in Jhapa, there are 405 cooperatives including 63 women cooperatives. In which 1,25,763 men and 56,880 women have been involved(Sahakari Darpan, 2067 BS).⁵ Through membership in cooperatives, women are developing self-help strategies, generating their own income and assets, and learning how to overcome entrenched biases and prejudices. Now the participation and combination of cooperatives are going high including women. But the participation of women in cooperatives is only in numbers. So the qualitative empowerment of women is needed through cooperatives for socio-economic development of women.

1.2 Statement of the Problem

The movement of cooperative in Nepal has been started in 2010 B.S with the establishment of cooperative department. Later the development plans also encouraged cooperative societies but still the development of cooperatives due to lack of clear Government policy and program. The policies regarding cooperatives are not so effective to encompass backward people and women. This is because there is no such effective government institution to check and control the activities of cooperatives. Similarly, the cooperative act 2048 and cooperative rule 2049 are also silent about participation of women in executive committee of cooperatives. It does not tell any thing about necessary participation of women in cooperatives. In practice only names of women are included because women in relation to men are one step back regarding knowledge, practice, education, decision making power etc. Childcare

³ Nepal Government, Cooperative Act-2048, part-4.

⁴ Cooperative Department, Statistical Information of Nepalese Cooperative Institution (2066BS)

⁵ Hatemalo Multiple Cooperative LTD, Sahakari Darpan, 2067, Budhabare, Jhapa, p 12

responsibilities are viewed as the most significant obstacle faced by women in obtaining decision-making. So, to develop such power in women, not only the quantity but also the quality should be improved.

In early days in Great Britain cooperative movement contributed for the economic development. The idea of cooperative was given by Robert Owen. But it was practically developed by a group of Rochdale Pioneers called the consumer society. This was a successful cooperative society which was started all over Great Britain. This society sold goods only for its members in the beginning, but later it started to sell goods to non-members also. New industrial and provident act was passed in 1852, which solved many problems of cooperative society(Hejula,1978)⁶. In same ground government of Nepal should also develop such policies which uplift cooperative society as well as rural women and backward people.

Cooperative organizations of Nepal are working in rural areas to uplift the economic condition of poor people and women. Now it has become a matter of academic interest to discuss and analyze the various activities of the cooperatives like who are participating, who are getting advantage, who are the decision maker etc in cooperatives. The main research questions of the study are given as follows:

-) What is the participation status of women in cooperatives?
-) What is the role of women in decision making position in cooperative?
-) What are the problems and barriers of women's participation in decision making position of cooperatives?
-) What are the special provisions for women in policies related to cooperatives?

1.3 Objectives of the Study

The general objective of this study is to identify the participation of women in decision making process in cooperatives. The specific objective of the study can be highlighted as below:

- 1) To review the history of cooperative in Nepal.
- 2) To describe the involvement of women in cooperatives in terms of membership, saving collection and borrowing.

⁶ Hejula, TN, 1978, cooperative movement in Germany, Agra

- 3) To explore the participation of women in decision making process of cooperatives.
- 4) To analyze the barriers of participation of women in cooperatives.

1.4 Significance of the Study

This study provides knowledge about the involvement and participation of women in decision making of sampled cooperatives. The study facilitates gender policy, to increase women participation in cooperative services and decision making in sampled cooperatives. This study will be helpful to cooperative sector to make gender policies. This study is helpful to the Cooperative Department, Cooperative Development Board, District federation, Central federation and National federation of Cooperative. It is also helpful to the government, banks and research workers of the concerned field. The significance of the study can be highlighted as follows.

- i. This study is helpful to make gender policies based on recommendation and suggestion.
- ii. This study may provide information to further research.
- iii. It may be important for cooperatives and different organizations to take various decisions regarding women's involvement and participation in decision making.

1.5 Organization of the Study

The study entitled "The participation of women in decision making process of cooperatives" has been started with introduction of cooperative followed by the problems, objectives signification of the study, methodology and limitations of the study. The second chapter represents literature review of related books, articles, dissertation with concept of cooperative. Chapter three provides the historical background of cooperative plan and policies regarding cooperatives. In chapter four the collected data are analyzed, and presented in suitable graphs, tables and figures. In chapter five the conclusion and recommendations has been given.

1.6 Limitations of the Study

It is not possible to study the participation of women in decision making in all cooperatives operating in Nepal due to limited time and resources. The study includes two cooperatives of Budhabare V.D.C of Jhapa district in Nepal. Only few women members of selected cooperative has been contracted for interview due to limited resources and time. Similarly small sample size may have its own limitation for generalization. So the information may not be enough for intensive as well as extensive recommendation which may be more applicable to similar situation only.

CHAPTER-TWO

LITERATURE REVIEW

2.1 Conceptual Review

The term 'cooperation' is derived from the Latin word "cooperari". 'Co' means together and 'operari' means work, which means working together. But in broader sense, it means the system in which people voluntarily associated and working together for achieving mutual goal. The motto behind cooperation is "each for all and all for each" and its system for self-help through mutual help(Dahal 1984)⁷. The cooperative organization has been defined in different ways by the thinkers and scholars. Bhide has defined "cooperative represents itself as a happy means between the forces of extreme individualism on one hand and socialism and communism on the other. It stands for individual rights tempered by consideration of justice, equity and fair dealing between man and man and its great aim is to prevent the exploitation by the stronger party"(Bhide 1930)⁸.

The international cooperative alliances meeting held at Manchester England in 1995 defined "A cooperative is an autonomous economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprises (Cooperative Training Center 2048BS)⁹.

Co-operative is a user-owned and user-controlled business that distributes benefits on the basis of use. According to patronage proportionality – 'a co-operative is a private business organized and joined by members to fulfill their mutual economic needs as patron of the business, with the key control, ownership, and income distribution decision based on patronage proportions; namely, member voting, equity capital investment by patrons, and distribution of net income to patrons are proportional to use of the co-operative. The terminology used to describe co-operative and other firms differs widely. Co-operatives are also commonly called non-profit corporations or patron- owned corporations. The distinction between co-operative and

⁷ P.C. Dahal, *A Text Book of Co-operative Management*, (New Delhi: Konark Publishers Pvt. Ltd. 1989.), P. 17

⁸ V.S. Bhide, *The Place of Co-operative in National Life*, (Bombay:Himalaya Publishing House.1930). P. 112

⁹ Cooperative Training Centre, *Sahakarita Ra Nepal Ma Yesko Bikas*.2048, P.7.

other businesses is that co-operatives return net income to users or to patrons, while other business firms return net income to users or to investment (Cobia 1989)¹⁰.

2.2 Review of Related Studies in Nepalese Context

A study undertaken by Bihari Bonod Pokhrel (1988)¹¹ aimed at reviewing the overall situation of cooperative movement of Nepal. According to this study, all most all of village of 30 districts, were covered by Sajha societies up to 1983/84. Out of those societies 41 .20 percent were of Terai region and 58.8 percent were of hilly region. The study concluded the following problems being faced by the cooperatives in Nepal.

1. Lack of cooperative education and training
2. Lack of fund
3. Lack of spontaneity towards cooperation
4. Lack of lonely service
5. Lack of efficient management
6. Political interference
7. Public apathy
8. Lack of specific and stable policy
9. Lack of central level organization
10. Absence of good process of loan disbursement and payment.

This study was an in -depth study performed covering all aspects of cooperative movement in Nepal. This study emphasized on the role of Sajha Societies for rural development in Nepal. The financial resources, utilization of funds and marking activities reveal that there is a great need for revitalization in order to make the movement strong and stable.

A study conducted by Thankur Prasad Koirala (1997)¹² on “Development of Nepal through cooperative” has concluded that Nepal would be self sufficient and she

¹⁰ Cobia, David.W (Ed), 1989, Co-operatives in Agriculture. Englewood Cliffs, New Jersey: Prentice Hall.

¹¹ Bihari Binod Pokharel, "A Study of the Cooperative Movement of Nepal," (Ph.D. diss. Bihar University, 1988.

¹² Koirala, Thakur Prasad, "Development of Nepal through Cooperative in Nepal", Master Diss, Tribhuvan University, 1997.

need not depend on foreign loan and if cooperative is developed well. The study has pointed out the problems being faced by the cooperatives as such:

1. Poor management
2. Incomplete records
3. Lack of trained personnel
4. Failure to interact with cooperatives
5. Wrong utilization and wastage of inventories
6. Lack of technical guidance

He has suggested that due attention should be given by all concerning authorities and a close supervision and constant guidance should be done by the concerned authorities. He has also suggested for diversifying the pattern of cooperative development as well as strengthens the base of structure. He is very hopeful that there will be all- round development of Nepal through cooperatives in near future.

Nirajan Raj Ojha (2059BS) conducted a research 'Loan Recovery Approach to the Performance Assessment of Micro-credit projects for woman in Pokhara' with the objectives of examining the performance of micro-credit financing project targeted to woman with the help of both primary and secondary information. The major findings from this study were the success of program by lending to group members than individual in numbers. Training at different level impacts on the execution of professional activities and majority of participating woman will get facilities and chance to be literate.

He recommended that NGOS are not able to include the entire targeted woman and failed to meet the required criterion of loan repayment and amount of overdue remained high. But cooperatives are working in rural area and reaching to the grass root level of illiterate, innocent and economically poor women. So to attract the poor people to the productive sector and to increase the investment in agriculture sector, cooperatives play a vital role. Cooperative can mobilize the rural women in worthy activities and support to increase national income.

Som Nath Bastola (2008)¹³ has written in his article "Purbaki Sahakari Netri" Cooperatives not only generate income to its member but also taken overall responsibility of them. In Nepal multipurpose cooperative are in practice, they inspire the villagers for modern agriculture system, to grow off seasonal vegetable and professional animal husbandry. They promote the product in market and arrange the sales it reasonable rate.

Besides this, cooperative is working for social welfare also. It is acting for the development of leadership skills of the women informal education providing health service through health campaign and other skill-oriented training is also given to rural women. Thus cooperative organizations are bringing revolutionary change to the life of rural woman.

Bishow Mohan Achyara (2064 BS)¹⁴ has mentioned in his article "Transparency in cooperatives: Essential for good governance." Cooperatives are crucial to the economically poor and exploited people. In our country more than 80% people live in rural area, which do not have proper and reliable source of income. In such country cooperative is the means to motivate the people to work together for their common benefit. It encourages the people for compulsory saving and takes the responsibility of mobilizing that small saving in productive field. It develops feeling of coordination mutual help for self-help and aids to increase national GDP, per capita income and ultimately support for national development.

In an article Sarada Sharma (2064BS)¹⁵ has written that the movement of cooperative started from 2010 B.S but it has not been successively reached to women yet. But one thing is to be considered that the participation of women in cooperative is a relatively more that of other government and non – government sectors. The cooperative act 2048 has enhanced inspiration and freedom to cooperatives. Due to this women also started to involve and participate in cooperatives and also started to make different kinds of women cooperatives and groups to enhance their socio-

¹³ Bastola, Som Nath . "Purbaki Sahakari Netri" **Annapurna Post**. (June 7.2008): P. 8

¹⁴ Bishow Mohan Achyara, "Transparency in Cooperatives: Essential for good Governance" Sahakari Sambad, Vol. 4, 2064

¹⁵ Sarada Sharma, '*sahakari ma mahila ko pahuch*' Sahakari smarika 2064, District Cooperative organization, Jhapa

economic condition. Similarly the cooperatives operated by women are effective and they have low risk in the relation to others.

An article written by Pabitra Subba and Devi Dahal (2066 BS)¹⁶ entitled '*sahakari sastha tatha mahila sasaktikaran*' represented participation of women in a cooperative named Satasi women agricultural cooperative. The article states that women are engaged in different jobs like bee-keeping, small business and other agricultural works. The article further states that in the structure of Satasidham V.D.C. 2289 are engaged in agricultural works, 34 in productive works, 309 in business 52 in transportation jobs, 310 in services and 289 in other jobs are engaged out of 3292 house holds. Among them 49 in agriculture, 40 in small business, 53 in bee-keeping and 19 in labour works, are engaged through the Satasi women cooperative.

An article, '*Mahila sasaktikaran ka lagi sahakari aandolan*' by Muna Ghimire¹⁷, has presented that in current situation, women are doing hard to be able and get equal position, but due to family condition, illiteracy, household works etc. women are not able to use their skills and their abilities. The cooperatives have become an inspiring source because it opens the door for the participation for all and start small and cottage industries and business and self suitable works, which helps to enable their livelihood and to develop the socio-economic condition of nation. If we glimpse over the statistics of women participation in cooperatives it has increasing trends. In FY 2063/64 around 25000 women were involved in different cooperatives of Jhapa . Similarly more then 29 cooperatives are leaded by women.

As envisioned by the Interim Constitution 2063, the cooperative sector has been recognized as one of the three pillars of development along with the public and private sectors. Various policies and programs mentioned in the approach paper of the Interim Plan (2064-67)¹⁸ have considered co-operatives as the medium of economic, social and cultural development through savings mobilization and increase in investments to restructure and strengthen the cooperative software, aimed at rural development. With this background, this Plan, with a long-term vision on the co-

¹⁶ Pabitra Subba and Devi Dahal '*sahakari sastha tatha mahila sasaktikaran*' sahakari smarika - 2066, distict cooperative orgonation LTD, Jhapa.

¹⁷ Muna Ghimire, '*Mahila sasaktikaran ka lagi sahakari aandolan*' sahakari smarika 2064, district cooperative organization Jhapa.

¹⁸ National planning commission, Interim plan 2064-67, kathamandu, pp 165-168)

operatives sector, has been formulated. At present, Nepal has 12,646 primary co-operatives, 5 central federations, one national co-operative bank and 148 district and sectoral federations. Altogether 18 lakh 43 thousand and 759 members are associated with those cooperatives and their associations, including 34.24 percent women members. Annual transaction of the co-operative sector amounts to approximately about Rs. 50 billion. The share capital of co-operative societies amount to Rs. 1,040 million whereas balance of savings and investments amounts to Rs. 20 billion and Rs. 24 billion respectively. According to an estimate, the transaction of these cooperatives has a contribution of approximately 1 percent in the GDP. Some 15 thousand people are directly employed in this sector. The plan has made some strategies for the development of cooperative like, to expand co-operative education, training and information system, 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 necessary concession and facilities will be provided for the promotion and development of the co-operatives sector etc.

2.3 Historical Background and Policies of Cooperative in Nepal

2.3.1 Global Perspective

The first recorded formal cooperative began in England, In 1844. This cooperative was founded by a group of 28 weavers. The group named their cooperative Rochdale Pioneers of England. The subsequent success of the Rochdale Pioneers of England began the spread of cooperative throughout world. Credit cooperative is pioneered in Germany by Franz schulze(1809-1883).Franz first established credit committee in 1950 to provide credit to the members in urban area of Germany. This committee was stablished as a cooperative in 1852. In 1856 he published book called cooperative banking which help to expand the cooperative in other part of Germany. Due to his effort cooperative act was came into operation in 1867 (Coperative Message 2003)¹⁹.

The idea of Cooperative was brought into light in the beginning of the 19th Century. The follower of Owen, Dr. William King, publicized the ideology of

¹⁹ Cooperative message; National cooperative Federation of Nepal; july 5th, 2003, p.5

cooperative later on who initiated an education at movement for cooperative development. The reformist Robert Owen's ideas and principles have continued to inspire the cooperative movement. These principles are (i) Abolition of private profit. (ii) Voluntary association (iii) Common ownership of the means of the means of production (iv) Utilization of wealth of the community for increasing the happiness of mankind (Hajeta 1994)²⁰.

But the following weaknesses were pointed out in the Owen's cooperative later on:

- i. Capital sunk because of credit sales.
- ii. Unfair competition took place because of selling the good at lower price in the market.
- iii. Cooperative store did not succeed enough, as members did not believe it.

After then, Rochdale pioneers' the real founder of the modern cooperative movement developed cooperative rules and philosophy. The cooperative society established by Rochdale pioneers has been known as 'The Consumer Society'. This was a successful cooperative society, which spread all over Great Britain. This society sold goods only for its members in the beginning but later is started to sell goods to non-members also. In 1860 Rochdale pioneers' formulated the following rules of cooperative, which are still relevant and used in modern cooperatives to some or more extent.

- i. Religious and political neutrality
- ii. Sale of goods at market price
- iii. Cash sale
- iv. Limited interest on share capital
- v. Distribution of surplus in proportion to purchase
- vi. One man one vote
- vii. Open membership
- viii. Democratic control
- ix. Sale of quality products
- x. Certain percentage of expenses on profit
- xi. Regular meeting
- xii. Book-keeping and auditing(Hajeta 1994)²¹

²⁰ T.N. Hajeta, *Principles, Problems and Practice of Cooperative*, (New Delhi: Konark Publishes, Ltd., 1994.) P.44

²¹ T.N. Hajeta, *Principles, Problems and Practice of Cooperative*, (New Delhi: Konark Publishes, Ltd., 1994.), P. 45

In the middle of 19th century, two reformists emerged in German who worked to eliminate the poverty and exploitation through the norm of mutual help and self-help in the form of cooperative. They were F.W. Refisen and Franz Schulze. Their working areas were different. Refisen centered his reforms in rural areas where as Schulze in city area. But both started their cooperative to free the poor from the exploitation of moneylenders and land lords in 1849 and both were successful to their aim. F. W Raiffeisen started the cooperative principle called “Each For All and All For Each” . In 1877 The Grand Union of Rural Cooperative Societies which was also called Raiffeison Union. It was found that the organizational structure provided by cooperatives allowed for exponential growth development of both economic and social activities. The rapid growth was the result of community members effectively organizing themselves and their resources to realize mutual goals.

The idea of accomplishing more though people working together toward a common purpose was taken a step further on August 18, 1895, with the foundation of the International cooperative Alliance (ICA). The ICA sought to organize to organize the efforts of individual cooperatives at the international level. Through the exchange of information and experience the ICA was able to make its member organization stronger and more effective. The other major objective of the ICA was to expand the cooperative movement to other areas of the world (Coperative Message 2003)²².

In 1919 the first cooperative college in the world was established in Manchester. It was administered by the educational committee of the cooperative union, opened for the students from all parts of the world. After the cooperative society was recognized in 1944, the government of the Great Britain decided that boys and girls must attend a country college after leaving the school. The main objective of this was to produce good cooperative citizens within the Great Britain.

Poland is also a large peasant country. Most of the citizen of this country lived in villages and they were poor. The housing cooperative society was established in 1928 through peasant self-aids. The government had given them with the test of dialing up extra land, which was taken from the big state amount of the peasants

²² Ibid.

because peasants self aids were run on cooperative lines they were long before interpreted into cooperative movement.

In Denmark, Cooperative movement started from 1866 as consumer society as per the principles of Rochdale. However Denmark made exemplary success in agricultural cooperative in the world especially in dairies cooperatives of Denmark and which are good examples of successful cooperatives in the world.

In Israel, cooperative were begun from 1910 as a part of Jewish labors movement. Israel being a dynamic country, its cooperative movement is also dynamic. Today, the Cooperative Societies of Israel are highly developed in the world.

In Switzerland, Daisies started the cooperative movement. Swiss agriculture is organized by the various cooperatives. Cooperative movement contributes a lot for the development of Switzerland. In 1847 and 1848 establishment of cooperative stores and a number of food societies were formed and at the same time Zurich consumers' society was also formed.

In 1851 a general union of Swiss Cooperative store was formed at Barla and at the end of the century a wholesale cooperative store was established In Switzerland Cooperative gave job opportunities to youth. By all these, people of Switzerland realized that cooperative provides many things to them.

In Canada, cooperative movement started by Lancashire Coal miners and iron and steelworkers. The government of Canada organized cooperative butter and cheese factories in 1891 and United Fruit Company also established in Nova-Scotia. But there was no progress until 1930. When the priests and teacher of St.Francis Xavier University stated to study on cooperative for adults, cooperative wholesale had many new cooperative stores were opened in 1937. One of the remarkable and successful contributions of Canadian cooperative is British Canadian Cooperative society of Nova Scotia.

In Japan cooperative movements seemed to have been started after the second half of the 19th century. Though there was tradition of making a collective fund and taking loan from the fund in the 14th century also but real cooperative movement took

place in Japan after the establishment of consumer society in 1879. The cooperative movement of Japan seems to have been influenced by the European Cooperative movement. The credit cooperatives of Japan are like that of Germany and consumer cooperative like that of British Cooperative (Cooperative Training Centre 2048 BS)²³

After the establishment of consumer Cooperative in 1879, for controlling the increasing price of the goods, other such consumer cooperative and credit cooperative also started to establish rapidly. After the war between Japan and China, large industries grew up heavily where as small and cottage industries become weaker and weaker. In this situation, a great need and essence of cooperative was felt. As a result, cooperative bill was passed in 1900 for the development of different types of cooperative in Japan. After this bill was passed, many cooperatives established in Japan.

These cooperatives had the objectives of liberating the people from the exploitation of the capitalists and providing farmers with necessary fertilizers, seeds and other necessary helps in agriculture. In 30 years period, cooperatives opened from local or primary level to national level. But unfortunately they could not be untouched from the global crises in agriculture.

Up to 1930, the production of farmers increased in half but loan increased more .The government launched special program to make reform in agriculture. Various economic activities of the government started being performed under cooperative, which gave rise to the rural development. Different development works started being performed through cooperatives. The government of Japan started using agriculture cooperative to keep control in the economy. In this situation the cooperatives nearly lost their identity. But after the Second World War, these cooperatives organizations were able to regain their democratic value and flourished again. In 1947, Agricultural Cooperative Act was passed. After this, rural cooperatives ran as per their own principles. Integrated cooperatives came into existence in the field of agriculture, forestry and fish farming. In this way Japan initiated cooperative campaign. In this way the tradition of providing all possible services and good to the members through multiple cooperatives is an important

²³ Cooperative Training Centre, *Sahakarita Ra Nepalma Yeasko Bikas*, 2048, P. 17.

achievement of Japanese cooperative movement (Cooperative Training Centre 2048 BS)²⁴.

In China, it is assumed that cooperatives started in 1912. That time, China was an agricultural country. Though there were enough resources and possibilities but resources were not being used in industries. China was trapped in poverty. Flood and starvation was very common. The farmers were exploited by the loan of landlords. After Dr. Sun Yat Sen had taken the authority of the government he applied cooperative to improve its economy greatly. In Chinese Constitution, in clause 34 the following has been stated which is relevant to mention here.

”The government shall guide the peasants step by step to organize various forms of labor, mutual aid and production, cooperation according to the principle of voluntary of mutual benefit and that every step of the agricultural production” (Cooperative Training Centre 2048 BS)²⁵

After the establishment of the republican government in China, the ownership of the land went to the farmers and a program of land reform was executed. The central committee of the Chinese Communist Party managed three different types of organization for more production.

- a) **Mutual Aid Teams:** Mutual Aid Teams emphasized on communal labor, division of labor and maximum production. It was of two types- Temporary organization and Cast Organization. Temporary organization means for specific work and Cast Organization was for operating both agricultural and professional works.
- b) **Agricultural Producers Cooperatives:** Agricultural producers' cooperative is established containing personal and social features. The members collect their labor and resources to a place without losing their personal ownership in this system. The member families use their land collectively and make collective effort to increase the production. The main principle of this system is that farmers can not produce much when they perform farming separately. To yield

²⁴ Cooperative Training Centre, *Sahakarita Ra Nepalma Yeasko Bikas*, 2048, P. 17-19.

²⁵ Cooperative Training Centre, *Sahakarita Ra Nepalma Yeasko Bikas*, 2048, P. 15.

more production, mutual effort, togetherness and cooperation is better, is the norm of this system.

- c) **Advance Producers Cooperative or People's Commune:** It is the advance from of cooperative when the members have accepted the communal ownership of land. This is the last step from socialism to communism. Different organizations are united under the direction of the central committee of the communist Party. In this way Chinese try to reach to communism through cooperatives.

Like in the other countries of the world, the cooperative movement of India began to find way out to many social problems like scarcity, grief and dissatisfaction. In India, the co-operative movement was introduced in the form of credit society in 1904. For the development of cooperative movement has emphasized in all the five - years plans to agricultural co- operative in the sector of economic development. India has a wide network of agricultural co-operative in the field of credit and banking, marketing and processing and production of fertilizers. Agro processing co-operatives consisting of co-operative sugar factories and co-operative spinning mills and oilseed co-operative are having very strong position in the sphere of production of sugar cotton yarn and edible oils. Agricultural co-operative marketing federation of India is a business organization and involved in domestic as well as international marketing of agricultural co-operative is yet to respond effectively to the emerging challenges and opportunities of market economy and new economic reforms (B.K. 2004 BS).²⁶

2.3.2 Development of cooperative in Nepal

The concept of working together for mutual benefit was in practice in Nepal from the very ancient times. In ancient times, the concept of co-operative emerged in the form of *parma* in hilly region, *dhikuri* in western part and *mankakhala* and *guthi* in Kathmandu valley and in some places *dharma bhakari*(Pokhrel 2009)²⁷. *Dharm Bhakari* means a religious store, a kind of grain bank in which each family in the village puts aside certain quantities of grain after the end of the harvest season. At the

²⁶ Man Bahadur B.K., "Financial Performance of Nepalese Cooperative Societies with Reference of District Cooperative Associations, Banepa," (Master Diss. Tribhuvan University, 2004.)

²⁷ Pokhrel, Gita, "A Comparative Study on Saving and Credit Mobilization and Financial Performance of Royal Cooperative Society Ltd. and Chandikalika Saving and Credit Cooperative Society Ltd.," Master Diss., Tribhuvan University, 2009.

time of scarcity the quantity of grains is distributed on advance to the farmers. Loan is advance from the grain banks only to the villages who have contributed to the bank only to the villagers who have contributed to the bank and agree to pay the loan in kind with interest.

'*Parma*' is another type of traditional rural cooperative. Historically, it is the first of co-operative in Nepal. It is such system under which farmers; neighbors, friends and relatives work together to promote their economic and social interests.

Likewise '*dhikuri*' is a best example of voluntary co-operation, which is very much popular in *Thakali* society. It is formed by a group of people for specific work. In this system, the members prepare the rules and regulations. Every member is required to contribute certain amount of capital to the fund of *Dhikuri*. The fund is used by the members under pre-determined rules and regulations.

'*Manka Guthi*' is practiced as group farming in Kathmandu valley. Each group is called '*mankakhala*' and the head of that group is called '*Thakuli*' which means the chairman of that group. Informal groups of farmers are formed for doing agricultural works like cultivation, sowing and harvesting. In this way the concept of co-operative in Nepal is not very new.

It began together with the human civilization to live together in a society or community. But it has not been possible to fix the time from when co-operative begin. The history of organized co-operative in Nepal began after the establishment co-operative department in the year 1953, under the Ministry of Agriculture for the establishment, promotion, supervision and evaluation of co-operative societies. The establishment of this department marked the beginning of the cooperative movement in Nepal. The beginning co-operative movement, in the real sense, was geared up with the establishment of 13 credit co-operative societies in 1956 as a part of the resettlement program for the flood affected people in Rapti Besi under the active support of United States Agency for International Development (USAID) on experimental basis. These co-operatives were previously registered under an executive order of Government of Nepal. Then in 1956, the first saving and credit cooperative was established, in the chitwan district named *Bakhan Singh saving and credit cooperative*. Following this, due to fundamental lack of understanding of

cooperative, Nepal government issued legislation to control the cooperative's operations. This legislation included the cooperative act and cooperative rules of 1959 and 1960 respectively. Furthermore during the 1960's the DOC was transferred to three different ministries. The shifting of the DOC from ministry to ministry further illustrates the governmental struggle to effective use of the cooperative system in this country (Pokhrel 2009)²⁸.

In 1956 the first five-year plan (1956-61) was formulated which identified that co- operative movement is developed in healthy and efficient manner, it would progressively abolish excessive indebtedness and contributes significantly in rising the living standard of the member of co-operative societies.

Considering the importance of necessary rules and regulations for managing and guiding co- operatives effectively and efficiently, the first co- operative Act was passed in 1959, which not only provided a sound legal basis for organizing co- operatives but also recognized all co- operative so far previously registered under an executive department of the government.

Consequently Cooperative society rules 1961 was promulgated which spurred the cooperative movement in the country. With the introduction of the first cooperative act, numerical growth of the cooperative boomed up. In the mean time, the cooperative were tied up with the so-called revolutionary many land reform programs. A cooperative bank was established in 1963 for providing credit to cooperative as well as agro business or industries. Cooperative Bank was converted into Agricultural Development Bank in 1967. Agricultural Development Bank was considered as a specialized bank for providing credit to cooperatives, individual's agro- business and marketing etc. Later on cooperatives training center was established in order to provide training on cooperatives within the country. In 1976 the cooperatives were redesigned as Sajha. The cooperative Societies were also subjected to various agencies regarding management and control. In the early seventies they were handed over back to the cooperatives Development that has remained under different ministries. For whatever purposes the cooperatives Societies were established they could not work satisfactorily enough to meet their objectives. The cooperative Societies converted into Sajha Institution was for providing basic

²⁸ Ibid

facilities like agricultural credit, agricultural inputs and consumer goods to individual peasants. The objectives of Sajha institution were set as supply of daily necessary consumers goods, supply of improved seeds, pesticides and fertilizers, purchase of agricultural production and make necessary arrangements for storage, mobilize saving by establishing banking facilities in rural areas and providing raw materials, credit to develop cottage industries. As a result all the cooperatives and village committees were converted into Sajha institution in Nepal.

Despite the long experience in the formation of multi-purpose societies, the position of the cooperative did not improve up to the desired level. Many co-operative societies remained multi-purpose only in name. Almost all the cooperative societies suffered from the lack of capital and poor volume of business.

Soon after the restoration of democracy in 1990, a high level National Cooperative Confederation Advisory Committee (NCCAC) was formed by the interim government. The committee made an in-depth analysis of the problems faced by cooperative movement and laid emphasis on the need for promoting cooperatives inline with cooperative principles and democratic values. The committees' report was studied by the government and subsequently, National Cooperative Development Board was formed for working out a new legislation as well as policy guidelines and for creating the necessary foundation for reorienting the cooperative movement. As a result, a new cooperative Act was promulgated in 1992. The new legislation recognized the democratic character of cooperative movement and ensured the operational autonomy of cooperatives and defined the role of Department of Cooperative in a transparent way.

A major change in the sector of cooperative of Nepal took place in 1992, when Nepal government changed its policy for cooperatives. The cooperative act stipulated that Nepal government would no longer directly promote or manage cooperatives. The government would limit its role to support and monitoring activities. The creation of this act freed cooperatives to function as they were designed. As a result, since 1992, cooperatives have flourished. The understanding and importance of cooperative has grown rapidly in Nepal. As of 2002, growth is marked over 7000 registered cooperatives functioning in Nepal. An additional sign of

their growing importance was conversion of the ministry of agriculture to the ministry of agriculture and cooperatives, in 2000 (Cooperative Message 2003).²⁹

The activities (Innex:1&2) during last 55 years in the history of cooperative movement in Nepal are enough to say that cooperative development passed through many managerial ups and downs causing a high inconsistency. The cooperative movement remained affected by the political changes in the nation that brought the situations among the people not to believe readily the philosophy of cooperative in practice. Moral objectives, social objectives, service to the members, good quality, cheap pricing, reasonable profit, cooperative principle, inclusion etc. have been the major challenges for cooperative organization in the present context of competitive market.

2.3.3 Cooperative Movement During Different Five-year Plan Period

2.3.3.1 First five years plan 2013/14- 2017/18

In the first five year plan the cooperative was taken into consideration as an important instrument for the social and economic development of Nepal. “If the cooperative movement is developed in a healthy and efficient manner it would progressively abolish excessive rural indebtedness, contribute significantly to uplift the living standard and develop variability capacity among the members of cooperative societies for organization, self reliance, self respect and ability to conduct their own affairs in an honest and democratic way.”¹

The planners, in the first five years plan, looked at the cooperative movement almost as a panacea for bringing about improvements in the economic condition of the rural people. An ambitious target of establishing 4500 cooperatives society all over the country was set. This included one central level cooperative bank as well as cooperative banks in district. At the end of plan period, however, only 378 cooperative have been established. This represented 8.4% of plan target. The total membership was 11059 with a paid-up capital of Rs. 363000.³⁰

The achievement of first plan was enactment of cooperative society act 1959, which provided a legal basis to the development of cooperative movement. It also laid

²⁹ Cooperative message; National cooperative Federation of Nepal; July 5th, 2003, pp.22-24

³⁰ Agrawal, G.R.; Planning for Cooperative Development in Nepal, CEDA, Kathmandu, 1984

the foundation for the development of cooperative movement in Nepal. This was a period of transition in Nepal in the political history, which is characterized mainly by unstable government hence the development of cooperative movement could not get the proper attention.

2.3.3.2 Second (three years) plan period 2019/20-2021/22

The second plan period aim to establish 2200 new cooperative societies with special encouragement to those engaged in marketing, consumption and production. In addition to 14 sales and credit organization, they plan to perform banking functions. Additional 330000 persons were to be associated with the cooperative movement.³¹

During the plan period, a total 542 cooperative societies were established which was the 25% of the target. The membership added during the plan period was 13916, and the share capital was Rs. 1176567. the establishment of *sajha* transport in 1963/64 with a capital of Rs.1.7 million and *sajha* health society (*sajha swasthya seva*) with a capital of Rs. 0.65 million were largely responsible for increase in the capital. The cooperative bank was established in 1964 provided a compulsory saving scheme and also gave a boost to the cooperative movement.³²

The programs of cooperative movement, however, were not very satisfactory. The main factors responsible for it were poverty and illiteracy of the rural farmers together with the limited members and scope of work of cooperative society.³³

2.3.3.3 Third five year plan period 2022/23-2026/27

This plan looked at the cooperative movement as an integral part of the land reform program. A target was st to establish 350 multi-purpose cooperative societies in the selected village *panchayat*, where land reform program had been implemented. 10 consumer cooperative and 75 industrial cooperatives were to be established in urban areas. A provision was made for the distribution of Rs. 350 million of loans to cooperative societies.³⁴

³¹ Ibid

³² Bajracharya B.B. "A Review of cooperative Development in Nepal", CEDA, Kathemandu, 1980

³³ GoN, Third Five year Plan, NPC, Kathamandu, 1965.

³⁴ Ibid.

In the third plan, a cooperative training centre was established. It provided training on various aspects of cooperative development specially on auditing accounting sales. The cooperative bank was to concentrate its loan activities to cooperative societies in the areas where land reform program had been implemented. In order to provide loan for the people not associated with the cooperative movement, an agriculture bank was also to be established.

The number of cooperative societies in the plan period was 366 and the number of members was 41365. During the plan period the management of the cooperative was acted by village committee. The cooperative bank was converted into agricultural bank.

Most of the cooperative societies were organized by the cooperative department of the government grants. Hence, they lacked sufficient funds, members, knowledge and management capabilities. About 1100 societies were concerned with agriculture which were ineffective and were in the process of the liquidation of rest. Some needed promotional increases while other needed amalgamation.³⁵

2.3.3.4 Forth – five year plan period 2027/28-2031/32

The forth plan period emphasis the quality rather than quantity for cooperative development. It gave priority to development of cooperative in 28 districts. Similarly the intensive agricultural development plan was to be implemented.

During the forth plan a total of 251 guided cooperatives were established 15 in mountain, 92 in hill and 144 terai. However 43 % of the total was situated in central development region, 25% in eastern development region, 15.5% in western development and 16.5% in far-western development region. The agricultural development basis provided loan amounting to more than Rs.110 million to guided cooperatives societies and village committees.³⁶ However small farmers received only 32% of this loan, where as 68% was given to medium and big farmers.³⁷ The activities of the societies included credit on agricultural inputs tools, good of daily

³⁵ GoN, Fourth Five year Plan, NPC, Kathamandu, 1970.

³⁶ Ibid.

³⁷ Saiju, Mohan Man, Political Implication of the Cooperative System and Tiller Participation in Nepal, Ph,D Thises, North Corolind, 1972.

necessities as well as food grains. Only one cooperative society was providing services to the village in an average.

The guided cooperative societies become very much dependent on the loans and the movements of Agriculture Development Bank. The professional management, however, was lacking and the recovery rate was also very poor. The scope of cooperatives also reminded largely to loan operation and the loan performance also remained poor.

2.3.3.5 Fifth five year plan (2032/33-2036/37)

The fifth plan aimed to expand the guided cooperatives by establishing 322 new societies. The total number of guided societies was thus expected to be 573, categorizing to the needs of 1719 villages, by the end of the plan. The 453 guided village committees existed in the beginning of the plan were to be more able and dynamic. But they were to be gradually converted into guided cooperative societies on the basis of practicability. Thus more than 3000 villages were to be converted by the guided cooperatives and guided village committees. In addition 20 guided consumer cooperatives stores and 20 guided cottage industry cooperatives were to be established.³⁸

His majesty government on May 3, 1976 introduced the new “sajha program” to replace the then existing guided cooperative societies in all terai district and also in the hill district. Sajha society was introduced and conceived as the institution arrangement of rural development.³⁹

The objectives of new sajha programs were

- a) To increase the national production and income level of farmers through the adaptation of improved farming techniques.
- b) To provide loan facilities to the small farmers at the village level.
- c) To provide general banking facilities at the village level, mobilize rural saving and utilize such saving in development activities.

³⁸ GoN, Fifth Five year Plan, NPC, Kathamandu, 1975.

³⁹ Bajracharya, B.B., "A Review of cooperative Development in Nepal", CEDA, Kathemandu, 1980

2.3.3.6 Sixth plan(2037/38-2041/42)⁴⁰

The sixth plan directed its focus on the coordinated development of sajha program with agricultural creation, extension services, inputs and land reform program. The guiding principle was to free them from traditional exploitation. The objectives of cooperative development were to provide the farmers the basic facilities and consumer goods, and also to boost the production and productivity of the farmers in rural areas for the sake of their betterment.

The sixth plan also laid down the following policy guidelines in respect to cooperatives development.

- 1) Cooperative department of majesty's government will be the only agency to lay down policies and carry out supervision works in relation to Sajha institutions.
- 2) District with sajha programs operated will be classified as follows, and the following types of program will be launched in first phase
 -) For 7 district of the terai with irrigation facilities and intensive program.
 -) For the remaining 13 district of the terai, with campaign program.
 -) For the 20 district of the hills with integrated rural development program.
 -) For the remaining 20 district of hill, with normal program.
 -) For 15 district of Himalayan region with normal program.
- 3) Construction of warehouse is based on feasibility study which will be undertaken on the priority basis in rural areas.
- 4) Consumer goods and other daily necessities will be supplied to the rural areas through the sajha institutions only by public sector enterprises.
- 5) Sajha institutions functioning at grass level will be organized separately for small farmers and for other farmers' sub-inspectors of cooperative department will manage the institutions until the management capabilities develop at local level. Similarly for district level sajha institutions, Sajha officers or senior inspectors will serve as secretaries in order to discharge specific functions.

⁴⁰ GoN, sixth Five year Plan,NPC, Kathamandu,19780.

2.3.3.7 Seventh five year plan(2042/43-2046/47)⁴¹

The seventh plan emphasized development of cooperative movement with the main aims of village economy, by generating appropriate environment for large number of farmers through cooperatives, by giving emphasis on marketing implements required by the farmers by processing of agricultural products and their marketing for increasing their agricultural products. The main objectives of seventh plan about cooperatives were

- a) To look after the welfare of small and marginal farmers through the medium of cooperatives by organizing them.
- b) To make available necessary facilities required for agricultural development in an organized manner on the basis of local leadership and people participation.
- c) To develop institutional channel at the rural level with the aim of providing direct benefit to the small farmers and other professionals in addition to increasing their productivity.

2.3.3.8 Eighth plan (2048/49-2053/54)⁴²

The eighth plan has recognized the role of cooperatives in the process of nation building and stated policies to foster cooperatives. The emphasis was on people's participation rather than government initiatives on autonomy rather than officialisation and on control from within rather than from outside. In order to insure that cooperative have an easy access to development finance, a cooperative development and fund has been created within the national cooperative development board. The board has also been empowered equally for obtaining finances from national or international financial institutes.

The objective of eighth plan about cooperative were

- 1) to extend support to accelerate the social and economic development specially of the deprived class people of the rural areas through the promotion and development of democratic cooperative societies/unions

⁴¹ GoN, Seventh Five year Plan,NPC, Kathamandu,1985.

⁴² GoN, Eighth Five year Plan,NPC, Kathamandu,1992.

by people's own initiatives with their participation according to their needs and aspirations.

- 2) To extend support to national economy by augmenting the local economic activities.

2.3.3.9 Ninth and Tenth Five Year plan⁴³

The ninth plan did not give any specific program about cooperative. Cooperative was combined with agriculture. Similarly, Tenth plan had formulated plan and policies related with cooperative combined with agriculture. Some of the strategies and policies of tenth plan related to cooperative were as following

Strategies related to cooperative

-) Support the promotion of agricultural market and related infrastructure development by mobilizing cooperative and private sector as well.
-) Promote cooperative and contract farming.

Policies

-) For the implementation of agricultural support service program also in cooperative and contract services ,The participation of His Majesty's Government and community based organisations, non-government organisations and the private sector will be expanded gradually according to the concept of contract and cooperative farming to enhance the participation of the private sector in the agriculture and livestock extension services. Similarly, institutionalised development will be made to encourage cooperative and contract farming.
-) For the encouragement to cooperative and contract farming, cooperative training and education program will be expanded in the regional level.
-) Cooperative and contract farming will be encouraged with a policy to ensure ownership and use of the land.
-) The agriculture and livestock development programme will be implemented in partnership or contract with different cooperatives,

⁴³ GoN, Tenth Five year Plan,NPC, Kathamandu,2002.

farmers or farmers' groups or their committees. For this a system of open competition will be adopted.

-) Focus will be laid on income-based employment through the expansion of sericulture that flourishes on mulberry. This will be carried out by community participation under the programme of consolidating the areas having promising export potential.
-) The participation of the private sector will be encouraged in the delivery of veterinary services and artificial insemination.
-) A policy to seek widespread participation of the cooperatives and the private parties will be taken up to promote the availability of quality improved seeds. The small farmers' group/community based organization in the remote settings will be encouraged to take up this kind of job by providing technical support to them. Seed self sufficiency program in the district will be expanded
-) Awareness raising programmes on cooperative, partnership and contract farming will be launched. This apart, environment will be created to deliver even the government services through the provision of contract or partnership basis. Likewise the enterprise development plan for Agriculture Cooperatives and unions will be formulated and implemented accordingly by bringing improvement in the policies for cooperative enterprise development.
-) Sixty thousand members will be given training on cooperative management, auditing and enterprize promotion through the cooperative education and training programme. This would enable to involve them in bringing about growth in the local productions after they are involved in the market orientation to be given by the cooperative system.

2.3.3.10 Three-year Interim plan (2064/65-2067/68)⁴⁴

Long Term Vision

The long-term vision is to development co-operatives as the lead sector for poverty reduction through public welfare oriented economic development.

⁴⁴ GoN, Interim Plan,NPC,Kathamandu, 2007

Objectives

1. Co-operatives will be developed as the foundation pillar of the economy, through the economic development of the country, small savings mobilization, operation of agriculture and micro enterprises and development of the concept of co-operatives among the general public.
2. Co-operatives will be developed, as a medium to contribute to fulfilling the economic, social and cultural needs of the general public, by developing it as the mechanism of local development, construction and service delivery.

Strategies

- To review the existing legislation and institutional framework, in order to make the operation of co-operatives systematic and effective.
- To strengthen the inspection, regulation and monitoring aspects for effective good governance, competent administration and fiscal management of co-operatives.
- To increase the share capital and access to other financial resources in order to strengthen the economic condition of co-operatives.
- To increase the contribution of co-operatives in the development of production, processing and marketing.
- To expand co-operative education, training and information system.
- 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.
- Necessary concession and facilities will be provided for the promotion and development of the co-operatives sector.

CHAPTER-THREE

RESEARCH METHODOLOGY

3.1 Selection of Research Area

Budhabare V.D.C is one of the fertile land/area for cooperatives. The second cooperatives of Nepal named 'Janakalyan cooperative' had been established in Budhabare V.D.C. There are 45 cooperatives and finance mobilization groups(registered and unregistered in cooperative division office). In Budhabare V.D.C (V.D.C record 2066/67) more than 20 registered cooperatives are active. So, for the study, the area of Budhabare V.D.C has been selected. This is situated in Jhapa district in the eastern part of Nepal. It has 31.73 sq km area and situated between $26^{\circ} 14'23''$ to $26^{\circ} 46'14''$ northern longitude and $87^{\circ} 59'44''$ to $88^{\circ} 04'29''$ eastern latitude.

3.2 Research Design

In the study exploratory and descriptive research design has been used. The exploratory research design will be effective to explore the participation of women in decision making of cooperatives and descriptive research design will be useful to describe historical background of women's participation and involvement in cooperatives.

3.3 Source and Nature of Data

Both the primary and secondary types of data are used in this research. The primary data has been collected from the women and cooperatives of the selected area. Secondary data has been collected from various books, journal, articles reports of various government and non government organizations, cooperative departments and different cooperatives of Budhabare V.D.C.

3.4 Universe and Sampling

There are 26 cooperatives in Budhabare V.D.C. For the study 2 cooperatives established in Budhabare V.D.C has been selected for comparative study through judgment sampling method on the basis of their activeness and fifty women members

of two cooperatives has been selected for the sample through simple random sampling method.

3.5 Techniques of Data Collection

For the data collection different tools like field survey, questionnaire, key informant interview etc has been used for the study.

3.5.1 Questionnaire

Questionnaire is used to obtain the data about the women involved in cooperatives and prospective of women towards cooperative. The questionnaires were used for women member of MDSCC AND HMSCC.

3.5.2 Key Informant's Interview

The research has taken the interview with the key informant or the person related to cooperatives. For this, presidents, managers etc. of cooperatives are chosen.

3.6 Methods of Data Analysis

The collected data have been analyzed by using the qualitative and quantitative analysis method. For this simple mathematical and statistical tools are used and data are presented by figures, tables, diagrams, charts etc.

CHAPTER- FOUR

PRESENTATION AND ANALYSIS OF DATA

This chapter deals with the introduction of MDSCC (Mangaldeep Saving and Credit Cooperativem Ltd.) HMSCC Hatemalo Saving and Credit Cooperative Ltd) presentation, analysis and interpretation of statistics, evidence and facts to clarify the research works. Hence the study presents the collected data for various purposes of analysis. The data are analyzed using different statistical tools to get values of different variables. The analyzed data and results are presented clearly and simultaneously using tables and graphs. Lastly, each of the results is interpreted in each topics and subtopics.

4.1 Introduction of Mangaldeep and Hatemalo saving and credit cooperative ltd.

4.1.1 Mangaldeep saving and credit cooperative ltd.

The Mangal deep saving and credit cooperative ltd got government tag in Baisakh 2066 after the registration in Division Cooperative office, Jhapa. This cooperative had been working since 2052 on the name of *Nawajyoti saving & credit group*. It had been established to provide some financial services to the members of the group. At initial time it had only 18 members. The main objective of the group was to provide financial services to the members such as collection of small saving, to provide debt facilities. But after 13 years of the establishment the member of the group decided to register it in cooperative. After this, the *Nawajyoti saving & credit group* was registered in the name of Mangaldeep saving and credit cooperative in 2066 Baisakh.

After the establishment of MDSCC, it started financial services through its office. It increased its member to 51 including 22 women at establishment period. And now, it has 102 members including 39 women. The MDSCC, which has been providing different services and facilities, is also operating different types of trainings, cooperative education and cooperative accounting trainings to interested members. And also, it has been participating in different social and cooperative activities. According to MDSCC internal account report, it has Rs. 4239000 Share

capital, 73158 Fixed assets, Rs. 6644678 loan investment and Rs. 178100.25 reserve fund. The cooperative has adopted policies like

- to increase member on the basis of one person one cooperative
- to increase and induce women participation in different committees, activities of cooperative
- to increase new member annually
- to make plans and policies focusing the general members etc

4.1.2 Hatemalo saving and credit cooperative Ltd.

A group of individuals, residents of Budhabare VDC, felt the importance of cooperative and its role in the community and made a group meeting. In 2055/7/13 altogether 50 to 55 individuals including farmers, entrepreneurs, traders, teacher etc made a meeting and organized 9 members committee for registration process. In the process, they committed to register a cooperative with 51 members and with Rs 51000 total share capital. Now, the total share capital has been reached Rs. 7,112,900 and total number of member reached to 135 with 40 women members. It has fixed asset equal to 1340049, fund equal to Rs. 2551115.07, and loan investment equal to Rs. 22733186 at the end of poush 2067. The cooperative had been established with the name Hatemalo Saving & Credit Cooperative Ltd and in 2057 the general meetings change it to multiple cooperative and entitled as Hatemalo Multiple Cooperative Ltd. But in 2067 again the name has been changed to Hatemalo Saving & Credit Cooperative Ltd. This cooperative is one of the leading cooperative in Budhabare. The cooperative has been giving different types of facilities to the members.

4.2 Analysis of data collected from questionnaire

4.2.1 Introduction of respondents

Mangal deep and Hatemalo Saving and Credit cooperative ltd have been selected for the study. The total member of HMSCC is 135 and that of MDSCC is 102 out of those 25\25 women member were selected for sample, which represents 20% of total 237. The sample has been given the following results.

4.2.2 General information of respondents

The entire respondents were married. The age ranges from 24 to 65. Similarly among them 43 were Brahmin, 5 were Indigenous and 2 were *dalit*. In regard of occupation, 37 are in agriculture, 10 are in trade and 3 are in service sector. The following tables show the general characteristics of respondents.

Table:4.1

Table showing cast and occupation of sample member

Cast	No. of member	Occupation	No. of member
Brhamin	43	Agriculture	37
Indigenous	5	Trade	10
Dalit	2	Service	3
Total	50	Total	50

Source: Field Survey, 2068

The above table also shows that 86% of Brahmin, 10% of indigenous and 4% of Dalit are the sample member of research and also the participation in cooperatives. Similarly, among the total member 74% are from agriculture, 20% are from trade and 6% are from service sector.

4.2.3 Inducement factor

The encouraging factors to be the member of cooperative are different. Among 50 respondents, 16 members had self decision, 19 had family member, 2 had cooperative representative, and 3 had friends and neighbor. Similarly, according to the respondents, the cause of their encouragement are to cooperate, to increase economic condition, to get saving and borrowing facilities, dividend, to interchange cooperative education and skill among members etc.

4.2.4 Membership period

The campaign of cooperative was strongly initiated after the cooperative act 2048. The HMSCC was established in 2055 with the name Hatemalo saving and credit Cooperative Ltd. Similarly MDSCC was established in 2066, Baisakha

(According registration on District Cooperative Office). But MDSCC had been established in 2052 with the name of *Nawajyoti Saving and Credit Group*. The membership time of women member ranges from below 1 year to more than 5 years. The following table shows the period of membership of women member.

Table: 4.2
Membership period of women members

Time period	No. of sample member
Below 1 year	7
1 to 3 year	29
3 to 5 year	10
Above 5 year	4

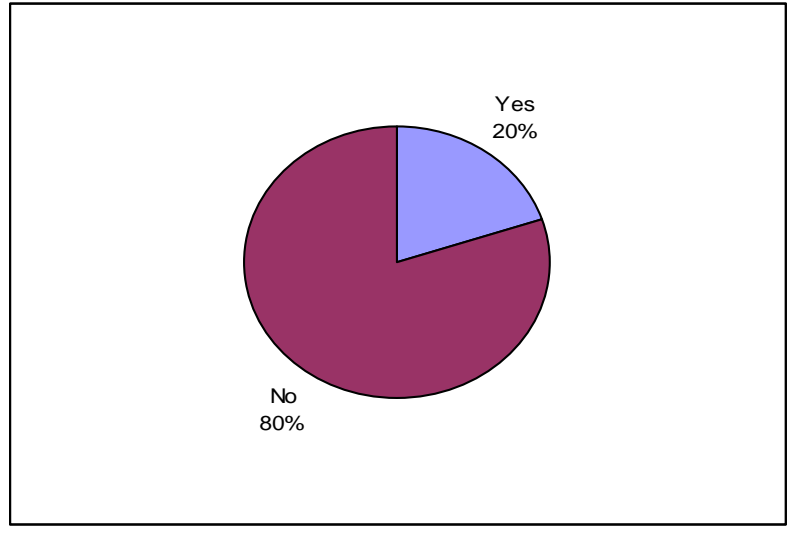
Source: Field Survey 2068

The table represents that the membership period of 7(14%) members is below one year, 29(58%) is 1 to 3 years, 10(20%) is 3 to 5 years and 4(8%) is above 5 years.

4.2.5 Membership procedure and participation resistance/hurdles

There are various procedure and social factors to get membership of cooperatives. There is same procedure for women and men to get membership in cooperative. The prospective person should have social feeling, one man on cooperative (for same nature cooperative), one family one member and the documents according to the Cooperative Act, such as citizenship card, residence of the cooperative's work area etc. The respondents have different views regarding the participation in cooperative activities. Among 50 respondents 10 said that there are hurdles or resistance to get participation and 40 said there are no hurdles or resistance to get participation in cooperative activities.

Chart: 4.1
Pie-chart showing percentage of Attitude of women towards participation hurdles in cooperative



4.2.6 Women in Decision Making Level

The both cooperatives (MDSCC & HMSCC) include the women participation in decision making level. But in comparison to male there is minimum level of participation of women. Among 50 respondents only 3 women are the member of executive committee, 47 are only general members. Among 47 respondents, 5 had tried to get the position, 19 were not interested, 2 responded that no one proposed them and rest of the respondents said due to other causes such as business, new members of cooperative etc.

Chart:4.2
Percentage of women in committees of cooperative

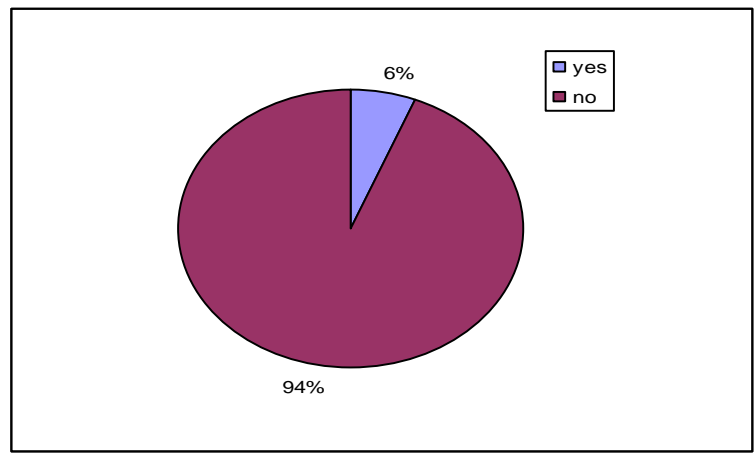
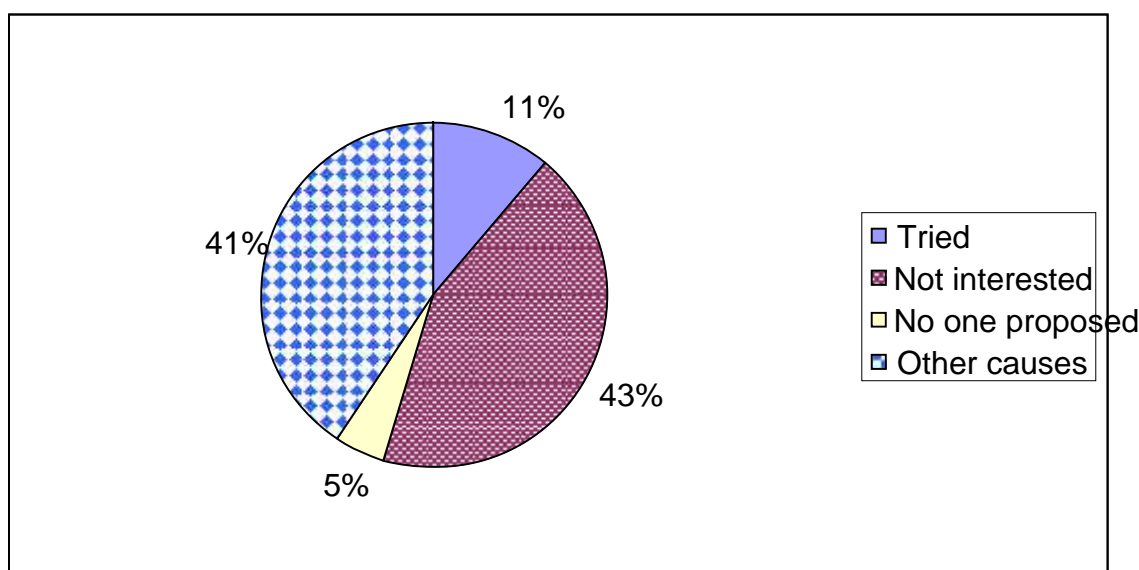


Chart:4.3
Percentage of causes of exclusion of women in committees



4.2.7 Savings

There are different types of saving system such as member saving, periodic saving, current saving, compulsory saving, children saving, monthly continuous saving in Hatemalo Saving and Credit Cooperative. In total the entire member save their surplus in different accounts. There is compulsory saving system i.e all members have to deposit some amount in cooperative monthly. In similar ways Mangal Deep cooperative has also different types of accounts such as member saving, daily saving, monthly continuous saving, compulsory monthly saving, subidha saving, children saving, women saving, old age saving. All members save in different accounts daily, monthly and occasionally. According to the respondents, all of them deposit their money in cooperative. Out of them, 2 respondents save their money in cooperative as well as in bank. Similarly all of them deposit monthly on cooperative but the amount varies according to their income condition.

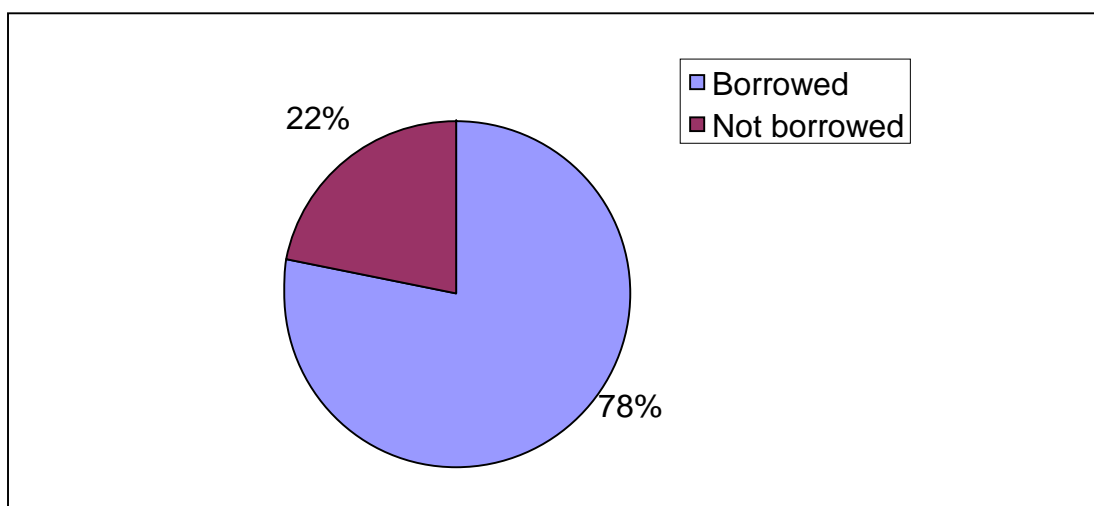
4.2.8 Debt/ Borrowing

One of the facilities given to the members of cooperative is credit. The sampled cooperative has given different types of credit facilities to members. There are *subidha* credit, housing credit, personal credit, small business credit and collateral

credit. Among 50 respondents 11 have not borrowed from cooperative and 39 have borrowed from cooperative to establish small business, agricultural works etc. the following chart shows the borrowing situation of the member.

Chart:4.4

Percentage of women borrowers in total respondent members



The above figure shows the percentage of the involvement of women in debt\borrowing facility of the cooperative. It also shows that 78% of member borrows the loan for their internal and external uses and 22% of member doesn't borrow the loan.

4.2.9 Participation on committee's meeting

Out of 50 respondents 3 are the executive member. Among them 2 attended 14 times on committee meeting and 1 attended 12 times. According to them, the meetings were mainly focused on plans and policies, interest rate determination, staff salary, member selection, deposit mobilization and other general law of cooperative. The following table shows the time period of meeting attended by the executive member.

Table:4.3

Attendance of women in committee's meeting

No. of executive member	Meeting Attended
2	14
1	12

Source: Field Survey, 2068

The above table shows the participation of executive member (sample) in executive meetings. It shows that 1 executive member attended the meeting 12 times and 2 executive members attended the meeting 14 times. The annual total number of meetings was 15 in 2066/67.

4.3 Comparative analysis of the data of MDSCC and HMSCC

4.3.1 Member

The total members of both of the cooperatives are around the average of the average of all cooperative of Budhabare VDC. In the initial period of Mangal Deep Saving & Credit Cooperative Ltd. (MDSCC) there were 51 members including 22 female and 29 male which stands for 43.14% and 56.86% of the total. This increased to 71 in 2066/67, where 4 female and 14 male were entered. Similarly, at the last of 2067 Poush the total number reached to 102 by increasing 11 female and 20 male members. The total of women and man member represents 38.24% and 61.76% respectively in total. Similarly, the total number of HMSCC was 135 in 2065/66 with 40 women and 95 men, which represents 29.63% and 70.37% respectively.. This total number of member has not been changed yet. The following charts show the number of members of MDSCC and HMSCC in different years.

Table :4.1
Member of MDSCC and HMSCC

Year	MDSCC			HMSCC			Remarks
	Female	Male	Total	Female	Male	Total	
2065/66	22 (43.14)	29 (56.86)	51 (100)	40 (29.63)	95 (70.37)	135 (100)	*including 9 janajati and 1 dalit women
2066/67	28 (39.44)	43 (60.56)	71 (100)	40 (29.63)	95 (70.37)	135 (100)	
2067 poush	39 (38.24)	63 (61.76)	102 (100)	40* (29.63)	95 (70.37)	135 (100)	

Source: Official Record

4.3.2 Executive Committee Structure

Total executive member of Mangal Deep Saving & Credit Cooperative is 9 including 6 male and 3 female at present which consist 33.33% female and 66.67% male. Similarly the total executive member of Hatemalo Saving & Credit Cooperative was 9 including 8 male and 1 female in previous period which consists 11.11% female and 88.89% male. But, at present, it is 9 in total and all the members are male which shows decreasing Participation rate of women in decision making level. The following table and charts represents the participation of women in executive committee of MDSCC and HMSCC.

Table 4.2**Genderwise Executive Committee's member of MDSCC and HMSCC**

Period	MDSCC			HMSCC		
	Female	Male	Total	Female	Male	Total
Previous period	-	-	-	1	8	9
present	3	6	9	0	9	9

Source: Official Record

4.3.3 Other committees

The other committees of MDSCC consists internal audit committee, credit and collateral evaluation sub committee, education committee, advisory committee, which includes 1 female and 15 male members. Similarly in previous period of HMSCC, there were 12 male members only in education sub-committee, credit and collateral evaluation sub committee and internal audit committee. But at present there are 4 female and 11 male in HMSCC which shows increasing participation rate in decision making level.

Table:4.3**Genderwise Member in Other Committees of MDSCC and HMSCC**

Period	MDSCC			HMSCC			remarks
	F	M	T	F	M	T	
Previous period	-	-	-	0	12	12	*With 3Women sub-committee members
present	1	15	16	4	11	15*	

Source: Official Record

4.3.4 Saving

There are different types of saving system in both of the cooperatives. Member saving, daily saving, periodic saving, compulsory monthly saving, *subidha* saving, children saving, women saving, old-age saving accounts have been opened in MDSCC. All the members save their surplus in different accounts. There is compulsory saving system i.e. all members have to deposit some amount in cooperative monthly. In similar way, HMSCC has also different types of saving accounts such as member saving, daily saving, current saving, periodic saving, compulsory monthly saving, monthly continuous saving, children saving, women saving, old-age saving accounts. All the members deposit in different accounts daily, monthly and occasionally. The following table shows the number of depositors in MDSCC and HMSCC.

Table:4.4

Saving pattern of MDSCC and HMSCC

Year	MDSCC			HMSCC		
	Female	Male	Total	Female	M	T
2065/66	22	29	51	40	95	135
2066/67	28	43	71	40	95	135
2067 poush	39	63	102	40	95	135

Source: Official Record

4.3.5 Debt Situation

Debt is one of the key to watch the activeness and participation towards economic activities through cooperative. The following table shows the debt situation of MDSCC and HMSCC. In 2065, 20 women and 27 men borrowed out of 51 members of MDSCC which reminded 27 women and 42 men in 2066/67 out of 71 members and 34 women and 58 men out of 102 in last of poush 2067.

Table:4.5

Table of no. and percentage of borrowers of MDSCC and HMSCC

Year	MDSCC			HMSCC		
	Female	Male	Total	Female	Male	Total
2065/66	20 (42.6)	27 (57.4)	47 (100)	20 (18.18)	90 (81.82)	110 (100)
2066/67	27 (39.13)	42 (60.87)	69 (100)	21 (18.26)	94 (81.74)	115 (100)
2067 poush	34 (36.96)	58 (63.04)	92 (100)	31 (25.83)	89 (74.17)	120 (100)

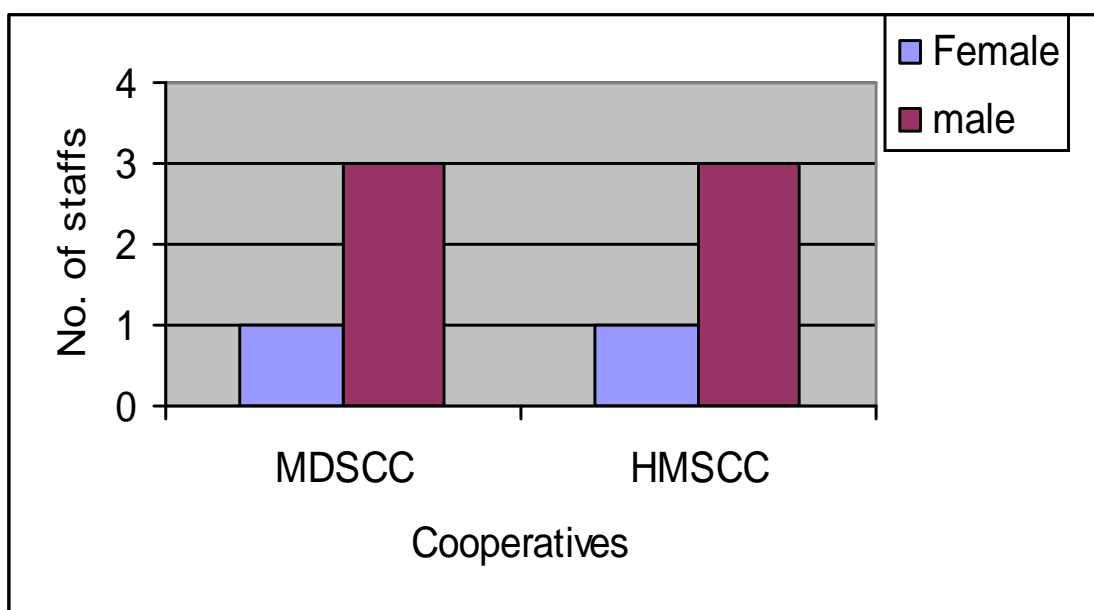
Source: Official Record

The above table represents the percentage of women and men borrowers of MDSCC and HMSCC. 18.18% woman and 81.82% man in 2065\66, 18.26% woman and 81.74% man in 2066\67, and 25.83% woman and 74.17% man in last of 20667 poush have borrowed from HMSCC. Similarly, 42.6%, 39.13% and 36.96% of woman and 57.4%, 60.87% and 63.04% of man have borrowed from MDSCC in 2065\66, 2066\67 and last of 2067 poush respectively.

4.3.6 Staffs

Staffs are main driver of the cooperative. Sound operation of cooperative depends on the skill and efficiency of staffs. Similarly, it represents direct employment of the cooperative sector. In both of the cooperatives, MDSCC and HMSCC, there are women and men staffs. In MDSCC, there are 4 staffs including one woman. Similarly, in HMSCC, there are also 4 staffs including one woman. In both of the cooperative the participation of women in staffs is 25%. The following chart shows the number of staffs in MDSCC and HMSCC.

Chart:4.5
Number of staffs of MDSCC and HMSCC



4.3.7 Programs organized by women member

MDSCC

- Inter cooperative quiche contest
- Teej special programe

HMSCC

1. Inter cooperative quiche contest
2. married women singing competition
3. workshop on *prjanan swasthya, and mahila himsa and kanuni adhikaar*
4. Teej special programe

4.3.8 Special policies and programs for women

MDSCC

1. At least 33% inclusion of women in executive committee and other committees.
2. Empower women in leadership development.
3. Provide cooperative education and basic cooperative accounting training.

HMSCC

1. Operation of Women oriented special programs annually.
2. To ensure equal inclusion of women in different committees and work teams.

4.3.9 Problems and barriers of women's participation

1. Existence of gender discrimination in the society.

In village society, there is gender discrimination. Women are limited only in household works. Husbands participate in various institutions, organization but wives are not. Such discrimination has limited women to participate in meetings, trainings etc. of cooperatives.

2. Lack of education and leadership skill in women.

Lack of education and leadership skill in women, they are usually excluded different committees of cooperatives. Due to this there is less participation of women in decision making process of cooperatives in relation to men.

3. Delimit women only in family responsibility.

The concept that women should be more responsible for family, delimit them mostly in household works. This limits them to participate in social as well as organizational works. This has been one of the barriers of women's participation in decision making process of cooperatives.

4. Lack of self confidence in women.

In the study, most of the women showed their uninterest in the participation of committees of cooperatives. This represents that the lack of self confidence to lead cooperatives and make decisions.

5. Lack of social awareness to encourage women.

The encouragement factor also affects the participation of women in cooperatives and other organizations. But due to the lack of social awareness to encourage women they lagging behind the decision making level.

6. Lack of cooperative education

To lead and make good situation of cooperatives, the cooperative education is needed. But the school and college education only do not give especial education about cooperatives. So extra study about cooperative sector is essential, which lacks in women. Due to which they are not selected in executive as well as other committees.

7. Lack of such women involved in different types of business which leads comparatively passive in saving and borrowing. As few women are involved in economical works, the activeness of women in cooperatives decreases. The women who involve in different types of business and professions comparatively active in saving and borrowings. So lack of such women involved in different business also obstacle of women's participation.

4.3.10 General Problems, Challenges and Opportunities of cooperative

Problems

- Lack of long term co-operative planning with a clear vision and inadequate legal provision, rules, regulations and standards to regulate and monitor co-operatives.
- Inadequate and ineffective structural and institutional arrangements for the co-operatives sector.
- Lack of formal co-operative education, trainings and systematic cooperative information system and dissemination of information.
- Lack of business leadership development, business competence and capital, and inadequate co-operation among co-operatives and their associations.
- Decreased level of confidence among the general public and passiveness of members due to the profit making tendency in some co-operatives, and lack of adequate co-ordination between the government and co-operatives.
- Lack of provision of appropriate institutional arrangements to regulate and supervise savings and credit co-operatives.

Challenges

- To strengthen the structure, human resources, economic and physical condition of public and the co-operatives sector, which manages the activities of the co-operatives sector.
- To orient the leadership of the co-operative sector towards business entrepreneurship for balancing self discipline, regulation and self governance by developing the system of institutional good governance in the co-operatives.
- To develop capable human resources with practical knowledge in the co-operative sector.
- To manage and operate co-operatives production marketing system in the economic and social sector of the country.
- To enhance the capacity of producing quality commodity and services, capable of facing the competitive situation created by the development of information and communication technology and globalization.
- To make co-operatives member-centered and to increase their participation in the activities of the co-operatives.
- To arrange the supply of institutional capital by developing a cooperative banking system.
- To expand and strengthen co-operatives in remote, hilly and backward areas.

Opportunities

- Importance accorded by the Interim Constitution towards the role of the co-operative sector in adopting the policy of public welfare oriented economic development.
- Existence of institutional networking of the Ministry of Agriculture and the Department of Co-operatives.
- Development of networking of the co-operative federations from district to national levels.

- Establishment of the National Co-operative Development Board and the National Co-operative Bank.
- Existence of the possibility of mobilizing small savings in rural and urban areas and adequate demand for micro credit and micro enterprise credit.
- Increasing trend of running the business through co-operatives in the field of production, processing and marketing, health and education, science and technology, transportation and communication; and housing and insurance.
- Attraction of farmers, forests users, water users and women's groups towards co-operatives and increase in the number of co-operatives managed by women.
- Interest shown by banks and financial institutions to make investments in rural areas through co-operatives.
- Increase in co-operatives related level of awareness, development of infrastructure and marketing opportunities, in rural areas.
- Commitment of international organizations and donor agencies towards the development of co-operatives.

CHAPTER: FIVE

SUMMARY AND CONCLUSION

5.1 Summary

'Unity in diversity' is the main motto of cooperative. Freedom to entry is another characteristic of cooperative which allows the access of women and backward people to the cooperative. In the scenario of inclusion of women as well as marginalized people in all aspects of the society, the cooperatives can play a vital role to make it true, although there are various circumstances and hurdles to achieve such a national goal.

The study, related to participation of women In cooperatives, has been tried to analyze the participation of women in cooperative based on two cooperatives in Budhabare VDC- Mangaldeep Saving and Credit cooperative ltd (MDSCC) and Hatemalo Saving and Credit cooperative ltd (MHSCC). The major findings of the study are as following.

- At the initial period of MDSCC, the total number of member 51 including 22 women which represents 43.14% of total members. The total no. of members increase to 102 in last of the poush 2067, increasing 17 women and 20 men. The increasing % of women 33.33 and that of men is 39.22 of the total no. of member. Similarly, in 2065/66 the total no. of HMSCC was 135 including 40 women member which consists of 29.63% in total. But there is no change in the total no. of member at the last of poush 2067.
- At the present period of executive committee of MDSCC, the total number of executive member is 9, including 3 women members which is 33.33% of the total. Similarly, in the previous period of executive committee of HMSCC there were 9 members including 1 women member which is 11.11% of the total. On the same line, in the present period of executive committee of HMSCC there are 9 member but all of the members are male which shows decreasing participation of women in executive level.

- In present period of other committees of MDSCC such as accounts sub committee, collateral evaluation and loan sub-committee, education sub-committee, the total number is 16 including 1 woman which is only 6.25% of the total. Similarly, the previous period of other committees of HMSCC such as accounts sub committee, collateral evaluation and loan sub-committee, education sub-committee, total number of member was 12 and all the members were male. In present period the total number is 15 including 4 women member which is 26.67% of the total. This shows sound increment in the percentages of women in decision making level
- Regarding saving all the members of MDSCC as well as HMSCC, save their money in cooperative. At present 39 women and 63 men members of MDSCC save their money in cooperative similarly, 40 women and 95 men member of HMSCC save their money in cooperatives.
- Regarding borrowing 34 women and 58 men of MDSCC out of 102 members borrowed from cooperatives, which is 33.33% and 56.86% respectively. This was 39.22% of women and 52.94% of male in 2065/66. In similar ground the total number of borrower of HMSCC was 115 in 2065/66 including 21 women which represents 18.26% in total borrowers. The total borrowers increase to 120 including 31 women which is 25.83% of total. This seems increasing trend.
- Out of 50 women respondents of MDSCC and HMSCC all are married and age of the respondent ranges from 24 to 65 year. Similarly, out of them 42(84%) are Brahmin, 5(10%) are indigenous and 3(%) are Dalits. Similarly among them 37(74%) are engaged in agriculture, 10(20%) in small business and 3(6%) in service sector.
- Among the 50 respondent, 19(38%) said that they are induced to enter in cooperative by self decision, 24(48%) induced by the family members, 3(6%) induced by cooperative representative and 4(8%) induced by friends and neighbor.
- Regarding membership period, 7(14%) said the time of their membership is below one year, 29(58%) said between one to three

- years, 10(20%) said between three to five years and 4(8%) said more than five years.
- Out of 50 respondent 9(18%) said there are problems and hurdles to participate in cooperative's activities, 41(82%) said there is no problems and hurdles to participate in cooperative's activities. This shows most of the women have not any problems and hurdles to participate in cooperative activities.
 - Among 50 respondent 3(6%) are in executive committee rest of the respondent are general member which shows very low participation of women in decision making level of cooperative. Similarly, out of 47 general member 7(14.89%) had tried to achieve the position, 23(48.94%) had uninterested, 3(6.38%) said nobody propose them and 14(29.79%) showed other causes.
 - Out of 50 respondents 42(84%) used to raise their questions and views themselves , 3(6%) raise through other members , 2(4%) raise through their family members and 3(6%) said that they never raise any questions and views.
 - Among them, 3(6%) know about cooperative account system, 29(58%) don't know and 18(36%) have little concept about cooperative account system.
 - The field survey shows that 48(96%) women save their money in cooperative and 2(4%) save in cooperative as well as in bank. Similarly all the member save their money monthly in cooperatives. The saving amount varies according to the income of the members.
 - Among the 50 women respondents 47(94%) said that the cooperative has changed their life and the living standard in different aspects but 3(6%) said the cooperative has not changed their life and living standard.
 - Regarding the effectiveness of cooperative to change the socio-economic condition of women, 47(94%) viewed that the cooperative changed women's socio-economic condition but 2 (4%) said that it brought no change.
 - Among the 50 respondents 13(26%) know about the problems and challenges of cooperative but 37(74%) have no idea about it.

- All of the women respondents said that the women are also encouraged to participate in decision making process. And 15(30%) women said that they have helped by suggesting and giving positive response in decision making.

5.2 Conclusion

The main objective of the study is to analyze participation status of women in different aspects of MDSCC and HMSCC comparatively. As well as the participation and involvement of women in cooperatives and its decision making level collectively. The study is based on primary as well as secondary sources. Out in the study it is found that the participation of women in cooperatives is lower than that of male. Similarly the participation of women In cooperative's decision making level is very low. Although the saving and debt situation show comparatively sound situation that all the women member save in cooperative and altogether 78% of women member have borrowed from cooperative for business, agriculture works etc. The cooperative has made the member to unite themselves and increased the feelings of togetherness. This sector has significant impact on the life of the women by providing various facilities such as micro financing- saving and debt, dividends, different trainings, education about cooperatives, leadership training etc, the cooperatives has been uplifting the socio- economic status , life standard of members. In this scenario, different sectors like small business, agriculture, cottage industries etc can be developed through cooperative. Moreover, women and backward people can develop and able to show their talent through cooperative because it is such a institution which is organized on grass root level and by integrating the people of same socio-economic level.

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Annex: One

MAJOR EVENTS OF CO-OPERATIVE MOVEMENT IN NEPAL

YEAR	EVENTS
2010 B.S.	<ul style="list-style-type: none">) Establishment of co-operative division under the Ministry of Plan Development and Agriculture
2013B.S. (1956 A.D)	<ul style="list-style-type: none">) Issue of executive order for the legal variety of co-operative societies by the government) Government incorporated Bakhram Saving and Credit Co-operative Ltd in Rapti Valley, Chitawan by issuing executing order for its legal validity.
2016 B.S. (1958 A.D)	<ul style="list-style-type: none">) Co-operative department transferred under the Ministry of Food, Agriculture and Forest.) Issue of co-operative Acts 2016
2018 B.S. (1961 A.D)	<ul style="list-style-type: none">) Issue of co-operative Regulation 2018) First amendment of co-operative Act 2016) Establishment of co-operative Development Fund) Establishment of Sajha Santha Ltd.
2019 B.S (1962 A.D)	<ul style="list-style-type: none">) Establishment of Co-operative Training Center) Establishment of co-operative exchange and Loan Association) Issue of co-operative Bank Act. 2019
2020 B.S (1963 A.D)	<ul style="list-style-type: none">) Establishment of co-operative Bank.) Co-operative section and kept under the District Pandchayat.
2021 B.S (1964 A.D)	<ul style="list-style-type: none">) Being of Agriculture Reorganization Program.) Co-operative staffs transferred to Land Reform Program.
(2023 B.S) (1966 A.D)	<ul style="list-style-type: none">) Co-operative Division had been transferred under the ministry of land reform Agriculture and Food.
(2024 B.S) (1967 A.D)	<ul style="list-style-type: none">) Formation of central investigation committee.) Co-operative Bank had transferred into Agriculture Development Bank
2026 B.S (1969 A.D)	<ul style="list-style-type: none">) Co- operative Division transferred under the ministry of Land Reform.) Operation of co-operative Agriculture Development.

	<p>) At first compulsory saving (Anibarya Bachat) has converted into share of co-operative societies, Bhaktapur.</p> <p>) Co-operative Exchange and Loan Association changed into District co-operative Association.</p>
2027 B.S (1970 A.D)	<p>) Second Amendment in co-operative Act 2016</p> <p>) Arrangement of central and District co-operative improvement committee.</p> <p>) The management of co-operative societies has transferred to ADB/N.</p>
2088 B.S (1971A.D)	<p>) First Amendment in co-operative regulation 2018.</p>
2029 B.S. (1972 A.D)	<p>) Operational of regular co-operative education program.</p>
2033 B.S (1976 A.D)	<p>) Beginning of population education through co-operative.</p> <p>) Occurrence of central Sajha Development Committee.</p> <p>) Second amendment on co-operative Regulation 2018.</p> <p>) Compulsory saving converted into the share of Sajha.</p>
2034 B.S (1977 A.D)	<p>) Fiscal Regulation 2034 issued for the Sajha ,Society Management.</p>
2035 B.S. (1978 A.D)	<p>) Management of Co-operatives transferred to operating committee from ADB/N.</p> <p>) Issue of fiscal and administrative regulation for co-operatives.</p>
2041 B.S. (1984 A.D)	<p>) Sajha Society Act. 2041 was issued.</p>
2043 B.S. (1986 A.D)	<p>) National co-operative seminar conducted.</p> <p>) Issue of Sajha Society Regulation 2043.</p>
2044 B.S (1987 A.D)	<p>) Member's high level central co-ordination committee formed for the effective development of Sajha movement.</p>
2045 B.S (1988 A.D)	<p>) Announcement to return of compulsory saving to the savers.</p>
2046 B.S (1990 A.D)	<p>) Formation of adhoc committee for the formation of central Shaja Society.</p>

2047 B.S (1991 A.D)	<ul style="list-style-type: none">) Formation of 7 member central co-operative general Association consulting committee and the committee submitted its report.
2048 B.S (1991 AD)	<ul style="list-style-type: none">) Co-operative Act 2048 issued.) District co-ordination committee and co-operative adhoc committee formed.) Sajha Development Department transferred into co-operative Department.) Sajha Training center transferred into co-operative Training Center.
2050 B.S (1993 A.D)	<ul style="list-style-type: none">) Co-operative Society Regulation 2049 issued.) Formation of National Co-operative Federation.) Establishment of Central co-operative Federation.) Establishment of Nepal Federation of Saving and Co-operative Union Ltd.) Consumer and saving and credit co-operative societies are established at the large scale all over the country.
2052 B.S. (1995 A.D)	<ul style="list-style-type: none">) Formation of high-level committee for co-operative improvement and proposal submitted.
2057 B.S (2000 A.D)	<ul style="list-style-type: none">) Conversion of Ministry of Agriculture into the Ministry of Agriculture and Co-operatives.) Formation of the National Co-operative Development Advisory Working Team and submission of report.) The first amendment in the Section 26 of the Co-operative Act, 1992.
2058 B.S (2001 A.D)	<ul style="list-style-type: none">) Announcement of observance of International Co-operative Day by the Government.
2060 B.S (2003 A.D)	<ul style="list-style-type: none">) Establishment of National Co-operative Bank Ltd.
2061 B.S (2004 A.D)	<ul style="list-style-type: none">) Structure of co-operative Division changed according to the administrative improvement program.) Nepal Government constituted a high level co-operative sector

	<p>improvement consultative committee under governorship of the Minister of Agriculture and co-operatives submitted its report to the Government of Nepal.</p> <p>) Ministry of Finance constituted to study the legal framework and institutional development of the saving and credit co-operative and National co-operative Bank.</p> <p>) Government of Nepal announced the policy of <i>GAU - GAU MA SAHAKARI GHAR GHAR GHAR MA ROJGARI</i> through in its budget of fiscal year 2061/062.</p>
2062 B.S (2005 A.D)	<p>) Change of name of District co-operative office into division co-operative office.</p> <p>) Establishment of Regional Level Co-operative Training office combining with division co-operative office in Kailali, Surkhet, Kaski and Chitawan.</p>
2063	<p>) Celebration of Co-operative Golden Jubilee 2006/7 throughout the country.</p>
2065	<p>) Operation of <i>Sahakari Kheti Nirdesika, 2065</i>; On the basis of the slogan "<i>Gau saharma sahakari, ghar ghar marojgari</i>" cooperative cultivation programe has been operated.</p> <p>) Initiation of "<i>Supath Mulyaka Sahakari Pasal Sanchalan Sambandhi Niyamawali 2065</i>".</p>

Annex -Two

Primary Co-operative Societies of Nepal*

S.N.	Types of Co-operative	Number	Male Members	Female Members	Total Members
1	Savings and Credit Co-Operatives	5162	401719	312797	714,516
2	Multipurpose Co-operative	2978	447626	157935	605,561
3	Dairy Co-operative	1603	68560	26738	95,298
4	Agricultural Co-operative	1736	230129	91369	321,498
6	Electricity Co-operative	257	13415	2458	15,873
7	Consumer Co-operative	201	7002	2087	9,089
8	Science, Technology, Transport and Communication Co-operative	83	6304	1171	7,475
9	Coffee Producers Co-operative	73	1288	775	2,063
10	Health Co-operative	41	3696	482	4,178
11	Herbal Co-operative	38	1276	381	1,657
12	Tea Producers Co-operatives	48	1219	699	1,918
13	Bee-keeping	30	657	355	1,012
14	Vegitable and Fruit	123	4582	3353	7,935
15	Other Co-operatives	273	24832	30854	55,686
	Total	12646	1212305	631454	1,843,759

* based on the statistics of Department of cooperative at the last of chaitra, 2065

Source: Economic survey 2066/67, GoN, ministry of finance.

Annex: Three

Questionnaire (for women member)

1. General Information
 - a. Name of the respondent:
 - b. Gender : Female
 - c. Age :
 - d. Marital status: married married
 - e. Cast/Ethnicity:
 - f. Profession/occupation:
 - g. Name of your cooperative:
2. Who encouraged you to join cooperative?
 - a. My own decision
 - b. Family members
 - c. Cooperative representative
 - d. Friends and neighbors
3. What is the encouraging cause to join cooperative?
.....
4. How long are you member in cooperative?
 - a. Less than 1 Year
 - b. 1 to 3 Years
 - c. 3 to 5 Years
 - d. More than 5 years
5. Did you face any providences and difficulties in getting the membership of cooperative?
Yes specify
- No
6. Are there any barriers to women in participation in cooperatives activities?
Yes specify
- No
7. Are you the member of any committee in your cooperative?
Yes No

8. If yes, what is your designation in cooperative?
- Loan committee member
 - Account supervisory committee member
 - Board of directors
 - Others.....(specify)
9. If no, didn't you try to be committee's member of your cooperative?
- Tried but not selected
 - Uninterested to be a member
 - No body proposed to be a member
 - Other causes
10. How many times did you involve in committee's meeting last year?.....
11. What were the main agendas?
.....
12. How you raise your queries and ideas in cooperatives ?
- Myself
 - Through other members
 - Through my family members
 - I never raise the queries
13. Do you know the Accounting system of your cooperatives ?
- Yes
 - No
 - Partially.
14. Where do you save your money?
- Cooperative
 - Banks
 - Other financial institutions
 - Other (if any).....
15. Do you save monthly in your cooperative? Yes No
16. All member save equally?
Yes No
If not why?
17. Have you borrowed loan from your cooperative?
Yes No
If yes, which type of loan

- If no, from where have you borrowed?
18. Has the cooperative brought any changes in your life? Yes No
 If yes, what type of changes?

19. What type of facilities/services have you received from cooperative?
 a.
 b.
 c.
 d.
20. Does the cooperative change socio economic status of women?
 Yes No
21. For the development / empowerment of women, what kinds of plans and programs should the cooperative initiate?

22. Do you know the problems/challenges of your cooperative?
 Yes No
23. If yes, have you ever tried to solve such problems? For example (if any).....
24. In your cooperative, only the men are involved in decision making process or women are also encouraged to participate?

25. Have you helped in decision making process?
 For ex.
26. What should be done to increase the participation of women in decision making process?

27. Your opinion regarding cooperative?
 If any

THANK YOU