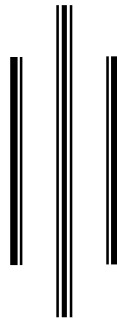


**INCLUSION OF WOMEN IN COOPERATIVE MANAGEMENT: A
CASE STUDY FROM GAINDAKOT VDC, NAWALPARASI**

**Thesis Submitted to
The Central Department of Rural Development,
Faculty of Humanities and Social Science
Tribhuvan University
in Partial Fulfilment of the Requirements
for the Degree of Master of Arts (M.A)
in
Rural Development**



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RECOMMENDATION LETTER

This thesis entitled **Inclusion of Women in Cooperative Management: A Case Study from Gaindakot VDC, Nawalparasi** has been prepared by **Bishnu Bahadur Raut** under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

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APPROVAL LETTER

This thesis entitled **Inclusion of Women in Cooperative Management: A Case Study from Gaindakot VDC, Nawalparasi** Submitted by **Bishnu Bahadur Raut** in partial fulfillment of the requirements for the Master's Degree (M.A.) in Rural Development has been approved by the evaluation committee.

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DECLARATION

I hereby declare that the thesis entitled **Inclusion of Women in Cooperative Management: A Case Study from Gaindakot VDC, Nawalparasi** submitted to the Central Department of Rural Development, Tribhuvan University, is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgement to all ideas and information borrowed from different sources in the course of preparing this thesis. The results of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purpose. I assure that no part of the content of this thesis has been published in any form before.

Date: 2015/04/05/ A.D (2071/12/22 B.S)

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ABSTRACT

The word co-operative is derived from the Latin word 'cooperative' which means to work together with another or others. Thus, the literal meaning of co-operative indicates mutual help among people. Almost all the material achievements of the world are the results of cooperation among people. Besides keeping this literal concept in it, the widely used term cooperatives, however, has its own well-defined and distinct boundaries. It has become an important movement in the economic world. The cooperative model has been introduced to Nepal in 1956 when the government of Nepal has established thirteen cooperatives in the Chitwan district to provide access to the financial services for flood victims as part of the recovery effort. Cooperatives provide a wide range of the microfinance and non-financial service to the households in peri urban and rural areas. Nearly all cooperative collect funds through shareholder funded through their shareholder saving and equity. These cooperatives are regulated by the department of the cooperatives, Ministry of the Agriculture and Cooperative, under the "cooperative act 1991" which states that a group of the 25 person from a community can form a cooperative by applying on the Division Cooperative Office for the registration. Cooperatives always aim in equal participation and development of its member for their equitable development. By act of cooperative organization. Many NGOs and INGOs are taking the cooperative as suitable means of the sustainable development and inclusion of the disadvantage and marginalized group.

This study aims to explore the participation of women in cooperative management in Gaindakot VDC. This study is focused to find the impact of cooperative in women empowerment and how the women perceived on it. Gaindakot VDC has been proposed to announced as the "Cooperative Model Village" in near future, in this regards researcher would aims to explore whether the cooperatives are inclusive or not ? How the cooperatives are including women in the cooperative management? What is the level of empowerment of women ? Who are participant in cooperative management ? What is the perception of women ? If not what is the barriers/opinion?

The main objective of the study is to identify the pattern of women inclusion in cooperative manage.To assess the socio-economic status of women involved in cooperatives.To assess the participation of women in decision making process in the cooperatives.To identify the participation of women in cooperative management.

The researcher selected Gaindakot VDC for the area of study, three cooperatives are taken as universe. There are 28 cooperatives in Gaindakot VDC out of them 20 are saving and credit cooperatives. Three saving and credit cooperatives, i.e. Vyccu Saving and Credit Cooperative, Kishan Saving and Credit Cooperative and Gaindakot Saving and Credit Cooperatives are taken as a sample on the basis of their share members, renewable status and coverage. In total 50 women share members were interviewed from three cooperatives. Some of the key persons of related cooperatives are interviewed for the information. Likewise publication i.e. annual report, browser, bulletin were collected for the secondary data. The researchers got the views of 50 women in order to get the data about the women participation, and their role and perception to respective cooperative and impact.

Major problem of low participation of women in decision making process is existing patriarchal culture in Gaindakot however it is changing. Many women in Gaidakot have their views that there is no restriction for women to be participating in executive committee although they cannot manage the time because of lack of time. Some of the women told that women are missing in executive committee because general assembly always rung up to late night when women have to go to early to cook and house work, on the other hand women are missing from opportunities of capacity building because study show that mostly women are selected for local level training where male comes on priority for national and international level training its only because women have many problem to left the home. there is no doubt to say that cooperative in Gaindakot VDCs mostly saving and credit cooperatives are playing vital role for the development. Many women have been benefited through the cooperatives. Women has been getting opportunities to be empowered and economically and socially. Women have been getting changes in their personal life through the cooperative. There is an easy access to the financial service motive women for involvement in the cooperative. Mostly women have difficulties to manage the time or leave the house for a long time, in this sense cooperatives are providing easy financial service easily in their community that support to inclusion of women. Now women in Gaindakot VDC do not have to go to bank in the city for financial purpose. Provision Loan offering by the cooperatives without deposit of physical property to the share members have support more women on access to loan.

However, study shows that representation of women in decision making process is very low, most of the women perception shows that cooperatives are playing vital role to empower the women. Contribution of cooperative for the economic and social empowerment has been taken as possibility and appreciative in Gaindakot. Most of the women feel that cooperatives are inclusive because of launching the women focus program in the community as well as being the cooperatives in the community that made to the women easy access on financial service. Cooperative offers loan without deposit of physical property, only people can get loan for IG activity on the witness of other member. Study show that women are feeling positive change in their personal life in terms of access to resources, decision making process, and professional dignity at HHs level and society and community level.

Provision of the loan without deposit became very supportive to the women, because only few numbers of women have their ownership on land and other property. Many of the women found that they are running their business by taking loan from saving and credit cooperatives in Gaindakot. Mostly women are doing general store, cosmetic shop, beauty parlor as well as other. In this sense cooperative are diversifying the occupational pattern of women from farming to other however many of the women took loan for farming as well. Women are being more empowered by regular visit and connected with the market because of their business. Out of three selected cooperative they have women empowerment committee in each of them, it may take positive initiation of cooperative towards the inclusion of women in cooperative management.

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ACRONYMS/ABBREVIATIONS

>	Greater than
<	Less than
%	Percentage
BS	Bickram Sambat
CBS	Central Bureau Statistics
DCO	Division Cooperative Organization
DCOR	Division Cooperative Office Report
DDC	District Development Committee
GON	Government of Nepal
GDP	Gross Domestic Product
HDR	Human Development Report
ICA	International Cooperative Alliance
INGO	International Non Government Organization
NCCACC	National Cooperative Confederation Advisory Committee
NGO	Non Government Organization
NFSCUN	Nepal Federation Saving & Credit Cooperative Union
NPC	National Planning Commission
NRB	Nepal Rastra Bank
SAARC	South Asian Association for Regional Cooperation
SLC	School Leaving Certificate
SNV	Foundation of Netherlands Volunteers.
UNDP	United Nations Development Programme
UNEP	United Nations Environment Programme
USAID	United State Agency For International Development
VDC	Village Development Committee