

CHAPTER ONE

INTRODUCTION

1.1 Background Information

Participation means the active involvement of each and every member of the societies in a certain development programs like community development, cooperatives, agricultural extension, women and development and rural development. Women's participation refers to the active involvement of women in all spheres of affairs such as economic, socio-cultural, environmental and political activity and their role in decision making and empowerment (Moser, 1989). Women in the world play a significant role in development activity in both rural and urban areas of the world. According to Boserup (2005) rural women in particular do 95percent of domestic works, 85percent of weeding, 60percent of harvesting, 50percent of carrying livestock, 50percent of planting and 30 percent of ploughing, despite their work is often unrecognized and generally undervalued in most countries. Even in those countries which are economically advanced and more democratic, women have not been given the rights they deserve. In a similar development, according to UN (2009) women represent more than half of the world's population and play a key role in food production. They are said to be the food feeding of the world. Women are the backbone of the agricultural sector and the food production system (TGE, 1994). Agricultural activities heavily relied on family labor and women play an important role in farming and improving the quality of life in rural areas (World Bank, 2004).

Many developing countries exhibit a distinction preference of male and give access all privileges and right to male. For instance, most jobs which are about power and decision making are carried out by men while the one's which are tiresome, routine and consume much more time and labor to be women's responsibility (Haile, 2009). In these countries women carry a disproportionate load, they are not only denied credit for their work where credit due, but also denied liberty and dignity. (Boserup, 2005) Women also lack decision making power in the household and community as well as access and control of productive resources. In addition, women are subject to multiple harmful traditional practices

such as female genital mutilation, early marriage and rape (ADB 2004, World Bank 2005). In Africa, women are known to produce up to 80percent of the food. Yet, when it comes to agricultural inputs and services the share that will go to women is meager and they receive only 7percent of extension services, less than 10percent of the credit offered to small-scale farmers and own only 1percent of the land. They are often found in subsistent agriculture and unpaid farm work, and excluded from more lucrative agricultural opportunities such as cash crop production (ILO, 2009). In the majority of African countries, women remain underrepresented as both employees, members and in particular leaders. For instance, cooperative Africa research (Bezabih, 2008) reveals that in Ethiopia, only 18percent of cooperative members are women and (ICA, 2001) from Kenya shows that women comprise 40percent of employees in agricultural cooperatives and a mere of management. According to the UNECA (2009) report women in Africa represents 54percent of the total population, contribute approximately 78percent of the agricultural development, and produce 55.4percent of the continents assets. The listed figures generally indicate that the tremendous challenges women face from male counterparts. Like many African countries women in Ethiopia hold low status position in the society. They have been denied equal access to education, training and gainful employment opportunities. According to the CSA (1999) report women account for only 23.9percent in technical and professional fields most of who work on tiresome, low paid and unpaid jobs. Rural women have much poorer access to school and training facilities and thus frequently lack the necessary skills for active participation in cooperative management.

Nepalese women are not actively involved in all aspects of their society's life. They are not also active participant in the social, political and cultural activities of their communities. However the varied and important roles they played they have not been recognized. Most women are concentrated in the informal sector of employment as housemaids, bar attendants, Janitors (cleaners) and prostitutes. The discriminatory socio-cultural, economic and social rules and regulations prevailing in Nepal have hindered women enjoying the fruits of their labor. Without equal opportunities they have lagged behind men in all fields of self-

advancement. In agricultural sector, they can play a significant role from the point of production to dispatching.

Women can gain self-reliance through their participation in cooperative as well as access to opportunities which they would not be able to obtain on their own, hence attaining equality of opportunity between men and women. Gender integration in cooperative development is also an essential, effective, and equitable participation of members as a necessary condition for sustainable cooperative development (Ros, 2009). According to Dessalew (2009), the integration of women in cooperatives must be aimed at enlarging women authority and expanding the range of possibilities for their independent income. These include providing them independent employment opportunities, access to ownership of productive resource and encourage their participation in the development of the national economy. According to Narayan (2002) women participation in cooperative will make them know the importance of cooperatives and lead them in decision making and empowerment. He also further stated that their active participation in management and different committees strengthen and stimulate them in all spheres of social activities.

1.2 Statement of the Problems

Current government policy environment seems favorable and supportive to women's participation in different sectors like small scale industries, farmers' cooperative union and cooperatives in general to increase the level of participation and improve their socio-economic and cultural problems in organizing them separately, but women are still did not operate or compete with each other separately with the absence of men. Women mainly lack of socio-economic benefits was partly explained there low level of participation in cooperative affairs (UN, 2009). Among the most important gender issues in cooperatives today are women's low level of participation and their under representation in decision making and leadership. Many traditional societies exhibit a distinction preference of men and women and give access, all privileges rights to men. The basic problem which women have in common is that the existing socio- economic and political structures do not offer those equal opportunities for employment access to

production resources, agricultural inputs, credits and don't allow them to participate in decision making process (TGE, 1994). The gender division of labor was found to be one of the causes of women's disadvantaged position. For instance, women were associated with domestic works; hired labor and reproductive while men to the more productive and economic activity. According to Hanger (1999) the gender division of labor assigns women in the domestic responsibility within the household while men are engaged the major responsibility in the economic or other extra domestic roles regardless of other commitments.

Some cultural values working against women, limited membership in cooperatives, the smaller size of women's participation in cooperatives, gender biases of local officials and lack of accesses to critical resources such as land, agricultural inputs, implements and services are also other problems. Women lack of access to resources is also a major stumbling block. It affects both their participation in existing cooperatives and setting up of new ones. Without independent asset it is difficult for women to invest in their own cooperative. Since they are unable to participate in cooperatives, they are excluded from the benefit that cooperatives provide for such benefits as credit, education and training, production inputs, marketing outlets etc.

Social factors that hinder the participation of women in any development activities are the control and upper hand of men over political, economic and social resources and distribution of power. The power relation between women and men within the family, community and society levels is generally hierarchical and women are usually found at the subordinate position than men. Legal constraints can also hinder women's participation in cooperatives societies.

Nepal is highly traditional and religious societies in which women are kept at a subordinate position, while men took the hegemonic power. In the study area, women are facing various multifaceted problems, for instance, socially and culturally they are exploited and excluded. Behind it they are also facing multiple problems such as unemployment, lack of adequate financial resources, lack of equal opportunity and limited access to education and choices of professions, the

multiple burden of domestic tasks, professional obligation and the community socialization, the traditional harmful practices and violence against women are providing socio- economic obstacles affecting women's life. In the name of inclusive practice of government, small number of women are seeing in every collective work and practice but their real participation and decision making process is quite low than male.

Based on the above mentioned problems, the present research specially focuses on the following research questions.

- What are the demographic, institutional, and cooperative factors that affect the level of women's participation?
- What are the socio-economic characteristics of women respondents?
- What are the major factors that affect women's participation in Co-operatives?
- What are the benefits of cooperative's to women?
- 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?

1.3 Objectives of the Study

The main objective of the study is to analyze the participation and decision making roles of women in co-operatives. While the specific objectives are as follow-

- To investigate the socio-economic status of respondents and its impact on decision making process in co-operatives.
- To explore about the participation status and decision making roles of women in co-operatives
- To analyze the major factors that affect women's participation and decision making roles in Co-operatives.

1.4 Significance of the Study

Women in the world represent more than half of the world population and could play a significant role in food production; despite their active role in all spheres of activity the share that could go to them compares to their male counter parts is very meager. Cooperatives can benefit from these underutilized human resources through the participation of women. The participation of women in all spheres of activity is also important for the overall economic development of the country in general and for sustainable development of cooperatives in particular. It is also believed that the result of the research have important implication for the cooperatives improvement. In addition, it will be useful as a reference for policy makers, decision makers, and other researchers as a secondary data for further and detail research studies on the issue and also paves the way for cooperative's women to improve their participation in their cooperatives.

1.5 Limitations of the Study

The study is an academic research for the partial fulfillment of Master of Arts in Sociology. It is based on the particular objectives, hence, the finding may not be implimented or generalized for another place or at the national level. In terms of co-operatives, here, the present research will be focused on only women participation and their decision making roles in co-operatives. Because of less information from the male co-operative members, the colleccted primary data will not be tested validitically and reliabilitically. The next problem is that, being an objective-oriented study, it may not be able to give a detailed description on every aspect of the co-operatives.

1.6 Organization of the Study

The report on this research study is organized under five chapters. The first chapter deals with the introduction, Background of the study, Statement of the problem, Objectives of the study, Research questions, Significance of the study, Limitation and Delimitation of the study. The second chapter describes briefly the Review of literature. This is followed by the Methodology used in the research in

chapter three. The fourth, fifth and sixth chapter presents the Results and Discussion part of the study. Especially those chapters are being allocated or designed to find the answers of the listed research questions. The last but not least, the seven chapter presents the Summary and Conclusion of the study.

CHAPTER TWO

REVIEW OF RELATED LITRATURE

This chapter consists of review of existing literature and research studies related to the present study for the purpose of finding out what had already been explained. It is a way to discover what other research in the area of our problem has uncovered. A critical review of the literature helps the researcher to develop a thorough understanding and insight into previous research works that relates to the present study. It is also a way to avoid investigating problems that have already been definitely answered. The relevant literature and article from national and international publication as well as unpublished reports, thesis and journals etc. related with cooperatives and its role in income, employment, problems and solutions have been reviewed.

2.1. Cooperative

There are various ways of defining cooperative. One way of defining cooperative is a cooperative is an association of persons who have voluntarily joined together to achieve a common end through the formation of a democratically controlled organization making equitable contribution to the capital required and acquired and accepting a fair share of the risks and benefits of the undertaking in which the members actively participate (ILO 1966). Another widely accepted cooperative definition is the one adopted by the United State Department of Agriculture (USDA) in 1987: A cooperative is a user owned, user controlled business that distribute benefits on the bases of use. This definition captures what are generally called the three primary cooperative principles: user ownership, user control, and proportional distribution of benefit (David 1989) International Cooperative Alliance (ICA) 1995 defines cooperatives as: An autonomous association of persons united voluntary for the common economic, social and cultural aspirations which have been jointly owned and democratically controlled enterprise.

Generally, according to Chambo (2009), the definition of cooperative is built on four catch words; first they are formed by groups of people, who have a specified need or problem. Second, the organization is formed freely by members after

continuing to its assets. Thirdly, the organization formed, is governed democratically in order to achieve desired objectives on equitable norms and fourth it is an independent enterprise promoted, owned and controlled by members to meet their needs.

2.2 Cooperative Values and Principle.

Cooperative values refer to the value of self-help, self-responsibility, democracy, equality, equity, solidarity and economy. In the early practice of the Rockdale, Cooperative members believe in the ethical value of honesty, openness, social responsibility, and carrying for others (ICA 1995) Cooperative principle is general guidelines by which cooperatives put their values into practice. The following are key cooperative principles

1. Voluntary and Open Membership:-opens to all people without gender, social, racial, and political or religious discrimination
2. Democratic Member Control i.e. members have equal voting rights.
3. Member's Economic Participation: members contribute equitably to, and democratically control, the capital of their cooperative.
4. Autonomy and Independence: autonomous self-help organizations controlled by members.
5. Education, Training and Information: provide education and training for their members
6. Cooperation among Cooperatives: working together through local, national and international structures.
7. Concern for Community: work for the sustainable development of their communities.

2.3 Gender Issues in Cooperatives

Gender issues is a socio-economic and political arena is relatively new. The discrimination and marginalization happens all over the world. For example, most jobs which are about to power and decision making are carried out by men while the one's which are tiresome, routine and consume much more time to be women's responsibility (ILO, 1999) Although the degree varies, women around the world face many problems due to cultural, religious and social attitudes. In

addition to the social and cultural impacts which are deeply rooted in the society new challenges are emerging in contrary times such as food insecurity (i.e. rising food prices), climatic change, migration, an increase fuel prices and economic crises and turmoil's widens the existing gender inequality. The combined effect of these challenges will further reduce their chance of getting decent jobs and ended any job at all (Ethiopian Herald Dec 7, 2011) Gender inequality has continued to marginalize women and girls and exposed them to harmful cultural and traditional practices which are determinant to their overall well-being and progress. Violence against women has persisted over the years and now encompassing a wide range of harmful traditional practices such as early marriage, female genital mutilation, wife inheritance and wife beating as well as non-traditional forms of violence including human trafficking, abduction and rape among others(ADB,2004,World Bank 2005) Avoiding discrimination and promoting gender equality and women's empowerment is essential to human right, democracy, good governance, economic growth and poverty reduction. No endeavor is successful without the equal involvement of both men and women. Development will be realized with full participation of women who make up half of the population of the country (Moser, 1989)

The values of self-help, mutual responsibility, equality are related in common by all cooperatives, despite cooperatives may have policies of equity and equality opportunities for both women and men. Their practices may differ. True equality may not in reality exist. For example, although women contribute significantly to the agricultural sector and hence, to the national economy of nearly all countries in the world, the percentage of women members in agricultural cooperatives, compared to men is notably lower. Women's participation is also practically non-existence in cooperative board management and decision making levels. In order to correct these imbalances and ensure the sustainability of cooperatives it is necessary that gender issues are addressed. Below are some specific gender issues of concern to cooperatives and questions that cooperative leaders can ask themselves. (ICA, 2002,

- The low level of women participation in cooperative development Are efforts being made to increase the membership?
- Quality of women's participation in cooperatives Do women involved in management and decision making processes?
- Constraints in participation in cooperatives such as social, cultural, religious, economic and political restriction on women, their heavy workload, level of education or the selection criteria for membership etc. If any of these constraints exist, what is being done to address the situation?
- Access to control over resources such as credit, education, training, production inputs and marketing outlets. Do men and women have equal access and control over resources?
- Cooperative education and training programmes, Are efforts being made to involve women participation in cooperative?
- Social and economic benefits Is it advantageous for women to form cooperatives?
- The possible existence of gender biases Do gender biased policies, practices and services exist within the cooperative?
- Lack of strong cooperative support and commitment to gender issues, How are they address? Are gender sensitization programs' carried out?

In order to insure the credibility of cooperatives as democratic people based movements in the eyes of the public and cooperative members, cooperative values must be respected and adhered to. Cooperative principles state that cooperatives are democratic organizations but what are democratic organizations? It is to mean that cooperatives are the place where people exercise their right without gender discrimination. It is impossible to say that cooperatives are democratic societies if they do not include women in management and decision making. Having women in leadership position is of great importance to women in cooperatives.

Cooperatives will benefit from their underutilized human resources by enhancing women's productive capabilities. (Haile, 2009)

2.4 Factors that Affect Women's Participation in Cooperatives

Women's Participation

The concept women participation is an important analytical tool in the planning, management, monitoring and evaluation of development programs or cooperative projects as it requires that women be considered as in relation to men in socio-cultural setting and not as isolated group. Active participation of women means that women are involved in all the function of cooperatives, including social, economic, planning, decision making, and implementing and management control. Cooperatives are a form of organization which women can use to help themselves. With their democratic structures cooperatives can offer women as a member and employees opportunities for participation and influence over economic activities. Women gain self-reliance through this participation as well as access to opportunities which they would not have been able to obtain on their own, attaining equality of opportunity between men and women (Birhanu, 2006)

Democratic member control is one of the principles of cooperative of ICA statement on the cooperative identity. ILO recommendation No, 193 (2002) refers specifically to women's participation in cooperatives decision making recommending "specific consideration be given to increasing women's participation in the cooperative movement at all levels particularly at management leadership levels. In this regard cooperative legislation in a number of countries shows that not to discriminate against women, but a close look of reality however reviles constraints to women involvement in the decision making level. In effect in addition to women's restricted access to educational and training facilities hampers them in taking leadership roles as they consequently lack the necessary experience, knowledge and skills required. Cooperative law often condense such discrimination by providing that the head of family attends meetings, studies in some developing countries shown that 46percent of the Sudan are estimated to be female headed is not always seen as enough reason for her to participate, this is

further compounded by provisions to the effect that only owners or tenants of land would be members of agricultural cooperatives. Being virtually absent from most cooperative, meetings, women stand little chance of influencing decisions and even less of being elected in boards and other posts. Their world appear, however, to be one exception both in Africa and Asia the post of treasurer.

The world over statistics show that women's participation in cooperatives is low especially in rural cooperatives. This is perhaps more difficult to explain in the developed countries where gender discrimination has in principle been overcome. In the developing world, cultural and religious factors are often evoked women's 'inside role', discretion, not speaking in front of men, traditions of men negotiating and handling money matters, illiteracy, supposed inferior abilities and social pressures make it difficult for women to play an active and visible public role. The types of business cooperatives deal in, particularly in cash crop which tend to be male domain, is another factor and male resistance to women's participation also go a long way to keeping women out. Absolute lack of time to join up with other women seems to be a major factor everywhere. There are varieties of factors that affect women's participation in cooperatives; these factors as listed by the International Cooperative Alliance (ICA, 2002), which hinder active participation of women in cooperative.

Attitude: In most countries there are formal prejudices about women can do and cannot do. These sometimes prevent women from full participation in cooperative activities. They may not be employed for certain tasks or allowed to attend and speak at meetings where men are. The prevalent misconceptions on women's reproductive and domestic responsibilities constitute and place them at the margin of cooperative business world.

Laws and Rules: laws and even cooperative rules and by-laws, sometimes hinder women's membership in cooperative societies. For example, membership in some agricultural cooperatives is restricted to owners, tenants or use fractures of land and these are invariably men not women. But it is the women work in the field. Religious rules and traditions may also impede women's participation in cooperatives (Haile 2009) According to Acharya and Benette (1982) some cultural

values working against women limited membership in cooperatives the smaller size of women in cooperative, gender biases of local officials and lack of access to critical resources and services are also other problems.

Heavy Work Load and Lack of Time: Rural women in developing countries often work long hours. They may have a working day that starts at 9:00 in the morning and finished at 9:00 or 10:00 at night. They also have the main responsibility for the family. This include providing water and fuel, often carried long distances and need for cooking, cleaning and washing. Women also bring up the children and take care of the relatives. They also help at wedding and funerals, hard labor in fields which are often situated far away from their village. Women in urban areas also often work hours for low salaries in factories, offices and domestic services far away from their homes. The gender division of labor was found to be one of the causes of women's disadvantaged position. For example, women were associated with reproductive domestic works and man to the productive activity. According to Longwe (1991) the gender based division of labor assigns to women the dominant responsibility with reproductive domestic works and men to the productive activity. The working day for many women in developing countries leaves little time for active participation in cooperative society's activities.

Lack of Financial Means: The lack of means limits the opportunities women have of becoming members of cooperatives where membership fees have to be paid. It will also reduce their opportunities for using cooperative services, buying seeds, fertilizers, pesticides, food and household items. Moreover, the migration of men to city and other countries often means children and their parents particularly women behind. Among the economic constraints for women's groups and cooperatives are lacks of financial means, the small values of business of the cooperative enterprises which does not allow employment of qualified staff, difficulties in obtaining external financing without collateral security, and lack of business skill (ILO, 1993)

Lack of Influence: Due to not having representation in boards, management committee, where decisions are taken because of the obstacles listed above,

women have inadequate influence on cooperative activity. Women lack necessary powers and are forced to take on a passive role whereas men usually dominate the decision making activities within cooperatives. Some study shows that women hesitate or refuse to enter mixed cooperatives since they want to avoid the male hegemony. The lack of power of women has its roots in various factors such as the previous orientation of development assistance towards men, the strong promotion of cash crop production such as land, input and capital and a lack strong government support (Davis, 1995).

Lack of Training:

Knowledge is necessary to enable people to take an active part in the management of cooperatives. Women in developing countries often lack the basic education which is necessary for further training. Special training programmes should be devised for illiterate persons- both men and women. Women may, however, be prevented from participating in education and training activities for other reasons such as not being allowed to travel, lack of time due to domestic workload or Carrey additional tasks (Charlton, 1984).

2.5 Socio-Economic Benefit of Cooperatives to Women

As cooperatives are also business organization the main objective for people to set up and join a cooperative is to improve their economic and social condition through joint action for the good of all members than the individual concern. Members peruse the goal of improving their economic and social situation through joint actions by using the jointly owned resources to produce or obtain goods and services for the members. This can be further enhanced through the implementation of cooperative values, of self-help, self-responsibility, democracy, equality and solidarity. Cooperatives have advantages over other forms of business organization in either purchasing or providing the same goods or services through economic of scale, reducing transaction costs, reducing uncertainty concerning prices and availability of inputs, access to external resources which are not otherwise available, strengthening their bargaining power, gain greater control to be profitable. The other benefit people gain through cooperation starting from the

earliest times through times of cooperation is the commitment to quality which began at the Rochdale consumer store with the first attempt to sell undulated bread to members and consumers. It is a value that we should give greater emphasis on the modern context (Davis, 1995)

2.5.1 Economic Benefit of Cooperative

Cooperatives has the advantages of identifying economic opportunities for the women, participating them in cooperatives and to defend their interests and providing security to the women by allowing them to convert them individual risks into collective risks. Consequently cooperatives are increasingly being presented as pre-condition for a successful drive against poverty and discrimination, more so in Africa (Freederick et al, 2003) A cooperative society can benefit women from economic of scale if the member use it to attain collective goals in community development program for example in the construction of houses, road buildings, water supply, schooling and health center, local store, shop and so on. Usually the provision of collective goods will be the responsibility of the state and their financing is tax income. But in many third world countries, the state does not have any means to supply these goods, thus cooperatives represent an alternatives. In fact in many rural societies of developing countries, the existing cooperatives might be the only formal institution involved in serving the needs of rural farmers (Hussi,Lindberg, Murohy and Brenneman,(1993).

2.5.2 Social Benefit of Cooperatives.

Cooperatives organized as business organizations for the benefit of their members, after a model of enterprise that is particularly relevant in difficult economic times and instances of market failures. As a self-help group, a cooperative organization is widely accessible, especially for the rural farmers particularly of women, where private enterprises or government is weak, particularly in remote rural areas, cooperatives enable the rural farmers to organize and improve their conditions. Cooperatives promote and support entrepreneurial development creating productive employment, raising incomes and helping to reduce poverty while enhancing member participation, social protection and community building. Thus

they are directly benefited of society and have a changing impact on the economy (UN, 2009)

Cooperative offers not only economic benefits to members but also confers a number of benefits to the society. This is so because the object of cooperation is to transform the member's condition in such a way that it makes his social life richer and happier. The ultimate aim of cooperation is to develop men imbued with the spirit of self-help and mutual help in order that individually they may rise to full personal life and collectively to full social life. The social purpose of cooperation is more diverse than economic purpose. Cooperative may be to provide unique education in democracy, responsibility and tolerance, to train for political power; to evolve an industrial relation in the element of authority is much more evenly distributed than in private business. Cooperative, preserve a strong friendly or family spirit and of pride and power which is impersonal, to encourage a general advance rather than the advance of particular individuals, to secure relations, constructive and unifying approach to social and economic problems(Organizing Cooperatives for Development Capacity(OCDC ,2007)

2.6 Review of Preview Studies

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.

Bastola (2008) 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 at 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.

Achyara (2064 BS) 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 80percent 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 of Sharma (2064BS) 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 than 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- economic condition. Similarly the cooperatives operated by women are effective and they have low risk in the relation to others.

An article written by Subba and Dahal (2066 BS) entitled '*sahakari sastha tathamahilasasaktikaran*' 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, and 309 in business 52 in transportation jobs, 310 in services and 289 in other jobs are engaged out of 3292 households. 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 sasakti karankalagis ahakari aandolan*' by Muna Ghimire, 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 than 29 cooperatives are led 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) 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- 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 sectorial 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.

2.7 Conceptual Framework of the Study

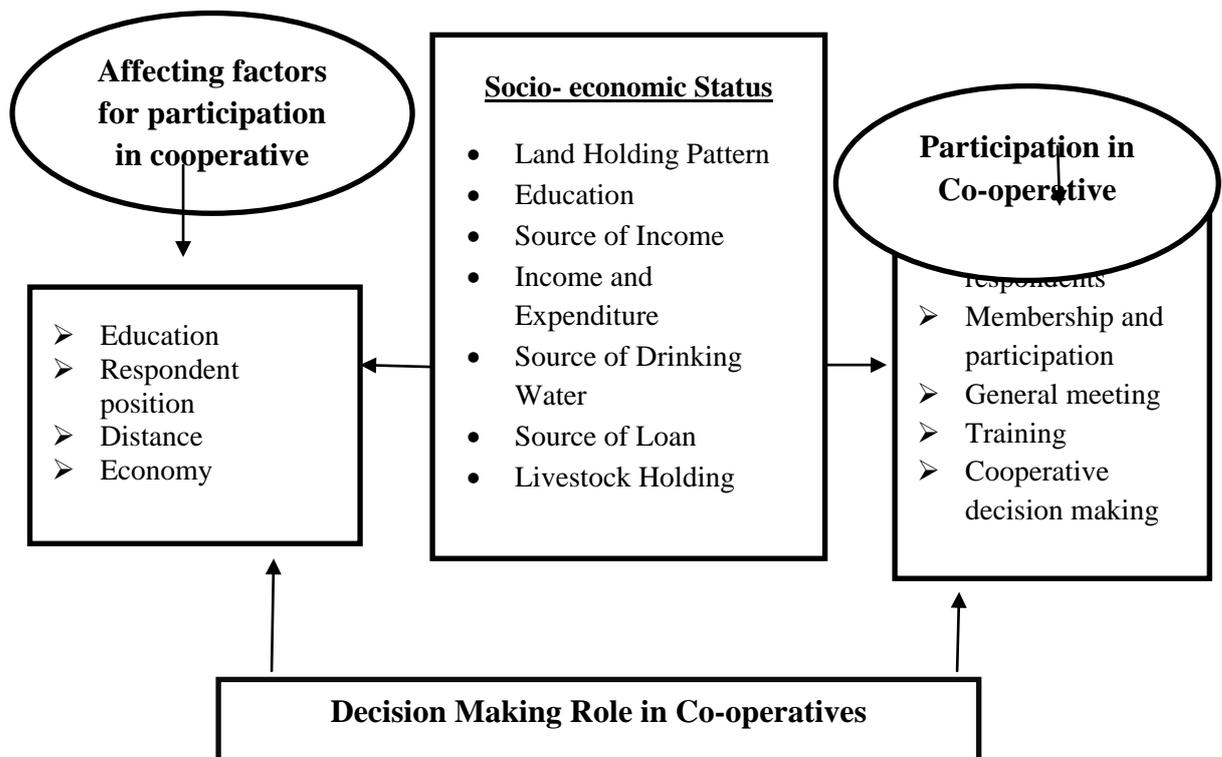


Fig. 2.1 Conceptual Framework

Here in the conceptual framework, there are different variables that are raised to justify the relationship between variables. In the present research, the researcher has raised different independent variables; socio-economic status, participation in cooperatives and affecting factor of cooperative decision making to describe and analyze with the dependent variable i.e. participation and decision making roles. On the other hand, the researcher also try to justify the relationship between the independently socio-economic status like land holding pattern, education, source of income, income and expenditure, source of loan, livestock holding etc. and its impact in terms of participation and decision making in cooperatives. Likewise, knowledge of cooperative, membership and participation, involvement in general meeting, training and cooperative decision making can impact the participation of member in cooperative. The important affecting factors like education, respondents' position, distance from the cooperative office and economy also the important aspect of women participation and decision making in cooperative.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter is being justified or designed that the methodological approaches applied and put forward a description on how information were collected and analyzed.

3.1 Selection of Site and its Rational

The study mainly focuses on participation and decision making role of women in co-operatives in Dhikurpokhari VDC. It lies near of the Pokhara city. There are various co-operatives around the wards. But there is no democratic involvement of shareholders in terms of male and female in cooperative. Gender integration in cooperative development is also essential because active and equitable participation of members, both men and women, is a necessary condition for sustainable cooperative development. Cooperatives will benefit from the under-utilized half of the world's human resources by enhancing women's productive capabilities. The active involvement of women will make cooperatives economically and politically strong. But, On the one hand, in the study area, female participation is less than male one and on the other hand their roles of generating of ideas, evaluation of option and making choice from among options are less than male.

3.2 Research Design

In the current study, the exploratory research design has been implemented to understand various aspects of the problems or issues related to participating and decision making of women in co-operatives in Dhikurpokhari VDC while the descriptive research design has been used to describe the causes and effects of involvement, and social, cultural, and cognitive significance of participation in different activities. Here, the descriptive design is being helped in discovering new factors and causes of participation in decision making process in cooperatives. On the other hand, descriptive design has been prepared on the basis for clarifying and describing concepts, establishing priorities and describe about the relevant and

concerning variables i.e. real-life setting and existing socio-economic status of women.

3.3 Population and Census Design

To generate the primary or relevant data by the field work method, multistage sampling procedure have been adopted. According to the pilot survey in the study area, because of the homogeneity nature of all co-operatives in terms of participation of women, in the first stage, the researcher has been selected different three co-operatives (Suryodaya Co-operative, Bhabishya Hamro Hatma Krishi Sahakari, and Dhanush Saving and Credit Co-operative Ltd.) among ten Co-operatives (Suryodaya Co-operative, Machhapuchhree Coffee Co-operative, Nagdanda Milk Product Co-operatives, Sustainable Saving and Credit Co-operative, Milan Saving and Credit Co-operative, Bhabishya Hamro Hatma Krishi Sahakari, and Dhanush Saving and Credit Co-operative, Jagrati Credit Co-operative and Milijuli Agricultural Co-operative Ltd.) applying simple random sampling method. In the second stage, the researcher identified the total number of male and female shareholder member i.e. 72 male 34 female in Suryodaya Co-operative, 33 female and 89 male in Bhabishya Hamro Hatma Krishi Sahakari and 37 female and 89 male in Dhanush Saving and Credit Co-operative Ltd.). Within this stage, the researcher has given emphasis on female member of those selected three co-operatives i.e. 104. In the final stage, because of the small proportion number of women in each cooperative, all women members i.e. 104 (Census Method) has been employed to know the authentic primary data from the field.

3.4 Nature and Sources of Data

Primary as well as secondary data are being implemented in this study to know the exact involvement and role of decision making in cooperatives. Secondary data were generated through different process and sources to know about the biological role (sex role) and gender role (socio-cultural role) and influencing factors in cooperatives. On the other hand, for the purpose of the study, the primary data has been generated adopting different means of primary data collection techniques to fulfill the objectives or finding the answer of the raised research questions. As per the need of the study, more primary and some secondary data have been collected

but a priority has been given to the selection of primary data which are both qualitative as well as quantitative.

3.5 Case Studies

In order to justify the relevant information and different relevant aspects concerning with co-operative decision making and participation to the respondents, the researcher has conducted different four case studies to know about the process of decision making and other aspects of co-operative members.

3.6 Methods and Instruments of Primary Data Collection

The instrument adopted in the study to generate relevant data that are guided by research objectives, questions and the type of data required for the study. Following techniques were being adopted to collect primary data.

3.6.1 Household Enumeration

In order to get the desired data and information related to socio-economic, participation and decision making in co-operatives all of the 104 female members have been enlisted. In the first phase of the study, household enumerations have been conducted and the social, cultural, religious and economic status of each household has been examined. On the second phase, their roles, activities, participation and decision making activities has been studied at length.

3.6.2 Interview Method

Oral interview method has been espoused for collecting first hand data. Interview schedule has been prepared on the basis of objectives of the research study containing both closed as well as open-ended. Both structured and unstructured interviews were conducted with the female respondents. Individual and group interviews have been conduct with female members and separate questionnaires were administrated to selected co-operatives male members to test the validity and reliability of data.

3.6.3 Observation Method

For this study, direct participant observations overt method has been used to collect relevant data. Participant observation included establishing rapport with the people, and direct collection of primary data from the field. Personal observation is crucial for the immediate study of the events. In this study, a personal observation has been conducted for the certain behavior of co-operative members. At the same time, indirect non-participant methods have been used for the collection of requisite data.

3.7 Data Analysis and Presentation

Collected data have been analyzed both qualitatively as well as quantitatively. Quantifiable raw data were analyzed statistically. While presenting the data, simple statistical tools like frequency and percentage have been used. Likewise, tabulations and graphical representation were made according to the objectives.

The non-quantifiable qualitative data have been managed manually and analyzed descriptively. In order to present some quantitative data figure, charts, diagrams have been used.

CHAPTER FOUR

OUTLINE OF THE STUDY AREA AND SOCIO-ECONOMIC STATUS

This chapter has been devoted to analyze the relevant research questions and certain objectives that divided in various sub headings. The chapter, outline of the study area and socio-economic status of the respondent's family, contains the essence or finding of the study in table formats and some figures generated for the data analysis. The specific sub heading of the chapters are- physical setting of study area, population composition, religious structure, gender/ sex distribution, education status of the respondent, family type, livestock holding, major source of income, source of loan, family income and expenditure and means of cooking stoves have been analyzed with the help of primary data. All the concerning variables were developed and analyzed to know the relationship between socio-economic status and participation and decision making roles of female cooperative members.

4.1 Physical setting of Study Area

Among the 34 VDCs of Kaski district, Dhikurpokhari VDC is one of a major VDC in terms of population and geographical size which is under come in constituency no 3 of this district. The Dhikurpokhari Village Development Committee was found in 2032 BS. With the unification of Naudanda Village Panchayat and DharapaniPaundur Village Panchayat. It has 2317 hector (23,345 Ropani) area and it is 25 K.M away away from Pokhara city (Profile of VDC, 2060). This VDC is surrounded by Dhampus in the north, Lumle and Salyan in the West, Bhadaure-Tamangi in the south and Kaskikot and Hemja in the east. There are 21 educational institutions, which provide the primary to higher education. According to the census 2001, the total population of the VDC is 8081, among them fifty four percent is female and forty six is male. More than fifty percent of the total population comprises Brahmins, twelve percent Chhetri, around twenty five percent Dalits and rest comprises other ethnic groups. Among Dalits, BK is in majority followed by Pariyar and Sarki. Likewise, Gurung is in the majority

among the ethnic groups. Beside this Newars, Thakalis Magars, Rais, Tamangs have been found to be inhabited in this VDC (CBS, Census-2001).

4.2. Population Composition

Population composition refers to the demographic makeup of persons within a geographic area. The scattered settlement of different place of different co-operative members shows that the population of community has been increasing day by day. Most of female and male are involved in different agricultural activities and some of them are engaging in different economic activities like foreign employment, business, governmental job etc.

Table 4.1
Population Composition of Different Co-operative Members

S.No	Co-operatives	Number of Female Members	Total Family Members		Total
			Male	Female	
1	Suryodaya Co-operative	34	81	98	179
2	Bhabishya Hamro Hatma Krishi Sahakari	33	63	93	156
3	Dhanush Saving and Credit Co-operative Ltd	37	87	108	195
	Total	104	231	299	530

Source: Field Survey, 2015

The population of different co-operative members is scattered around different village of Dhikurpokhari VDC like Dharapani, Bhiramuni, Pariyartole, Nawdanda, Nepali Thar, Phalapani, Ghapjung and Campus Gate. Among the total 104 households of the female members, the scattered settlement or the above data in the table 4.1 depicts that, around the different co-operatives member' households, there are altogether 530 populations. Among the total number of 179 member populations of 34 households of Suryodaya co-operatives, 81 are male and 98 are female. Likewise, 63 male and 93 female of 33 household of bhabishya Hamrohatma agricultural co-operative, 87 male and 108 female of 37 households of Dhanush Saving and credit co-operative Ltd. This population and sex wise

composition shows that the majority of female population is quite higher or greater than in comparison of male one.

Table above also clarifies that the proportion of female population in the VDC is higher than male which consists of 56.41 percent. And the proportion of male is just 43.58 percent. Nevertheless there is division of Labour at household level between male and female. Mostly females are engaged in expressive roles--- household chores, socializing and nurturing children whereas males are involved in instrumental roles-- outside works.

4.3 Religious Structure

Scott (1999) has defined religion in the *Dictionary of Sociology* as a system of belief, practice, and philosophical values concerned with the definition of the sacred, the comprehension of life, and salvation from the problem of human existence. But an alternative approach to the study of religion was first formulated by Durkheim in 1912, although it had been propounded earlier in a less coherent form by Fustel de Coulanges in early nineteenth century.

Durkheim (1912) argued that in all societies a distinction is made between 'sacred' and 'profane' things. Religion is a unified system of beliefs and practices relative to sacred things that is things set apart and forbidden--beliefs and practices which unite into one single moral community called church all those who adhere to them. In Durkheim's theory the collective aspects of religion are emphasized; the function of religious rituals is to affirm the moral superiority of the society over its individual members and thus to maintain the solidarity of the society. The god of the clan can be nothing but the clan itself. While some scholars have devoted themselves to the study of world religion such as Christianity, Hinduism and Islam; others have studied religion among the simplest communities of hunter-gatherers, pastoralist and shifting cultivators (Redcliffe-Brown, 1922 and Evans Pritchard, 1956).

The concept of religion is more related to emotion and sentiments of the people that drives people towards some benevolent doings. Thus, it is incredibly imperative to trace the religious structure of an area to know about the level of

development and progressive attitude of the people as claimed by Max Weber (1978), in “*Protestant Ethic and Spirit of Capitalism*,”.

Table 4.2 clarifies the Religious Structure

Table 4.2
Religious Structure
(Population by Religion in Different Household)

S.No.	Population in 2015		
	Religion	Population	Percentage
1.	Hindu	484	91.32
2.	Christian	46	8.68
	Total	530	100.00

Source: Field Survey, 2015

The above table explores that the religious structure of different household is complex and diverse with 91.32 percent of population following Hinduism while 8.68 percent of the total population following Christianity. The religious pattern shows that there is increasing trends of having Christianity among them. Or it can be depicts that religiously they are mixed within and different member of family.

4.4 Marital and Age Status of the Respondents

Marriage is one of the universal institutions. It is established by human society to control and regulate. The sex and life is loosely connected with the institution of family. The relationship between women’s marital status and their involvement in external affair is based on the nature of social structure. In the field study three types of marital status were found.

Table 4.3

Marital and Age Status of the Respondents

S.No	Marital Status			Age Status		
	Frequency	Percentage		Frequency	Percentage	
1	Married	89	85.57	Up to 30	39	37.5
2	Unmarried	12	11.53	30-50	57	54.81
3	Single/Widow	3	2.88	Above 50	8	7.69
4	Total	104	100	Total	104	100

Source: Field Survey, 2015

With respect to marital status, table above shows that the majority of the respondents 89 which account 85.57 percent were married, while 12 respondents which account 11.53 were unmarried. In terms of single or widow respondents, 3 or 2.88 percent were found in all those three cooperatives. This implies that the married women are most probably responsible to participate in cooperatives than others.

On the other hand, data concerning the age of the women was also presented in the table above and which shows that 57 women respondents which account 54.81 percent of them are between 30-50, whereas 39 respondents which account 37.5 of them are the age of up to 30. The remaining 8 or 7.69 percent of them are above 50 years. From the descriptive result of the table above one could observe that the majority of women respondents were in the age category of 30-50. Most women in these age category were highly involved in cooperative.

4.5 Education Status of Children

Education is the source of enlightenment and knowledge. It is widely recognized fact that education is one of the main agents for transformation of traditional society into modern one. Education is the transmission of knowledge by either formal or informal methods. According to the *Dictionary of Sociology (1999)*, the concepts of socialization and learning are related to, in fact often inseparable from, the concept of education. Although education is often thought of in terms of schooling (formal), effective training for the individual role for a group member and an autonomous person is a constant process. The main function of the

educative process is to pass down knowledge from generation to generation--a process that is essential to the development of culture. Formal education is primarily designed to inculcate crucial skills and values central to the survival of the society or to those who hold effective power. Inherent in education, in all periods of man's history, is a stimulus to creative thinking and action, which accents in part for cultural change; cultural change itself being a powerful stimulus to further innovation.

Table 4.4
Number of Students Attending School by Gender and
Level of Education

Sex	Level of Education						Total %	
	Primary	%	Lower Secondary	%	Secondary	%		
Boys	35	62.5	28	52.83	19	63.33	82	59
Girls	21	37.5	25	47.17	11	36.67	57	41
Total	56	100	53	100	30	100	139	100

Source: Field Survey, 2015

In the study place of different households or different co-operative members, out of a total population of the three hundred sixty two, one hundred thirty nine students are studying in different schools of the village. Near of the ward there are six educational institutions including secondary and higher level. And there are thirteen primary level schools under the government level. Most of the students are enrolled in those institutions for their education. The total number of students attending primary level stood at 56 with 35 boys' students and 21 girls' students with a percentage of 62.5 boys and 37.5 percentages of girls. The total number of students studying at lower secondary level stood at 53 with 28 boys students and 25 girls students with a total male percentage of 52.83 and a female participation of 47.17. This shows the high number of boy students studying at lower secondary level. The total students attending secondary level are 30 with 19 male students and 11 female students with a male percentage of 63.33 and a female percentage

of 36.67. The overall female students percentage at all levels stood at 41 percentage and male students at 59.

4.6 Family Types and Size

In human context, a family (from Latin: *familiare*) is a group of people affiliated by consanguinity, affinity, or co-residence. In most societies it is the principal institution for the socialization of children. Extended from the human "family unit" by biological-cultural affinity, marriage, economy, culture, tradition, honor, and friendship are concepts of family that are physical and metaphorical, or that grow increasingly inclusive extending to community, village, city, region, nation, global village and humanism. A family group consisting of a father, mother and their children is called a nuclear family. This term can be contrasted with an extended family.

Sociologists and Anthropologist distinguish between conjugal families (relatively independent of the kindred of the parents and of other families in general) and nuclear families (which maintain relatively close ties with their kindred). First, it serves as a synonym of "consanguine family". Second, in societies dominated by the conjugal family, it refers to "kindred" (an egocentric network of relatives that extends beyond the domestic group) who do not belong to the conjugal family. These types refer to ideal or normative structures found in particular societies. Any society will exhibit some variation in the actual composition and conception of families.

Family is the basis of human society. Although the nature and structure of the family vary from one society to another, a society without families is not known to us. Relationship between the members of the family is deliberately formed based on marriage and descent. The interpersonal relationships within the family make the family an enduring social unit. The family is not only the basic group; it is also viewed as an oldest institution of mankind, which has the power to withstand social changes. The biological and social reproductions of the family are indispensable for the society to maintain its continuity in the world context.

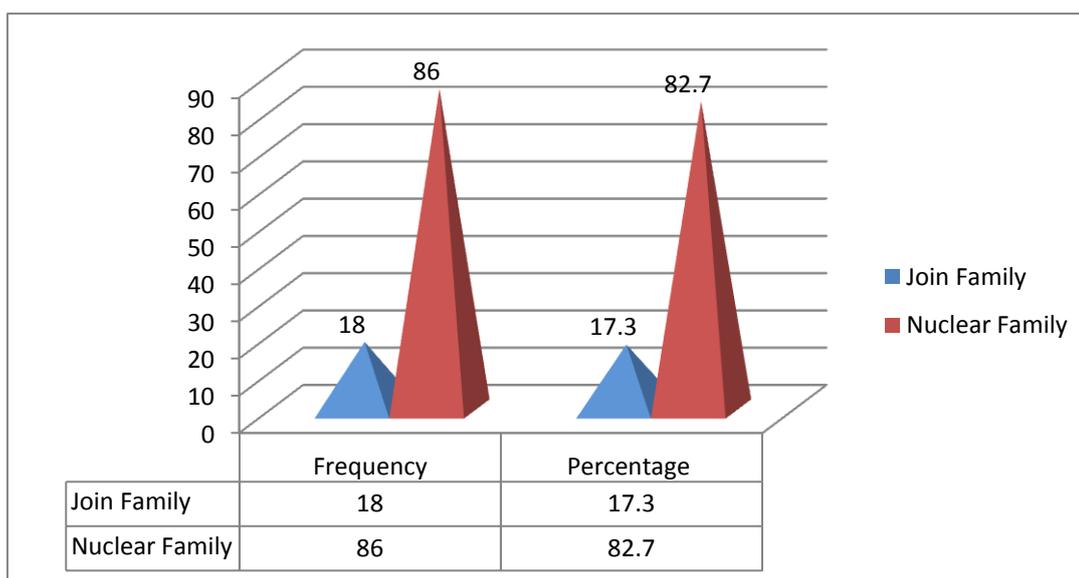


Fig. 4.1 Distributions of Respondents by Family Type

From figure 4.2, we discern that 17.3 percent of families were of joint type. While more of the families 82.7 percent were part of a Nuclear family. It is because they marry early and separate from their parents. The increasing rate of nuclear family, the next cause is independent form family like foreign employment and getting more opportunity of job.

On the other hand, the size of family is one of the demographic factors that affect women's participation in co-operatives. As the number of family size is large, the active participation of women in cooperative is less since women were trapped with lots of workload in the household such as cooking food, rearing and bearing their child and participation in agricultural activities. During the time of generating quantitative data, 23 women respondents which account 22.11 percent had family size of 1-4, while the majority of the respondents i.e. 67 which account 64.42 had family size of 5-8. The remaining 14 respondents reported which account 13.46 had family above 9. Showing this data from the field work, it is to be analyzed that women in the study area have large family size which would exposed them to household workload and shouldering of responsibilities in the domestic activities.

4.7 Livestock Holdings, Types and Distribution

Livestock are an integral part of nearly all rural livelihoods farming systems. Large numbers of poor and marginalized farmers depend on livestock as their

primary or secondary source of income. Livestock are an important resource and act as a 'bank' for poorer households. For many landless people, livestock are the only productive asset they have next to their Labour. Livestock provide a livelihood for 50percent of the 700 million poorest households in the world. Compared to land, the ownership of livestock is generally more equitable (Peter, 2005).

In mixed farming or crop/livestock systems in semi-arid regions, keeping animals is directly linked to crop production, as soil fertility depends on manure. In the arid areas of the world, livestock are often the only source of livelihood, and people's diet is predominantly based on animal products (FAO, 2001).

Poverty is not only about lack of income, it is also about vulnerability. Livestock provide particularly poor households with the potential to 'bank' their savings, which enhances their 'capacities' to cope with shocks and reduces their economic vulnerability (FAO, 2001). Livestock contribute to human nutrition – particularly in areas where malnutrition is common –through their products (i.e. meat, milk, milk products and eggs), which in turn provide high quality nutrients and micronutrients (e.g., protein, vitamins and trace elements).

The development of intensive and semi-intensive production systems, along with the ongoing increase in demand for livestock products, will certainly contribute to the creation of income generating activities. These activities also benefit the very poor, even if they are not livestock owners (e.g., production of feed and fodder or processing and marketing of products and by-products) (Schelling, E. et al., 2003).

Table 4.5
Livestock Holdings, Types and Distribution

Name of Co-operatives	Livestock Types			
	Buffalos	Ox and Cow	Goats	Hens
Suryodaya Co-operative	67	19	104	66
Bhabishya Hamro Hatma Krishi Sahakari	74	26	119	79
Dhanush Saving and Credit Co-operative Ltd	96	42	152	59
Total	237	87	375	204

Source: Field Survey, 2015

Income earned by women respondents is determined by the number of livestock population. This income changed due to the prevalence of livestock pets and diseases and other livestock problems including grazing land. Their income is determined based on the sale of livestock e.g. oxen, cow, goat, chicken and buffalos etc. besides it, animal products such as milk, butter, cheese could play an important role for their income generation.

In the studied areas, the majority of people are found to be involved in traditional occupation. They are also taking some multiple uses of domestic animals viz. buffalo, goat, etc. The above table depicted that, the total number of domestic animals; buffalo (every household) are the prime domestic animals of community. Beside it, they preferred goat than cow and chickens. But almost of the house, during the field work period, the researcher found one or two ox in each house. Because of the livestock and agriculture is the main source of economy, they are rearing buffalo and ox.

The number of domestic animals is one the important factors that affects women's participation in cooperatives. As the number of domestic animal size is large, the active participation of women in cooperatives is less since women were trapped with lots of workload in the household activities like agricultural activities.

4.8 Major Sources of Income

A main characteristic of economic development is the progress towards an increasingly intricate pattern of Labour specialization. In communities at the earliest stages of economic activities particularly all goods and services are produced and consumed within the family group, but with economic development more and more people become specialized in particular tasks and the economic autarky of the family group is superseded by the exchange of goods and services (Boserup, 1970). He further stresses that at the more primitive stage of family history there was some division of Labour within the family, the main criteria for the division being that of age and sex. Some particularly light tasks, such as guarding domestic animals or scaring away wild animals from the crops are usually left to children or old persons; certain other tasks, are performed only by women, while some tasks are the exclusive responsibility of adult men.

Mead (1949) gives the summary description of the sex role for income generation and economic contributions. The home shared by a man or men and female partners, into which men bring the food and women prepare it, is the basic common picture of the world over.

Environmental economist (Horst, 1998) holds the notion that in the natural resource management perspective, economic development, economic status of people and environmental conservation are playing pivotal role. There exists a trade-off between economic development and environmental conservation. The surrounding environment like rivulets, brooks etc fulfill many functions for the economy.

Table 4.6**Major Source of Family Income**

S.No	Source of Income	Distribution by Sex		Total	Percentage
		Male	Female		
2	Traditional Agriculture	49	73	122	43.42
3	Service/Job	25	9	34	12.10
5	Business	29	16	45	16.02
6	Foreign employment	77	3	80	28.46
7	Total	180	101	281	100

Source: Field Survey, 2015

In terms of major source of family income, above table shows that about the total 530 population of the 104 family, only 280 are engaging in economic activities within and out of country. About 43.42 percent of individuals are found engaged in just their traditional occupation as the major source of income. While 28.46 percent of the total population, is engaged in foreign employment. 16.02 percent of the total populations are involved in business related activities. While only 12.10 percent or 25 male and only 9 female of those 104 families are engaged in service or job. But the above table analysis that there is less involvement of women even that source of income. They are deprived and oppressed because of gender discrimination of the society.

4.9 Family Income and Expenditure (Monthly)

Family income is the collection of money from the family member of the household. But there are various source of income that affects the individual and his culture in the society. The position of the family members depends on his amount of income. In the ladder of the Hindu philosophy, women are the bottom step but her position can uplift according to her income within the family. Likewise, expenditure is the process of living within the family which depends on

income. In the rural community, there is not additional source of income than their traditional and indigenous occupation. But having the modern technology and modern opportunity, the sources of income are various. The intention of the researcher is to find out the distinct and different between the income and expenditure within the family in the respondent's household. Table 4.9 analyzes the income and expenditure of respondent's family.

Table 4.7

Family Income and Expenditure

S.No	Income	Freq	%	Expenditure	Freq	%
1	10,000-20,000	48	46.15	10,000-20,000	21	20.20
2	20,000-40,000	31	29.81	20,000-40,000	38	36.53
3	40,000-50,000	19	18.27	40,000-50,000	33	31.73
4	Above 50,000	6	5.77	Above 50,000	12	11.54
5	Total	104	100	Total	104	100

Source: Field Study, 2015

Above table depicts that the rate of expenditure is higher than income one. About the total number of the respondent, 46.15 percent earn around ten thousand to twenty thousand rupees per month but among the total respondents, in terms of same variable 20.20 percent just expenditure for their family. The rate of expenditure around twenty thousand to forty thousand is 36.53 percent while 29.81 percent respondents' response they earn monthly it. 31.73 percent respondents response that they expenditure forty to fifty thousand per month while 18.27 percent respondent response they earn around it. But the rest respondent responses, 11.54 percent are expenditure above fifty thousand per month but only 5.77 percent respondent earn above fifty thousand per month.

CHAPTER FIVE

PARTICIPATION AND DECISION MAKING ROLE OF WOMEN IN RURAL COOPERATIVES

This chapter has been devoted to analyze the relevant research questions and certain objectives that divided in various sub headings. The chapter is designed to find out the answer of relevant research questions and objectives. The specific sub heading of the chapters are- knowledge of respondents about the cooperatives, membership and participation in cooperatives, women's involvement in decision making and implementation, leadership propensity and participation in management committee, participation of women in general meeting, access to training, decision making power of family resource; before and after membership in cooperative, benefits after joining in cooperatives and suggestions for improving women participation have been analyzed with the help of primary data. To justify the relevant contents, the researcher has been presented some cases too.

5.1 Knowledge of Respondents about Cooperatives

Knowledge of cooperatives for members in general and women members in particular is essential for cooperative activity. The more know-how members have about the cooperative society the better understanding and participation they have for cooperatives (Daneil, 2006). The item "Do you have knowledge on cooperative principle?" "Intends to measure how many of the respondents had basic knowledge on the principles of cooperatives. Most respondents of the study area opted to have knowledge on cooperative principle. The following table shows that the knowledge of respondents about the co-operatives.

Table 5. 1**Knowledge of Respondents about Co-operatives**

S.No		Awareness of women about the co-operatives	
1		Do you know about co-operative values and principles?	
		Yes	No
	Frequency	39	65
	Percentage	37.5	62.5
2		Do you know about the rules and regulation and Law of co-operatives?	
		Yes	No
	Frequency	43	61
	Percentage	41.35	58.65
3		Do you know the rights and duties of Members?	
		Yes	No
	Frequency	45	59
	Percentage	43.27	56.73

Source: Field Survey, 2015

Accordingly, as the table depicts above only 39 women respondents which account 37.5percent were know or familiar about the principle and values of cooperative, whereas the majority 65 women respondents which account 62.6 percent of them did not know the basic principle and values of cooperative. With respect to the rights and obligation for dismissal and punishment in the cooperative, 43 women respondents which account 41.35percent of them were know their rights and obligations, whereas, 61 women respondents which account 58.65percent of them did not know their rights and obligations. Concerning the rights and duties of the cooperative society out of the total 104 respondents 45 of them which account 43.27percent of them know the rights and duties of the cooperatives, while 59 women respondents which account 56.73 percent of them did not know the rights and duties of the cooperatives. This imply that cooperatives should work much on creating a sense of awareness for women about the principles, values, rights and the general benefit of cooperative.

5.2 Membership and Participation in Cooperatives

Concerning to reasons or factors for membership in cooperative, almost all respondents gave different answers to become a member in the cooperative. Out of

the total respondents 35 respondents reported that they knew and came in to cooperative due to their own interest and choice; 24 of them were due to the influence of the neighbors, 21 of them were due to the encouragement of the cooperative members and the rest 24 of them were due to the encouragement by the family members. From the mentioned data, the involvements of women in co-operatives show that, behind their own interest, they are becoming the member of the co-operatives. Comparing with those data, because of forced participation in the co-operatives, they are neither familiar with the law, rules and regulations of the co-operatives nor they are familiar with the duties and responsibilities.

Case Study-One

Santa Kumari Kami, an old woman of 58, lives in Dharapani. She is an illiterate woman. She lives with her husband, two sons and three daughters in a small house as a big conventional nuclear family. Being old, her husband lives in home with the help of brew and smoke. Brew is the blind stick of the old house head. Small three daughters go to school for study. They study at a Primary School in Dharapani in Dharapani secondary school, a big village in a few minutes' walk from their home. But one elder son of 26 has some buffalos and cows. His prime work is to look after those buffalos and cows. He collects grass and provides dana to the domestic animals on everyday basis. The regular work is to provide milk at Nagdanda Milk co-operative, in a few minutes' walk from his home, which is the main source of money for his individual necessities and his family needs. Bikram, a small son of Santa, has gone for foreign employment. Santa, on the other hand, is one of the members of co-operative. She says a group of higher caste neighbors came to here and make me a member but I don't know about the rights and duties of my in co-operative. I even not involved for a meeting and any other activities are going by co-operative. But behind this, she is use to producing agricultural goods and sells it in the Naudanda, a market of village. By the evening, she collects vegetables and makes them ready to sell for the next day. For her, traditional tools are the main means of it. Without slipper on her feet and the cigarette smoke clouding over her head, wherever she goes, she moves here and there all day to ready for sell. Next day like many of the sellers, her day too starts quite early in the morning as she has to sell those vegetables to a nearby market, Negdanda. With the basket in the bake side, she walks shops to shops, asking if anyone is willing to buy.

5.3 Women’s Involvement in Decision Making and Implementing Decisions

Decision making refers to the involvement of women in generation of ideas, evaluation of options and making choice from among options. Decision making in the cooperative involves setting the objective of the cooperative and participation in short, medium and long term planning of the cooperative

Table 5.2

Involvement in Decision Making and Implementing Decisions

Always participating	31	29.81
Participating sometimes	59	56.73
Never participation	14	13.46
Total	104	100

Source: Field Survey, 2015

In this study, the above data, among the total women respondents, only (29.81 percent) are always participating, (56.73 percent) participating sometimes and (13.46percent) never participate in decision making of the cooperative decision making and implementing decisions. This shows the majority of women were not participating in decision making regarding the affair of their cooperatives. The opinion of some respondents revealed that the reasons for the non-participation of women in decision making is that “those who are participated in decision making process in the cooperative are those who are shared responsibilities; and since most women have no position within the cooperative they are not involved in decision making process. The second reason is the underestimation of women’s ideas and feelings because men counterparts perceive women ideas as not important even though they forward important ideas.

5.4 Leadership propensity and participation in Management Committee

Leadership propensity refers to the degree of ability of the member to influence and lead others in the group in deciding and implementing group activities.

Table 5.3**Leadership Propensity and Participation in Management Committee**

Leadership Participation			Member of Management Committee		
	Frequency	percent			
Actively participated	28	26.92	Yes	No	
Participated sometime	63	60.58	Frequency	56	48
No participation and discussion	13	12.5	Percentage	53.85	46.15

Source: Field Survey, 2015

Out of the total of 104 women respondents in the study, only (26.92 percent) of them actively participated in leading group meetings and discussions, (60.58 percent) of the respondents participated sometimes, whereas (12.5 percent) of the respondents did not participate in any leading group discussions and meetings. On the other hand, in the participation of management committee, accordingly, as the table depicts only 56 women respondents which account 53.85percent were the members of management committee, whereas the 48 women respondents which account 46.15percent of them did not participate in any management committee of cooperative.

5.5 Participation of Women in General Meetings

General body is the supreme organ of the cooperative where all members were meeting once or twice in a month depending on the rules and regulation of cooperatives. The power and duties of the members are determined by the committee and passing decisions after evaluating the general activities of the cooperative. Equitable participation of member is the democratic process of sustainable cooperative development. The table below shows that, the involvement or participation of women member in general meeting.

Table 5.4

Participation of Women in General Meetings

Never participating	22	21.15
Always participating	29	27.88
Participating sometimes	41	39.43
Rarely participating	12	11.54
Total	104	100

Source: Field Survey, 2015

As indicated in the table above 22 women respondents which account 21.15 percent replied that they were never participating in the general meetings. 29 women respondents which account 27.88 percent attend the general assembly meetings always. 41 women respondents which account 39.43 percent were attending the meeting sometimes. The rest 12 or 11.54 percent of respondents were rarely participating in the general meeting. Thus, the participation of women in the meeting was generally not good. This implies that women and cooperative relationship was not satisfactory. During the general meetings several issues were raised such as approval of annual plans, listening of audit report, election of different committees and distribution of net profit/surplus. Apart from attending the meeting the issue of active participation of women on the meeting and the value given to their idea by others were also raised in the FGD (Focus Group Discussion). The majority of respondents replied that although some women attend the general assembly meetings, most of the time they were not willing to express their idea on meeting this was due to lack of information, poor educational background to understand the issues raised in the meetings, workload in the domestic activity and the low status given by their male counter parts.

5.6 Access to Training

The quality of cooperative boards, different committees and members as well can be enhanced through the provision of cooperative training. In any country, there is a direct relationship between the success of cooperative and the level of education especially adult education (ICA 1963). The more training women have about cooperatives such as cooperative values and principle, rules and regulation, rights

and obligations, and on cooperative affairs in general the more knowledge they will have and the more their participation. Training and skill upgrading is one element of women participation.

Table 5.5
Access to training

No	Access of Training			Total
		Yes	No	
2	Frequency	42	62	104
3	Percentage	40.38	59.62	100

Source: Field Survey, 2015

Access to training has a significant impact on cooperative members in general and women respondents in particular. As the descriptive result of table shows only 40.38percent of women respondents were trained. The rest, the majority respondents, 59.62percent of them didn't have access for training. From the previous discussion of educational level (table 2) of this study it was indicated that the majority of respondents are at the below primary. This implies that there was a need to promote their level of understanding about the principle, values, ethics, and the need of member's commitment to cooperative, the benefit of cooperative and general cooperative affairs through delivery of training. Analysis of the FGD's results indicated that women respondents who were received some sort of training on cooperative affairs states that the training was one of the inputs to actively involved in cooperative and better understand their level of participation. Respondents were also asked to what extent the training given by the cooperative promotion bureau was useful, they respond that it was useful because the training helped them to know the role of women in the economic, social and political affairs, women participation promotes the economic growth of the country, self-reliance in income generating activity and decision maker in the household chores activity. Almost all respondents who receive training in one way or another admitted that the training program helped them to increase the awareness level of different issues.

Case Study- Two

Forty five year old Sita Bhujel is a resident of ward -5 of Dhikurpokhari VDC, Kaski. There are altogether six family members (2 sons, 2 daughters and wife) including her who has only five ropani (2 ropani khet and 3ropani bari land) for the survival. She remembers her early days of hardship when she had to struggle hard to join hand to mouth. The family had no other choice except cultivating the seasonal crops in their land resource, the only asset they possess. The production of their land hardly fed them for 6 months. Her those days are left behind so far her income has been increased much. She sad days of severe food scarcity are no more now. For this, she thanks to co-operative that has brought a drastic change in her life and her family life. As soon as she had learnt about the seasonal and off-seasonal vegetable farming training, she enlisted her name in the Bhabishya Hamro Hatma Krishi Sahakari co-operative, the training was organized by the same cooperative. After that she is much interested to become a member of cooperative. She still remembers, for the membership of the co-operative, she has asked some loan from the relative but he denied providing it. But after requesting with one of the same cooperative member, he provide me 5,000/-, I would like to give the credit to him for my every success. After that, “The training was conducted in Falgun, 2063 and I began off-season vegetable farming from Baishak 2064 with the loan Rs.10,000 that I took from at same co-operative. From Rs. 10,000 she made Rs. 20,000 in 4 months. It was a good profit she had ever seen or known. The seasonal and non-seasonal vegetable training has helped her lot to earn. She grows cucumber, pumpkin, tomato, potato, lady’s finger, cabbage, cauliflower, brinjal, gourd, bitter gourd, chilli, spinach, runner bean, etc. in her own land by her own efforts. Since there is not a large market nearby, she has been deliberately producing in limited quantity vegetables and has to satisfy herself in average income of of Rs. 8000 per month. “If the market is created, I could grow more to make more money, she says. Anyway it has changed my way of life and for this I’m highly indebted to Bhabishya Hamro Hatma Krishi Sahakari ”, she said. She suggests Bhabishya Hamro Hatma Krishi Sahakari to continue such programs and trainings along with counseling so that more people of this area would be benefited. But become a part of the family of the co-operative, I don’t have to right to participation on different meeting and making decision of the cooperative, she finally says.

5.7 Decision Making Power of Family Resources; Before and After Membership in Cooperative

Women are the primary collectors and users of resources such as water and forest. However, their share in decision making in resource management is nominal. One of the reasons for the lack of women's voice in decision making is due to the past effort of involving them only in routine job, even when women were made parts of the groups as demanded by the constitution. Most of the decisions continued to be made by men (Graner, 1997: 56). Ensuring equal share of men and women are of great concern for developers and planners, natural resources managements and other integrated conservation and development project (Bhadra&Karki, 2002: 57).

Table 5.6

Decision Making Power of Family Resources; Before and After Membership in Cooperative

S.No	Decision Making	Before Membership		After membership	
		Frequency	Percent	Frequency	Percent
1	Economic mobilization	32	30.78	41	39.422
2	Children education	17	16.35	28	26.92
3	Communal participation	9	8.65	14	13.46
4	Family planning and children marriage	7	6.73	16	15.38
5	No any Decision	39	37.5	5	4.81
6	Total	104	100	104	100

Source: Field Survey, 2015

Economic power is supreme power that can decide the decision making power in intra and inter family. During the research period and based on the mentioned assumption, the researcher has tried to know about the relationship between

decision making power and different variable in comparison with before and after membership in co-operative. Out of total respondents, their decision making power have been changing their before and after enrolment in co-operative. Among 104 respondents, they have less power to decision in terms of economic mobilization, children education, communal participation, family planning and children marriage, and no any decision making power before their enrolment in co-operative. While after enrolment, among the same variables or means of decision making, their power and right is being increased related to their participation in co-operative. From the above presented or mentioned data, it is concluded that, decision making roles can be affected by the economic power and public relation through the public originations.

5.8 Benefits after Joining in Cooperatives

As cooperatives are also business organization the main objective for people to set up and join a cooperative is to improve their economic and social condition through joint action for the good of all members than the individual concern. Members peruse the goal of improving their economic and social situation through joint actions by using the jointly owned resources to produce or obtain goods and services for the members. The important benefits after joining the cooperative are socio-cultural and economic. Here the researcher has tried to find the different types of benefit that the respondents have benefited after involvement in cooperative.

Table 5.7

Benefits after Joining in Cooperatives

S.N	Benefits	Frequency	Percentage
1	Increase peer circle	27	25.96
2	Able to put problems openly and get solutions.	34	32.69
3	Speak confidently and do something in the society.	33	31.74
4	Able to lead the institution.	10	9.61
5	Total	104	100

Source: Field Survey, 2015

There are different means of benefits can be founded while involving in co-operatives. During the field work period, the researcher had tried to diagnosis different means of benefits from involvement of co-operatives. Out of the total respondents, the foremost benefit by involvement of co-operative is able to put problems openly and try to get solution individually and collectively. It is reported by 32.69 respondents. Like this 31.74 percentage of the respondents reported that the main benefits after joining in cooperatives is speak confidently. The rest of the respondents reported that it helps to increase peer circle (25.96%) and able to lead the institution (9.61). The overall information from the above presentation and analysis of the data show that the positive benefits are benefited by the co-operative.

Case Study – Three

Harikala Bhandari is a member of the executive committee of Suryodaya Co-operative. She is 38 years old married woman. After completed her SLC, she got married with Krishna Bhandari. She has completed her SLC in her parents' house. She has six members in the family with three daughters and one son. Her husband is a teacher. She has 4 ropani bari which is used to produce food and other things needed for the family. She grows about 4 muri maize and 1 muri mustard which is used in household purpose. She has 5 buffalos and 13 goats and she generates income by selling milk. She is involved in different activities of the communal work around the ward. Before involving in the co-operative, she used to spend her time to agricultural products and work within family only. No one hears her voice even within family and community before involving, she says. The main work was preparing food for the family and work as an agricultural labor after her married. No even one hundred rupee can have with her during that time. I used to ask the rupees with my husband for my daily use, she added. The miserable time and situation she could not remember and tell at all. But after the member of the co-operative, she used some loan and started to rear some goats and buffalos with agricultural products. She claims that I can live without the help of any member in this situation. I can have some saving after returning the loan, which was taken from co-operatives. She proudly says that, as an executive member of the co-operative, she spends her time to manage co-operative decision and is busy in preparing operational plan too. She is also involved in decision making process and she is happy to be part of co-operative member.

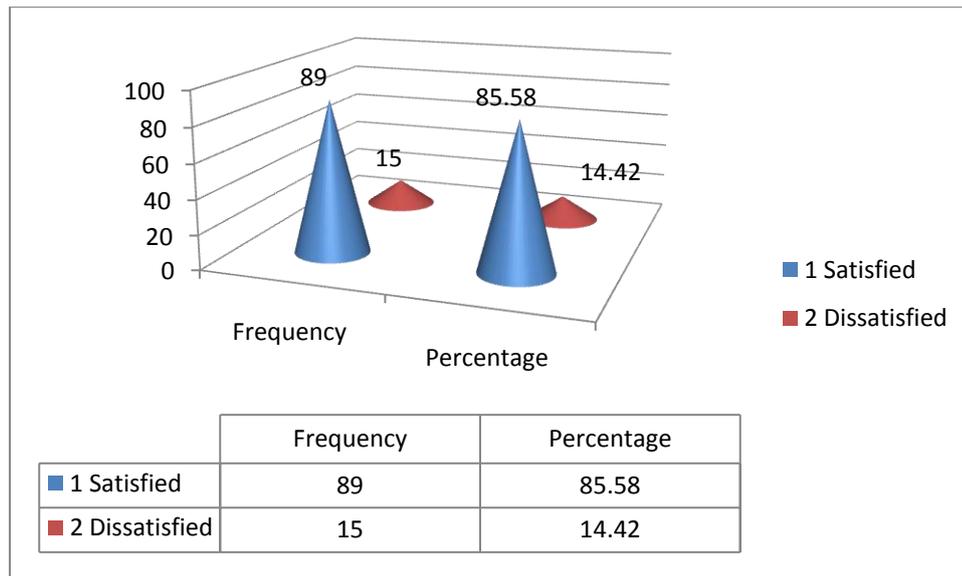


Fig. 5.1 Satisfaction of shareholders from cooperative

The above figure reveals the satisfaction level of shareholders from the side of cooperative. From the study 85.58(percent) shareholders are satisfied with the performance, service, facility & system provided by cooperative 14.42(percent) shareholders are dissatisfied with the work of cooperative the shareholders are dissatisfied with the collection of installment in monthly basis, and they also told that they are dissatisfied due to unknown of the service provided by the cooperative. Shareholder are also satisfied from the role played by the cooperative for providing personal empowerment to shareholder i.e. training program, tour program, providing prize to shareholder’s children who get highest percentage in SLC etc.

5.10 Suggestions for Improving Women’s Participation

Suggestions which women respondents thought as helpful for the improvement of their participation in their cooperatives were sought at the time of collecting primary data from members. Respondents agreed that continuous education of women about the principle, values and by-laws about cooperatives in order to develop awareness is the most important suggestion for improving women’s participation in their cooperatives in the study area. Followed by educating the society about the issue of gender and development, the government or concerning organization should interfere in increasing women participation especially in

providing different awareness campaign and training and society should aware about the gender equality in every field of communal institutions and organizations. Another suggestion that respondents focus on, women even from the family and community level, they should be encouraged and equally distributed opportunities to mobilize and utilize the resources and power should be given them as male counterpart. The final suggestion, respondents emphasized that the classical or traditional cultural practices and low access to information about the women roles and discriminatory religious philosophy should be improved for the well participation in communal organizations.

As per the survey result shows, large numbers of women respondents were not participating in cooperative affairs such as in management committee, the general assembly and cooperative decision making. This shows that participation of women in cooperatives is still very low. Lack of awareness, culture, lack of access to information, work load in the house, lack of education, lack of capital, the negative attitude of the society towards women and mobility were the most important factors contributing to the inactive participation of women in cooperatives in the study area. Through awareness creation, training and educational programmes which are sensitive to women needs, cooperatives can help strengthen women's capacities and capabilities, resulting in their increased self-confidence and enabling them to participate fully in decision-making and assume leadership positions.

Therefore cooperatives should target on continuous education, training and information to all members in general and women members in particular. Active, equitable participation of members, both men and women, is a necessity for sustainable cooperative development. Active participation in the cooperative context means that members are involved in all the functions of cooperatives including planning, decision- making, implementation and financial and management control. Therefore, in order to enhance sustainable cooperative development, special consideration should be given to increasing women's participation in the cooperative movement at all levels.

CHAPTER SIX

AFFECTING FACTORS OF WOMEN PARTICIPATION IN CO-OPERATIVES

The concept women participation is an important analytical tool in the planning, management, monitoring and evaluation of development programs or cooperative projects as it requires that women be considered as in relation to men in socio-cultural setting and not as isolated group. Active participation of women means that women are involved in all the function of cooperatives, including social, economic, planning, decision making, and implementing and management control. Cooperatives are a form of organization which women can use to help themselves. With their democratic structures cooperatives can offer women as a member and employees opportunities for participation and influence over economic activities. Women gain self-reliance through this participation as well as access to opportunities which they would not have been able to obtain on their own, attaining equality of opportunity between men and women (Birhanu, 2006)

The chapter is designed to justify about the affecting factors of women participation in co-operatives. The specific sub heading of the chapters are- educational status of respondents, source of family loan, purpose of co-operative loan, distance of women members from the office of the cooperative and reasons of joining co-operatives.

6.1 Educational Status of Respondents

Education has strong ties on the status of women as it is closely related to opportunities such as position in the cooperative (e.g. Management board, different committees etc.), knowledge about cooperative, access to information, training, marketing networks and thus enhancing their participation. The higher the education level, the better would be the knowledge of women towards the cooperative and acquire news and education about the benefit of cooperative easily (Kraenzle; Klien et al, 1997). Accordingly, an attempt was made to see the educational level of respondents in the study area.

Table 6.1
Educational Status of Respondents

S.No	Education Level	Frequency	Percentage
1	Illiterate	27	25.96
2	Can read and Write	21	20.19
3	Primary School	24	23.08
4	Secondary School	17	16.35
5	Higher Secondary	9	8.65
6	Bachelor or above	6	5.77
7	Total	104	100

Source: Field Survey, 2015

With respect to educational status of women respondents, the above table indicates that 27 women respondents which account 25.96 percent of them were illiterate, 21 women respondents which account 20.19percent of them can read and write without attaining formal education. These respondents obtained the reading and writing skill through adult literacy campaign. It also shows that 23.08 and 16.35percent of the respondents account for primary and secondary schools respectively. Like this remaining 8.65 and 5.77 of the respondents account for higher level and bachelor or above respectively. This relatively low level of education might have significant impact on the low level of participation of women in cooperative and their role in cooperative performance.

Case Study – Four

Krishna Kumari Kunwar is a 27-year-old school drop female. She currently works as a cooperative staff in Nagdanda. She has been started her work for two years. After completed her regular work in house at 9.30, she regularly attended on her duties. Back home at , Krishna has a family of five members--father, mother and two brothers. Before she dropped her school and joined this new profession, she had helped her father and mother for agricultural production behind her education. However, from her early days she showed little or no interest in education, says Som Kunwar, her father. Som blames the lack of awareness regarding the importance of education being the main reason behind Krishna dropping her school at the 10th grade. However, Som is quite happy and satisfied with what his daughter is doing right now. Krishna now regularly use her salary which has helped fulfill her household needs along with covering the cost of her two brother' schooling.

On the other hand, in her duties and responsibilities, she is quite unsatisfied with the behavior of the co-operative members. Most of the members are unsatisfied with her education. Because of lack of education, she could not right to attend the any meeting of co-operative. The main duties of her are to open the office at 10, cleaning and closing at 5 pm.

6.2 Respondents' Position in Co-operative

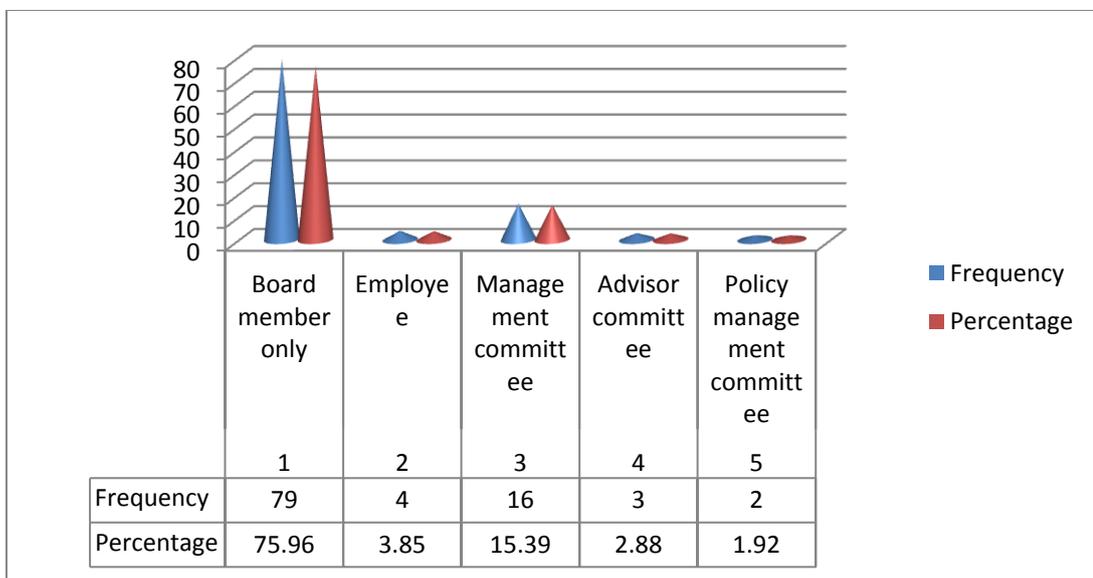


Fig. 6.1 Respondents' Position in Co-operative

Respondents were asked to describe their position in their cooperative that depicts figure above, the majority of the respondents 75.96 percent are only the ordinary board members while, management committee account 15.39 percentage. However the above results show that only 3.85 percent of the respondents are the employee within these organizations. The rest of the respondents reported that, advisor committee and policy management committee accounting 2.88 and 1.92 respectively. According to the above result it can concluded that women's participation declines when it goes to upper position.

6.3 Source of Family Loan

Formal and informal institutions are the two main sources of credit in the study area. The formal sector is rural savings and credit that includes banks, finance and co-operatives. While the informal source includes friends and relatives, money lenders who were used to cover family consumption requirement such as food purchase, medical expenses and sometimes to pay taxes. Interest charged from friends and relatives is somewhere nil in most cases. However, local money lenders who charge high interest rate were common in the study area. According to some respondents these moneylenders if women farmers were unable to pay their debt, they wait until the harvest time of production and they took all the products produced including the charged interest. There were also formal micro-finance institutions that provide credit for the women respondents Whatever credit women took from the above sources they were unable to pay the debt. The cooperative also provide credit for the women i.e. they distribute fertilizer, improved seeds, chemicals in the form of credit for women members. In the table depicted below the study shows the source of credit before and after participating in cooperative.

Table 6.2
Source of Family Loan

S.No	Source of Loan	Before Participating in Co-operatives		After Participating in co-operatives	
		Frequency	Percentage	Frequency	Percentage
1	Microfinance enterprises	9	8.66	13	12.5
2	Informal Money Lenders	54	51.92	22	21.15
3	Loan from Banks	12	11.54	17	16.35
4	Friends and Relatives	29	27.88	21	20.19
5	Co-operatives	-	-	31	29.80
6	Total	104	100	104	100

With respect to source of credit, the above table shows that before joining the co-operative 54 women respondents which account 51.92 percent of them were using the so-called informal money lenders as the source of credit while 29 or 27.88 percent of respondents were depending on friends and relatives for their loan. Loan from banks constituted the credit source of 12 or 11.54 percent of the respondents. While microfinance enterprises constituted the credit source of 9 or 8.66 of the rest respondents. Whereas none of the respondents could claim we don't have credit source. This implies that all the respondents could get credit facilities in one way or another from the above credit sources. It was also indicated that the majority of respondents were getting loan or credit sources form the informal money lenders before participating in cooperatives.

However, after joining in cooperative respondents credit source form the informal money lenders decreased, this imply that cooperatives could play a significant role in providing credit sources.

6.4 Purpose of Co-operative Loan

Table 6.3

Purpose of Co-operative Loan

No	Purpose of Co-operative Loan					Total
	Poultry, fish, cow, goat, buffalo	For business	Foreign employment	For household purpose		
1						
2	Frequency	4	8	9	10	31
3	Percentage	12.90	25.81	29.03	32.26	100

Source: Field Survey, 2015

According to the information given by the respondents, the purpose to involving in co-operative is diverse. The respondents reported that they are using their loan from different sources. Among the various one, out of the total respondents 104, only 31 or 29.80 percent reported that they are using loan from co-operative. Among those 31 respondents the researcher had tried to know about the purpose of co-operative loan, table above data reveals that about 32.26 percentages of the respondents used the loan for household. While, 29.03 or 9 respondents reported that they borrowed their loan for foreign employment. The rest of the respondents reported that, they are using or applying this loan for business purpose and for domestication of animal 25.81 and 12.90 respectively.

6.5 Distance of Women Members from the Office of the Cooperative

The distance of the cooperative from the women residence has an important factor that determines their participation. As the women located nearby the cooperative they will always participate in the day to day activities of the activities of co-operative. If they are far away they will rarely participate. The proximity of the cooperative from the respondent's house reduces the cost of time and labor that the women spent. Data given in the bellow paragraphs show the relevant information about the distance of cooperative and the women residence.

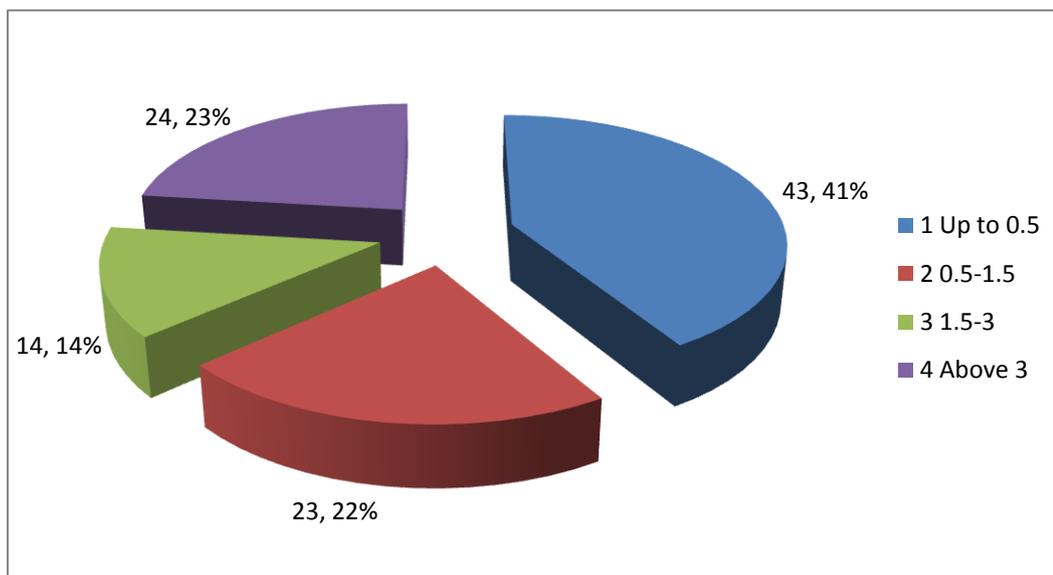


Fig. 6.2 Distance of Women Members from the Office of the Cooperative

According to the collected primary data from the field, majority of respondents i.e. 41.35 percent reported that the distance of house or residence and office of the cooperative is up to 0.5 kilometer distances. 23 women respondents which account 22.11 percent were from the distance between 0.5-1.5. It also shows that 13.46 percent and 23.08 percent of the respondents account for 1.5-3 and above 3 Kilometer respectively.

6.6 Reasons for Joining Co-operatives

Table 6.4
Reasons of Joining Co-operatives

S.No	Reasons	Frequency	Percentage
1	Access to credit	37	35.58
2	Improving Saving	16	15.38
3	Social Participation	8	7.69
4	Forced by neighbors	43	41.35
5	Total	104	100

Source: Field Survey, 2015

Table above data reveals that about 41.35 percentages of the respondents joined to their cooperatives by the forced of their neighbors. While, 35.58 or 37 respondents reported that they joined their cooperative to access financial mechanisms to borrow money. 16 or 15.38 percent respondent reported that the main reason of their involvement in the cooperative is to improve their saving. Finally, the rest of the respondent i.e. 7.69 reported that the reason of joining cooperative is increasing social participation. But during the personal interview, the majority of respondents reported that they strongly emphasized that cooperatives are alternative means to solve economic and social problems of members.

CHAPTER SEVEN

SUMMARY, FINDINGS AND CONCLUSION

7.1 Summary

This study has mainly concentrated to the participation and decision making roles of women shareholders in co-operatives in the Dhikurpokhari VDC, Kaski. It deals with the women participation in co-operatives and their decision making roles on co-operative management and the challenges faced by the female at their working place. It has dealt with numerous research questions, based on socio-economic condition, gender and opportunity, the relationship between culture and masculinity practices, the roles played by the women, access and decision making for communal participation, major source of income, decision for household resource mobilization and responsibility and authority of the female. Keeping the research questions in consideration, the main objective of the study is to analyze the participation and decision making roles of women in co-operatives. While the specific objectives are as follow-

- To investigate the socio-economic status of respondents and its impact on decision making process in co-operatives.
- To explore about the participation status and decision making roles of women in co-operatives
- To analyze the major factors that affect women's participation and decision making roles in Co-operatives.

Basically, this is an academic study which aims to discover some new facts regarding the condition of the women in the communal or collective activities and has helped in formulating various policies regarding the women and their challenges faced during the process of decision making and discriminatory practices in the community or collective activities. This study has mainly focused on women status and role, their attitude and suggestions that are needed for the democratization of the women in bringing into the main stream of development to make the institutionalized development of the country with discrimination free society. At the right time, right steps and plans must be

formulated to address the gender issues in institutionalizing the every sphere of developmental work like cooperatives. So it has investigated the issue on females participation, need for the participation, how the women have been treated in the community and the responsibility allocated to them, it has focused on the level of income of the respondent.

To generate the primary or relevant data by the field work method, multistage sampling procedure have been adopted. According to the pilot survey in the study area, because of the homogeneity nature of all co-operatives in terms of participation of women, in the first stage, the researcher has been selected different three co-operatives (Suryodaya Co-operative, Bhabishya Hamro Hatma Krishi Sahakari, and Dhanush Saving and Credit Co-operative Ltd.) among ten Co-operatives (Suryodaya Co-operative, Machhapuchhree Coffee Co-operative, Nagdanda Milk Product Co-operatives, Sustainable Saving and Credit Co-operative, Milan Saving and Credit Co-operative, Bhabishya Hamro Hatma Krishi Sahakari, and Dhanush Saving and Credit Co-operative, Jagrati Credit Co-operative and Milijuli Agricultural Co-operative Ltd.) applying simple random sampling method. In the second stage, the researcher had been identified the total number of male and female shareholder member i.e. 72 male 34 female in Suryodaya Co-operative, 33 female and 89 male in Bhabishya Hamro Hatma Krishi Sahakari and 37 female and 89 male in Dhanush Saving and Credit Co-operative Ltd.). Within this stage, the researcher has given emphasis on female member of those selected three co-operatives i.e. 104. In the final stage, because of the small proportion number of women in each cooperative, all women members i.e. 104 (Census Method) has been employed to know the authentic primary data from the field.

For this purpose, the interview schedule was prepared carefully; instruction of supervisor was included and refined the question in the interview schedule. Both structure and unstructured observations were made from time to time while in the field work process. Observations, interview and focus group discussion have yielded qualitative data, while interview schedule has yielded both types of data. The collected data have been arranged manually and

analyzed descriptively. Results of quantitative data analysis have been shown by using various tables

7.2 Major Findings

During the field survey, it has been explored and examined the different aspects regarding the condition of the female in cooperative. The major findings of the study are listed below:

- The women exhibit the low socio-economic profile. They get low earning opportunities due to the intensive involvement in the household activities.
- Major source of income of the family is traditional occupation and foreign employment. While, women are mostly encourage to work within family and low paid Labour.
- The majority of respondent have low income than expenditure. The main source of loan is from high caste people.
- Lack of new opportunity and economy they are fully depended on traditional oven.
- The pattern of land holding shows that they are traditionally low land resources in the context of ownership, male ownership is greater than female one.
- Female are less provided to mobilize the family resources and mate selection for children than male.
- Among the total respondents, the majority of women shareholders are unfamiliar or unknown about the values and principles, rules and regulations and right and duties.
- Concerning to the participation in cooperatives in terms of involvement in decision making and implementing decisions, above fifty percent of the respondents reported that they are being involved sometimes.
- In terms of leadership participation the majority of women were not participating in leadership participation. On the other hand 54 percent of the respondents are being involved in the management committee but

they are not actively participated in terms of decision making regarding the affair of their cooperatives.

- The majority of respondents replied that although some women attend the general assembly meetings, most of the time they were not willing to express their idea on meeting this was due to lack of information, poor educational background to understand the issues raised in the meetings, workload in the domestic activity and the low status given by their male counter parts.
- . Almost all respondents who receive training in one way or another admitted that the training program helped them to increase the awareness level of different issues.
- After enrolment in cooperatives, the power of decision making, mobilizing the are sources, public relations and even household hold decision are being increased related to non enrolment of cooperative.
- Positive benefits are being benefited by the cooperative to the female shareholders.
- low level of education might have significant impact on the low level of participation of women in cooperative and their role in cooperative performance.
- According to the position of the respondents in cooperatives, the higher the post in cooperatives, the lower the position and participation of female shareholder members.
- The cooperatives are being played the prime roles to providing credit sources after joining in to the cooperatives
- The majority of respondents reported that they strongly emphasized that cooperatives are alternative means to solve economic and social problems of members.

7.3 Conclusion

As per the survey result shows, large numbers of women respondents were not participating in cooperative affairs such as in management committee, the general assembly and cooperative decision making. This shows that

participation of women in cooperatives is still very low. Lack of awareness, culture, lack of access to information, work load in the house, lack of education, lack of capital, the negative attitude of the society towards women and mobility were the most important factors contributing to the inactive participation of women in cooperatives in the study area. Through awareness creation, training and educational programmes which are sensitive to women needs, cooperatives can help strengthen women's capacities and capabilities, resulting in their increased self-confidence and enabling them to participate fully in decision-making and assume leadership positions.

Therefore cooperatives should target on continuous education, training and information to all members in general and women members in particular. Active, equitable participation of members, both men and women, is a necessity for sustainable cooperative development. Active participation in the cooperative context means that members are involved in all the functions of cooperatives including planning, decision- making, implementation and financial and management control. Therefore, in order to enhance sustainable cooperative development, special consideration should be given to increasing women's participation in the cooperative movement at all levels.

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Appendix I

INTERVIEW SCHEDULED

This questionnaire is developed for the research work entitled on “Participation and Decision Making Role of Women Shareholders in Co-operatives of Dhikurpokhari VDC, Kaski”. It is known that respondents are the sources of information that can easy to explore any analyze and relationship between variables. So I would like to request all of you to provide the correct information as you have in your knowledge and experience by this questionnaires. Basically this research depends on field data related with multiple roles of single women within house resource management. The provided information will be used only on academic purpose that is research work.

Researcher

Pabitra Poudel
PN Campus, Pokhara

1. Introduction:

Full Name of Interviewee:Tole:

Caste: Age:

Culture/ Religion: Household No:

Sex: Language:

2. Description of the Family:

S.N.	Name of the Members	Age	Sex	Relation to Head	Marital Status	Education	Types of family	Occupation
1							Nuclear	
2								
3								
4								
5								
6								
7								
8								
9								

3. Socio-economic Status

Q.N	Questions	Answers	Go to
1	How much land do you have?		
2.	Is there land on your name?	a) Yes b) No	
3.	How many months the production is sufficient to meet the food required to your family members?	a) less than 3 months b) up to 6 months c) up to nine months d) one year e) more than one year	
4	What is your major source of income?	a) Agriculture b) livestock c) Traditional occupation d) labour e) others.....	
5	Do you know your traditional occupation?		
6	Have you continued it?		
7	If yes, why do you continue your traditional occupation?	a) Good income b) Easy to follow b) No Substitute	
8	How many members of your family are involved in economic activities?	a. 1 person b. 2 person c. 3 person d. 4 person e. More than 4	
9.	What types of house do you have?	a) Mud building with straw roof b) Brick building with zinc roof c) Mud building with zinc roof	
10.	How much do you earn in a year?	a) Rs. 1,000-10,000 b) Rs. 10,000-20,000 c) Rs. 20,000-50,000	
11	How much do you spend in a year?	a) Rs. 1,000-10,000 b) Rs. 10,000-20,000 c) Rs. 20,000-50,000	
12	Where do you save your money?	a Cooperative b Banks c Other financial institutions d Other (if any).....	
13	Can you decide to expenditure this money?	a) Yes b) No	
14	What is the source of loan	a) Bank b) Finance c) Relatives	
15	How many livestock do you have?	a) Buffalo b) Goats c) Hen and Ducks d) Others	

4. Role in Decision Making in Co-operative

Q.N	Questions	Answers	Go to
1.	Do you know anything about cooperatives?	A. yes B. No	
2.	If yes, how did you come to know it?	A. Own interest and choice D. Due to the influence of my neighbors' B. Encouragement from cooperative E. Due to the cooperative promotion office C. With the help of the district administrators	
3	What are the criteria to be the member of the cooperative society?	A. Being a farmer B. Having money C. Agricultural land D. Other specify	
4	Is there any barrier to women in participation in cooperatives activities?	Yes No If yes	
5	How often were you participate in these social institutions	A, Very low B. Low C. Medium D. High E. Very high	
6	Didn't you try to be committee's member of your cooperative?	a. Tried but not selected b. Uninterested to be a member c. No body proposed to be a member d. Other causes	
7.	Did you ever get cooperative training?	1. Yes 2. No	
8	What type of facilities/services have you received from cooperative?	a. b. c. d.	
9.	Which institution gives you that education and training?	A. The district cooperative promoters or organizers B. The cooperative union C. Women's cooperative promotion D. Regional cooperative promotion	
10.	Is the training is useful to improve your level of understanding about the cooperative?	Yes No	
11	Yes. In what way it improves your understanding?	A. It enables me to know the by-laws, principle of cooperatives. B. It enables me to know the importance of women's participation for economic development C. It enables me how to save money and self-dependence. D. It improves decision making and empowerment of women. E. Others specify	
12	Do you know the by laws, rules and regulation of the cooperative?	Yes No	

13	Do you know about cooperative values and principles?	Yes	No	
14	Do you know about the rights and obligation of members?	Yes	No	
15	For how many years were you the member of the cooperative society	A. Less than 1 year B. 1-3 C. 4-6 D More than seven		
16	What benefit did you get from your membership in the cooperative	A. Easy access to agricultural inputs. B. Easy access to marketing C. Sale of products at lower price C. Other specify		
17	What is the distance of your house from the cooperative (In Km)	A. 0.5-1.5 B. 2.0-3.0 C. 3.5-4.5 D. 5.0-6.0 E. 6.5-7.5		
18	Were you participated in the activities of cooperative?	Yes	No	
19	If yes, what was your position in cooperative?	A. Administrative Committee B. Credit Committee C. Management board D. Control committee E. If other specify		
20	Is there any gender difference in the activities of the cooperative?	Yes	No	
21	For the development / empowerment of women, what kinds of plans and programs should the cooperative initiate?			
22	In your cooperative, only the men are involved in decision making process or women are also encouraged to participate?			
23	What suggestions do you make for improving women's participation in cooperative activity?			
24	Do you have any other comments to make concerning women's participation in cooperative activity?			

5. Which is the major factors that affect you most or hinder you not participating in co-operative?

S.No	Factors that affect in Participating in Co-operatives	Importance of the Characteristics		
		Most Important	Importance	Not as such Importance
1	Lack of Education			
2	Workload in the Household			
3	Lack of access to information			
4	Culture			
5	Lack of awareness about cooperatives			
6	Lack of capital			
7	People attitude towards women			

6. Career/ Opportunities

QN	Questions	Answers	Go to
	Did you attend the School?		
	Any informal educations have you earned?		
1.	Where do you Work?	1. In House 2. Out house	
	Are you employee of cooperatives		
2.	Can you independently decide for your work?	1. Yes 2. No	↓
3.	If not who decide for your work?	1.....	
4.	What is the perception for women working in cooperatives?	1. Good 2. Okay 3. Bad	
5.	Does your family object if you go out without their permission?	1. Yes 2. No	
7.	Where do you like to work?	1. In house 2. Out of House	
8.	Have you feel any changes attitude towards your work from your family?	1. Plenty 2. Little bit 3. No	
9	Is your family feels that your earnings can contribute on household?	1. Yes 2. No	
10	What you feel that make women's life better?	1. Education 1. Household work 3. Jobs	

Thank you for your Kind help

Appendix II

Photos



representative in the office

Researcher taking data from respondent



The researcher taking data from the Co-operative members





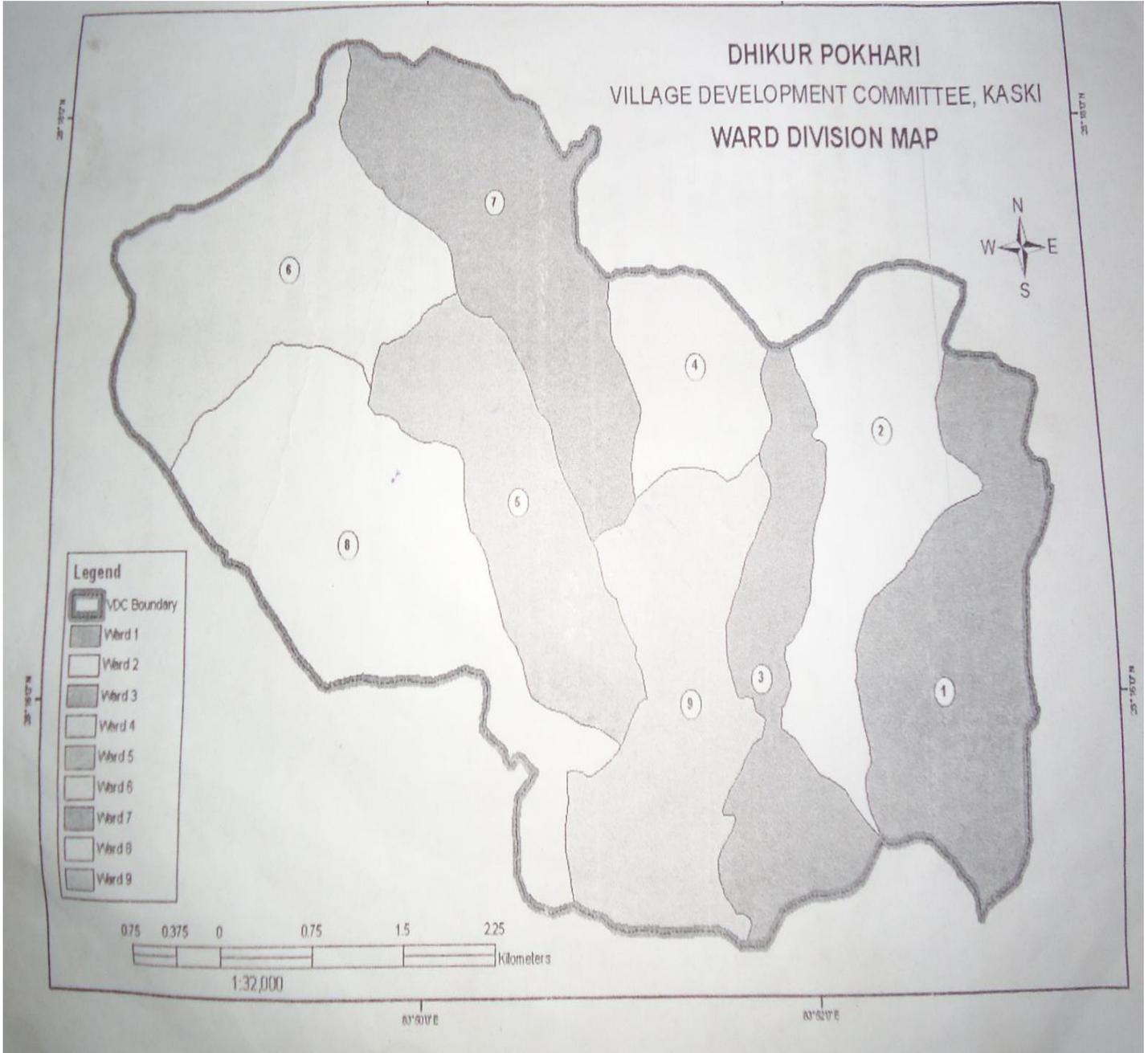
Researcher taking information from the co-operative members



Researcher taking primary information with the respondent



Appendix III
Map of the Study Area



Source: Dhikurpokhari VDC, Kaski