

CHAPTER ONE

INTRODUCTION

1.1 General information

Nepal is a multiethnic and multicultural country with different languages and cultural traditions. For analytical purposes they have often been classified into two broad groups, the Tibeto-Burman, populating mostly the midhills and mountains, and the Indo-Aryan, living in the Terai-Gangetic plains and the midhills. Women from the Tibeto-Burman communities are socially less constrained by their Indo-Aryan sisters in terms of mobility, marriage/remarriage options, and, most importantly, income-earning opportunities. In the Indo-Aryan groups, traditionally, women have fewer social and economic options. Social discrimination against women is felt to be more severe in the Terai communities and in the some hilly region and Karnali - and Far-Western province of Nepal in general.

Nevertheless, in both these groups land and property inheritance has been patrilineal, the residence pattern patrifocal, and early marriage the rule rather than an exception. Culturally, marriage is seen as the best socially acceptable option for women for gaining access to property and land. Therefore, once women are out of marriage, such as divorce or widowhood, they become more vulnerable to poverty. However, once women marry, legal provisions deny them inheritance rights to parental property. Women in both cultural groups lag far behind men in access to property, credit, and modern avenues of education, skills development, technology, and knowledge.

Problems of the status of Nepalese women are accentuated by the fact that Nepal is one of the least-developed countries of the world in which the majority of the population has to survive by low productivity agriculture. This requires the poor men, women, and children to work long hours for meeting family needs. The Government faces a severe constraint of local and foreign exchange resources for fulfilling its development and consumption needs. Further, because of the country's rugged topography, the extension of basic educational and health services is an expensive proposition and the retention of qualified manpower in such services in remote areas is often impossible. The legal status of women is mixed. While the new 2072BS

Constitution guarantees fundamental rights to all citizens without discrimination on the basis of ethnicity, caste, religion, or sex, including property inheritance, there have been no specific laws in Nepal to back this up. On the contrary, the family laws in Nepal that govern marriage, divorce, property rights, and inheritance, reinforce the patriarchy and put severe limits on women's command over economic resources. For example, the National Code of Nepal (Mulki Ain) of 1963, which codifies the inheritance system, derives from the Hindu system of beliefs emphasizing patrilineal descent and a patrifocal residence system. Some of the provisions severely limit economic options for women.

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 (2011) rural women in particular do 95% of domestic works, 85% of weeding, 60% of harvesting, 50% of carrying livestock, 50% of planting and 30% 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. 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, 2014).

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 2014, World Bank 2015). In Africa, women are known to produce up to 80% 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 7% of extension services, less than 10% of the credit offered to small-scale farmers and own only 1% 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, 2011). 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 18% of cooperative members are women and (ICA, 2001) from Kenya shows that women comprise 40% of employees in agricultural cooperatives and a mere of management. According to the UNECA (2009) report women in Africa represents 54% of the total population, contribute approximately 78% of the agricultural development, and produce 55.4% of the continent's 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 23.9% 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 is 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. (Davis, 1995).

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. The present research specially focuses on the following research questions.

- What is the pattern of women in cooperatives?
- What are the major factors that affect women's participation in co-operatives?
- What are the problems and barriers of women's participation in decision making position of cooperatives?
- How cooperative impact on participation in the household decision making?
- What is the participation status of women in cooperatives?

1.3 Objectives of the study

The main objective of the study is to analyze the status of women in co-operatives. While the specific objectives are as follow-

- To analyze the socio-economic status and level of participation and decision making role of women in cooperatives.
- To assess the impact of participation of cooperative on economy and household decision making.

1.4 Significance of the study

Basically, women and men are the counter part of the society. They are biologically different, but they have same capacity to handle and mobilize the resources. In the patriarchy society, it has long established gender disparity in each and every aspect of social and cultural affairs. In the same tendency, there is great disparity in the participating and decision making role of female in communal organizations. Majority of the powerful post and positions are holding by the males and female are placed at the lower ladder of the organizations. They are fighting for the post and position for the better chance in the communal organizations. 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.

Basically the research about the status of the women shareholders in the cooperatives provide the exact information about them in the cooperatives which can be benefit for the development of policy regarding to women empowerment. It is also believed that

the result of the research have important implication for the cooperatives improvement. It has tried to explore about the interest of women in decision making role in cooperatives. It can be identified that their level of interest, role, right, responsibilities, and duties in cooperatives. 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

It is universal that every aspect has their own limitations. Like this, the research has also some limitations. Basically, the study is an academic research for the partial fulfillment of Master degree of social science. So it has some specific objectives which are just for the academic purposes. It is based on the particular objectives hence; the finding may not be implementing or generalized for another place or at the national level. In terms of co-operatives, here, the present research has been focused on only women participation and their decision making roles in co-operatives. It is great limitation that, the research is not concerned with the male shareholders.

Likewise, the research is basically conducted in the particular places within the cooperatives using the purposive sampling method. Not only has that, because of the time, the researcher has been sampled 91 female respondents among 455 female promoter shareholders of Kahu Deaurali Multipurpose Cooperative Ltd. . So, both sample and non-sample errors can be seen within the research. Likewise, there is not totally implied all of the basic methods for the data collection. Because of the lack of time, there is not fully concerned with the secondary data and cooperative history. It has not tested all of the collected data through the different method which is also the limitation of the research.

Likewise, the major source of data is interview schedule which is itself not sufficient for the necessary data for the research work. Because of less information from the male-co-operative members, the collected primary data may not be tested reliability and validity. 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 cooperatives.

1.6 Organization of the study

The report on this research study has been organized under seven chapters. The first chapter deals with the General Information, Statement of the Problem, Objectives of the Study, Significant of the study, Limitation and Organization of the Study and has been described briefly. In chapter two Literature Review, Concept of Gender, Cooperative, Socio-Economic Benefit of Cooperatives to Women, Empirical Studies has been described. Likewise, follow by the Methodology which used in the research illustrated in chapter three. The chapter four has been prepared for the household and individual characteristics of the respondents. Under the chapter, Socio demography of the respondents, religious structure, marital and age status, family types, major sources of income, and family income and expenditure of the household level have been analyzed. Similarly chapter five has given the major concern to the knowledge of respondents about cooperatives and social institutions, membership and participation, decision making, leadership propensity, participating in general meeting, position, reasons for involvement are the major sub-heading of the chapter. Likewise, in the chapter six, it has tried to justify about the impact of cooperative participation in household decision making process. With this, benefit after the joining cooperative, reason for the involvement, purpose of the cooperative loan, power to mobilize the economy after the involvement etc. The last but not least, the seven chapter has been presented the Summary, Major findings and Conclusion.

CHAPTER TWO

LITERATURE REVIEW

2.1 Concept of gender

The terms 'Sex' and 'Gender' are used interchangeably, but they both have different definitions. Equating them can lead to the belief that differences in traits and behaviors of men and women are directly due to their biological variation, then the traits or the behaviors actually may be shaped by culture. Sex defines the biological difference in the genetic composition and reproductive anatomy and functions. All mammalian species have two biological forms and are labeled as male or female accordingly. In other words, the sex of a person refers to biological forms; to physical traits such as chromosomes, hormones, genitalia and the secondary sex characteristics; which leads to the determination of people as male or female.

Gender on the other hand, is what culture makes out of the 'raw materials' of the biological sex. A person's gender refers to the system of socially ascribed role determined mainly by the cultural and the social context in which they live. Similarly, we use gender cues to tell us how to interact socially. Based on how a person appears and acts, we decide whether that person is male or female and act accordingly. All human societies make social distinctions based on gender. We can say that gender creates a categorizing system that shaped the relations between men and women and a system of social classification that influences access to power and resources (Belbase & Pyakural 2000: 42).

“Gender refers to the array of socially constructed roles and relationships, personality traits, attitudes, behaviors, values, relative power and influence that society ascribes to the two sexes on a differential basis. Whereas biological sex is determined by genetic and anatomical characteristics, gender is an acquired identity that is learned, changes over time, and varies widely within and across cultures. Gender is relational and refers not simply to women or men but to the relationship between them. (Moser, 1989)

‘Gender’ refers to the economic, social and cultural attributes and opportunities associated with being male or female at a particular point in time while ‘Sex’ refers to the biological characteristics that define humans as female or male. While these sets of biological characteristics are not mutually exclusive, as there are individuals who possess both, they tend to differentiate humans as males and females”. (WHO, 2002),

2.1.1 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?

2.2 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.

The development of the cooperatives started in Nepal since 2010 BS with a view to develop the cooperation among the people. For which Cooperative Department was established. While this department was concentrated on all the activities relating to the cooperative sector, the Nepalese people suffered from the all-round influences and as a result there was great loss of the lives and properties. People were compelled to migrate. The cooperative department played an important role to resolve the disaster with patience (Acharya, 2009).

2.2.1 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

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

2.2.2 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)

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 programmers 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).

2.3 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)

2.3.1 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 (Frederick 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 Brennehan, (1993).

2.3.2 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-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)

2.4 Empirical studies

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 it reasonable rate.

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

In an article of Sharma (2007) has written that the movement of cooperative started from 2010 B.S but it has not been successively reached to women yet. But one thing is to be considered that the participation of women in cooperative is a relatively more that of other government and non – government sectors. The cooperative act 2048 has

enhanced inspiration and freedom to cooperatives. Due to this women also started to involve and participate in cooperatives and also started to make different kinds of women cooperatives and groups to enhance their socio- economic condition. Similarly the cooperatives operated by women are effective and they have low risk in the relation to others.

CHAPTER THREE

RESEARCH METHODS

3.1 Study area

The study is mainly focuses on the status of female promoter shareholder of **Kahu Deurali Multi-purpose Cooperative Ltd.** Pokhara Metropolitan city-11 Kaski. It lies in the center part of the Pokhara city. It has fully understood that men and women are two side of the same coin. It has been found that the involvement of women were quite exemplary in this cooperative. At the duration of data collection, out of the total 1229 shareholders, 455 were female. Involvement of such a number indicates that active, equitable participation and gender integration. Both men and women are imperative 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.

3.2 Research design

In the current study, descriptive as well as analytical research design has been implemented to understand various aspects of the problems or issues related to status, participating and decision making of women in Kahu Deurali Multipurpose Cooperatives, Pokhara Metropolitan city-11, Kaski. 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, analytical 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 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, 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.

3.4 Population and sample

To generate the primary or relevant data through the field work method, multistage sampling procedure has been adopted. There were total 1229 shareholders, male 774 and 455 female. For effective and reliable data collection, out of total female members are 455, researcher has taken only 91 women members as a sample of the study. Simple random sampling has been used to select the sample.

3.5 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.

3.5.1 Observation

In order to get the desired data and information related to socio-economic status,, participation and decision making in co-operatives all of the 91 female members have been enlisted. In the first phase of the study, observation method was conduct and the social, cultural, religious and economic status of each respondent has been examined. On the second phase, their roles, social and economic activities, participation and decision-making activities were studied at length.

3.5.2 Interview schedule

Interview schedule tool has been applied for collecting first hand data. Interview schedule has been prepared on the basis of objectives of the research study. This method was conducted to collect information regarding participation of women in the past, cause and impact of the cooperative.

3.5.3 Case study method

Case study method has been used for studying cases of some members of the cooperatives which is helpful to gaining information related to objectives of study. To verify about the quantitative data and for the qualitative information, three case studies have been included.

3.6 Data analysis and presentation

Collected data have been analyzed both qualitatively as well as quantitatively. Quantifiable raw data were analyzed statistically using Excel. 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. Qualitative data have been managed manually and analyzed descriptively. In order to present some quantitative data figure, charts, diagrams have been used.

CHAPTER FOUR

CHARACTERISTIC OF RESPONDENTS

The chapter present the demographic of study are and characteristics of the respondents.

4.1 Socio demography of the respondents

The study are is mainly inhabited by people belonging to caste like Brahmin, Chhetri, ethnic group like Gurung, Magar, Newar, etc as well as Dalit. The caste and ethnicity distribution of the respondents is shown below:

Table 4.1: Distribution of the Respondents by caste and ethnicity

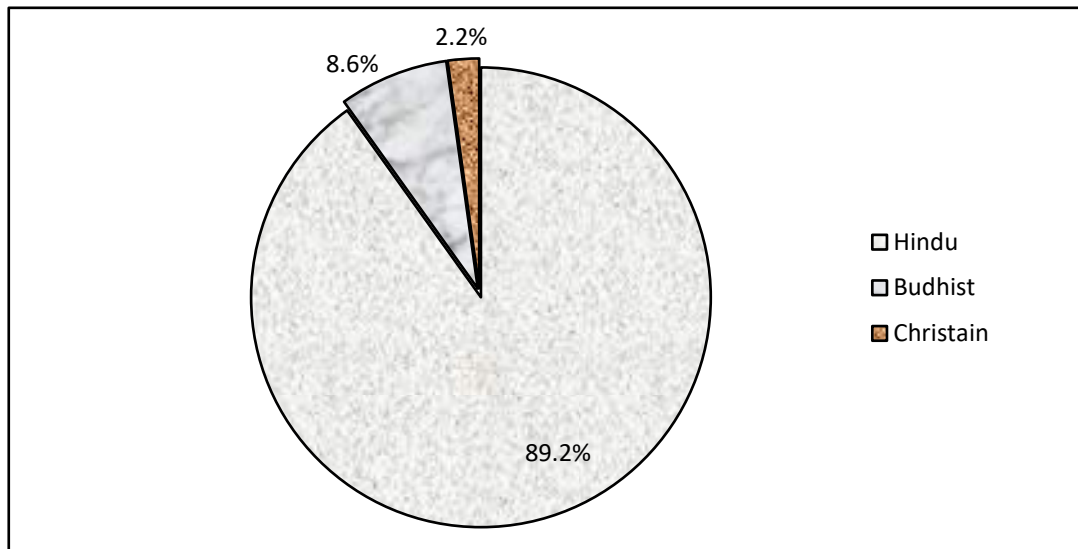
Caste\ Ethnicity	No. of household	Percentage
Brahmin	32	35.16
Chhetri	43	47.25
Ethnic group	7	7.69
Dalit	9	9.89
Total	91	100

Source: Field Survey, 2021

The table shows 47.25% of respondents were from Chhetri similarly 35.16%, Brahmin caste, included Bastola, Acharya, Ghimire, Lamichhane, poudeletc. Followed 7.69 % ethnic group mainly included Gurung, Magar, Newar and rest 9.89% of the respondents were from Dalit group, included Pariyar, B.k and sunar. In the study area the majority group is Chhetri like K.C. Karki, Hamal, Thakuri, Thapa etc.

4.2 Religion of respondents

Figure 4.1: Distribution of the Respondents by Religion



Source: Field Survey, 2021

The figure 4.1 explores that the religious structure of the study area. 89.2 % of respondents following Hinduism, 8.6% Buddhism and 2.2%t of the total respondents are following Christianity. The religious pattern shows that there is prevalence of Hindus as dominant religious community in the study area.

4.3 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. It has practices that, the first priority of shareholders are married women. They claim that they have more permanency than of unmarried girls. They can go after the marriage which is not good for the cooperative, says one of the cooperative board members cooperative. But it has seen that there is quite leaser number of shareholders are found unmarried. Behind this, some of the widow and divorced women are also found in the cooperative. But they have not given such a

specific role and duties in the cooperatives. Further, the table below tries to explore about the marital status and age status of the respondents.

Table 4.2: Respondents classified by age and marital status

Marital status			Age status		
No. of Respondents		Percentage	No. of Respondents		Percentage
Married	79	86.81	Up to 30	6	6.59
Unmarried	4	4.40	30-50	59	64.84
Single (Widow\ divorced)	8	8.79	Above 50	26	28.57
Total	91	100	Total	91	100

Source: Field Survey, 2021

With respect to marital status, table above shows that the majority of the respondents 79 which account 86.81 percent were married, while 4 respondents which account 4.40 percent were unmarried. In terms of single respondents, 8 or 8.79 percent were found in study area. 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 respondents 65% are between 30-50, whereas 7% of them are the age of up to 30. The remaining 28 % 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 of 30-50. Most women in these age category were highly involved in cooperative.

4.4 Educational qualification of the respondents

The study area is academically sound very well because of the availability of high qualified educational institutions. The educational qualification of the respondents is presented in the below figure.

Table 4.3: Distribution of the Respondents by Educational Qualification

Educational Level	No. of respondents	Percentage
Illiterate	11	12.09
Literate	38	42.76
SLC passed	19	19.88
Intermediate	12	13.19
Bachelor	8	8.79
above	3	3.30
Total	91	100

Source: Field Survey, 2021

As we can see in the above Table 4.3, among the all respondents 12.09% were illiterate while 42.76% of them were literate (below 10 class). Similarly 19.88% were passed SLC\SEE, 13.19% were +2 or intermediate level, Bachelor 8.79% and 3.3% were above bachelor level qualified

4.5 Occupations of the respondents

Occupational structure is a good indicator of employment opportunities for women. A person occupation has been defined as primary if he/she had devoted most hours of work in the preceding twelve months to this activity. The following (table 4.5) illustrates the main occupation of the households and respondents in the study area.

Table 4.4: Distribution of the Respondents by Occupations

Main Occupation	No. of Household	Percentage
Agriculture\Farming	52	57.14
Trade\business	9	9.89
Service	11	12.09
Housewife and others	19	20.88
Total	91	100

Source: Field Survey, 2021

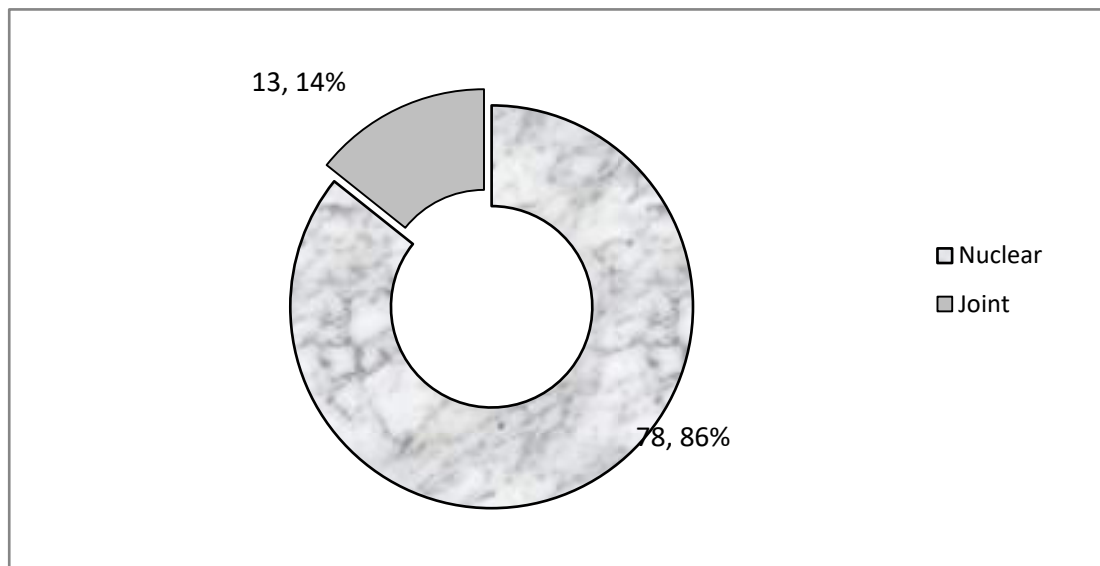
The above table 4.4 clearly reveals that majority of the respondent's main occupation in the study area is agriculture; they were conducting vegetable, seasonal fruits farming as well as husbandry such as chicken, Pig goat and buffalo. According to respondents 57.14% of them have been involved in agriculture. Similarly 9.89 % of

respondents were running their own business in large and small scale. Among them 12.09% engaged in service sector. While 20.88 % were found to be engaged in household and other work.

4.6 Family structure of respondent

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. Family tends to be joint one but the external and internal factors like modernization and liberalization concept have been contribution to decline the joint families. As a result the number of the nuclear families is rising day by day. The following (figure 4.2) illustrates the respondent's family structure.

Figure 4.2: Distribution of the respondents by family types



Source: Field Survey, 2021

From figure 4.2, we discern that only 14 % of families were of joint type. While more of the families 86 % 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.

Case Study-One

32 years of women from Kahu, 11 is a cooperative member. She has distinct life history among other members of the cooperative. She said that her marriage is love marriage. Their all parents and relatives are disagree with her decision. When she was 17, she find handsome boy named Raj Ghimire (name change) at her +2. Than after, they became quite close and got married. When she entered in the house, they lived together as joint family, in joint family hard to understand each other. Family members can't do according to their will. Similarly, they are also suffering from same problem. Even they cannot separated from their family because of low economy condition. When Raj started to his job in Cooperative as loan officer, they have decided to live separate. Now, they have three family members in their family. They are happier in nuclear family rather than joint family.

The representative case of Sunita shows that, people can be separated after the economic independent from the joint family. Nowadays, the trend has been increased basically after the marriage. Some of the respondents have claimed that, their husband were not ready to be separated from the family, but by force they are become a part of nuclear families.

4.7 Major sources of income

The major sources of the family income in the rural area were agriculture, traditional occupation, business, employment, foreign employment. Among them, agriculture holds the greater place in subsistence economy in the rural economy. In the context of study area, it has found that the majority of households are only in the agriculture. Behind this, some of the family members are engaged in foreign employment which is the major source of economy in those families.. The table below has tried to explore the source of economy and their gender wise engagement in economic activities.

Table 4.5: Family income source of respondent

Source of Income	No. of Respondent	Percentage
Agriculture	29	31.87
Service/Job	15	16.48
Business	13	14.29
Foreign employment	34	37.36
Total	91	100

Source: Field Survey, 2021

Table 4.5 shows among the 91 respondents families, 31.87% were engaged in different agriculture activities. Here the data shown major income sources is foreign employment i.e. 37.36%, 14.29 % of the total populations are involved in business related activities. While only 16.48 families are engaged in service or job. The representative case study has justified about the major means of economy in the household level. Almost of the families have one or two member in foreign employment, which is the major source of economy in the study area

Case Study-Two

63 year old female live in Phulbari, 11 is a general member. She has altogether nine family members. Her husband was working as a paid labor. He has no more modern knowledge about the work and procedures. Behind this, her husband, Dambar (Name change) move here and there and nearby places. Behind this, she has five small children under age for work. The rest of two, one youngest daughter goes to the school for her higher education and one of the elder son, went to the Korea for earning. All of the family's expenses are depend on him who went Korea. Before Korea, he works in agricultural field for the family. But it was never fulfill the requirement of the family. She added, she used to work for paid labor in to the higher caste families. But she was never satisfied with the behavior of them. But it was her necessity that she has to adjust with them for my family, she added. Nowadays, her son sends them money monthly on basis for their household expenditure improving their life and becoming life easier day by day. Now she is able to lend money to higher caste family for their household purposes. Since the time of her son in Korea, she has given some money to the two families of Brahmin for their daughter's marriage and to buy land nearby Kahukhola. besides this, she has some saving in the cooperative.

She claims that the paradigm of traditional source of economy i.e. traditional occupational of family has been shift in to the modern one i.e. foreign money.

The representative case study shows that, as an increase in foreign employment generally leads to an increase in remittances. In more recent years, remittances have been playing a pivotal role in the country's economic. The different remitted funds are applied vary in their potential to reduce poverty and create economic security for the household and community.

CHAPTER FIVE

WOMEN PARTICIPATION IN HOUSEHOLD AND COOPERATIVE

In this chapter participation of women in household and co-operative activities have been analyzed and presented.

5.1 Participation of women in different local community activities

Almost all of the respondents answered that they were working their own community and social group before they were involved in cooperative. Most of the respondents were actively involved in different community, social and financial group then and now. According to them after joined such kind of group or organization they felt more confidential and easy to run their daily life. Community, group spirit provided them economic, social, psychological support rather than individual. They said that through the group work, they could share their ideas and experiences to promote their individual household and business as well as they can easily generate their income too

Table 5.1: Women's participation on community activities

Community	No. respondents	Percentage
Kahu Deurali Aama Samuha	19	20.88
Annapurna Ama Samuha	22	24.18
Sahara Ama Samuha	17	18.68
Sadhana Laghu Bittiye	11	12.09
Mukti Nath Laghu Bittiye	16	17.58
Kahu Deurali Khanepani Upabhokta Samiti	4	4.40
SiudikoPakho Ban Samudaiyek Ban UpabhoktaSamiti	2	2.20

Source: Field Survey, 2021

The table no. 5.1 shows that 63.73% women were involvement in various Ama Samuha of Pokhara 11, similarly 29.67% were involved in Laghu Bittiye Sastha (Microfinance), which provide small scale of banking facilities to them. 4.40 % women were taking part at kahu Deuralikhane Pani Upabhoktasamiti as a board member and 2.20% women are member of Community forestry committee.

5.2 Women's participation on household decision

Women's involvement in decision making in related issues education, health, economic and social sectors are the indicator of empowerment. In this study role of cooperative to uplift women's status was concluded by calculating the percentage of women members involved in various areas.

Table 5.2: Participation on household decision

Decision making area	Gender	No. of respondents	Percentage
Decision of Child Education	Male	27	29.67
	Female	17	18.68
	Both	47	51.65
Total		91	100
Health checkup	Male	27	29.67
	Female	17	18.68
	Both	47	51.65
Total		91	100
Household Expenditure	Male	27	29.67
	Female	17	18.68
	Both	47	51.65
Total		91	100
Saving and funding	Male	13	14.29
	Female	49	53.85
	Both	29	31.87
Total		91	100
Participates in the Social activities	Male	27	29.67
	Female	17	18.68
	Both	47	51.65
Total		91	100
Permission of male to go relative, friend, market etc)	Need	52	57.0
	No need	39	43.0

Source: Field Survey, 2021

The above given data shows that both male and female are equally taking part in decision making process according to their abilities and knowledge. Comparatively,

male are more influential in decision making on education, health and household expenditure. Similarly women are playing a significant role in saving and funding area.

5.3 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.

Table 5.3: Factors for membership in cooperative

Factors	No. of Respondents	Percentage
Self-Motive	28	30.77
influence by neighbor and friend	17	18.68
Encouraged by family	25	27.47
Encouraged by cooperative	21	23.08

Source: Field Survey, 2021

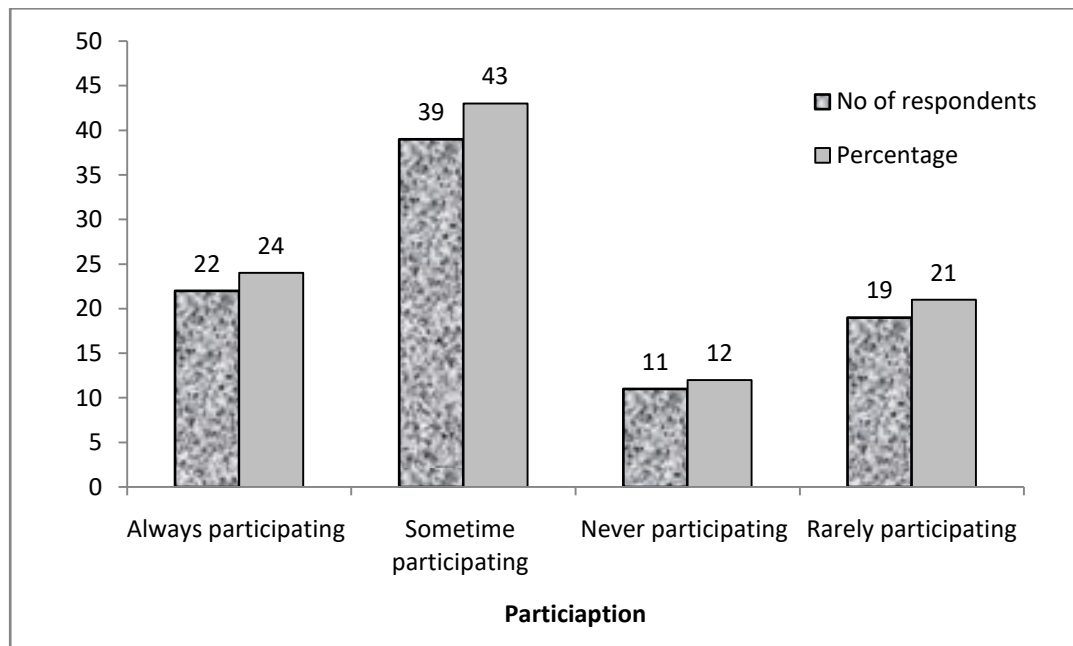
Out of the total respondents 28 respondents reported that they knew and came in to cooperative due to their own interest and choice, 17 of them were due to the influence of the neighbors and friends, 21 of them were due to the encouragement of the cooperative members and the rest 25 of them were due to the encouragement of 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. Most of them are not access of participating in the decision making and even in the management committee.

5.4 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 year depending on the rules and regulation of co-operatives. 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 co-

operative development. The table below shows that, the involvement or participation of women member in general meeting.

Figure 5.1: Participation of women in general meeting



Source: Field Survey, 2021

As indicated in the figure above 11 women respondents which account 12% replied that they were never participating in the general meetings. 22 women respondents which account 24 % attend the general assembly meetings always. 39 women respondents which account 43 % were attending the meeting sometimes. The rest 21 percent of respondents were rarely participating in the general meeting. Thus, the participation of women in the meeting was generally good. This implies that women and cooperative relationship was 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 informal 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, knowledge to understand the issues raised in the meetings, workload in the domestic activity.

5.5 Respondents' position in co-operative

There is not equal position of respondents in cooperatives. It has also found that, there is diverse status and role of different members within the cooperatives. Few of them were participated as a member in management committee. Some of them were coordinator and member in various sub-committees, like Women and Children Sub-Committee, Saving and collection sub-committee and Education sub- committee while few of them are involved in employment within the cooperatives. But the majority of them are only general members of the cooperatives who have no more knowledge about the role, function, objectives and status of them in the cooperatives.

5.5 Chapter summery

This Chapter has been mainly focused on participation of women in household and co-operative activities. According to survey, Majority women 63.73% were involvement in various Ama Samuha of Pokhara 11. Similarly both male and female are equally taking part in decision making process according to their abilities and knowledge. Concerning to reasons for membership in cooperative, 28 respondents reported that they joined cooperative due to their own interest and choice. Among the 91 respondents 43 percent respondents reported that they are being involved sometimes in General Meeting. About the position of the respondents in cooperatives, female shareholders are on the lower position of management Committee.

CHAPTER SIX

IMPACT OF COOPERATIVE AMONG THE FEMALE SHAREHOLDERS

The chapter is designed to explain about the major changes brought by this cooperative among the female shareholder of Kahu Deurali Multipurpose Cooperative, Pokhara 11.

6.1 Decision making power of family resources: before and after membership in cooperative

For the purpose of this study, empowerment of women was defined as the ability of women to have access to and control over income, everyday expenditure, savings and credits, and household decision making. Women's involvement in decision making in issue related to family planning, buying and selling of assets, community development, community meetings, voting, borrowing and use of loans and profit was taken as the indicator of empowerment. In this study role of cooperative to uplifting status of women was concluded by calculating the percentage of women members involved in various areas through the multiple choice question method.

Table 6.1: Before and after in cooperative change on decision making power.

Decision Making	Before membership		After membership	
	Respondents			
	N	Percent	N	Percent
Economic mobilization	59	53.69	72	65.52
Children education	49	44.59	59	53.69
Communal participation	67	60.97	69	62.79
Family planning and children marriage	49	44.59	59	55.69

Source: Field Survey, 2021

Out of total respondents, their decision making power have been changing their before and after enrolment in co-operative. Among 91 respondents, they have almost

equal power to decision in terms of economic mobilization, children education, communal participation, family planning and children marriage, 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.

6.2 Social and individual benefits after joining in cooperatives

The main objective of 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 tried to find the different types of benefit that the respondents have benefited after involvement in cooperative.

Table 6.2: Benefits after joining in cooperatives

Benefited area	No. of Respondent	Percent
Increase peer circle	56	61.54
Able to put problems openly and get solutions	41	45.05
Speak confidently and do something in the society.	60	65.93
Able to lead the institution	37	40.66

Source: Field Survey, 2021

Accordingly, among the total 91 respondents, 56 are benefited by increasing peer circle after joining in to the cooperatives. Likewise, 41 out of total 91 have reported they are able to put problems openly and get solutions easily. Similarly, 60 responses have found for speak confidently and do something in the society. Likewise, 37 responses i.e. 40.66 percent of the responses are in favor for able to lead the institutions. The overall information from the above presentation and analysis of the data show that the positive benefits are benefited by the co-operative.

6.3 Economic status and occupational change after joining in cooperatives

The search found, the access on economic opportunities such as secure savings, non-collateral credit, women are able to start and expand their own income generating micro-enterprises. This, in turn, will expand household income. They are more confident than before. Their involvement in economic activities, they are financially independent, self-sufficient for decision making processing.

6.3.1 Purpose of co-operative loan

There are diverse role of cooperatives for the society and their cooperative members. Among them, cooperative loan is one of the major means of involving members for the different purposes. According to the necessity of the family, they can be used the loan for the economic purposes. Here, classified this in to the different categories. It has asked with the respondents who have been economically benefited from the different cooperatives. Among the total respondents, only 63 female members have taken loan from the cooperatives. The table below has justified about the purposes of cooperative loan.

Table 6.3: Purpose of loan

Purpose of co-operative loan	No. of respondents	Percentage
Farming\husbandry	23	36.51
For business	12	19.05
Foreign employment/ education	18	28.57
For household and others purpose	10	15.87
Total	63	100.00

Source: Field Survey, 2021

Among those 63 respondents the researcher had tried to know about the purpose of co-operative loan, table above data reveals that about 15.87 percentages of the respondents used the loan for household and others propose such as purchased land, vehicle, and to build house. While, 28.57 percent of respondents reported that they borrowed their loan for foreign employment and education for their family members. The rest of the respondents reported that, they are using or applying this loan for business purpose and for farming or domestication of animal 19.05 and 36.51 respectively.

Caser Study –Three

38 years old Binita Banstola (Named changed) is a single mother of 2 children, has her own cosmetic and fancy store in Mahendrapool. She got divorced after having second child. She passed 12 and at the age of 17 got married with her classmate. After divorced she used to live with her mother. Now Bastola is house head herself now. She has got all responsibilities of business and household. Before involving cooperative she worked as a sale girl in her uncle's stores and her economic condition was poor. When she involved in cooperative then she started to save her money and could get loan. With the help of her relatives and loan she started small fancy store. From her business she started to generate her income and regular saving also increased. She paid her 1st phase loan to the cooperative in time then the scale of loan also increased. Now she able to purchased Iropani lands in Phulbari.

Her family has fulfilled their all need from her income. She is providing education to her children in one of the reputed private school of Pokhara. Thus the cooperative help her to uplifting her life.

The representative case of Binita shows that, the Cooperative is a main mean of loan provider. Involvement of women in incoming generating activity helps to create a healthy family environment. Increasing women income has a positive change in their family moreover increasing their living standard.

6.4 Power to mobilize the economy after involvement in cooperative

Women were socio-culturally excluded in societies. They were economically backward and discriminated. The ability to mobilize the resource and economy is not well managed. Women are practiced hierarchical order to mobilize the economy. Female are totally excluded for handling it. They are practiced to ask with the husband, elder son and even elder daughter to mobilize it. The table below tries to analyze the power to mobilize the economy within the family level.

Table 6.4: Power to mobilize the economy

Mobilize the economy	No. of respondents	Percentage
Own	31	34.07
Husband	36	39.56
Family head	16	17.58
Elder Son/Daughter	8	8.79
Total	91	100

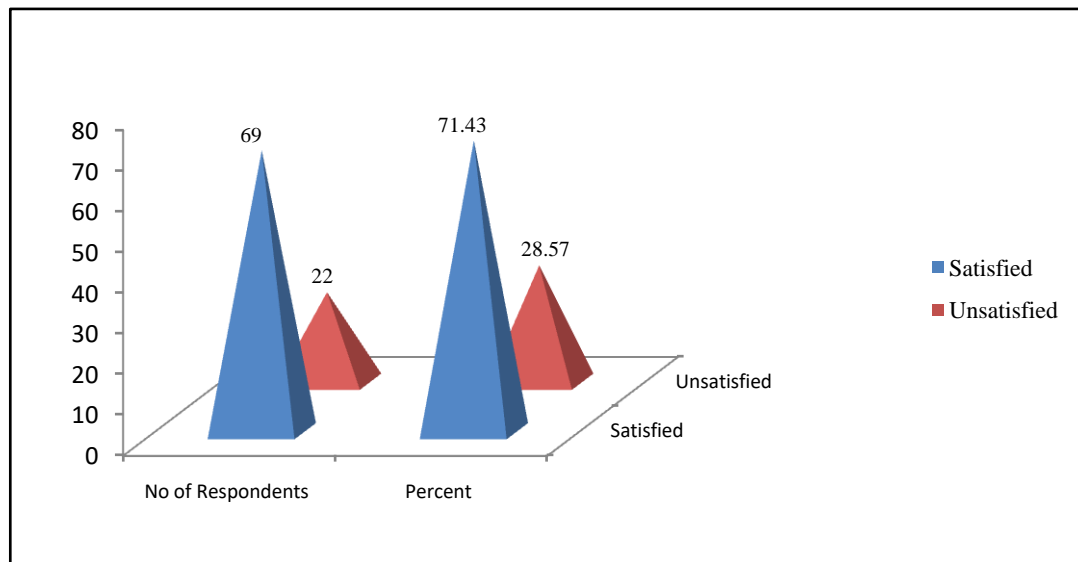
Source: Field Survey, 2021

Among the total respondents, about the power to mobilize the economy, shown in the above table, 39.56 percent respondents have husbands play the key role about the affair. Behind this, like equal percentage of respondents i.e. 34.7 have reported that, they have given the power to mobilize the economy after the involvement in economic activities. While 17.58 percent respondents express, the power of mobilizing economy goes over the hand of family head (Grandparents, Father, Mother) while 8.79 percent are of by their elder child. This shows that, there is positively increase the economic role of female within the families.

6.5 Satisfaction towards cooperative

There are different factor that the shareholders are expected from the cooperatives. The accumulated forms of factors are present through level of satisfaction. So, satisfaction and dissatisfaction are the measurable things that the participants feel from the cooperatives. The levels of satisfaction are measured through their right and duties as well as it can be measured through how the benefits are distributed. Likewise, dissatisfaction is the concept that can be measured through expected output and mal-distribution and inequitable distribution of resources on the basis of nepotism, favoritism and monism.

Figure 6.1: Satisfaction towards cooperative



Source: Field Survey, 2021

Figure 6.1 reveals the satisfaction level of shareholders from the side of cooperative. From the study 71.43% shareholders are satisfied with the performance, service, facility & system, tour program, providing prize to shareholder's children who get highest percentage in SEE and other level of academy etc. provided by cooperative similarly 28.57 (percent) shareholders are dissatisfied with the high rate of loan interest and low rate of saving of cooperative the shareholders. According to them because of the easiest process of loan providing facility they don't need to borrow money from others illegal sources and local money lender.

6.6 Chapter summery

This chapter is explaining about the major changes brought by this cooperative among the female shareholder. According to the survey, among the 91 respondents, they have almost equal power to decision in terms of economic mobilization, children education, communal participation, family planning and children marriage, their power and right is being increased after their participation in co-operative and decision making roles can be affected by the economic power and public relation through the public originations. The important benefits after joining the cooperative is social benefit, 56 respondents are benefited by increasing their peer circle. Cooperative loan is one of the major means of involving members for the different purposes. Among those 63 respondents 36.51% respondents were taking loan for farming and husbandry propose. Similarly about the power to mobilize the economy out of 91,

39.56 percent respondents have husbands play the key role about the affair. Majority of respondents 71.43% are satisfied with the performance, service, facility and system, tour program, providing prize to shareholder's children who get highest percentage in SEE and other level of academy etc.

CHAPTER SEVEN

SUMMARY AND CONCLUSION

7.1 Summary

This study has mainly concentrated to the role of Cooperatives to uplift women status of Kahu Deurali Multipurpose cooperative in Pokhara, 11, Kaski. It deals with the women participation and their decision making roles in co-operative and household management. 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 analyze the socio-economic status and level of participation and decision making role of women in cooperatives.
- To assess the impact of participation of cooperative on economy and household decision making.

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 through the field work method, multistage sampling procedure has been adopted. To generate the primary or relevant data through the field work method, multistage sampling procedure has been adopted. There were 1229 total promoter shareholders, male 774 and 455 female. Total 455 female members out of these 20% i.e. 91 were selected by using simple random procedure.

Basically interview schedule and observation method have been conducted for the quantitative data. Likewise, in-depth interview and case study methods have been adopted for the qualitative information. Both types of data were incorporated however; the primary data were played a dominant role into drawing a valid conclusion. Some relevant and useful secondary data were also incorporated.

7.2 Major findings

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

- Foreign employment is the major source of income along with agriculture related occupation. They are fully encouraged to work within family and unpaid or low paid labour.
- Majority group of the respondents were involving in various community activities.
- It has been seen that both male and female are equally taking part in decision making process according to their abilities and knowledge. Comparatively, male are more influential in decision making on education, health and household expenditure. Similarly women is playing a significant role in saving and funding area
- Majority of women reported that they knew and came in to cooperative due to their own interest and motivation.
- Concerning to the participation in cooperatives in terms of involvement in decision making and implementing decisions, above 43 percent of the respondents reported that they are being involved sometimes in General Meeting. They have no more roles for the benefit of the cooperatives. Some of them are claimed that, they are just involved for the signature in the minute after the meeting over.
- In terms of leadership participation the majority of women were not participating in leadership participation. On the other hand some of them are being involved in the management committee but they are not actively participated in terms of decision making regarding the affair of their cooperatives.

- 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.
- Their decision making power have been changing before and after enrolment in co-operative. Among 91 respondents, they have almost equal power to decision in terms of economic mobilization, children education, communal participation, family planning and children marriage, 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.
- Concerning toward the social and individual benefit of cooperative and others social group, among the total 91, 65.93% have reported they are able to put problems openly and get solutions easily. Positive benefits are being benefited by the cooperative to the female shareholders such as increase awareness level, public involvement, increasing decision making power etc.
- It has strongly concluded and finds that low level of education might have significant impact on the low level of participation of women in cooperative and their role in cooperative performance.
- The cooperatives are being played the prime roles to providing credit sources after joining in to the cooperatives to their shareholders.
- The majority of respondents reported that they strongly emphasized that cooperatives are alternative means to solve economic and social problems of community members.
- There is increasing trend of household decision making process of women after involvement in communal activities.
- They have given right and duties of household affair after involvement in economic activities that is cooperatives.
- The satisfaction level of shareholders from cooperative, majority 71.33% shareholders are satisfied with the performance, service, facility & system and others activities. They are not provided the training to fully convince about the empowering and benefiting them for the real participation in the cooperatives. All of them are willing to have training and further expresses that training program helped them to increase the awareness level of different issues.

7.3 Conclusion

Men and women together have been forming cultural to nurture the human society globally. Men and women have shaped the society according to their need available resources to form social traditional which can change and has changed according to their own practice and availability from time to time. Diversified communities follow their own socio cultural norms and values.

On the basis of study finding uplift of women status process is wanly determine by community setting, culture, family, education, age of marriage. Household roles and responsibility, enabling environment within the household, encouragement and support from family members, attitude and perception toward women, women in the community and socio economic status of the family mobility, time for creativeness and activities are also influence factors. Similarly empowerment process is influence by occupation, social institution, knowledge of legal right, training and skill, practice and strategic.

As per the survey result shows that participation of women in cooperatives is still low. Lack of awareness, culture, lack of access to information, work load in the house, lack of education, Through awareness creation, training and educational programs 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. Thus the cooperative play a vital role to uplift women status in several ways.

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Annex 1

Interview schedule used for data collection

1. Name of the respondent
2. Age
3. Address:
4. Caste\ Ethnicity: 1. Brahmin 2. Chhetri 3.Ethnic group
 4. Dalit 5. Others
5. Religion: 1. Hindu 2.Buddhist 3.Christian
 4.Islamic 5. Others
6. Marital status: 1. Unmarried 2. Married
 3 Divorced\Separated\ Widowed
7. Education: 1. Illiterate 2. Primary Passed
 3. Secondary Passed 4. Higher sec. passed
 5. Bachelor Passed 6. Master and above
8. Family Type : 1. Nuclear family 2. Joint family
9. No. of family members:
10. Occupation:
11. Main Source of Income:
12. When did you become member of the co-operative?
.....
13. How did you become member of the cooperative?
1. Family encouraged 2. Friend\ neighbour encouraged
3. Cooperative activities\ committee member encouraged
4. Self-motivated
14. What is your main propose to join Cooperative?
1. To develop saving habit 2. To get profit (bonus) from it

- 3. For Long term investment
- 4. To get loan to promote your business and house hold
- 5. Others

15. According to you, which areas are beneficial after being member of this cooperative?

- 1. Economic 2. Social 3. Education
- 4. Health 5. Self development 6. Other

16. How do you evaluate your decision to join cooperative?

- 1. Excellence 2. Satisfactory 3. Poor

17. Did you involve any organization or group before join cooperative?

- 1. Yes 2. No

If yes, name of that organization and group

.....

18. Do you involved in Board of director\Committee of the cooperative?

- 1. Yes 2. No

If Yes, Designation

.....

19. Did you take any training and skill development program to generate your income after joint cooperative?

- 1. Yes 2. No

If yes,

20. In what kind of social activities you were involve after joint cooperative?

- 1.
- 2.
- 3.
- 4.

21. Did you participate in any kind of personal development training\ skill after involved in cooperative?

- 1. Yes 2. No

If Yes, Name of training and skill

.....

22. Did you able to implement that knowledge and skill after training in your real life?
1. Yes 2. Not yet
23. Do you think training and skill development program is necessary for cooperative members?
1. Yes 2. No
24. What kind of changes have you found in you after involving in cooperative?
1. Increase self-confident 2. Developed communication skill
3. Developed in leadership skill 4. Increase public relationship
5. Increase self-decision 6. Developed saving and loan management skill
25. Does your involvement in cooperative influence your social life?
1. yes 2. No
26. If yes how it influenced your social life?
1. Recognition and respect in your society.
2. As a role model
3. Actively involved in social work
4. Became passionate toward social work
27. Did you have your own income before involved in cooperative?
1. Yes 2. No
If yes, how much you used to earn Rs.
28. Did you have your own saving before involved in cooperative?
1. Yes 2. No
29. Who encouraged you to decide for saving?
1. Yourself 2. Father/ Husband 3. Friends
4. Family members 5. Neighbour 6. Bank/Cooperative members

30. Who used to be dominant decision maker in your business and family?
 Before involved cooperative :
 1. yourself 2. Father/ Husband 3.Mother 4. Jointly
 After involved cooperative:
 1. yourself 2. Father/ Husband 3.Mother 4. Jointly
31. Have you borrowed from cooperative?
 1. Yes 2 No
 i) If yes how much Rs.....
 ii) What is the interest rate
32. Have you borrowed loan besides cooperative?
 1. Yes 2 No
33. What is the main source for your loan?
 1. Saving and Credit 2.Bank 3. Relatives
 4. Local Money lender 5. Others
34. What is the purpose of borrowing?
 1. Business 2. Farming 3. Education
 4) Foreign employment 5. House hold expenditure 6.Other
35. Did you take the loan to fulfill your house hold expenditure?
 1. Yes 2. No
 If yes how much Rs.....
36. What is the main source to pay for your interest and installment?
 1. Saving 2. `Remittance
 3.Family/friend/Relatives 4. Others

37. Is there expenditure change before/after joining Co-operative??

Sub. (monthly)	Before Rs.	After Rs.
Food		
Utility		
Educational fee		
Health / medicine		
Clothes and jewelries		
Entertainment		
Others		

38. Did you have your own business before joint cooperative?

1. Yes 2. No

39. If yes, how did you manage the investment?

1. Family helped for investment 2. My own saving
3. By taking loan 4. Others

40. Did you get loan from co-operative to start or expand your this business?

1. Yes 2. No.....

If yes how much Rs.....

41. Did you improve your business after taking loan?

1. Yes 2. No 3. Few

42. Did you change your occupation to become member of Cooperative?

1. Yes 2. No

43. If yes, what is, Before,
After.....

44. Your monthly income Rs.

45. In your household who makes the decisions related to education of the children (Admission in private/public school etc.)

- Before : 1. Male 2. Female 3. Both

- After : 1. Male 2. Female 3. Both

46. In your household who makes the decisions related to general health. (Type of Health Institutions (Government/Private) to seek care).
- Before : 1. Male 2. Female 3. Both
- After : 1. Male 2. Female 3. Both
47. In your household who makes the decision related to household expenditure and savings (Education, health, food, durables etc).
- Before : 1. Male 2. Female 3. Both
- After : 1. Male 2. Female 3. Both
48. In your household who participates in the social meetings?
- Before : 1. Male 2. Female 3. Both
- After : 1. Male 2. Female 3. Both
49. Do you need permission from your husband/other male member of the family to go to market?
1. Yes 2. No
50. In your view, women participation is necessary in cooperative?
1. Yes 2. No
51. In your view, does cooperative help you to uplift your status?
1. Yes 2. No
52. Did you participate in annual meeting?
1. Always 2. Sometime 3. Rarely 4. Never
53. What type of changes in socio-economic status you have observed in the women participated in cooperative?
1. Positive impact 2. Negative impact 3. Not noticeable
54. Any suggestions for cooperative's role to uplift women status?

55. Do you have any suggestion to improve this Co-operative?

.....

56. Do you expecting anything which is not included in my questionnaire?

.....

Thank you for precious time

Annex 1
During the interview schedule



Respondent running her at grocery shop



Respondent sewing school dress at her tailor shop



Respondent busy on household work



Respondent is busy to feeding buffalo



Taking rest after cleaned their chicken farm



Getting ready to feed chicken



Pig farm of respondents



Poultry farm of respondent