

CHAPTER-ONE

INTRODUCTION

1.1 Background of the Study

Co-operative Movement is an instrument for establishing social harmony through the removal of class struggle. Economists are of the opinion that co-operative is a means of countering the exploitation of weaker sections by conferring on them a better economic status. In a legal sense, Co-operation signifies special privileges and concessions conferred by law on its members. According to the Socialist Co-operative School, “Cooperation is a weapon for the development of socialist thought and the realization of firms or households for business purpose and economic institution through which economic activity is conducted in the pursuit of economic objectives” (Kunhu, Shemeera and Venugovpalan, K. 2011).

Nepal has a long cultural tradition of informal community based co-operatives including savings and credit associations popularly known as *dhikuti*, and grain savings and labour savings systems known as *parma* and *dharma bhakari*. Similarly, *Guthi* provided a forum to work together for smoothly running different socio cultural practices. Many of these traditional systems of cooperation are still functioning in the rural areas of Nepal (<https://nefscun.org.np>).

The first Co-operative Act was enacted by the government in 1960, which was followed by the Agricultural Co-operative Act (Sajha Sahakari). In 1963, the capital of savings and credit cooperative societies was converted into a Cooperative Bank in 1963, and in 1968 it was also converted into the Agricultural Development Bank of Nepal (ADBN). After 5 years the ADBN returned management to the government and in 1975 the Cooperative Act was amended again (<https://nefscun.org.np>).

Beginning in the 1980s a new generation of community-based savings and credit groups began to emerge in Nepal. The Cooperative Act was amended for the third time to give the Government more control. By this time the Savings and Credit movement had spread throughout the country and the need for an apex coordinating body was evident. On August 16, 1988, the Nepal Federation of Savings and Credit Cooperative Unions (NEFSCUN) were formed. After the restoration of democracy,

the government enacted the Co-operative Act and the Co-operative regulations. The new Cooperative Act permitted the establishment of a three-tiered co-operative system and provided a legal base both for the establishment of co-operative societies/unions/federations and application of co-operative values, norms and principles into practice. At present, the Department of Co-operatives is working under the Ministry of Agriculture and Cooperatives.

The co-operative sector is considered as one of the three pillars for national development. The major types of co-operative societies operating in Nepal are saving and Credit, Multipurpose, Dairy, Agriculture, Fruits and Vegetables, Bee Keeping, Tea, Coffee, Consumers, Science and Technology, and Energy. It is believed that some 6 million people are already affiliated in approximately 34,512 cooperatives and more than 60,517 people are employed directly in Cooperative business (*ibid*).

According to the district Cooperatives Union Ltd, there are altogether 680 cooperatives in Kaski district in which 32 are women cooperatives. In Kaski district, the membership in cooperatives both male and female number is found almost equal and these cooperatives are recruiting females in large numbers as their employees. While talking about Pokhara Metropolitan City (PMC), there are altogether 358 cooperatives.

A saving and credit organization is a community based financial organization that is owned and controlled by its members, operates primarily on funds generated through members' savings and has savings mobilization and credit supply as its main activities. In fact, in the latter days of the cooperative history its role as a means to Women empowerment could be seen as dominant and effective (Cooperative Darpan, 2007).

Nepalese Cooperative movement has seen a lot of socio-economic as well as political changes. In 2008, Nepal was declared the Federal Democratic Republic of Nepal. In 2015, the constitutional assembly successfully declared the new Constitution of Nepal which recognized the co-operative sector as one of the three pillars of the National Economy. In 2018 and 2019 new cooperative acts and regulations were enacted. The new constitution has decentralized and delegated the authority to the Local and Provincial governments to promulgate the laws and act that they need. Provincial

government and local level government bodies can promulgate and implement the cooperative law (NEFSCUN, 2008).

The Department and the Project could work together at this new venture. Farmers in the valley were organized into Agricultural Credit Committees, the first of which was registered in Bakhanpur on April 2, 1956, under the Nepal Government Executive Order issued in the same year. This was followed by the registration of an additional 16 co-operatives in fiscal 1956/57 itself. Alongside, the first plan document stated that an ably developed co-operative movement would help raise the standard of living of the people and also foster among them the democratic way. Thus, began the co-operative movement in the country and the work of the Department of Co-operatives. At present, the co-operative act 2074 is going on (Cooperatives Act, 2017).

Nepal is an agriculture-based economy. Cooperatives provide financial assistance to the farmers for buying improved seeds, chemical fertilizers and agricultural tools and equipment at a low-interest rate to increase agricultural output. Most importantly, Cooperatives have a wide-spread network which is the nationwide network in Nepal. People living in the remote area don't have access to financial institutions like Banks, finance. In this juncture, due to the structure and functionality of the cooperatives, these institutions are popular among the rural folks. Another is the remittance management issue. More than 30 % of Nepalese GDP is contributed by the Remittance but it is not being productive. It replaced the way of living but subsistence farming is as usual. Here is the chance to mobilize the remittances by investment via cooperatives. Gender Equality and Social Inclusion (GESI) is the primary focus of the constitution of the cooperatives. Slowly and gradually cooperatives are becoming the agent of social change. Women, before they were confined in the home, are nowadays much more organized; they conduct the cooperatives, have started saving and investing through cooperatives which ultimately contributed to livelihood promotion. We have lots of examples when a woman becomes a member of the cooperatives; she automatically starts an avenue towards community leadership development. According to the survey respondents, they have started advocating their particular social issues and now their voices are heard because they are improving their financial status as such.

1.2 Statement of the Problem

Nepalese society is male-dominated in nature, mostly male are responsible to various economical and higher rank works. The participation of women in development and economic activity is very low in the context of Nepal. Since our society considers women as secondary than man women's backwardness is visible in our community. Our social practices are male-dominated in each corner. The most deprived and disempowered people of Nepal are the vast majority of women of all communities, and Dalits (Gautam, 2016).

Most cooperatives lack professional management and are plagued by the lack of adequate knowledge, principles and practices of cooperatives. Many cooperatives suffer from unsound investment in risky areas, where there are no returns. This sector also provides direct employment to more than 50 thousand while indirectly to more 100,000 job opportunities in different fields.

Cooperative is considered as one of three pillars of the Nepalese economy and the constitution of Nepal has focused on the same, but the practical implementation part is weak. Inclusive societal development is the ethos of cooperatives. There have to be immense changes in terms of societal transformation but it is not seen in the practical level especially in women's leadership development and empowerment. In today's contemporary society and a period when people feel helpless to change their lot in life, expectations become high in terms of workable solutions that would empower people socially as well as economically (Okwara, Uhuegbulem, 2017).

Gender is the main criteria that have determined the role and responsibilities in Nepalese practice. Nepal has faced and has been facing lots of problems regarding empowerment especially from the perspective of gender. Gender indicates political, economic, legal and socio-cultural assignments, prospects, outlooks, manners, opportunities, fortunes, ethics, myths and outcomes allied with being female or male within a society. Gender is a basic structuring outlook for all social affairs, associations and relationships and thus is a way of separating and exercising power and power-related relations for both men and women in society (Uprety, 2017). Gender is socially and culturally constructed phenomena.

The study area is a semi-urban location. And the topic is new in a sense that women's leadership development is going to be studied under the research and of course the study is the first and no one tried to carry on research in this cooperative.

This study tries to find out the solution to the following questions:

What are the roles of cooperative in Participation of women in socio-political and economic sectors?

How cooperatives are playing a role in women participation through socio-economic perspective?

1.3 Objectives of the Study

The basic objective of the study is to view the participation of women and their leadership enhancement through co-operative. The following are the specific objectives of the study:

1. To examine the role of co-operative in leadership development of women.
2. To analyze women participation in different activities.

1.4 Significance of the study

Research has many applications (Kumar, 2014). This study is undertaken for academic purposes which may be helpful to build academic ways at the same time the findings of this research can be fruitful to policymakers, bureaucrats, governmental and non-governmental organizations to set further plans regarding women empowerment and the role of cooperatives in empowerment.

This research is to understand women's participation and leadership enhancement through cooperatives. There is little research conducted on this type of topic. This research gives a good case example on the status of women, their leadership quality enhancement especially in Pokhara and its vicinity. Generally, the livelihood options of women with the ethos of changed socio-economic conditions can be studied in the course of this research. Simultaneously, societal transformation through cooperatives is highlighted. Thus, the findings will be in the favor of cooperative movement for the effective leadership development and participation of women in different walks of life. So, this study could be policy documentation to the cooperative members, campaigners and the scholars who are very much excited to know the significance.

Over 160 years now cooperatives have been an effective way for people to exert control over their economic livelihoods as they play an increasingly important role in facilitating job creation, economic growth and social development (Ahmad Bello, 2005).

1.5 Limitations of the Study

The scope of this study is to carry out the general assessment of women's participation and leadership development via cooperatives. For this study, a survey was carried out targeting the women who had involved in the cooperative activities and movement of Shree Silinge Agriculture Productive Co-operative Ltd. Pokhara metropolitan city-26. Factors affecting leadership development through cooperatives are going to be explored and analyzed. This study is carried out in ward no 5 of Lekhnath municipality (Now, part of ward no. 26- PMC).

This study is significant to understand the role of cooperatives in leadership development. However, the study is limited to silinge cooperatives of Pokhara metropolitan- 26 due to the study of characteristics of single co-operative the finding obtained may not apply to another cooperative in Pokhara. Due to the time and resource constraints this research is limited to the survey of small respondents selected purposely among the women members of the Silinge cooperatives. Some specific limitations are:

- ❖ This is academic research only.
- ❖ Methodological limitation
- ❖ The study time and budget were comparatively small/low.

1.6 Organization of the Study

This study is divided into six chapters.

The first chapter is designed to be an introductory chapter that includes the general background of the study, the focus of the study, statement of the problem, the objective of the study, the significance of the study, and limitation of the study.

The second chapter reveals the review of literature, which includes the review of books and a review of relevant study. This chapter includes reviews of previous writing and studies that are relevant to the problem being explored and within the

framework of the theory structure. It presents a summary of the major findings of previous researchers being studied in separated headings. It explains why each literature was chosen for the critical review and how it helped to build the theoretical framework and identify problem statements needed for the study.

The third chapter is a research methodology, which includes research design, population and sample of the study, sources of data and collection procedures, data processing and presentation techniques, Necessary tools and techniques.

The four chapter particularly describes the study area and the present context, too about the entire study.

The fifth chapter defines the type of analysis used to process the data gathered for the research. Then it identifies the association between various independent variables and dependent variables being identified for the study. This chapter analyses various data gathered and tries to find out the relationship between various factors identified for the research and presents the same with the help of diagrams. Then the latter part logically interprets the findings. The data present the data and information collected from primary and secondary sources. And Finally,

The sixth chapter summarizes the whole research findings and appropriate recommendations are forwarded based on the conclusion of the research. The summary of findings reiterates the measure developed, in different sub-headings, found out from the analysis of data gathered. It relates the data findings in a logical, rational fashion to the problem area question within the framework of the theory structure established.

CHAPTER- TWO

LITERATURE REVIEW

Literature review chapter investigates the theoretical and empirical review of the public services to have an overview of the subject matter. The theoretical review provides the concept and theories for scholarly research. Review of empirical research on the other hand helps identify the research gap. This section of the research consists of three subdivisions.

2.1 The Co-operative: Development and Expansion

Cooperatives are organizations of people who have the same needs. Most scholars recognize the business of the Rochdale pioneers of England as the first coop. In 1844, this group of 28 men (weavers and skilled workers in other trades) formed a cooperative society. They created business principles to guide their work and established a shop in which to sell their goods. Increased pressure from the changing market system was a driving force in their decision to move toward cooperation. Entrepreneurs who had previously been capable of the sustainable production of high-quality goods found them competing with large industries that sold less-expensive, poorly made products. In the tea industry, for example, large-scale producers added grass clippings to bulk up tea, sacrificing quality for quantity. Production was changing to accommodate consumers' desire for cheaper, plentiful goods. Those who rapidly produced high volumes could meet the demands of the shifting market (Wilhoit, 2005).

In 1844 the Rochdale Pioneers founded the modern Cooperative Movement in Lancashire, England, to provide an affordable alternative to poor-quality and adulterated food and provisions, using any surplus to benefit the community. Since then, the co-operative movement has flourished, extending across the globe and encompassing all sectors of the economy (International Cooperative Alliance, 2019).

Modern cooperatives began in Nepal in 1954 when a Department of Co-operatives (DOC) was established within the Ministry of Agriculture to promote and assist the development of co-operatives. The first cooperatives formed in Nepal were co-

operative credit societies with unlimited liability created in the Chitwan district as part of a flood relief and resettlement program. They had to be provisionally registered under an Executive Order of HMG and were legally recognized after the first Co-operative Societies Act of 1959 was enacted. The history of co-operatives in Nepal is closely related to the Government's initiatives to use co-operatives as part of its development programs (Mishra, 2013). Nepal has a long cultural tradition of informal community-based co-operatives including savings and credit associations popularly known as Dhikuti, and grain savings and Labor exchanging systems known as Parma and Dharma Bhakari. Similarly, Guthi provided a forum to work together for smoothly running different socio-cultural practices. Many of these traditional systems of cooperation are still functioning in the rural areas of Nepal. The first Co-operative Act was enacted by the government in 1960, which was followed by the Agricultural Co-operative Act (Sajha Sahakari). In 1963, the capital of savings and credit cooperative societies was converted into a Cooperative Bank in 1963, and in 1968 it was also converted into the Agricultural Development Bank of Nepal (ADBN). After 5 years the ADBN returned management to the government and in 1975 the Cooperative Act was amended again (NUFSUN, 2008).

Governance simply refers to the process or act of governing. When it comes to an organized corporate sector, it is the way by which an organization is directed or controlled. The relative effectiveness of corporate governance has a profound effect on how well a business performs. General observation shows that businesses have prospered and remained prosperous are those that have found ways to govern their affairs effectively. Similarly, with the companies that have performed poorly, it is common to track the problems to the boards that have not effectively addressed the issues confronting their business (Sigdel, 2015).

A cooperative is a non-profit based service organization owned and operated by its members. In many ways, it's like any other business but in several important ways, it's unique and different. A cooperative business belongs to the people who use it - people who have organized to provide themselves with the goods and services they need. A cooperative operates for the benefit of its members. These member-owners share equally in the control of their cooperative. The members elect directors which, in turn, hire management to manage the day-to-day affairs of the cooperative in a way that serves the members' interests. The cooperative ideal is one of the people working

together for a common goal a common good. The cornerstones upon which your cooperative was built are a set of principles, known as the “Rochdale Principles”, which date back to nineteenth-century England. At a time when England was in the midst of social and economic change brought on by the Industrial Revolution, a group of struggling weavers and tradesmen banded together to organize what is considered the first modern cooperative.

Cooperative principles” means internationally recognized cooperative principles including voluntary and open membership; democratic control by members; financial participation of members; autonomy and independence; education, training and information; cooperation amongst cooperatives, and concerns towards the community (Cooperatives Act, 2017).

From that alliance for mutual advantage, a group of principles were developed, which became known as the “Rochdale Principles” (International Cooperative Alliance, 2019). Today’s successful modern cooperative businesses are still based on these tried and true original principles. They are:

Open and equal Membership to all

Democratic control - one member, one vote

Economic participation

Independence

Education, training and information of members, employees and the general public as to the benefits of the cooperative enterprise;

Cooperation among cooperatives

Community involvement and working with other cooperatives for mutual advantages.

Evidence from different regions shows that cooperative business can reduce poverty in situations where government, private enterprises and individuals fail to enable: (1) creating opportunities, (2) extending protection and (3) facilitating empowerment. These three elements summarize the cooperative role and are essential to any poverty reduction strategy, an objective that remains as the driving force for cooperative initiatives in many parts of the world (Mendoza, 2016). NRECA, (2016) defined cooperative and its principles as follow:

a) Open and Voluntary Membership

Membership in a cooperative is open to all persons who can reasonably use its services and stand willing to accept the responsibilities of membership, regardless of race, religion, gender, or economic circumstances.

b) Democratic Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Elected representatives (directors/trustees) are elected from among the membership and are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote); cooperatives at other levels are organized democratically.

c) Members' Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for any or all of the following purposes: developing the cooperative; setting up reserves; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

d) Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control as well as their unique identity.

e) Education, Training, and Information

Education and training for members, elected representatives (directors/trustees), CEOs, and employees help them effectively contribute to the development of their cooperatives. Communications about the nature and benefits of cooperatives, particularly with the general public and opinion leaders, helps boost cooperative understanding.

f) Cooperation among Cooperatives

By working together through local, national, regional, and international structures, cooperatives improve services, bolster local economies, and deal more effectively with social and community needs.

g) Concern for Community

Cooperatives work for the sustainable development of their communities through policies supported by the membership.

ILO's work on cooperatives and women's empowerment and gender equality spans across many years and includes policy, research and training activities in order to ensure women's fuller participation in the functioning and governance of cooperatives, providing opportunities for employment and career advancement for women workers, and enabling access for women members to cooperative resources and services such as education and training, financial services, and child care (ILO, 2019). Cooperatives are present in all the countries and in almost all the sectors, including agriculture, food, finance, health care, marketing, insurance & credit. A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Agriculture continues to be the engine of economic growth in most developing countries. Strong cooperatives are able to overcome many of the difficulties faced by the farmers; wherein in a country like India 85% are small and marginal farmers. Cooperatives work on the set seven principles, among these principles the seventh principle - Concern for the community derives cooperatives to work for the sustainable development of the community (Kumar, et al, 2015).

Today these simple principles form the basis for modern cooperatives of every description, from agricultural and consumer cooperatives to financial and utility service cooperatives. Overall, these enterprises are characterized by self-help, operations at low cost, and service to their members and society. Cooperatives have evolved significantly over the last 200 years and are of increasing importance to economies throughout the world. Yet, cooperatives are marginalized and treated as inefficient and ineffective organizational types. Cooperatives show that democratic

governance within the firm can contribute significantly to socioeconomic well-being (Altman, 2009).

All the members have an equal say and a share of the profits in cooperatives. Cooperatives are a powerful economic and social force, present in most countries of the world and most sectors of the economy. The cooperative movement counts more than a billion members. When we look at the recent facts about cooperatives movement and its development in Nepal, the cooperatives' contribution to the GDP is four per cent and to the financial sector is 20%. The cooperatives have 6.3 million share-holders and 51 per cent are women (NRECA, 2016).

According to the UN cooperatives year 2012, it is clearly stated about the contribution of cooperatives in different fields (Bushell, 2008):

Inclusive development of the country

Women empowerment

Youth employment

Business capacity development

Poverty reduction business model

Financial service via credit scheme

Social security via cooperation and group effort

Agricultural Empowerment etc.

Apart from this, cooperatives have an economic and social role to contribute. For example, cooperatives can contribute to the economy by mobilizing local saving; it also mobilizes local skills, too. Most importantly cooperatives can contribute to the localization of the economy. The financial interconnectedness and the city-village, urban-rural nexus establishments are other contributions of cooperatives in the society. It is for localization of globalization. The righteousness in the resource mobilization could be an effective medium for economic efficiency. According to the Department of Cooperative the major types of co-operative societies operating in Nepal are Saving and Credit, Multipurpose, Dairy, Agriculture, Fruits and Vegetables, Bee Keeping, Tea, Coffee, Consumers, Science and Technology, and Energy. It is believed that around 6 million people are the members of 34,512

cooperatives and more than 60,517 people are employed directly in Cooperative business (NUFSUN, 2008). There is an immense role of cooperatives in the sustainable society, or let's say cooperatives have a social role as follows:

Social Inclusion

Cultural integration

Building social asset

Reducing social hierarchy

Development of the social development model

Gender justice and empowerment

Resolution of Social conflict

Realization of "together we better"

2.2 Review of Empirical Thoughts

Several relevant books, journal articles, reports, and official documents had been consulted for a literature review of previous works and models. It attempts to review the papers consulted during the study with a particular focus on women empowerment and leadership development in the context of Nepal.

ILO (1960): A cooperative society is " an association of persons who have voluntarily joined together to achieve a common end through the formation of a democratically controlled business organization, making equitable contributions to the capital required and accepting a fair share of risks and benefits of the undertaking in which the members actively participate. "

Johnson (2003): In an increasingly globalized world, cooperative organizations are more needed than ever, as a balance to corporate power and as an anchor to the grassroots level of society. Cooperatives hold the potential of being a driving force in our partner countries in the developing world, provided they can operate in a democratic environment. For the poor around the world, cooperatives can provide a much-needed opportunity for self-determination and empowerment.

ICA (2003): A cooperative is "an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations

through a jointly-owned and democratically-controlled enterprise. Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of cooperative founders, members of coops believe in the ethical values of honesty, openness, social responsibility and caring for others.”

Women in South Asian countries face societal constraints and discrimination which has a significant impact on their entry into businesses. Women still own less than 10% of small and medium enterprises (SMEs) in South Asia, and the UN reports that 80% of working women in this region are in what is considered vulnerable employment (Basu, 2013). Ibararan & Shady (2009) defined women’s empowerment as the expansion of the rights, resources and capacity of women to make decisions and act independently in social, economic, and political spheres.

Khadka (2013) studied the women empowerment through Microfinance program of Muktinath Bikas Bank in Biruwa Archale VDC, Syanja Here, main objectives were to find out the role of microfinance program to reduce poverty and gender inequalities in the study area she conducted that among the respondents, the feelings of self-confidence, consciousness, self-reliance and aware increase in household decision making after joining the microfinance program are the positive aspects, she suggests, the microfinance program should be provided in subsidized rate to the target people. The awareness education program should be launched to eliminate the gender and caste-based discrimination policies and the program should be implemented effectively.

In this particular study, the researcher was analyzing the sociological theory: Liberal Feminist Theory which particularly focuses on analyzing the access and control over economic resources of women after their involvement in agro-based cooperatives. Likewise, the social interdependence theory is relevant when each individual’s goals are accomplished under the influence of the actions of others (Johnson & Johnson, 2005). This theory is utilized to describe the positive interdependence of women members to achieve the common goal: Women empowerment and their leadership development.

Manandar (2008) has studied the concept of co-operative in its historic perspective. He argues that the problems at co-operative development are due to weak financial structure, inequitable loans advancement, absence of loyal support, lack of

management skill, competition, lack of mass participants etc. He identified the problems of co-operatives for the development of small farmers. Mythologies applied for the preparation of his dissertation are primary and secondary sources, the views and expression met in different books and booklets concerning co-operatives. He recommends that co-operatives must function through multipurpose systems so that it can provide real multiple and better services to the rural masses co-operatives should be restructured in such a way that it can provide better service to the small farmer groups. he concludes that we should try to see for the socio-economic upliftment of the society through co-operatives.

The goal for liberal feminists beginning in the late 18th century was to gain suffrage for women with the idea that this would allow them to gain individual liberty. They were concerned with gaining freedom through equality, diminishing men's cruelty to women, and gaining opportunities to become full persons. Liberal feminism was largely quiet in the United States for four decades after winning the vote. In the 1960s during the civil rights movement, liberal feminists drew parallels between systemic race discrimination and sex discrimination. Historically, liberal feminism, also called "bourgeois feminism", was mainly contrasted with the working-class or "proletarian" women's movements, that eventually developed into called socialist(Wikipedia).Liberal feminism is an individualistic form of feminist theory, which focuses on women's ability to maintain their equality through their actions and choices. Liberal feminists argue that society holds the false belief that women are, by nature, less intellectually and physically capable than men; thus it tends to discriminate against women in the academy, the forum, and the marketplace. Liberal feminists believe that "female subordination is rooted in a set of customary and legal constraints that blocks women's entrance to and success in the so-called public world"(https://en.wikipedia.org).

Most of the women empowerment programs (WEPs) pay attention more to bringing changes in existing oppressive gender relations (Pyakuryal and Acharya, 2006).

2.3 Women Participation and Entrepreneurship Through Cooperative

Entrepreneurship for women is often seen as a journey out of poverty and a march towards equality. Studies have proven that entrepreneurship, in the form of small and

medium-sized enterprises, can indeed empower women and through time, fundamentally transform power relations within a society, making it a place where women can lead. However, in the past, women's entrepreneurship in much of the developing world has gone little beyond informal business ventures which ensure daily survival for women and their families. In Nepal, embedded structural and socio-cultural constraints challenge women entrepreneurs and make it hard for them to realize their potential as leaders in business. This article suggests policy measures, business and management training, and the promotion of entrepreneurial networking systems, as potential ways to empower women entrepreneurs and create leadership opportunities, in the hopes of bringing women into the mainstream business sector in Nepal (Bushell, 2008).

Women entrepreneurship, being one of the core drivers of economic empowerment, is a vital tool for uplifting women's status within a society, as it contributes to the overall economic development of a country. A general estimation of Nepal's population indicates a 50-50 divide between male and female populace. Despite this equality displayed in numbers, women in Nepal lag behind their male counterparts in many domains, and entrepreneurship is one of them. While Nepali women's participation in entrepreneurial activities has been on the rise, the move up the slope has been a slow one (Rijal, 2018).

Cooperative entity creates an opportunity for women to help themselves while there is no patriarchy ideology of superiority to men because all members have the same rights and duties in a cooperative entity. Cooperative entities have a strategic role to empower women and by joining in this entity, women can prove their competencies and abilities as shown by the success of SMEs (Small and Medium enterprises) managed by women without releasing their role as housewives. The most dominant role of women cooperative entities (WCE) in empowering women is to give credit investment capital to the members especially the members who are SMEs who want to expand their business or to start a business through its saving and lending unit. Previously, they were often trapped in banks with high interest so they needed better financial institutions to help them like cooperative entities. The other roles of cooperative entities are giving training, consulting for business, improving the skills for organizing, managing, administrating, accounting, and improving the product

quality, giving access for productive resources, and informing (Anisykurlillah & Latifah, 2014).

Women's entrepreneurship needs to be studied separately for two main reasons. The first reason is that women's entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for themselves and others and by being different also provide society with different solutions to management, organization and business problems as well as to the exploitation of entrepreneurial opportunities (OECD, 2004).

In underdeveloped economies, the need for entrepreneurship is being recognized as the major factor of growth in an economy. As the number of entrepreneurs increases in an economy the growth rate is high, reduction of employment and it also helps in the economic growth of the country. Entrepreneurship catalyzes economic development of the country.

It is one of the largest sections for capital accumulation. In fact, economic growth is the result of the efforts taken by entrepreneurs. Similarly, entrepreneurs can dictate economic growth through their actions and decisions. Now many have begun to realize that for achieving the goal of economic development, it is necessary to promote entrepreneurship both qualitatively and quantitatively in the country. Only active and enthusiastic entrepreneurs fully explore the potentialities of the country's available resources – labor, technology and capita (Bharthvajan R, 2010).

Women cooperative is meant to empower women by involving them as facilitators. This kind of empowerment model has been regarded important for community welfare (Anisykurlillah & Latifah, 2014).

The main target of cooperative empowerment is to facilitate the poor who are members of the cooperative as comprised in the cooperative empowerment for the purpose of enabling the cooperative, utilizing the existing resources of the cooperative so the benefits can be in harmony with the actual purpose of the establishment of the cooperative, which is the welfare of its members (Mitteboga, 2013).

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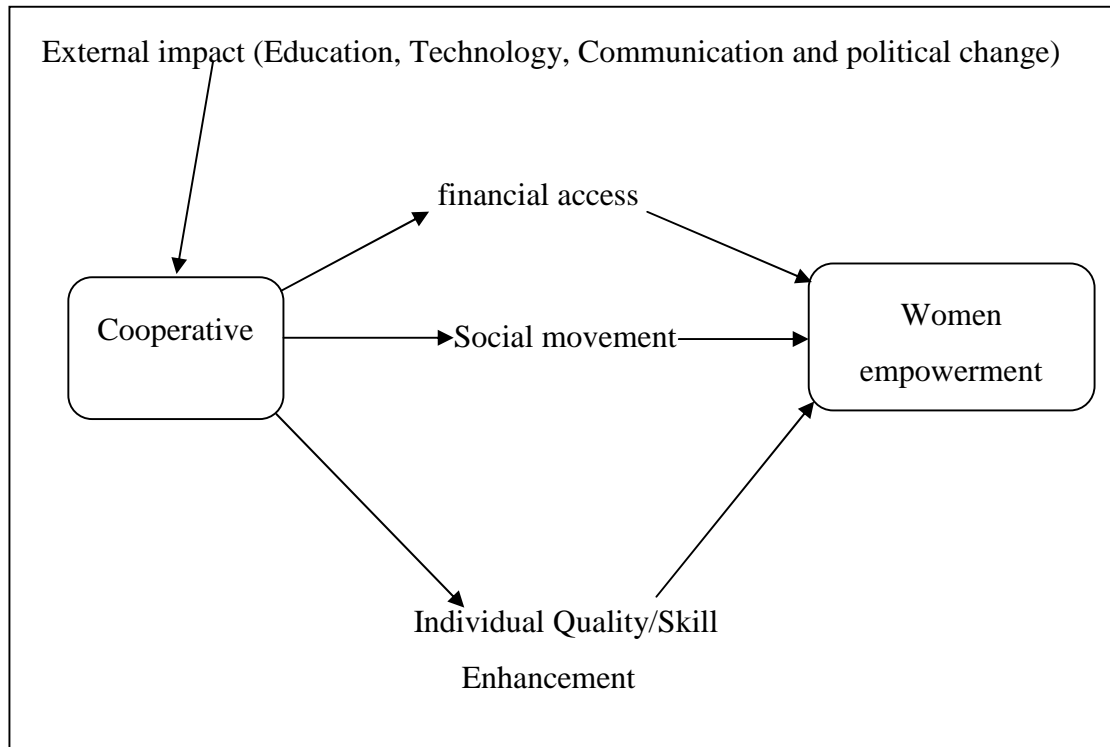
Khanal (2012) in his study impact of micro credit on women empowerment a case study of Sarangkot VDC Ksaki analyzed the socio- economic status of women at the study area, to examine livelihood security as well as empowerment of women in the studied VDC through the micro- credit programmers, He concluded that amount of land food adequacy is better among the non-borrower women. The activity implemented has been found successful to some extent to empower the poor women of the rural areas. He suggested that training income generating activities is compulsory and such training should be provided by the professional institution not by the members of micro finance itself.

The most dominant role of women cooperative entities (WCE) in empowering women is to give credit investment capital to the members especially the members who are SMEs who want to expand their business or to start a business through its saving and lending unit. Previously, they were often trapped in banks with high interest so they needed better financial institutions to help them like cooperative entities. The other roles of cooperative entities are giving training, consulting for business, improving the skills for organizing, managing, administrating, accounting, and improving the product quality, giving access for productive resources, and informing (Anisykurlillah & Latifah, 2014). Empowerment of women is necessary to help them gain control over their lives through raising awareness, taking action and working in order to exercise greater control. Being small economically and resource-wise, a Cooperative can provide the best forum for the women to organize economic activities in a most meaningful and economic way (Jan 2007).

In one sense, there has always been a feminist perspective wherever women are subordinated and they have been subordinated almost always and everywhere they seem to have recognized and protested that situation in some form (Lerner 1993, edited in Ritzer 1996). Feminist theory develops a system of ideas about human life that features women objects and subjects, doers and known. Since 1970, a growing presence of women in sociology and the momentum of the women's. The movement has established feminist theory as a new sociological paradigm that inspires much

sociological scholarship and research (Ritzer 1996:446-488) in this regard this study was also inspired by such feminist vision.

Conceptual Framework



Involvement of women in the cooperatives brings personnel and psychological development within the individual. This motivates the individual to participate in the financial transaction, social interaction and development of individual skill/quality. These are the major factors responsible for the empowerment of women in the community. This also shows that the independent variable i.e. involvement of women in cooperative work results into dependent variable i.e. women empower.

There is external influence to take membership in cooperatives. External impact (Education, Technology, Communication and political change) occur due to the interaction. Different factors are associated such as social activities, discussion with other people in the society. People slowly know the importance of savings, unity through cooperatives so they get membership. When we talk about women cooperatives, a sort of 'demonstration effect' works to get membership. Women know the lifestyle, living standard of the cooperatives members and they got motivated. Education use of technology, communication and political scenario also influence in community women.

CHAPTER-THREE

RESEARCH METHODOLOGY

This chapter presents the research methods of the study. It includes the rationale of the study area, research design, sample size and sampling procedure, method of data collection and method of data analysis. A research methodology is a set of goals, plans and strategies for the research. There are several ways of collecting and understanding information and finding answers (Kumar, 2014) methodology is a fundamental way to find facts in research. The basic task of this study is focused on the documentation of the situation and status of women participation in cooperative, empowerment and entrepreneurship (Ghising, 2019). The methodology is not just a set of research techniques; rather, it is the set of principles that guide research. Research method concerns the process of doing research, analysis of the available data and ultimately creating new ideas and knowledge.

3.1 Rationale of the Study Area

This research has selected the Pokhara Metropolitan City (PMC) ward no 26 as the study area. The Shree Silinge Agriculture Productive Cooperative Ltd and its coverage area was the prime study area of this research. In this locality, much social awareness and empowerment are visible for study because of the rapid social changes in this area having urban and semi-urban settings. Besides, there is no prior research in the selected organization before. Also, the location has well-balanced ethnicity and social hierarchy and the majority of the population are involved in agricultural production and marketing.

3.2 Research Design

Qualitative research emphasizes the “study of things in their natural setting, attempting to make sense of or to interpret, (an event or experience) in terms of the meanings people bring to them” (Denzin and Lincoln, 2000). Exploratory descriptive design was used for the study. Regarding this study, both qualitative and quantitative information/data are necessary and important. Thus, both quantitative and quantities data were collected and analyzed to fulfill the study objectives.

3.2.1 Nature and Sources of Data

Primary data was collected through an interview schedule (Appendix 1) and field observation. The interviews were collected both qualitative as well as quantitative methods. The first part of the questionnaire included socio-economic and demographic features of the respondents (Service seeker/recipients) like age, gender, indigenous identity, educational attainment and annual income of the family.

Secondary data are the result and data, which were collected by previous investigators. The main source of secondary data was published, unpublished and official documents on cooperative. The secondary data was collected as per its necessary during the survey period. Similarly, related books, magazines, articles, reports, bulletins, and newspapers were used for secondary data. The relevant information and data were taken from both places in different time schedules.

3.3 Population, Sample and Sampling Design

Shree Silinge Agriculture Productive Cooperative's members were considered the universe of the study. Sampling is the process of selecting a few elements from a population. Sampling, in a way, is a trade-off between accuracy and resource. Though sampling estimates the information of interest (Kumar, 2014).

Out of 205 primary shareholders of cooperatives, 128 shareholders were found to be female. The sample size was estimated through the use of Raosoft software i.e. sample size calculator. Out of the total of 128 shareholders, 80 female shareholders were selected as sampling size based on 85% level of confidence and 50% response distribution.

3.4 Techniques of Data Collection

The role of cooperative participation was the main coverage of this study. The study was exploratory and descriptive in the methodological nature of the study.

Data collection techniques of the study

➤ Structured interview

It was conducted with the members of a cooperative to dig out different first-hand quantitative data. It was the most reliable source to collect fact data. A structured

interview was based on objective answers. Questionnaire and interview with respondents (80NOs) were the first step of data collections in this research.

➤ **Key Informant Interview**

It was conducted with the members of cooperative and board members of cooperative and other different agencies were included in this process of data collection. Subjectivity opinions and narrations are considered as the answer to Key Informant Interview.

➤ **Observation**

The overall management system of the cooperative was observed and studied during the visit to the cooperative office. Similarly, various regular services of the cooperative was observed closely.

3.5 Technique of Data Analysis

The data entry, analysis and interpretation was carried out through Microsoft excel using simple percentage method and tabulation was also prepared through the same software.

CHAPTER-FOUR

SETTING OF THE STUDY AREA

4.1 Introduction of Study District

Kaski District, a part of Gandaki Pradesh, is one of the seventy-seven districts of Nepal. The name is disambiguated from Kaskikot, the ancient Kaski Kingdom. The district, with Pokhara as its district headquarters, covers an area of 2,017 square km and had a total population of 492,098 according to 2011 Census. This district lies at the centre point of the country. The altitude of Kaski district ranges from 450 meters the lowest land to 8091 meters the highest point in the Himalaya range. Kaski District politically has One Metropolitan City, 4 Gaupalika and 3 electoral sectors. Pokhara, a valley filled with majestic beauty. A graceful place with the abundant beauty of Annapurna Himalayan Range whose reflection can be seen on Phewa Lake. Among the higher Mountains of the world panoramic view of Dhaulagiri, Annapurna and Manaslu can gaze clearly on the Northern side of Pokhara. There are lots of museums, medieval temples and monasteries to visit. Pokhara, a city of ten lakes, is also the gateway for Annapurna region Trekking. It is the capital of the Gandaki Province which is located 200 KM west from Kathmandu, the capital of Nepal.

4.2 Introduction of Study Area

Pokhara Municipality was established in 2016 B.S. (1960 A.D.), finally transformed into Pokhara Metropolitan City in 2075 B.S. with 33 wards having an area of 464.24 Sq Km. According to CBS data of 2011 A.D., the total population of PMC is 4,13,397. The population is increasing tremendously with an increment of construction of Roads and other facilities for sustainable development (pokharamun.gov.np).

Shree Silinge Agriculture Productive Co-operative ltd is the active cooperative established in 2065 BS. Initially, 205 primary shareholders from the then Lekhanth municipality ward no 4 and 5 (now ward no 26) initiated the cooperatives having Rs. 11,66,000 (in words eleven lakhs sixty-six thousand) share capital. The cooperative has objectives i) to uplift the livelihood of the members ii) to increase the

economic status iii) to invest in productive and skill-based sector iv) to increase the manner of saving among members v) to support the farmers for the marketing and promotion of their products (Annual Report, 2019).

CHAPTER-FIVE

PRESENTATION AND ANALYSIS OF DATA

This study was done about women and their participation in cooperatives and data was collected Pokhara Metropolitan-26, Kaski, and Nepal. This chapter helps present all collected data from the field. Respondents and their demographical, social, cultural, religious, political, educational, decision-making level in their households all are presented in this chapter. This chapter deals with the presentation analysis and interpretation of data collected from a primary source and secondary sources to fulfil the objective of the study.

5.1 Demographic Features of People

Demographically, people are divided into different forms. Demographic characteristics mean stratifications of age, sex, religion and ethnicity of the respondents. The age distribution of the respondent plays an important role in particular research. The age and sex distribution of the respondents have been shown in table 1. Caste and ethnic group is an important social category of Nepali society. It determines the lifestyle, occupational status, quality of life, level of education and so on within our society. Caste and ethnic groups of respondents are shown in the following table. Daily primary activities are determined by demographic features in the context of Nepal.

Demographic structure means age, education and household structure of respondents. Different social institutions are divided into the section to make a clear sociological analysis. Demographically, respondents are divided into different forms. Demographic characteristics mean stratifications of age, religion and ethnicity of respondents. The age distribution of the respondent plays an important role in particular research (Dangol, 2019).

5.1.1 Caste Distribution

A caste is the group of people who are united or binded through an sector believe and norms. There are altogether 4 castes in Nepal so, Nepal is called as the common garden of many garden. As we all know that caste and ethnic group are the important

social categories of Nepali society, the Caste distribution of respondents is shown in table 5.1.

Table 5.1: Caste/Ethnicity Composition

S.N.	Caste/Ethnicity	Frequency	Percentage
1	Chhetri	26	32.5
2	Brahmin	23	28.75
3	Indigenous/Ethnic Group	23	28.75
4	Dalit	8	10
Total		80	100

Source: Field Work, 2020.

Table 5.1 shows 32.5% respondents were Chhetri, 28.75% respondents were Brahmin. 10% and 28.75% respondents belonged to Dalits, Indigenous and others respectively. This shows the cooperative have democratic participation of all caste available in that community.

5.1.2 Age Distribution

Different age groups give different meaning to a country like Nepal. Gender based country means all socio-political and cultural activities are determined by gender. There are no respondents found below 15 years, because of the membership. Generally, we need citizenship cards to have the membership certificate of the cooperatives. The age distribution of the respondent plays an important role in particular research. The age distribution of the respondents has been shown in the following table.

Table 5.2: Respondents According to their Age Group

S.N.	Age Group	Frequency	Percentage
1	15-25	11	13.75
2	26-35	31	38.75
3	36-45	16	20
4	46-55	14	17.5
5	56-65	5	6.25
6	66+	3	3.75
Total		80	100

Source: Field Work, 2020.

The above table shows that the age of the respondents, out of total respondents 13.75% was from age group 15-25. Age group 26-35 was content by 38.75% respondents. 20% respondents were from age group 36-45% at the same moment 17.5% respondents were from age group 46-55. 6.25% respondents were from the age group 56-65 years. 3.75% respondents were aged 66 or 66+. Majority of respondents belonged to their 26-35 age groups which indicate that the independent or the active population prevail in the cooperatives. Involvement of the active population is higher because people of this age group is highly active in economic activity and service delivering. In addition, the level of awareness and willingness of participation of these people in economic activity is high.

5.1.3 Religious Background

Different religious groups exist in Nepal and those types of diversity in religion are unique identities among other countries. Religion plays a vital role to maintain social harmony. Different religious groups exist in Nepal without any social clash. This is the one of the best examples of harmony among diverse religious groups from all over the world.

According to 2011 census, 81.3% of the Nepalese population was Hindu, 9.0% was Buddhist, 4.4% Muslim, 0.3% was Kiratist (indigenous ethnic religion), 1.4% was Christian, 0.2% was Siks, 0.1% Jains and 0.6% follow other religions or no religion (CBS, 2011). Behind many social occasions religion plays a role in community. Different religious groups create heterogeneous social practices (Dangol, 2019).

Table 5.3: Distribution of Respondents by Religion

S.N.	Religion	Respondents	Percentage
1	Hindu	48	60
2	Buddhist	25	31.25
3	Christian	7	8.75
4	Other	0	0
Total		80	100

Source: Field Work, 2020.

The religious background of the respondent is shown in table no 5.3

Majority of respondents belonged to Hindu (60%). Buddhist respondents were the second largest (31.25%) in the sample. Christian occupied the third position with 8.75%. Majority of Hindu respondents feel difficulties in power structures in the mane of religious and cultural practices. Hindu respondents used to celebrate different practices where women's positions are second than the male, but nowadays they are giving much more attention to different empowerment-related programmes, cooperative is one of the best among that. That means the power excise is increasing by women to create a right based social approach. And patriarchal society is decreasing day by day (Ghising, 2019). Nepal is a secular country and it is also a fundamental right of the people (<http://lawcommission.gov.np>). Religion is a part of most individuals/social groups from all over the world. Nepal is a land of multilingual, multicultural and multi-religions.

5.1.4 Marital Status of Respondents

In the context of Nepalese society, an unmarried person is less financially responsible than the married person. Marriage is a social institution. So, marriage in human society is also a process of legal sexual behavior and reproductions. Nepal is a male-dominated society (Rai, 2010). Marital status makes a woman dependent upon her husband because her rights upon the family property are only through the husband. About the women's right upon family property, Bennet (1980) wrote, "Men are endowed with the right to property under the biological fact of birth. Women's right to property depends almost entirely upon the social fact of marriage (i.e. on their role as

a wife)". Therefore, women's economic security is entirely dependent on their adherence to strict social norms of proper marital behavior.

In the Nepalese Context marriage is the process of transformation of financial responsibility to run the family which is the statement of many scholars. Marriage is also the process of power transformation based on gender. So, marital status varies the understanding and effects of money inflation ratio and practices. The fact of the married participated in cooperative, empowerment and entrepreneurship were main concerns during the study.

Table 5.4: Marital Status and Involvement

S.N.	Status	Frequency	Percentage
1	Married	47	58.75
2	Unmarried	23	28.75
3	Divorced / Separated	8	10
4	Single/widow	2	2.5
Total		80	100

Source: Field Work, 2020.

Table 5.4 shows that 58.75% of respondents belong to married status. 28.75% of respondents were unmarried, 10% of respondents were divorced/separated, and 2.5% respondents were single.

Due to the participation in cooperative and self entrepreneurship nowadays women are not fully dependent on male characters, from above finding we can say that single and divorced women also smoothly run their life via the cooperative system.

5.1.5 Family Structure and Relation with Cooperative

The type and structure of the family determine the effects of empowerment on the family level. If the family is joint and the majority of family members are job holders, they understand about the role of cooperative and entrepreneurship in empowerment in different ways than the unemployed person. Joint family means a collective form of everything.

Table 5.5: Distribution of Respondent according to Family Structure

S.N.	Types of Family	Household	Percentage
1	Nuclear	42	52.5
2	Joint	26	32.5
3	Extended	12	15
Total		80	100

Source: Field Work, 2020.

The backgrounds of the respondents were homogeneous. Respondent's family structure is also homogeneous. Social, cultural, geographical and educational conditions help to determine the structure of the family. Nepalese society is patriarchal so, nature of family is also guided by patriarchy.

Table 5.5 shows that nuclear families are highest in the sample with 52.5%. Respondents belonged to the nuclear family, 32.5% respondents were joint families. And 15% respondents were from extended family. Our observation in the course of study also found that a large number of people prefer to live in nuclear families.

If we conclude our historical practice of family structure is changing towards nuclear then the joint and extended family structure. It means the structure is changing and people wish to live in a nuclear family, the happy family.

5.1.6 Education, Skill and Capabilities

The level of education determines the delivery of knowledge and its utility. Mainly the education level of respondent is categorized into three groups' i.e. illiterate, school-level education and higher education. According to Webster's English Dictionary illiterate means a person who is completely unable to read or write or a person having little or no education especially. School Level denotes the person completed upto class 10 and above that i.e. College or university level education denotes Higher Education. Distributions of education level of respondents are given in the table.

Table 5.6: Respondents According to their Education

S.N.	Level of Education	Frequency	Percentage
1	literate	15	18.75
2	School level	39	48.75
3	Higher Education	26	32.5
Total		80	100

Source: Field Work, 2020.

Table 5.6 showed that the literate respondents were high. 18.75% of respondents passed their school level education. 32.5% of respondents passed their higher-level of education. And 18.75% of respondents were literate. For education and its level, there were some classifications used. Illiterate means unable to read and write their name, School level means who can read and write their name and is involved with the school and it is SLC or below SLC. Higher education means above intermediate or +2 to master. Above table shows that the percentage of illiterate respondents was less than the school level respondents and higher educated respondents were more than the illiterate and much more than school level. Educated people are familiar with different rules and regulations about cooperatives. At the same time, educated people are holding vital posts in cooperatives. From the finding, we can conclude that educated women are more empowered with engaged practice in the cooperative sector

This section also shows up-to-date training's availability in the field of cooperative and empowerment to promote entrepreneurship. Related training means those different theoretical and practical training by governmental or non-governmental organizations for up-to-date with new changes. This question is useful to get information to what extent respondents are alert to take new ideas of participation and empowerment provided by the different agencies.

Table 5.7: Participation in Related Training

S.N.	Nature of Training	Respondents	Percentage
1	Business Social Welfare	50	62.5
2	Leadership	16	20
3	Entrepreneurship	14	17.5
Total		80	100

Source: Field Work, 2020.

**Related training means those extra educational activities which are related to cooperative, empowerment, entrepreneurship and other democratic activities.*

From the findings, trained women have more confidence and their performance is extra than untrained. Majority of the respondents (62.55%) were getting up-to-date training in Business and Social Welfare. 20% of respondents were able to get leadership training. Here Entrepreneurship Training is less in number which is the prime need.

5.2 Decision-Making Process and Women Participation

In the strategy paper Gender Equality and Social Inclusion Mainstreaming Strategy Promoting Transformational Leadership and Social Justice in Natural Resource Management and Climate Change of Hariyo Ban Program, it is stated that several crucial barriers limit full participation in development activities by women, Dalits and marginalized Janajatis. These barriers include poverty; landlessness; illiteracy; geographical remoteness; domination of Dalits by other caste groups; women's workloads; gender-biased attitudes; unfavourable conditions for participation and learning; lack of access among women to productive resources; and lack of recognition of the forest-based knowledge and skills of GESI target groups (Shrestha, 2013).

Decision-making process means the women's access in the level of policy and women's engagement on different de-jure posts. Not only access it also prioritize the control over the available resources.

Household is the first step of all tasks and activities in the context of Nepal. From house to organization level women are second or back in decision making power.

Decision-making power is political, rational and educational influences in every activity. There is no question that there is a longstanding and deeply rooted structural violence of power, inequality, exclusion and marginalization in Nepal (Gautam, 2016).

Gender friendly political practices determine the level of participation in each corner of society. Women empowerment needs access to the decision making level. If women are getting benefits from the spirit of empowerment they must play a role in decision making and they become a key element in policy level. Respondent's accessed on decision-making level are asked in yes or no question, the outcomes of the result is documented in the following table.

Table 5.8: Access in Decision Making Level

S.N.	Decision Making	Respondents	Percentage
1	Domestic /household	32	40
2	Institutional (Social)	26	32.5
3	Access to Political Activities	22	27.5
Total		80	100

Source: Field Work, 2020.

While analyzing the above information data we must not forget about the fact that Nepal is a patriarchal country and the majority of women are far more than participation but the majority of women who are involved in cooperatives and business can have access and control over resources. They have slowly enhanced their decision-making capacity. Women play a great role in overall functions of society and there are no questions about it. Results showed that 40% of respondents have access to the decision making in domestic household level. This is not satisfactory. And the access to and control over institutional social decision-making level is increasing but not satisfactory. The mandatory rules of government provided by the law paved the way for this situation. This could be due to the absence of male members in their family because the majority of the men are in foreign employment. Or this could be due to social awareness.

5.3 Decision Making of Political Participation

Politics according to *Wikipedia* is the set of activities that are associated with making decisions in groups, or other forms of power relations between individuals, such as the distribution of resources or status. Politics determines all levels of understanding and power exercises. In the context of urban and semi-urban areas of Nepal, the number of women participating in political decision making is comparatively increasing than other developing countries. Respondents and their political career are determined by their level in the decision-making board. Data obtained from the field is presented by the following table.

Table 5.9: Involvement Pattern in Different levels

S.N.	Level	Respondents	Percentage
1	Local	20	25
2	Provincial	16	20
3	Central	8	10
4	International	4	5
5	Not involvement	32	40
Total		80	100

Source: *Field Work, 2020.*

* *Local means local organizations, clubs and local philanthropic institutions, where provincial was regional level's organizations, central means national organization at the same time international means above than the national level organizations such as Guthi, I/NGOs.*

Majority of the respondents (40%) were not reached in decision-making level, out of total respondents 25% were reached on the local decision-making level, likewise, 20% respondents reached in provisional, likewise 10% respondents reached Central decision-making level. or 5% of respondents had reached an international level of decision-making status because they have reached on I/NGOs or other international levels. This shows that compared to the previous status the women's political participation in different strata of the organization is increasing.

5.4 Decision Making and Women Involvement

Decision making is regarded as the cognitive process resulting in the selection of a belief or a course of action among several possible alternative options; it could be either rational or irrational. Decision-making process is a reasoning process based on assumptions of values, preference and belief of the decision-maker

Table 5.10: Involvement Pattern in Decision Making

S.N.	Description	Frequency	Percentage
1	Financial matters	22	27.5
2	Social matters	14	17.5
3	Kinship matters	8	10
4	Household works	24	30
5	Multiple matters	12	15
Total		80	100

Source: Field Work, 2020.

From the above table 5.10, we can conclude that the majority of respondents i.e. 30 % have decision making authority in household works. Second majority decision making is found in financial matter i.e. 27.5%. The decision-making level in social matter and kinship matter was found to be 14% and 8% respectively and it is found that the 15% respondents having multiple matters have involvement in decision making.

5.5 Cooperatives and Its Benefits

A cooperative is an enterprise in which individuals voluntarily organize to provide themselves and others with goods and services via democratic control and for the mutually shared benefit (www.referenceforbusiness.com/encyclopedia).

Cooperatives have provided different opportunities to its members, because of its democratic norms. The word cooperation means working together or act together.

According to social scientists, the Co-operative Movement is an instrument for establishing social harmony through the removal of class struggle. Economists believe that co-operative is a means of countering the exploitation of weaker sections by

conferring on them a better economic status. In a legal sense, Co-operation signifies special privileges and concessions conferred by law on its members.

The direct benefit benefits from the co-operatives to the respondent are:

-) Saving
-) Loan
-) Training/skill
-) Capacity building
-) Friendship building
-) Network building
-) Subsidies and additional support
-) Personal Development
-) Involvement in social activity and decision making

5.6 Decision Role and Women Participation

“Co-operatives are better because they give individuals participation through ownership, which makes them inherently more engaging, more productive, and both more useful and more relevant in the contemporary world.” – ICA Blueprint.

Table 5.11: Distribution of Respondents According to their Position in Cooperative

S.N.	Descriptions	Frequency	Percentage
1	Board of director	8	10
2	Managerial level	25	31.25
3	Only members	47	58.75
Total		80	100

Source: Field Work, 2020.

* Managerial level denotes the top-level staffs, executives and the committees and subcommittee members

In the study, only a few respondents are found engaged in decision-making level of cooperatives. Above table shows the position of respondent’s in their cooperatives.

Positions indicate the ways to exercise powers. The vital position has helped to determine roles and responsibility in the cooperative.

Only 10% of respondents were reached on board of director level. Out of total respondents, 31.25% have worked at managerial level. Majority of total respondents (58.75%) were only members of cooperatives. Majority of respondents were part of saving and credit. Only a few of them reached the decision-making level of cooperatives of the study area. This is because the general assembly elects the executive committee and there are only 9 members in the committee.

5.7 Involvement Social Activities

The cardinal truth about politics is that people are always masters of their destiny, and the government is forever a matter of trust (Hasina, 1997:20) participation helps to determine own destination, from central government to local governance level. Traditionally, women have confined in domestic activities child rearing and bearing. In recent years the role of women has increased in Nepalese society. In some cases women participate in social activities and cooperatives is the major part of their social involvement. The participatory approach, in contrast to the top-down model, was supposed to be “bottom-up” and effective in uplifting the rural poor, minorities, and vulnerable and disadvantaged groups (Pyakuryal and Acharya, 2006). The following table shows the involvement of women in social activities.

Table 5.12: Involvement in Social Activities

S.N.	Particular	Frequency	Percentage
1	Local political meeting	28	35
2	Local organization's activities	24	30
3	Social work	19	23.75
4	Others	9	11.25
Total		80	100

Source: Field Work, 2020.

Involvement in social activities means they are sharing different knowledge, which is a fundamental part of empowerment. 35% of respondents were participating in local

political meetings, which mean those respondents were politically empowered. 30% were participating in local organization's activities. 23.75% of women were taking part in social work such as helping children; women and 11.25% of respondents were engaged in other institutional involvement. Local politics mean ward level politics and the organization level means the participation of respondents in different organizations like; banking institutions, schools etc.

5.8 Saving Pattern and Fund Mobilization

The saving practice provides a feeling of ownership among members. This study also tries to find out the saving practices of cooperatives among the members. Cooperatives are autonomous, self-help organizations controlled by their members. There are many saving practices such as Women's saving, Children Saving, Regular and daily saving, Fixed Saving, Normal Saving, Shareholders savings but among them women's saving is much more popular. Shilling Cooperatives has allocated about 70% of its fund in the agriculture sector and which is mobilized accordingly.

Table 5.13: Saving pattern

S.N.	Particular	Frequency	Percentage
1	Daily	12	15
2	Weekly	7	8.75
3	Monthly	57	71.25
4	None	4	5
Total		80	100

Source: Field Work, 2020

The above table shows the saving pattern of the Shilinge Agriculture Productive cooperatives in which the monthly saving pattern is high. All members must deposit a minimum amount (Rs. 500) in their account. According to the study respondents; the daily saving is not satisfactorily regulated.

5.9 Loan for Entrepreneurship

A loan is a form of debt incurred by an individual or other entity. The lender usually a corporation, financial institution, or government advances a sum of money to the

borrower. In return, the borrower agrees to a certain set of terms including any finance charges, interest, repayment date, and other conditions (www.investopedia.com).

Loan to start their agriculture is categorized into two groups i.e. yes or no. Loan, in this research, means capital for investment to empowerment via entrepreneurship in the context of the rural setting of Nepal and the study area is no exception. The following table shows the actual status of respondents taking a loan or not.

Table 5.14: Respondents' Loan for Entrepreneurship

S.N.	Responses	Respondents	Percentage
1	Loan taken	51	63.75
2	Loan not taken	29	36.25
Total		80	100

Source: Field Work, 2020.

Table no 5.15 shows that 63.75% of respondents were taking loans from financial organizations to run their Entrepreneurship. Migrated people were taking loans more than the native/local people. 36.25% of respondents were not engaged in any loans for their Entrepreneurship. The sanctioned loan is invested in livestock development and the agriculture sector. Some of the women's are running small scale enterprises. We asked the question 'what is the cause for not taking a loan from the cooperative?' The response was that they were not needy for the loan at that time.

Table 5.15: Purpose of Taking the Loan for Different Sectors

S.N.	Status	Frequency	Percentage
1	Agricultural purpose	36	45
2	Loan for small business	22	27.5
3	Establishment of the handicrafts industry	14	17.5
4	Educational purpose	8	10
Total		80	100

Source: Field Work, 2020

Cooperative provides a different gateway of empowerment. above data shows that 45% of respondents were getting benefits in agricultural purposes. 27.5% of respondents were getting benefits in small business purposes. Data shows low engagement/involvement in the educational sector and handicraft.

5.10 Technology and Its Use

Our production technologies are indeed in a very transitional phase because we are adopting new technologies and we are not leaving our traditional practices. Nepal is that country where the majority of the population are still using traditional techniques in all of the production systems. This shows the entrepreneurship pattern of respondents and divided into three categories i.e. traditional, modern and both. The traditional pattern is subsistence farming. Modern is the way of entrepreneurship having modern means and technology. For example, tractor for ploughing etc.

Nepal is an underdeveloped or developing country in nature. Technologies in every sector are traditional, but we are adopting new technology in production. Computer-based production systems are run under modern technology. If we are talking about agriculture, tractor for digging the land, cultivator machines are the very latest example of modern technology in women empowerment field (Dangol, 2019).

Following table helps to understand the present conditions of the use of technology in the study area.

Table 5.16: Technology Used by Respondents

S.N.	Technology	Respondents	Percentage
1	Modern	40	50
2	Traditional	21	26.25
3	Both	19	23.75
Total		80	100

Source: Field Work, 2020

All tools and techniques were included here. 50% of respondents were following modern technologies i.e tractor and other modern electronic facilities in the field of their daily activities. 26.25% respondents were still following traditional technologies like; hate taan, ox and plough etc. and other handcraft machines, because of their weak financial condition and at the same time 23.75% respondents were following both types of technologies.

Cooperatives have distributed 4 handy-tractors with the donation received by Pokhara metropolitan city Agriculture department. There are 15 greenhouse/ plastic tunnels distributed by the organization.

CHAPTER- SIX

SUMMARY AND CONCLUSION

6.1 Summary

The study conducted in Shree Silinge Agriculture Productive Cooperative limited conducted in the Pokhara Metropolitancity-26 can be summarized as following:

The study was based on the survey of 80 women primary shareholder of the co-operative who were selected on the basis of the random sampling. The sample size was determined through the use of the Raosoft sampling software at 85% level of confidence. The primary data i.e. Questionnaires, KII, Observations and secondary data were collected through published report, journal, books and other relevant documents. The analysis and interpretations of the data was conducted through Microsoft Excel.

People of diverse demographic feature were observed in the co-operatives. Among different caste/ethnicity Chhetri was found to be dominating followed by Brahmin and indigenous group. The women of age group 26-35 were found to be active and more participating in the economic activity followed by age group of 36-45.

Majority of the respondent belonged to the Hindu religion followed by Buddhist in second and Christian in third. Married women showed high participation in the co-operative activity as compared to the unmarried, divorced and widow women. The study showed that women belonging to the nuclear family have higher participation in the cooperative works as compared to the joint and extended family. The inhabitant of the study was found to be illiterate, among the various category of the education level women with school level of education was dominating.

Silinge Cooperative facilitates different kind of skill and awareness development training to the shareholders. From the study it was noticed that the participation of the women in Business social welfare training was higher than leadership and entrepreneurs training. It was seen that women involved in cooperative had dominating role in domestic/household decision making followed by institutional and

political decision. Among different political level, women participating in co-operative have greater access in local level followed by provincial, central and international level.

Involvement pattern in decision making showed that women have higher control on decision making process of household work as compared to financial, social, kinship matters. In addition, women had developed capacity and confidence to address their want and necessity in-front of public places and seminars.

According to the respondents, cooperative have provided different direct and indirect benefits to the shareholder. Some of the major benefits were saving and loan facility, development of networking and decision making ability. Most of the women shareholder was found to be the general member of the cooperative and only few were found in board of director and managerial level. Women shareholder was found to be highly involving in various social activity among which local political meeting was dominating among other.

During the interview and visit to the co-operative it was observed that family background and self motivation were key factor to drive the women participation in the social and communal works. The women shareholders were mostly belong to educated family and were supported by other family member to join the co-operative. The engagement and participation of the women in co-operative was higher due to neighbor influence and friend circle too.

From study it was observed that women who were shareholder of co-operatives were also active in other social gatherings, seminar and training. These women were able to discuss their perception and way of thinking that could be beneficial to whole society.

Among the various saving pattern monthly saving was found to have high frequency among shareholders. In addition majority of shareholder were found to accept the loan form cooperative and among various purpose, loan for agriculture program/sector was found to be high among them. The study showed that majority of the respondent was more close to modern technology and equipment.

6.2 Conclusion

This study is based on the theory of Liberal feminism, which focuses on women's ability to maintain their equality through their actions and choices. In conclusion, the study showed that co-operative has positive and constructive impact on the decision making, social involvement, and participation in awareness program and involvement in financial activities. These factors have significant improvement in leadership's development among women shareholders. This clearly expresses the relationship between co-operative activities on empowerment of women in society.

In the other hand, women participation in different kind of activities such as social activities, saving pattern, adaptation of modern technology, decision making and enhancing education skill was found to be supported and facilitated by the cooperative. The involvement of the women in co-operatives, have developed the secure and educated society. It was clearly observed that women participation in different co-operative function and seminar have developed the ability of public speaking, leadership and motivating other women of society.

The neighbor effect was seen clearly to increase the women participation in co-operative. The imitation effect was one of the key to attract other neighbor female and increase the involvement of women in social activities. Through this study it was observed that cultural, religious, and social factor have played important role in participation of the women in co-operatives.

Women participation in co-operatives has shown mutual benefits for individual, family and society. The active involvements of women have developed awareness among them to support, lead and improve the social situation. Plus, the awareness level of the whole family increase, when the female of the family are engaged in social activities. These effects directly uplift the living standard of the family and improve livelihood of the people. In long term we can see the impact of small co-operative in development of secure, well mannered and well educated nation.

Various socio-demographic factors such as Age, Religious, Caste, Marital status, Family type have affected the process of women involvement in co-operatives. In addition, family support and encouragement from family members were also important to motivate women for participation in this kind of social work.

Co-operative have found to establish and strength the harmony and understanding between the individual of society which is a positive step to build optimistic and secure society. Also, people felt more connected through the interaction and combined activities that were organized by the co-operative. It shows that co-operative act as agent to build social harmony and integrity. The study suggests some of the points that can be considered as the avenue to increase women's' participation and decision making i) cooperative should observe and celebrate the national campaign, days and programs related to women ii) The organization should make the list of women entrepreneurs around the catchment area iii) There should be the supervision and monitoring mechanism whether the investment is running the women's business or not iv) Women should legally be provided the proper platform in organization so as to enhance their capacity.

Thus, form above study we can conclude that, establishment of co-operative in a community is found to impact positive in development of women participation in the social and economic activities. In addition to this, women involved directly in co-operative are likely to have built the leadership and decision making capacity which, ultimately results in prosperity of family, society and nation.

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APPENDIX

Questionnaires

Namaste, I am Shambhu Patani Student of Master of Sociology from Department of Sociology Prithivi Narayan Campus (Tribhuvan University), Pokhara. I am conducting research which is related to the role of cooperatives in women empowerment especially among semi urban women like you, which is also an issue all over Nepal. Hence, I am conducting this research. All the data collected will be kept a secret as this is an academic work. You may either reject or be a part of this survey as this is not compulsory.

Name

Age (completed).....

Education

- 1) Illiterate
- 2) School Level
- 3) Higher Education

Religion

- 1) Hindu
- 2) Buddhist
- 3) Christian
- 4) Others

Caste and Ethnic Group

- 1) Bramin
- 2) Chhetri
- 3) Newar
- 4) Dalit
- 5) Indigenous

Types of Family

- 1) Nuclear
- 2) Joint
- 3) Large

Marriage Status

- 1) Married
- 2) Unmarried
- 3) Divorced
- 4) Separated
- 5) Single/widow

What is your relationship with the Head of Household?

- a) Self
- b) Mother/Father
- c) Husband
- d) In-laws

Which level of access to decision making of political participation have you reached?

- a) Local
- b) Provisional
- c) Central
- d) International
- e) Not yet

Did you assess the decision making of political participation?

- a) Yes
- b) No

For what matters do you play role in decision making with household?

- a) Financial matters
- b) Social matters
- c) Kinship matters
- d) Only small household works

What types of Fruits of Cooperatives are you getting regarding empowerment?

- a) Agricultural purpose

- b) Loan for small business
- c) Establishment of handicrafts industry
- d) Educational purpose

Do you hold any position in the cooperative Cooperative?

- a) Board of director
- b) Managerial level
- c) Only members

Do you engaging in Social Activities?

- a) Participating in local political meeting
- b) Participating in local organization's activities
- c) Taking part in social work such as, help children, women
- d) Other institutional involvement

Do you have any training?

- a) Yes
- b) No

Present position in cooperative?

- a) Share holder
- b) General member

Have you taken any loan?

- b) Yes
- b) No

Your daily time spent on entrepreneurship?

- a) No time
- b) 1-5 hours
- c) More than 5 hour

Which types of technology do you use?

- a) Modern
- b) Traditional
- c) Both