

WHAT WE GAINED AND WHAT WE LOST: WOMEN FARMER MEMBERS'
NARRATIVES OF SOCIO-ECONOMIC EMPOWERMENT AND AGRICULTURE
KNOWLEDGE CHANGE IN COOPERATIVES

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AN ABSTRACT

of the dissertation of *Trijan Singh* for the degree *Master of Philosophy in Development Studies*, presented on *18 January 2026*, entitled *What We Gained and What We Lost: Women Farmer Members' Narratives of Socio-Economic Empowerment and Agriculture Knowledge Change in Cooperatives*.

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This narrative study explores the lifelong learning experiences and empowerment of women members of cooperatives in Nepal. The participants are women who faced some restricted in formal education due to socio-economic barriers and gendered norms. The study employs narrative inquiry and Naila Kabeer's empowerment theory, encompassing resources, agency, and achievements. The study examines the influence of cooperative participation on women's learning trajectories and socio-economic involvement. It also explores the influence of modern agricultural methods towards indigenous knowledge systems.

The findings show that agricultural cooperatives are important places for women to learn, as they provide access to economic, social, and informational resources, including credit, savings plans, agricultural inputs, training programs, leadership opportunities, and market connections. These resources helped members get more income from agriculture activities. But not all participants achieve the results in the same way. Women could use these resources only if they had land, risk-taking capacity, were at a certain point in their lives, had time, and thought about debt and leadership in a certain way.

At the same time, cooperative-driven learning and market-oriented agricultural practices pushed traditional knowledge to the side. This happened because the market and training led by cooperatives favored high-yield and standardized methods.

Women's stories show that they often made choices that were good for their finances rather than for their culture. At the same time, there are good efforts to combine old and new ways of doing things. The research indicates that empowerment through cooperatives is not linear and is context dependent.

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18 January 2026

सोध सार

विकास अध्ययनमा दर्शनशास्त्रको स्नातकोत्तर डिग्रीको लागि त्रिजन सिंहको शोध प्रबन्धको शीर्षक “हामीले के पायौं र के गुमायौं: सहकारीमा आबद्ध महिला किसान सदस्यहरूका सामाजिक-आर्थिक सशक्तीकरण र कृषि ज्ञान परिवर्तनका कथाहरू” ४ माघ २०८२, मा प्रस्तुत गरिएको थियो।

उप. प्रा. इन्द्रमणि राई, पिएचडी
शोध निर्देशक

यस कथात्मक अध्ययनले नेपालका सहकारीका महिला सदस्यहरूको आजीवन सिकाइका अनुभव र सशक्तीकरणको अवस्था अध्ययन गर्दछ। सहभागी महिलाहरू सामाजिक-आर्थिक अवरोध र विद्यालय शिक्षासम्बन्धी लैङ्गिक मान्यताका कारण औपचारिक शिक्षामा सीमित वा कुनै पहुँच नपाएका थिए। कथात्मक अनुसन्धान विधि तथा नाइला काबिरको सशक्तीकरण सिद्धान्त (स्रोत, एजेन्सी र उपलब्धि) को मार्गदर्शनमा, यस अध्ययनले सहकारी सहभागिताले महिलाहरूको सिकाइ यात्रा, आर्थिक संलग्नता, तथा आधुनिक कृषि अभ्यास र स्वदेशी ज्ञान प्रणालीबीचको अन्तर्क्रियामा पारेको प्रभाव विश्लेषण गर्दछ।

अध्ययनका निष्कर्षले कृषि सहकारीहरू महिलाहरूका लागि महत्वपूर्ण सिकाइ स्थलका रूपमा कार्य गर्ने देखाउँछन्, जहाँ उनीहरूले ऋण, बचत योजना, कृषि सामग्री, तालिम कार्यक्रम, नेतृत्व अवसर र बजार सम्पर्कजस्ता आर्थिक, सामाजिक तथा सूचनात्मक स्रोतहरूमा पहुँच प्राप्त गर्छन्। यी स्रोतहरूले आयका विविध स्रोत विकास गर्न र आर्थिक सुरक्षालाई मजबुत बनाउन सहयोग पुर्याए। तर स्रोतमा पहुँच मात्रले सशक्तीकरण सुनिश्चित गरेन। महिलाहरूले यी स्रोतहरू उपयोग गर्न सक्ने क्षमता जग्गा स्वामित्व, जीवनको अवस्था, जोखिम वहन गर्ने प्रवृत्ति, समय उपलब्धता, तथा ऋण र नेतृत्वसम्बन्धी आन्तरिक विश्वासजस्ता कारकहरूमाथि निर्भर रह्यो।

यसै क्रममा, सहकारीद्वारा प्रवर्द्धित सिकाइ र बजारमुखी कृषि अभ्यासले स्वदेशी ज्ञानलाई केही हदसम्म ओझेलमा पारेको देखिन्छ, किनकि सहकारी-नेतृत्वमा भएका तालिम र बजार प्रोत्साहनहरूले उच्च उत्पादन विधिलाई प्राथमिकता दिएका थिए। महिलाहरूका कथनहरूले आर्थिक जीविकोपार्जनलाई सांस्कृतिक संरक्षणभन्दा प्राथमिकता दिने व्यावहारिक निर्णयहरू देखाउँछन्, साथै परम्परागत र आधुनिक अभ्यासलाई संयोजन गर्ने प्रयासहरू पनि देखा पर्छन्। यस अनुसन्धानले सहकारीमार्फत सशक्तीकरण सीधा रेखाजस्तो नभई सन्दर्भानुसार फरक हुने निष्कर्ष निकाल्दछ।

त्रिजन सिंह
उपाधि उम्मेदवार

४ माघ २०८२

This dissertation, entitled *What We Gained and What We Lost: Women Farmer Members' Narratives of Empowerment and Knowledge Change in Agricultural Cooperatives*, was presented by *Trijan Singh* on 18 January 2026.

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DECLARATION

I hereby declare that this dissertation is my original work, and it has not been submitted for candidature for any other degree at any other university.

.....

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18 January 2026

DEDICATION

This work is dedicated to my mother, wife, son, sisters, friends, and to all women who are contributing to their family and society.

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ABBREVIATIONS

DOC	Department of Cooperatives
FAO	Food and Agriculture Organization
GDP	Gross Domestic Products
ICA	International Cooperative Alliance
MOAC	Ministry of Agriculture and Cooperatives.
MoLCPA	Ministry of Land Management, Cooperatives and Poverty Alleviation
NCDB	National Cooperative Development Board
NCF	National Cooperative Federation
NEFSCUN	Nepal Federation of Savings and Credit Cooperative Unions Ltd.
NPC	National Planning Commission
NRB	Nepal Rastra Bank
NSO	National Statistics Office
SACCOS	Savings and Credit Cooperative Societies
SFACL	Small Farmers Agriculture Cooperative Limited

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CHAPTER I

INTRODUCTION

My study presents the experiences of women members of the cooperative and the changes they have achieved after joining. I have started this chapter with my journey to the cooperative, which motivated me to conduct this study. In addition, this chapter includes the purpose of the study, the statement of the problem, the significance of the study, the research question, the rationale, and the delimitations of the study.

Personal Aspiration

My journey with cooperatives began in 2008 when I started working at the Central Federation of Agriculture Cooperatives in Nepal. It has more than 900 member cooperatives. This was my very first exposure to the cooperative sector. At that time, I had no prior knowledge or background in either agriculture or cooperatives. I worked hard, participated in many training programs in Nepal and abroad, and gradually built my confidence and expertise. I started as an intern and, within a year, was promoted to program manager. This opportunity allowed me to travel to more than 50 districts in Nepal and to foreign countries. I never thought I would one day stand before farmers to conduct training or deliver speeches to large gatherings, but these experiences transformed my understanding of agriculture, rural communities, and cooperative spirit.

I worked for four years at the federation before joining a Dutch Non-Governmental Organization (NGO) that worked with agricultural cooperatives. I worked at a Dutch NGO for six years as a cooperative business advisor. This job got me much more involved with cooperatives and rural communities. I traveled to many remote parts of Nepal to determine what kind of training was needed, developed and set up training programs, ensured they met cooperative training standards, and then checked in after the training to see how well it worked. I also followed up with cooperative members to ensure they were still earning an income and to learn about what businesses they had established after joining the cooperatives and attending trainings. It taught me a lot about how cooperative-based training programs work in the real world and the problems farmers have when they try to apply new methods.

I have come to believe that cooperative training can greatly improve farming methods by providing its members with more information and skills over the years. I saw many good things happen when cooperatives improved people's lives. But I also heard from farmers who were worried about the vast difference between their traditional farming practices and the new, modern practices promoted in the name of modernization. In agriculture there is a conflict between the traditional and modern approaches. Women farmers usually had a difficult time balancing their family responsibilities, participating in cooperatives and farming, and learning new farming methods. These thoughts stayed with me and were the primary reason why I decided to do this research. I was interested in hearing more about how training provided by agricultural cooperatives benefits women members not only with their farming but also with their lives and empowerment.

Cooperatives as Change Agents for Women

A cooperative is a group of people who work together to meet their economic, social, and cultural needs through a business that they all own and run democratically. Agricultural cooperatives are the most important way for smallholder farmers in many developing countries to join forces and gain the necessary power to deal with volatile markets (International Cooperative Alliance [ICA], 2020). People everywhere, but in particular in rural and agricultural areas, have been increasingly turning to cooperatives as tools of social and economic change.

These groups provide a "social platform" for women to challenge traditional notions of gender roles and to pursue empowerment. This is important as women have been confined to traditional roles that constrain their economic and social progress. For a long time, women in many cultures have been constrained by traditional roles that have hindered their social and economic progress. However, cooperatives have been recognized as a strong means to transcend these limitations globally. It is helping women change their social and economic roles while also advancing the country's growth. More than just income-generating institutions, cooperatives have proven to deliver wider benefits, inspiring both international development agencies and national governments to promote them as instruments of women's empowerment (Ferguson & Kepe, 2011).

The Constitution of Nepal 2015 officially recognizes cooperatives as the third pillar of the economy, alongside the public and private sectors (Constituent Assembly

Secretariat [CAS], 2015). The Nepalese government is assigning an important role to the cooperative sector in the economic development of Nepal. The Government of Nepal is trying to uplift the rural communities through promotion of cooperative development. This policy shift makes the cooperatives an important tool for advancing socio-economic transformation for women in Nepal from domestic seclusion to active participation in the public and economic spaces (Basnet, 2023). There is increasing number of women farmers from the members of cooperative organizations in rural Nepal who are shifting from subsistence based activities to commercial agriculture. Agricultural cooperatives have provided access to the financial services, quality inputs and market linkages to their members (Sharma & Shahi, 2022). It allows women to be more involved in the decision-making of household finance and also increases their chances of income generation (Basyal 2025; Tiwari 2024).

Women have found that cooperatives can be a way to open doors to opportunities that were closed to them. By joining these groups, they are able to have access to loans and quality supplies at better prices as well as help with their farming efforts. These services help them to earn more income and support them to feel more confident and make better decisions in their families and communities. The study of Poudel and Pokharel (2017) showed that cooperatives have improved the socio-cultural and political position of women. It helps them by turning passive participants in the economy into active leaders and business owners.

Cooperatives are not only for the economic enhancement of members. Financial independence is achieved by women through savings and credit facilities. They learn new skills and operate businesses through training. They meet new people through networking with other groups, which gives them new opportunities. These groups make money, but being together also has a “multiplication effect” on empowerment. Women are more likely to spend money on the health and education of their families, as they learn more about money and meet new people. This shift eventually benefits the entire community (Lamichhane, 2021). This transformation is more than a reduction of poverty. It also involves enhancing women’s capacities and building a sense of empowerment thus enabling them to re-evaluate their roles in the community (Ibourk & Hninou, 2025). Sharing knowledge in cooperative settings is a vital element of cooperative experience, yet it is often neglected. People can always

learn in cooperatives. Peer-to-peer communication and structured training programs can be a game changer in agricultural practices. This method of combining modern and traditional agricultural practices enables women to navigate complex market dynamics (Shrestha et al., 2024).

Continuous training is still a basic component of the cooperative model (ICA, 2020). It provides women with valuable vocational skills and a business mindset. It leads to women's success in income-generating ventures. So, this knowledge transfer empowers women farmers in Nepal. Such programs equip the participants with technical skills and business acumen that enable them to excel in income-generating activities (Shrestha et al., 2024). Women learning new agricultural tools and financial management strategies help them earn prestige and confidence to influence the decisions at the household and community level (Sapkota, 2024).

The cooperative sector plays a significant role in the socio-economic change of women in Nepal. Cooperatives have played a crucial role in the inclusion of marginalized women in the local economic structure and in addressing social inequalities in the areas from Baglung to Surkhet (Bhattarai & Pradeep, 2024). These organizations are the change agents to help women to overcome the obstacles of the gender inequalities and rural poverty. Research has revealed that cooperatives contribute to the improved socio-cultural and political status of women, allowing them to transition from passive participants to active leaders and business owners (Poudel & Pokharel, 2017). Hence, it is crucial to understand the extent to which cooperatives promote empowerment through the convergence of economic assistance, social networking and knowledge acquisition for improving future development strategies in Nepal.

Statement of the Problem

Cooperatives have demonstrated the capacity to enhance the status of rural women. Empirical studies indicate that these cooperatives facilitate the advancement of rural livelihoods. This is accomplished by providing cooperative members with credit, technical training, and access to market opportunities. As the results, the members can increase their income and improve their overall social and economic status (Bharadwaj, 2012; Paudel, 2011; Tiwari & Nepal, 2017). Members have more income, better social networks, and participate in decision-making (Mojo et al., 2015; Poudel & Pokharel, 2017).

However, while these economic gains are real, they do not tell the whole story of what is happening on the ground. The core problem is that while a woman's participation in a cooperative may improve her financial status on paper, it frequently results in an additional burden. Women are expected to take on new agricultural and market responsibilities while remaining solely responsible for domestic chores and caretaking. This results in a paradox that income-driven empowerment usually entails extra burdens.

Traditional knowledge is also contradict with modern agriculture. Agricultural cooperatives often promote the use of chemical fertilizers, new machinery and hybrid seeds to increase crop yields. That may increase productivity, but it often replaces the traditional skills of farming that women have passed down from generation to generation. This makes it dependent on costly, external resources. What women farmers think about whether these new methods are helping them or gradually eroding valuable local wisdom and cultural sustainability is poorly understood.

Despite extensive literature on the economic outcomes of cooperatives, a significant research gap remains regarding the qualitative trade-offs of women's participation. Existing studies focus heavily on measurable indicators like membership numbers and income levels, but they largely overlook the lived experiences regarding the socio-economic changes and the loss of traditional agricultural knowledge and skills

This study addresses this gap by moving beyond general descriptions of "experience" to specifically explore the lived experience of women farmers regarding the socio-economic changes and their feelings on the displacement of traditional knowledge by modern productivity. By doing so, this research provides a unique and necessary understanding of whether cooperative-led changes are socially meaningful and culturally sustainable.

Purpose of the study

The purpose of this study was to explore the lived experiences of women farmer members before and after joining cooperatives, with a focus on the socio-economic changes they have undergone and changes in their traditional agricultural knowledge and practices.

Research Questions

This study tried to find out the answers to the following research questions,

1. How have women farmer members of cooperatives experienced the socio-economic changes in their lives?
2. In what ways have cooperative interventions influenced the traditional agricultural knowledge and practices among women members?

Rationale of the Study

This study is useful to cooperative members, government agencies, policymakers, and development groups in several ways. The stories of women members help us to understand how agricultural cooperatives in Nepal can help women members both socially and economically. This study primarily contributes by analyzing how women members leverage the opportunities offered by cooperatives in their everyday lives. Understanding this concept is important in determining if cooperative programs really empower women or only provide them with theoretical knowledge.

The study also looks at the impacts of cooperatives on traditional and indigenous agricultural knowledge. This is important because cooperatives tend to encourage the use of modern methods of farming so as to increase production and income. It guides policymakers and development agencies on the implications of prioritizing modern agriculture over indigenous practices. It helps cooperatives to realize the value of integrating traditional knowledge in training, planning and agricultural interventions. It also contributes to the academic knowledge by filling a gap in research on the impact of cooperative support on traditional agricultural knowledge among women members. It provides a comprehensive understanding of empowerment. It acknowledges that the support provided by cooperation is not measured solely by the financial benefits or the technical skills acquired but also by the capacity to preserve and transmit the traditional knowledge.

By addressing two research questions, this study highlights the role of agricultural cooperatives in the socio-economic empowerment of women members. It also critically examines their role in preserving or displacing indigenous knowledge. The findings of this study will support the design of the agricultural cooperative's program, which promotes members' empowerment without compromising the displacement of indigenous knowledge.

Delimitations of the Study

Firstly, I will focus on how women members' experiences enhance their socio-economic well-being through their contributions to the cooperative. The research will focus solely on how women members of agricultural cooperatives experience empowerment and enhance their socio-economic well-being after joining cooperatives. The study will incorporate women's narratives regarding savings, credit, training, and other cooperative-supported activities. It will not attempt to assess all functions, governance, and operations of cooperatives and their overall impact on entire communities.

Secondly, the study will explore whether the cooperative interventions displace or promote the traditional knowledge. The study will focus only on understanding how this displacement occurs and its implications. It will not attempt to fully document all traditional practices or provide strategies for their revival. The aim is to explore how women members perceive the shift from indigenous to modern farming systems and how these changes relate to their experiences of empowerment.

With these delimitations, the study focuses only on learning outcomes, the empowerment journey, and influences on traditional knowledge. It excludes broader challenges and document the all-indigenous practices and all activities of the cooperatives. This will allow for an in-depth exploration of the specific aspects most relevant to the research questions.

Organization of the Study

This dissertation is divided into seven chapters. The first chapter introduces the key concept, the statement of the problem, the purposes of the study, the research questions, the significance, and the delimitation of the study. Similarly, the second chapter comprises the relevant literature and theoretical framework of the study. The research methodology is discussed in the third chapter, while the study's findings are presented in the fourth and fifth chapters. The sixth chapter presents the discussion of the findings. Finally, the seventh chapter presents the study's insights, conclusions, and implications.

Chapter Summary

This chapter discussed the study and why I am personally interested in conducting research on agricultural cooperatives. It showed the main issue that the study is trying to solve. The chapter also discussed the study's purpose and the two

questions that guided it. The chapter also discussed the study's limitations, focusing on women members' experiences, what they learned, and their views on indigenous knowledge. This chapter provides the essential information you need to understand how cooperatives help women gain power and transform traditional farming methods.

CHAPTER II

LITERATURE REVIEW

This chapter includes a thematic review, a theoretical review, empirical reviews, research gaps, and theoretical referents of the research area. The empirical review involves a review of journal articles and findings of studies related to the study. The research gap section identifies the methodological and contextual gaps in literature. Women's empowerment theory is discussed in the theoretical referent section.

Thematic Review

The thematic review gives a general picture of Nepal's agricultural cooperatives. It discusses how cooperatives have evolved into important community-based institutions that help smallholder farmers by providing access to inputs, credit, technical assistance, as well as by collectively marketing of agricultural products. The review also points out that cooperatives are more than just businesses; they are also places where people can learn by sharing their experiences, exchanging local knowledge, and gaining new skills through interaction and participation. The review makes it clear that agricultural cooperatives in Nepal are not just businesses. They are also important social institutions that help rural communities learn new things and build their skills.

Basics of Cooperative

Cooperatives are unique organizations that are owned and controlled by the members. Cooperatives are based on internationally recognized principles. These are voluntary and open membership, democratic member control and equal participation in social and economic activities (International Cooperative Alliance [ICA], 2020).

ICA describes cooperatives as groups of people who voluntarily come together. They become members to meet their shared economic, social, and cultural needs. The members jointly owned and democratically run cooperatives. This means that all members have an equal say in decision-making and cooperatives' activities (ICA, 2012). Cooperatives are not like firms that only care about income. They are guided by values of democracy, equality, self-help, self-reliance, equity, and solidarity. They also believe in moral values such as honesty, openness, social

responsibility, and caring for others (Treacy, 1995). They provide a structure that allows members to express their needs and work together to meet them.

However, many researches conducted in Nepal reveals a governance gap. Shrestha (2024) observes that many cooperatives experience elite capture in Nepal. The small group of board members control cooperatives and exploit general members. This goes against the idealized principle of equality. Managers prioritize financial stability over member-focused social goals. This suggests that self-help beliefs are frequently replaced by a profit-focused, firm-like approach to survive in competitive markets.

Cooperatives play an important role in improving social and economic conditions of members. They provide easy access to financial services for members in both rural and urban areas. In developing countries, cooperatives play an important role in improving livelihoods and reducing inequality. Cooperatives are considered an important vehicle for reducing poverty and helping people access to financial services in Nepal (Joshi, 2024). The cooperative model can improve members' lives and strengthen their communities' engagement. Cooperatives combine socio economic benefits with democratic values and social responsibility. This supports inclusive growth and development.

Agriculture Cooperative

Agricultural cooperatives are groups of farmers who work together. Farmer members share their resources and coordinate activities to improve their production, technical support and market access. They help small farmers which have small production, weak bargaining power, and high costs of doing business on their own. By joining forces to buy inputs, produce goods, market, and add value, cooperatives help overcome these challenges (Markelova et al., 2009). The main reasons for forming cooperatives are to reduce transaction costs and increase bargaining power with buyers. Cooperatives lower cost of individual farmers by sharing information and marketing collectively. Cooperatives can be helpful when farming involves high risk, perishables goods and market uncertainty. They protect farmers from the exploitation of middlemen.

Cooperatives help farmers by collectively buying agriculture inputs and selling agricultural products. This helps them get better buying prices in agricultural inputs and sell their products at better prices. It ensures they can always get high-

quality seeds and fertilizers at better prices (Abate et al., 2014). Cooperatives protect farmers from exploitation by collectively negotiating traders (Poole & de France, 2010). They can connect farmers to bigger and more profitable markets. Individual farmers could not reach on their own because they need volume, storing facility and investments.

Cooperatives also run agriculture business more smoothly by sharing land, money, labor, and information. Members can save money by sharing storage and transportation. They can also benefit from joint investments in processing and value addition (Markelova et al., 2009). These efforts are especially important in areas with weak infrastructure. When farmers combine their efforts, small outputs can reach markets with quality. Capacity building is an important part of cooperatives. Members learn how to run the cooperative and improve agriculture production and marketing. This makes the cooperative a better place to work and the farmer's better people.

Overview of Agricultural Cooperatives in Nepal

Agriculture is the main economic activity in Nepal, however it remains subsistence. About 62% of the population relies on the agriculture sector for their livings but its contribution to the national GDP was only 25.16 percent in 2025 (Nepal Rastra Bank [NRB], 2025). This indicates that agriculture is a low-income sector. Small farmers predominate Nepalese agriculture. The average farm size in Nepal is only 0.55 hectares. Half of the farmers own only 15 percent of the total arable land (National Statistics Office [NSO], 2023).

In Nepal, there is a history of agricultural cooperative development aimed at improving the livelihoods of smallholders. Nepal's Interim Constitution of 2007 recognized cooperatives as one of the three pillars of economic development along with the public and private sectors. Nepal has the highest percentage of women working in agriculture. Nearly 70% percent of women work in agriculture for a sustained livelihood in Nepal (Shimizu, 2026). Due men's migration and labor shortage, agriculture work is shifting to women. Over 1.1 million farmers are members of agricultural cooperatives, of whom over 82% are women. Cooperatives sector contributed 3 percent in the GDP of Nepal (Department of Cooperatives [DoC], 2024).

Cooperative Movement in Nepal

The history of cooperatives in Nepal is a mixture of traditional community practices, government intervention, and grassroots initiatives. All of these have all been affected by changes in politics and the economy. The cooperative movement has grown to be one of the largest people centered in Nepal. It started with traditional practices in rural areas. It has evolved over time and influenced by modern legal systems in the 20th and 21st centuries.

Nepal had its own practices of working together before the official emergence of cooperatives. Dhukuti, Dharma Bhakari, Mana Guthi (Mana Jya) and Parma shows people working together and helping each other. People regularly put money into Dhukuti and members received it back through turns, bidding, or a lottery (Paudel, 2022). Mana Guthi was common in the Kathmandu Valley. It helped community members in farming and preservation of culture. In the culture of Parma people exchange work for farming, cutting wood and other chores. Dharma Bhakari, a grain bank, was an important mechanism to ensure food security during times of scarcity. These practices show that there were practices of self-reliance and community based cooperation before formal cooperatives registration.

The formal history of cooperatives in Nepal commenced with the Ministry of Agriculture's establishment of the Department of Cooperatives (DoC) in 1953. Moreover, the First Five Year Plan for Nepal (1956-1961) clearly acknowledged the importance of cooperatives for rural and agricultural development. The Cooperative Societies Act of 1959 and the Cooperative Societies Rules of 1961 provided the legal basis for registration and operation of cooperatives (Poudel & Mamoru, 2015). At this time, though, the government ran and controlled most cooperatives.

The government tried out different programs from the Second to the Seventh Five-Year Plans (1962–1991). This inconsistency showed that the people who made the rules did not know how to make cooperative development work in communities. As a result, cooperatives worked more as quasi-governmental institutions rather than independent, member-owned businesses. This makes them perform poorly and become less popular in the community (Poudel & Mamoru, 2015).

The return of multiparty democracy in the 1990s was an important development for the cooperative movement in Nepal. The establishment of the National Cooperative Development Board (NCDB) in 1991 was a sign of the

government's renewed commitment to cooperative-supportive policies. The Eighth Five Year Plan (1992–1997) emphasized poverty alleviation. It encouraged the formation of cooperatives for improvement of the economy and society of Nepal (National Planning Commission [NPC], 1992).

The Cooperative Act of 1992 and its 1993 rules laid the groundwork for cooperatives, which are owned and run by their members (Bharadwaj, 2012). This law recognized cooperatives as independent organizations. To form a cooperative, there had to be at least 25 members, and the members had to be able to buy shares and vote on decisions. General assemblies, elected board members, a supervisory committee and rules for financial accountability were required (DoC, 2017). The first amendment in 2000 strengthened cooperative governance by improving transparency and increasing the power of the members.

This new set of laws and rules gave people the motivation to get involved. In the past, the government established cooperatives; now, communities can set up their own groups. As a result, the number of cooperatives grew from 830 in 1990 to 12,975 by 2009 (Ministry of Agriculture and Cooperatives [MOAC], 2009). These cooperatives developed into micro and medium businesses, banks, farms, consumer goods and social development projects and became one of the biggest private sector players in Nepal.

After 1992, cooperatives grew quickly, and federated structures were established to support them and speak on their behalf. In 2010/11, Nepal had 22,684 primary cooperatives, 68 district cooperative unions for certain subjects, 114 district-level unions, 12 central cooperative unions, and a national cooperative bank (DoC, 2011). The National Cooperative Federation (NCF) is the main apex body of all the cooperatives in the country. There are central unions for agriculture, dairy, coffee, fruits and vegetables, consumers, and savings and credit sectors. These unions and federations provide capacity development support and monitor activities of its member cooperatives. They also lobby government to make favorable policy for cooperatives. This made their role in the growth of the economy and society even more important.

In 2013, the government made it clear that cooperatives are a "third pillar" of the economy, along with the public and private sectors. They bring small farmers and poor people in rural areas together into collectives' economic initiatives (Ojha, 2015).

The Constitution of Nepal 2015 officially accepted this vision and promised that the country would move toward a socialist-oriented economy with help from the government, the private sector, and cooperatives (CAS, 2015). The constitution recognized cooperatives' roles in ensuring a strong economy and fair use of resources.

The Cooperative Act of 2017 followed Nepal's adoption of federalism in its 2015 Constitution. This law established cooperative management at the federal, provincial, and local levels of government. It stated that provincial and local governments had to follow national law when making cooperative rules, unless the national law did not clearly cover that area (Ministry of Land Management, Cooperatives and Poverty Alleviation [MoLCPA], 2018). This made the system more decentralized. It supports cooperative work in ways that meet local needs and also follow national standards.

Types of Cooperatives in Nepal

The Department of Cooperatives (DoC) in Nepal has registered 18 different types of cooperatives. But most cooperatives do not really follow these rules in their daily work. Most of them, whether registered as savings and credit, multi-purpose, agricultural, or something else, primarily engage in simple financial intermediation, such as helping members save money and make loans (DoC, 2019). It seems less useful to put cooperatives into many different groups since most of them offer financial services. The Cooperative Act of 2017 requires cooperatives to be structured based on their type of business, but it does not provide clear instructions for federations at the central and district levels. If this rule were strictly followed, many small-farmer agriculture, multipurpose, dairy, and agricultural cooperatives would have to be categorized as savings and credit cooperatives, as these activities are their main ones (Poudel & Mamoru, 2015).

Cooperatives can be divided into rural and urban cooperatives, and also community-based and non-community-based cooperatives. Community-based cooperatives embody the true cooperative spirit by prioritizing self-help, democratic control, member participation, and social benefits over profit maximization (Simkhada, 2013).

As of the fiscal year 2023/24, Nepal had 31,373 cooperatives. There were 15,310 savings and credit cooperatives which represented the largest group (48.8%) followed by other cooperatives. Agricultural cooperatives followed closely,

accounting for 10,912 (34.8%) of the total. There were 4,061 multipurpose cooperatives (12.9%). The remaining 1,090 cooperatives including specialized sectors such as dairy, consumer, energy and health cooperatives (DoC, 2024).

Women Empowerment and Agriculture Cooperative

Women's empowerment means giving women who are often not involved in decision-making greater control over their money, time, resources, and opportunities. It also means giving them the tools they need to manage risks and improve their social, economic, and cultural lives. According to the Economic and Social Council (ECOSOC, 1997) of the United Nations, giving people power is important for protecting human rights and promoting sustainable development. Mostly Nepal is male dominated society, women in the rural areas have always been facing social and economic discrimination. This often excludes them from public events and decision-making. Many women do not get loan for their work and find it difficult to access the resources and opportunities they need (Oxfam International, 2013).

Women are increasingly involved in improving their lives through community groups, advocacy programs, small businesses, and cooperatives. Rural cooperatives are leading the change by including women in decision-making, leadership and business. Agricultural cooperatives are important spaces for promoting gender equality and social inclusion. Women members have equal right to participate in cooperatives activities. It helps the cooperative to achieve its goals. Gender imbalances in governance structures can make it harder for cooperatives to grow. More women in leadership roles and more women joining the organization can help it do better (Food and Agriculture Organization [FAO], 2012).

Cooperatives provide opportunities and power to both men and women members to increase money, lower market risk, and greater negotiating power. Joining a cooperative can help members become better leaders, make more money, be stronger, and improve their overall social and economic status (Alkali, 1991). But quite often women cannot join cooperative activities because of social and cultural norms and gender inequalities that have been around for a long time. Men still hold more power in cooperative governance and management. Wealthy and educated male members take advantages which make harder for women members with fewer resources to make decisions and access benefits (Oxfam International, 2013). Agricultural cooperatives can do a lot to help women, make things fairer between men

and women, and help rural areas grow over time. When making decisions, running the business, and selecting members, cooperatives need to consider gender.

Empirical Review

Cooperatives are organizations owned and democratically run by their members. Their goal is to meet the economic, social, and cultural needs of their members.' There are lots of benefits of cooperatives. At the same time, they face challenges that can make it hard for members, especially women, to participate and feel empowered. Bharadwaj (2012) stressed that cooperatives are effective institutions for helping people in rural areas escape poverty. They offer financial services, technical support, and learning which help members make more income and live better. There are limited commercial banks in rural areas, so the savings and credit cooperative societies (SACCOS) offer microfinance services to help people invest in businesses and household needs (Paudel, 2011). Studies highlight the important role of cooperatives in regions where financial access to commercial banking remains difficult. It facilitates financial services for rural entrepreneurship. There is a need for examination to determine whether these services effectively reach the most vulnerable populations or whether their primary beneficiaries are those already capable of meeting the prerequisites for cooperative membership.

Cooperatives are very important for helping women members. By joining cooperatives, women gained the ability to develop linkage with communities, participate in decision making, and earn greater respect within their families and communities. A good example of how cooperatives can help families escape poverty, increase their income, and strengthen community ties is Heifer International's support for women's goat-raising groups. While the study illustrates the profound social and economic benefits of livestock-based cooperatives, there is a need to further explore whether these gains lead to a permanent shift in gender roles or merely add burden on women's existing domestic duties. Also, there is a need for a critical review of the long-term viability of these groups once external support from organizations like Heifer International is phased out, ensuring that community ties are resilient enough to survive without non-governmental subsidies.

Good cooperative governance allows members to be more involved and enables the organization to run more effectively for the benefit of members, in line with their contributions. When members are involved in decision-making processes

like attending annual meetings or serving on boards, they feel more a sense of ownership and accountability (Malla, 2014). Cooperative federations provide cooperatives with collective strength to negotiate, build capacity and advocate for favorable policies for their growth (Nepal Federation of Savings and Credit Cooperative Unions [NEFSCUN], 2020). The cooperative societies in Nepal are facing financial problems and difficulties in operating their businesses . If cooperatives continue doing things the old-fashioned way, like investing and lending without planning, they could go out of business in the near future (Sharma, 2002). Cooperatives often work in small credit markets, which makes it difficult for them to grow and assist their members. Shrestha (2014) explains that some cooperatives have large debts that are bad for the image of the sector, despite the fact that they do a lot of good to the economy and poor people.

Women can gain power through cooperatives, but they often cannot fully participate due to strong social and cultural barriers. Women who are less privileged may feel separated from men with more money and education. Women who are able to use cooperative resources, are trained and take leadership roles are more respected, earn more income and feel more confident & powerful (Poudel & Pokharel, 2017). Even when cooperatives exist, poor and uneducated women are often marginalized by the more powerful or wealthy members. True power is not just about being a member. It is about making sure the elite do not take all the training and leadership opportunities in cooperatives, and left behind the most vulnerable women.

The rules and laws governing cooperatives in Nepal have changed significantly over the years. Mishra (2013) noted that earlier efforts to improve society, raise farm income and ensure food security largely failed. For growth of Cooperatives, good governance and management, access to education and training and government support are needed. According to Chapagain (2015), it is important to start community-based cooperative actions to promote inclusive engagement, especially women's participation. Studies point out the importance of training and community-led efforts yet how much these grassroots organizations actually promote inclusivity or reinforce existing power relations still remains to be seen. Strong government policies require strong oversight to prevent local leaders from hoarding resources and educational opportunity. Therefore, these initiatives must focus on the

most disadvantaged groups in the community so that the benefits of the cooperative model are distributed equitably.

In Nepal, cooperatives are a very important way to help members to get out of poverty, grow the economy, and give women more power. But for them to work, both men and women members must be equally participating in cooperatives. There must be strong governance structures (NEFSCUN, 2020). Schugurensky et al. (2006) held a focus group discussion with committees and board of housing cooperatives and then in depth interviews of 40 members. Many join co-ops to save money at first but stay because they believe in the values of the cooperative and they feel like they are part of something. These principles, which include respect, reciprocity, involvement and learning, enable members to develop their attitudes and values. These let members put the group's needs ahead of their own. There are boards, committees, and subcommittees. Cooperative members learn a lot, like skills, facts, beliefs, and ways of thinking.

Faysse et al. (2012) conducted a study in 2 cooperatives. In one cooperative, farmers' participation in dialogue networks led to increased innovation in dairy farming. However, in another cooperative, the experienced farmers refrained from sharing their expertise, and there was less farmer participation in the discussion. There were no effects on their practices. It was observed that dialogue networks and joint actions mutually influence one another. The first cooperative considered collective action was effective, while the second cooperative was limited it to milk collection.

Mojo et al. (2015) found that cooperative members assess their overall social performance more positively than nonmembers. Membership in a cooperative has a significant, positive influence on how people build their social and human capital. It also leads to gaining trust, satisfaction and dedication. Regular meetings and the use of various channels to share information improve the social capital of cooperative members. These strengthen their commitment, dedication and active engagement in the operations of their cooperatives. Majee and Hoyt (2010) stated that regular communication among cooperative workers and owners helps them to become involved and connected with other worker, clients and professionals. This boosts confidence, enhances the ability of businesses and people to work with others and gives people a more positive outlook. This is resulting in increased participation in social and business activities. Members of cooperatives have access to resources and

people outside the cooperative by working with professionals and other workers. This helps them to better themselves, grow their businesses and build trust in the community. This leads to more effective negotiations and deeper community engagement for members.

Tiwari and Nepal (2017) studied the impact of cooperatives on members' livelihoods in mid-western region of Nepal. The study employed a descriptive-analytical research design. The sample comprised 570 members of small-farmer agriculture cooperatives. The study shows that the cooperative has helped its members earn more money by providing loans, better seeds, and technical assistance. The study found that the cooperatives have helped their members live better, but not by a lot.

The cooperative movement in Nepal is encouraging women's participation in cooperatives as members and in leadership roles. The study by Poudel and Pokharel (2017) shows that Small Farmers Agriculture Cooperative Ltd (SFACL) has supported rural farmers, especially the poor, marginalized, and disadvantaged, as well as women. The SFACLs offer financial services, including savings and credit facilities. The study found that women who participated in the SFACLs experienced significant improvements in socio-cultural, economic and political empowerment. Through cooperative activities they were able to improve their social relations, reduce gender inequality and participate in social and political programs. Women expanded their networks through SFACL. The study concludes that women's access to economic resources can contribute positively to their social status in households and communities.

However, cooperatives of Ilam do not adopt gender inclusive approach (Thapa, 2016). There is a big gap in the level of active participation between male and female members within cooperatives. The study shows that a significant number of women members in the concerned cooperatives were systematically denied their fundamental rights to participate in Annual General Meetings, serve on the board of directors, and be involved in office work.

Sharma (2025) analyzed to find out the market demand of cooperatives in Nepal through deposit collection, loans and advances. He attempted to measure the financial health of the co-operatives by examining their lending and investing activities. He used two tools, money and numbers of the analysis. Ratio analysis is a financial tool, whereas the coefficient of variation and the least-squares method are

statistical tools. The study attempts to elucidate the diverse activities undertaken by a rural cooperative society. This is a case study of the Co-operative Saving and Service Center in Nayabazar, Bhaktapur. To analyze the data, she employed basic statistical and mathematical instruments. Her research concluded that the rural cooperatives in Nepal are working well. The members are happy and have not said anything bad about how the cooperative is run. The investment in rural cooperatives is a good and loan recovery is good.

The study of Basyal (2025) mentions cooperatives in Bhaktapur are the key institutions for the economic upliftment of women. It finds a positive relationship between these organizations' participation and opportunities to generate income and the role of women in household financial decision-making. Basyal provides a contemporary view of economic indicators, however the study seems to equate "economic empowerment" with "access to credit". The debate warrants a critical scrutiny on whether financial liquidity really promotes autonomy or women are just facilitating the use of loans by male relatives. This view assumes a linear path from membership in the cooperative to empowerment, possibly neglecting the persistent social barriers that remain in place even with increased income.

Sapkota's (2024) findings indicate a robust correlation between cooperative membership and socio-economic empowerment within rural settings. The research shows that working together helps rural women build good social capital and improve their standing in the community. The study emphasizes the rural context, yet, there is a question of sustainability of these empowerment initiatives. The debate could also consider whether this empowerment depends on the cooperative's continued existence or if the cooperative's dissolution would lead to a reversal of the woman's status. Therefore, an analysis is needed to ascertain whether the socio-economic benefits are internalized as personal agency or are contingent on institutional involvement. Consequently, an analysis is required to determine whether the socio-economic benefits are internalized as personal agency or remain contingent upon institutional involvement.

The case study of Gaidahawa Rural Municipality shows that cooperatives are the main way for rural women to get out of poverty (Tiwari, 2024). The study points out that the training and credit facilities provided by cooperatives are necessary for the establishment of small-scale agricultural enterprises. The case study approach,

while affording a detailed view, has limitations in scope. It requires detailed study of ‘elite capture’ in these local cooperatives to see whether the benefits are going disproportionately to women who are socially or educationally ahead. The analysis may challenge the common assumption that cooperatives always benefit all rural women.

Pokharel (2023) points out the “social status” aspect of the empowerment and demonstrates that cooperatives are an important mechanism to improve the women’s social status and self-esteem. The results of this study showed that women participation in cooperatives enhances their social status. The data suggest that there is a positive association between cooperative membership and empowerment, but further research is needed to determine whether this relationship is causal or merely correlational. The question is whether cooperatives empower women, or whether it is empowered women who are attracted to cooperative membership. Further research is required so as not to overestimate the transformative capacity of the cooperative model.

The study of Basnet (2023) gives a broader picture of women members situation in Nepal. It states that cooperatives are important for women empowerment in rural areas. It notes that the major effect is the shift from domestic isolation to active participation in the public and economic spheres. The study takes a broader national perspective, which runs the risk of generalizing the Nepalese context. Women are not a homogeneous group and it’s important to understand that. Working together is very different for caste, ethnicity and age. A critical review might state that a one-size-fits-all approach in the Nepalese context risks excluding Dalit or Janajati women altogether.

Pandey (2020) has studied on Himalayan communities of Nepal. The research highlights a tension between the Green Revolution’s focus on high yields and the conservation of Traditional Ecological Knowledge (TEK). The research found that while modern agricultural practices did initially increase yields, they also did away with local seed-saving traditions and traditional soil management practices. The traditions were more appropriate to the fragility of the environment. This analysis is suggestive of the top-down nature of the Green Revolution. It does not see the socio-ecological resilience embedded in indigenous practices. The present study supports a hybrid model of modern scientific advances and traditional farming system. This is a

necessary step towards sustainable food security and environmental sustainability in the mountain regions.

Timsina et al. (2021) use a quantitative impact assessment to show that the mechanized techniques increase yield but it often shift control of the production process away from women. The mechanization made women, who were the primary holders of traditional manual skills, a dependency on external male-dominated technical expertise. The research suggests that the implementation of machinery frequently results in the displacement of women from their positions in agriculture. There are failing to furnish them with equitable opportunities for the requisite training or financial resources to utilize modern technology. This analysis highlights a significant contradiction that mechanization can modernize the agriculture, but it potentially undermines the local knowledge frameworks and labor arrangements that women have traditionally upheld. The authors argue that for mechanization to truly transform society, policies must go beyond just technical integration. They should prioritize gender-inclusive programs and social equity.

Theoretical Referent

This section discusses the theory underlying my field of study. I found that Kabeer's women's empowerment theory is useful for my research because it helps me understand how cooperative learning benefits women members.

Eyben et al. (2008) assert that power is fundamentally linked to empowerment. It is about being able to change our options and choices and then act on them. It also has to do with the strength that comes from helping others do things they never thought they could do. It is the process of becoming stronger by overcoming feelings of inadequacy. Women's empowerment is the process through which women acquire the ability to make strategic life choices in various situations (Kabeer, 1999). It is not only necessary but also essential to empower women to improve the current unfair society (Mandal, 2013).

Kabeer (1999) states that women's empowerment can be assessed along three key dimensions: resources, agency, and achievement. Measuring these dimensions provides women with the opportunity to define their ideal lifestyles, both individually and collectively. The resources that support women's freedom of choice include both financial resources generated by various activities and human and social resources. Collectively, these materials improve women's capacity for empowerment and

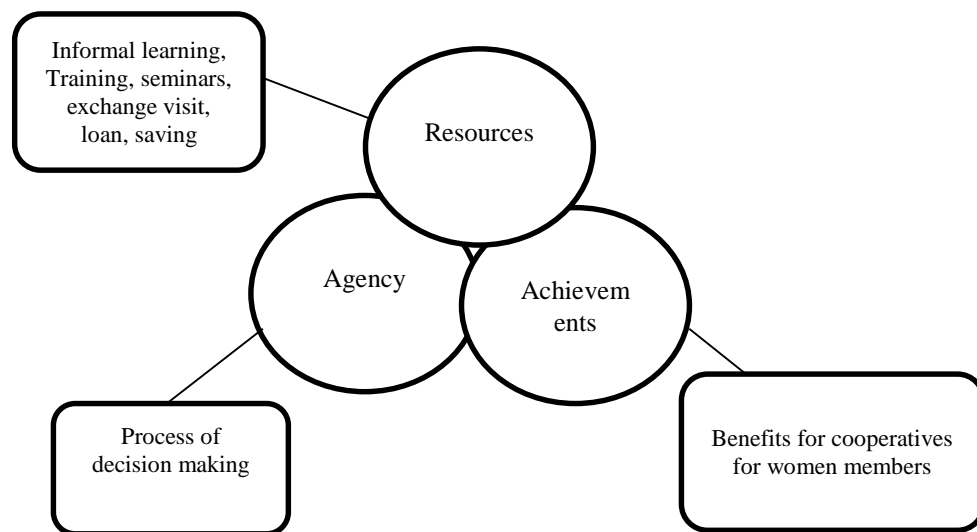
decision-making. Equal access to critical services such as health care, education, jobs, and the economy is crucial for the empowerment of women (Kabeer, 1999). Women members have access to learning opportunities from cooperatives. In my research, I will examine the cooperative learning of women that supports their living.

Agency is the capacity and ability to establish goals and the decision-making process to turn those goals into actions (Kabeer, 1999). My research focuses on understanding the decision-making abilities and procedures of women members of agricultural cooperatives.

Achievement is a term used to describe the results of making the best decisions. Kabeer (1999) measures the progress of women empowerment with the help of choices made by them. For this research, I examined the benefits that women in leadership positions and members received after joining cooperatives.

Figure 1

Women's Empowerment Theoretical Framework



(Kabeer, 1999)

The theory of women's empowerment adopts a multidimensional approach, recognizing that empowerment extends beyond a single aspect of life. It includes social, economic, political, and psychological dimensions. Within a women's empowerment theoretical framework, I will gain a more comprehensive understanding of whether cooperatives support women's empowerment in socio-economic terms and whether cooperative learning offers additional benefits.

Kabeer's empowerment framework has been used in the study of agriculture, education, food security, and community development. Pande et al. (2025) applied Kabeer's framework which identified resources as the external socio-economic supports available to girls in Rupandehi. It includes government grants for education and graduate forums. They used these to find out how confident the girls were and how much they knew about their legal rights when it came to marriage and education. The findings indicate that while external resources significantly boost individual agencies, the achievement such as actual autonomy in career or marital choices is often interrupted by family structure. By using Kabeer's theory, the authors demonstrate that empowerment for Nepalese youth is not a simple linear progression but a negotiated process. The agency must overcome deeply rooted social norms to reach a tangible outcome. This study suggests that individual confidence alone is insufficient without a corresponding shift in the domestic power structure. It highlights that in the Nepalese context; the household remains a primary site of resistance that can stop even the most resource-backed empowerment efforts.

Lima et al. (2025) applied Kabeer's empowerment framework to water governance in coastal Bangladesh. The study defined resources as formal memberships and organizational quotas. To assess agency, the researchers measured the quality of participant engagement. This assessment drawn concerns about the empowerment of women versus their marginalization due to elite capture. The results demonstrated that fair water distribution and infrastructure maintenance enhanced through leadership training. The study concludes that the process of agency is the vital component of the framework; in the absence of active agency, resources remain unutilized, and governance objectives are unmet. The study shows that quotas are just a starting point; the real change comes from the qualitative shift to agency.

These studies demonstrate that the framework is widely accepted and effective for analyzing empowerment processes in development context. Since my study primarily aimed to explore women's empowerment processes and their lived narratives within cooperatives, Kabeer's framework provided the most direct conceptual lens for analyzing how resources, agency and achievements are experienced and narrated by participants. Therefore, I used this framework to ensure conceptual clarity in the study.

Research Gap

Despite the increase in the number of cooperatives in Nepal and their contributions to rural development, poverty reduction, and women's empowerment, a significant disparity persists between the anticipated benefits and the lived realities of female members. Earlier studies have shown that cooperatives helped members in financial access, markets linkage, agricultural inputs supplies and capacity development. These support in economic benefits to its members (Bharadwaj, 2012; Sharma, 2002; Tiwari & Nepal, 2017). Though these economic benefits do not necessarily translate into empowerment for all women. Structural barriers to participation in decision-making, leadership and access to cooperative resources still exist for women and marginalized groups. Empirical studies show that benefits offer by cooperative such as training, credit, and leadership opportunities tend to be allocated disproportionately to relatively privileged or elite members. Cooperatives provide limited participation and minimal influence opportunities to women and marginalized members (Basnet, 2023; Poudel & Pokharel, 2017; Tiwari, 2024).

At the same time, most academic research focuses on measurable outcomes, such as revenue, financial performance and institutional performance. Thus, the idea of empowerment is not completely understood. Its dynamic, lived nature is not fully acknowledged. The daily lived experiences of women, their readings of change, how they negotiate familial responsibilities and how they make choices in social and economic contexts remain under-studied. Many studies use a quantitative or mixed method, mainly based on surveys and statistical analyses, which do not sufficiently reflect women's perspectives and experiences over longer periods of time. Therefore, there is a limited understanding of how women actually experience and navigate their lives as members of cooperatives in their own contexts.

Cooperatives, in practice, function as vital learning environments; however, the specific attributes of this learning process are not thoroughly delineated. Formal training programs and capacity-building efforts are frequently reported, but the informal and experiential aspects of learning, such as peer interactions, participation in meetings and leadership opportunities, are often neglected. Thus there is a lack of understanding of how women build self-confidence, gain practical knowledge and develop new skills in agricultural production and household decision-making.

Without this information it is impossible to know whether women's participation in cooperatives is really empowering them or just upgrading their technical skills.

As a result, the development of modern farming methods, which are often organized through cooperative structures, has created new challenges for communities. Although these initiatives aim to improve productivity and encourage market integration, they often do not fully consider how they interact with local agricultural knowledge systems. In the past these systems have guided the way women farm. There is a lack of empirical data on women's perspectives on these transformations, particularly on the adaptation, modification or replacement of traditional knowledge. This situation creates a real conflict as women must weigh the economic benefits of modern techniques against the cultural and ecological importance of indigenous practices.

Existing studies on cooperatives often lack theoretical frameworks on women's empowerment. This exclusion narrows our insights into how access to resources and educational opportunities influence individual agency and concrete results. As a result, the association between collaborative efforts and women's empowerment remains under-researched and poorly articulated.

There is a clear need for story-based research focusing on women's personal experiences and viewpoints in the face of these real-world challenges. This means that it is necessary to understand empowerment as a dynamic process affected by learning, relationships and rules of the institutions involved. Addressing this gap is crucial for creating cooperative programs that are not only economically successful but also socially fair and responsive to the diverse situations of women in Nepal.

Chapter Summary

In this chapter, I have reviewed thematic, theoretical, and empirical literature on agricultural cooperatives and women's empowerment in Nepal. The chapter identifies key research gaps related to women's experiences with socioeconomic changes through cooperatives and traditional agricultural knowledge and practices. Further, the theoretical referent section deals with Kabeer's empowerment theory, which provides the foundation for this study.

CHAPTER III

RESEARCH METHODOLOGY

This chapter outlines how the study was done. First, it explains the study's paradigmatic position. This study uses narrative inquiry which is grounded in the Interpretivist paradigm. It adopts a naturalistic approach to data collection, such as interviews and observations. The ontology, epistemology and axiology of the research is based on the Interpretivist paradigm. This chapter includes the study area and participants selection. It also explains how meaning is made and understood in the study. Finally, the chapter concludes by discussing the quality standards and ethical issues that arose during the research.

Philosophical Considerations

I have been working in the cooperative sector for the past 12 years. My personal experiences in the cooperative sector will direct the philosophical considerations of my study. I will summarize the ontological, epistemological, and axiological presuppositions that underpin my study.

Ontology

The objective of my research is to understand the learning experiences of women members through their stories. As an interpretive researcher, I examine people's points of view and seek to understand how they see the world around them. I believe that realities differ among participants based upon their experiences. Fard (2012) argues that the ontology of interpretivism is relativist, meaning that there are many different realities for any given phenomenon. Knowledge is subjective dependent on the individual's perspective and context. It is also shaped by the researcher's own experiences, beliefs and biases. People make sense of their lives by giving them meaning, which can be achieved through language or conversation (Clandinin, 2022). I think people have different views of reality, and their understanding, involvement, and perception of it differ from those of others. Truth does not always equal reality. They vary according to the time, the place, the person and the situation. I really do believe that people have different views, different experiences and different situations. I try to see things from the different perspectives of people in cooperatives.

So, my research's subjective ontological perspective helps me understand how participants see the context, their core beliefs, and the socially constructed realities, and how these factors shape their thinking about their experience as members of the cooperative board.

Epistemology

Epistemology is concerned with how humans learn and understand the world. It is significant because it affects how researchers discover information in a study setting and helps them build trust in their data (Nguyen, 2019). It investigates the potential, boundaries, origin, methods, and trustworthiness of knowledge and the ways in which it can be obtained. The researcher and the individuals being studied work together to generate information during the research process. The interactions between the researcher and participants, as well as participants' personal experiences, significantly impact on the knowledge generated (Kivunja & Kuyini, 2017). This point of view is consistent with a subjective epistemology, as it emphasizes the subjectivity of knowledge acquisition and acknowledges the role of subjectivity in the research process.

The epistemology of my research is shaped by my participants' viewpoints, experiences, and active engagement within a natural context. I think that knowledge is an important part of our society, and that the experiences of my participants, who come from a wide range of backgrounds and situations, can teach us a lot. This study reveals and explains women's experiences within the cooperative. I know that people's knowledge can differ. I recognize that knowledge is personal, subjective, and shaped by culture, values, ideologies, experience, time, and context. To better understand, I get to know my participants very well. I use my participants' stories to help me understand what they mean. This helps me learn a lot about what they have been through in life.

Axiology

Axiology encompasses both ethical issues and the significance of values in research. Axiology is value-laden, in which the researcher acknowledges that the study is influenced by their personal values. The researcher freely admits his/her own prejudices and understands that the information gathered during fieldwork inherently reflects values (Kivunja & Kuyini, 2017). An individual's perspective plays a significant role in shaping their understanding of truth and reality. I value and respect

the unique perspectives and beliefs of all individuals. They are not without value in making sense of the world. Instead, these perspectives are guided by personal values and beliefs.

In my research, the notion of value is essential for assessing the knowledge and existence claims put forth by participants. The study aims to comprehend how individuals conceptualize and engage with their personal values. As a researcher, I ensure I take into account all values conveyed, whether verbally or through actions, throughout the study. I also understand that there is no one absolute truth and that it depends on the situation and different points of view. I understand my participants' perceptions and emotions regarding their roles and positions as cooperative board members, members, and senior management. I know that the people I work with have different opinions on this issue. When I think about this issue, I think about my own experience working in the cooperative sector.

Interpretive Research Paradigm

A research paradigm is a set of ideas, beliefs, and ways of viewing the world that guide the research process. It is a way of being and thinking that explains why you are doing an investigation. The research paradigm establishes the foundation for the researcher's comprehension of the research problem. The research paradigm is the initial phase for determining subsequent choices regarding methodology, design, and procedure (Mackenzie & Knipe, 2006).

In my case, I understand the experiences of women involved in a cooperative. I understand the personal narratives of research participants. The interpretive approach is necessary as it aligns with the principles of qualitative research. This approach is particularly useful for understanding participants' lived experiences. I believe that in-depth interviews would be an effective method for collecting qualitative data. The interpretive approach to data analysis would enable me to understand my participants' experiences. This paradigm enables me to focus on exploring the detailed experiences of my participants and their learning experiences in cooperatives. The interpretive paradigm enables an in-depth exploration of participants' perspectives and experiences, which I believe is essential for uncovering their unique stories. This motivation led me to use an interpretive paradigm in my research.

Research Method: Narrative Inquiry

Narrative inquiry is a means of comprehending personal experiences. It provides both a perspective on a person's experiences and a methodology to inquire into them through narratives. Narrative inquiry serves both as a phenomenon and as a methodology for comprehending human experience. Narrative researchers examined people's experiences in the real world, which is characterized by storytelling. This can be understood by actively listening, observing, living alongside another, writing, and interpreting written texts (Clandinin, 2006).

Participants share their life experiences through their own rich stories. According to Nugent (2007), the narrative inquiry approach in research enables the participants' voices to be heard and understood by uncovering their spoken narratives of their experiences in professional development. This method emphasizes participants' voices about their experiences. This results in a detailed and personal understanding of their professional development.

As a researcher using this method, I narrate participants' stories and experiences exactly they share with me. This makes the research more interesting. As narrative inquiry is a description events that serves as a symbol of both knowledge and experience (Saldaña, 2013), I conduct research by combining my personal experiences with those shared by participants through storytelling. Human experiences unfold in a chronological order we refer to as a story, and they are revealed through the collaboration of researchers and participants (Clandinin & Connelly, 2000).

As a qualitative researcher, I focus on my participants' experiences as members of the cooperative. Through collaboration between participants and me in different time periods, social situations, and different locations (Clandinin & Connelly, 2000), I collected in-depth information from participants. I use information gathered from their stories to analyze the issues the cooperative faces. This approach helps me understand the participants' viewpoints and individual experiences more intimately and in greater detail. In this process of narrative inquiry, I analyze and narrate participants' stories to create meaning from them.

In addition, Narrative inquiry provides a rich framework for understanding how my participants' experiences of the world are expressed in their stories (Mertova & Webster, 2019). The framework supports me in making meaning out of

participants' stories. In my study, I understand my participants' experiences with the contribution of cooperative and the practical use of learning from cooperative in their practices.

Selection of Participants and Research Area

My aim is to understand the women's stories about their experiences being members of the cooperative. As Patton (2014) suggests, I purposefully select participants based on the research question and on those willing to provide useful, detailed, and relevant information. I selected two cooperatives in Bhaktapur for this study. The selection of cooperatives was to ensure the findings reflect the diverse experiences of women. These cooperatives were selected based on two primary criteria: service delivery and gender composition. The first, an Agriculture Cooperative located in Suryabinayak, was registered in 2010 and consists of 2570 members, 65% of whom are women. The second is a Saving and Credit Cooperative based in Madhyapur Thimi, Bhaktapur, registered in 1995. It has 5089 members, 53% of whom are women. Additional to saving and credit as main services, both cooperatives focus on agriculture and include agricultural promotion in their mandates.

Despite their difference in types, both organizations primarily offer savings and credit services to a membership composed largely of farmers. Beyond these financial products, they provide 'plus services' including agricultural production training, market linkages, input supplies, and extension services, as well as training in financial literacy, leadership, cooperative management, and entrepreneurship development. With the help of key informants, I selected 9 participants for my research. I have given the participants pseudonyms: Uma (49), Puja (40), Mina (45), Diya (54), Nita (56), Chandu (45), Preeti (39), Tina (50), and Yuna (42). All are from Bhaktapur. Most of the participants were Janajati, and Yuna was from the Chhetri group.

Approaches to Information Collection

As a male researcher focused on women's empowerment, I was aware about my background in the cooperative sector, my understanding of power imbalances and gender dynamics, might shape the data collection (Barrett & Twycross, 2018). I was aware that my gender could impact on the participants' comfort levels and, consequently, the candor of their responses. To handle this, I worked closely with

cooperative leaders and managers who helped me build trust with my participants. In addition, I made sure to approach the interviews as a conversation, with me in the role of a learner, rather than an expert. I followed a friendly, respectful, and non-judgmental approach. I have created a good environment for my participants.

To ensure ethical and safe research practices, all interviews were conducted in familiar community settings, such as cooperative meeting halls and farmland. This made women felt most comfortable. I informed my participants that they are free to withdraw from the study at any time. I also informed them that their personal information would not be disclosed to anybody. I also informed them that their personal information would not be disclosed to anybody. This created a relaxed atmosphere in which participants could share lived experiences without feeling pressure.

I conducted in-depth interviews with participants to gather lived experience before and after joining the cooperatives. An in-depth interview is a useful tool for collecting direct, easy-to-obtain information about a particular phenomenon (Barrett and Twycross, 2018). I prepared open-ended semi-structured questionnaires and conducted face-to-face in-depth interviews with my participants. With the participants' consent, I also recorded the interviews on my mobile. I conducted the interviews in the participants' place. I used the interview guidelines and interacted with participants to collect their experiences of the past, present, and future, which were arranged chronologically (Creswell, 2013).

As a researcher, patiently listening to participants' stories is the most important step in collecting information. It has provided my participants with time and space for their stories. It has supported providing authority and validity to the information. As Connelly and Clandinin (1990) suggested, I used the following tools for information collection.

Field Notes

In addition to audio recording, I maintained detailed field notes throughout the data collection process. These notes documented participants' activities during agricultural work, cooperative participation and household tasks. Field notes were taken during visits to participants' agricultural work, informal gatherings, and routine activities. The stories were collected where participants lived and worked, for instances their homes, farms, and community spaces. I wrote the notes by carefully

observing behaviors, conversations, body language, and social dynamics. These observations helped to me record non-verbal cues and contextual information. The field notes helped us create detailed stories about the participants by providing more information about their lives and the people they were around.

Interviews

I conducted the interviews by asking open-ended questions. I encouraged the participants to freely share their experiences before and after joining cooperatives. I also requested their view on the cooperative influences on traditional agricultural knowledge and practices. Interviews were conducted at a convenient time for participants, usually on Saturday or during agreed meeting times (Clandinin & Connelly, 2000). They took places where participants felt safe and relaxed, such as their homes, farms, or cooperatives. With participants' consent, conversations were audio-recorded using a mobile. Later, I carefully listened to the recordings and made transcripts. I used information from the recordings and field notes to check that the data was complete and accurate.

Observation

I used the observation method to gather firsthand information for this study. It included participants activities such as agricultural work, cooperative meetings, household roles, and social interactions. Observations were conducted during regular activities and group events. Following McKechnie (2008), observation allowed me to learn by taking part in activities, watching behaviors, and listening to interactions in real-life settings. I observed participants' actions, relationships, and social contexts beyond spoken narratives and took note. This method helped verify the interview data and provided the study with a better understanding.

Information Generating and Meaning Making

In this research, as suggested by Johnson and Rowlands (2012), I conduct one-on-one in-depth interviews to explore how women members view their learning within their cooperative. These enable me to acquire a deeper understanding of my participants' personal experiences. I formulated a series of open-ended questions and procured a note-taking document and a recording device (cell phone) for recording the interviews. I developed some interview guidelines for my research subject. Finally, I visit the participants with these guidelines in hand and conduct the interviews.

The narrative study is not straightforward; it is a discussion among people that involves constant meaning negotiation while examining many contemporary forms in the field (Squire et al. 2008). After in depth interview, I follow 4 steps to generate coherent meaning. Step 1: I begin transcribing the narratives. Step 2: I read the transcriptions many times to understand my participants' experiences and make sense of them (Liamputtong, 2009). I begin coding to identify themes or topics from the data collected in the study (Wong, 2008). Step 3: I categorize codes according to their importance and relevance to the research questions. I create new codes by combining 2 or more codes according to themes. Step 4: Lastly, I decide on the most relevant themes and identify their connections. I connect themes to literature and theories, and interpret and create meaning from the participants' stories. According to Wellin (2007), a story has a non-chronological dimension in addition to the sequential order of events presented by the storyteller. It is the main result of the study. It is new knowledge from the perspective of the participants of my study.

Quality Standards

As a researcher, I understand the importance of ensuring the quality of my study throughout the entire process. I utilize narrative inquiry as the methodology for my research, aiming on the experiences and stories of the participants. In interpreting these experiences and stories, I follow the three dimensions of narrative inquiry, which are temporality, sociality, and spatiality (Clandinin & Connelly, 2000) in my study.

The study had set the criteria to maintain its quality. This study ensured the adoption of an appropriate research paradigm concerning the research topic, appropriate research methodology, theory, data collection method, and data interpretation. Qualitative research places a greater emphasis on uniqueness and context to develop credible knowledge about interpretations. Specifically, I considered three common places of narrative inquiry: temporality, sociality, and place. These common places were explored simultaneously during a narrative inquiry study. According to Clandinin and Huber (2010), the common places of narrative inquiry are temporality, sociality, and place, which are described in detail below.

Temporality

As a narrative inquirer, I am aware that the experiences an individual expresses are influenced by past events. To truly understand participants' experiences

in a cooperative, I will build a strong relationship with them through multiple interactions. The strong relationship I built with my participants will help me understand how their experiences of the leadership transition are shaped by their past, present, and future (Clandinin & Huber, 2002). With these, I will be able to uncover the stories of my participants and progress through the process step by step.

When conducting a narrative inquiry, it is important to examine the past, present, and future of participants. This approach recognizes that there is change over time. It is therefore relevant to explore the lives, places, things and events of the researcher and the participants (Clandinin & Huber, 2010). This approach is essential for understanding individuals, places, and events as fluid and continually evolving (Clandinin, 2007). I asked my participants about their past, present, and future to see how their learning journey has changed and how it will continue to change over time. Connelly and Clandinin (1990) stress the importance of connected knowing, in which the researcher listens to the participant's story with the goal of understanding it. Following this method, I paid close attention to the stories of my participants in different time frames. I also worked with the participants by having them tell and retell their stories, as Connelly and Clandinin (1990) suggest. This helped me understand the information better and kept it consistent and valid throughout the study.

Sociality

As an interpretive researcher I am conscious that the experiences of my research participants are embedded in their personal and social relations. I acknowledge and explore how their experiences are shaped by their relationships and interactions in their society (Clandinin & Huber, 2002). In my research I also took into account the feelings, desires, hopes and obligations of my participants. I also reflect on the context and environment within which I collect their narratives. I try to gather their stories in a setting where they feel at ease and have established a good relationship with me. This will allow my participants to open up about their deep feelings, hopes, emotions, and moral identity, which greatly enhanced the quality of my study.

The narrative inquirer needs to attend to participants' personal and social conditions, as these play a vital role in shaping their stories and experiences. Personal conditions refer to the feelings and emotions of the inquirer and participants, whereas

social conditions are considered cultural, social, instructional, and linguistic narratives (Clandinin, 2007). In addition, Connelly and Clandinin (2006) note that the relationship between participants and researchers is a key aspect of sociality. They emphasize that researchers are always connected to the lives of the participants they study and cannot separate themselves from this relationship. The researcher's condition, therefore, influences the study, and this interconnectedness could be acknowledged and explored.

In my study, I intended to explore participants' personal and social factors to understand their journey in the cooperatives. I used open-ended interviews to learn about their condition. I encouraged my participants to share their feelings, emotions, and reflections on key moments in cooperatives. For social context, I inquired about their family structure, cultural background, and the agricultural business they were part of. This approach helped me capture the personal and social factors that challenged them and motivated them to become members of cooperatives.

Spatiality

I think that certain locations can evoke thoughts and remind us of past events and memories. The role of location in research is to emphasize the connection to time and the social aspect of the participants' narratives and experiences (Clandinin & Huber, 2002). In my research, I consider the effect of location on my participants' understanding. I consider the role of location both during the experience collection process and when interpreting and making sense of the information.

The concept of place refers to the area or place where a study or event takes place. It is considered commonplace since each event has a place of occurrence. That means each story is linked to experiences, and each experience is connected to particular places. It is very important to specify the place since it changes over time, and so might the nature of the experience. That is why the researcher needs to consider the place's impact on the experiences being studied (Clandinin, 2006). With this understanding, I have inquired about the event's location to gain better insights into the stories and experiences. To this end, my study described the participants' behavior, experience, and context so that their behaviors and experiences became meaningful to outsiders.

Ethical Consideration

Ethical considerations are crucial when conducting research. The fundamental presumptions about what is appropriate or inappropriate in a specific environment constitute ethics. It is crucial that researchers safeguard participants from vulnerability and conduct their work in accordance with ethical principles and laws (Surmiak, 2018). I try my best to be sincere, honest, and ethical while collecting, expressing, and reflecting on the stories of my participants. I follow Kathmandu University's ethical guidelines.

Informed Consent

I obtain the consent of participants to make sure that information is gathered voluntarily and without pressure or manipulation. I ensure participants feel comfortable by explaining the nature and purpose of the study. I encourage them to participate voluntarily.

Privacy, Confidentiality, and Anonymity

I respect the confidentiality of the data and the anonymity of the participants, recognizing that the information shared with me was sensitive. I make it clear to participants that I use their information solely for research purposes. I do not disclose for any other reason. To maintain confidentiality, I use pseudonyms for the participants.

No Harm

I prepare interview questions, so my participants feel comfortable without being harmed. I am more careful to avoid harming my participants. I am more conscious of whether my activities harm my participants. I use polite language and make appointments at their convenience, time, and venue. I respect the values and decisions of the participants.

Chapter Summary

This chapter explains the research methodology of my study. The study is guided by an interpretivist paradigm and a narrative inquiry approach. The study focuses on understanding participants' experiences through their personal stories. It presents the philosophical foundations of ontology, epistemology, and axiology shaped by the researcher's experience in the cooperative sector. The chapter describes the study area and purposive selection of the participants. The chapter explains the

qualitative data collection method and the process of narrative meaning making. Finally, the chapter highlights quality standards and explains ethical considerations.

CHAPTER IV
UNTOLD STORIES: WOMEN'S SOCIO-ECONOMIC CHANGE THROUGH
COOPERATIVES

This chapter outlines the socio-economic backgrounds of the participants as shared during the interviews. This background details help put each participant's story of change, struggle, and learning in context. The chapter makes a meaningful link to the chapters that follow by situating the stories in their socio-economic contexts.

A Story of Uma: From Displacement to Dignity

Uma was born in India on May 30, 1976. She grew up in a family of 6 members. She had both care and loss in her early years. Her mother's death when she was still very young changed the course of her life in a big way. She lost her mother's but the reason of death was not well understood. She did not have a mother to care for her shaped Uma's early years in a big way, affecting her emotional strength and responsibilities from a young age.

She spent her early years in India, where she attended school until grade nine, then briefly continued to grade ten. Her long summer vacation changed her life when she went to Nepal, her father's home country. What started as a short visit turned into a permanent change in her life. During this time, her father's family pushed him to remarry, saying the kids needed a mother figure. The decision reshaped the family's work and altered the course of Uma's life.

Uma's education was interrupted when her father remarried. Her family separated and she stayed in Nepal with her grandmother. She was separated from her brothers and sisters and was no longer able to go to school. It was a time of fragility, of doubt, of getting by. For years, Uma had trouble covering her basic needs like food and shelter. It was a difficult period in her life, because there were not many choices, and things kept changing.

Another change in time happened when she got married in 1993. Uma was hesitant at first, but she eventually agreed because her family pushed her to. She negotiated emotional support instead of material security. Her sons were born in 1995 and 1998. Over time, her life story changed again, going from living on the edge to working for pay, trying out small businesses, and finally becoming a leader in

agriculture. Uma does not see her past as failures. Instead, she sees it as a series of lessons learned and growth.

There are many other people crucial to Uma's narrative. Her early life was greatly affected by the loss of mother, men's judgments, and daughters' expectations in extended family networks. Her father married again upon the advice of his uncles and other older relations. This demonstrates how family rules can affect people's lives. Uma's decision to get married wasn't so much about her readiness as it was about the needs of her family and culture.

Uma's social life changed once she got married. She lived in Sipadol with her husband, daughter-in-law and mother. All worked in agriculture simultaneously. She had to work very hard and suffer a lot of stress, especially because she had to take care of her kids and make money at the same time. She earns by selling vegetables to far-off markets.

Over time, Uma's social identity altered. She could work in school for income, but she decided to become more independent by starting a hotel and a shoe store, these companies also left her more susceptible, such as when COVID-19 put her health and money at risk. Being a member of the farming cooperative had a big impact on her social life. She talked about a change:

I was once a girl who had to leave her home, school, and family, and I had little control over my own life. I rebuilt myself piece by piece over many years of hard work, struggle, and learning. I stand with pride today as a farmer, a leader, and a woman who makes her own choices.

After being a member of the farmer group for a while, Uma was asked to serve as its chairperson. They thought she could be good leader for other members. She went from needing help to being a woman who spoke out for women in the cooperative and made decisions. She was sure of herself, so she could handle money, come up with ways for groups to do better, and lead on her own. She is now a well-known farmer and community leader.

The cooperative had helped her make the transition. She moved from subsistence to commercial farming. The cooperative provided inputs like fertilizers and advocated for modern agricultural technologies. The cooperative also gave her opportunities to develop as a leader and provided her with training in agriculture. This empowered Uma to move from purchasing seeds to managing her own nursery and

scaling her production from a single tunnel to seven ropanis of leased land. Most critically, her role on the cooperative's executive board enabled her to influence financial policy, including successfully proposing an increase in loan limits to NPR 300,000, which provided the liquidity needed to manage commercial-scale debt. Ultimately, the cooperative gave her professional identity and the social confidence to negotiate with municipal programs and commercial banks.

The interview was conducted in the meeting room of the cooperative. I observed that she was busy attending to calls from members on agricultural and cooperative activities. The interview was interrupted several times by the calls and visits of members. She spoke well, talked about savings and loans and advised other women members in farming. She had real confidence about her and a leadership quality when she dealt with people. During my second visit to her home, I saw her working in the vegetable farming in plastic tunnels. She had practical technical knowledge and was able to elaborate confidently on farming. Her current involvement in farming and cooperative strengthen her agency, social recognition and economic participation.

A Story of Puja: Journey from Early Marriage to Purposeful Farming

Puja's life story is about how she became a farmer and business owner through changing times, relationships, and places. Puja was born in 1985 in Chhaling, Gadhi, Bhaktapur. She was the youngest of five siblings. She grew up on a farm where the family worked together, traded small amounts of goods, and lived their lives around the seasons. Rice and wheat farming, vegetable farming, and spinning and weaving wool were all part of her childhood. Puja had worked on farms since she was very young, but during this time, she did only a little because she was the youngest child and because of the household's gender roles. Puja's view of school and work changed over time. Her interest in formal education gradually faded as she moved through various schools in Bhaktapur. She eventually treated her studies as a temporary phase, leaving them behind to focus on her changing life and work.

Marriage was a major turning point. Puja married when she was 18, still in grade 11. Soon after, she became a mother. When she had her first son at age twenty, her priorities changed completely. She stopped her bachelor's studies, not because she was not doing well in school, but because her social responsibilities grew in her marriage. Taking care of kids, doing things for her in-laws, and running her household

changed her daily routines and long-term goals. In terms of time, this period shows that formal education is becoming less flexible, but that new ways of living are becoming more available.

The place was very important to this change. After marriage Puja became part of the farming family. They had two to three ropani land where they cultivated vegetables on a small scale. At first, she just helped out with farming sometimes. But gradually her role had expanded from helping at birth to running the farm and making decisions. This change shows how her social life is changing, especially her relations with her husband and other family members. Also, she feels more in control of her life.

Puja began to question whether she should continue to take low-paying teaching jobs or take on farming jobs. This moment of reflection marked another change in the story. She decided to stop teaching and make a living from farming. They started farming together and were able to expand onto more land by renting it. The family began raising buffalo, fish farming, and biogas systems. They made a living working on a farm, which was a location-based and practice-based farm.

Puja's decision to grow vegetables and tomatoes for income has changed a lot. At the time, tomato gardening was not a very popular thing in the area, but Puja saw potential. The family built a bamboo greenhouse. These early trials in particular areas or seasons paved the way for a more systematic and future-focused style of agriculture.

Puja's journey was also shaped by social networks. Her mother's side of the family helped start an agricultural cooperative, and her husband became a founding member while Puja became a general member. The cooperative became an important social and institutional space, even though she mostly stayed out of its governance. Thinking about the help she got from the cooperative, she said:

I did not plan to become a farmer like this; life brought me here one step at a time. When I was not sure about teaching, farming gave me a sense of purpose and dignity. Today, I feel happy about my choice.

The cooperative provides loans, agricultural inputs, training, and technical support to Puja. These interactions helped her learn more and linked her local farming practices to modern farming. Farming methods also changed significantly over time. She learned how to produce compost and organic pesticides. She runs a nursery. She

participated in training that was tied to her work. She implemented this information on combining organic and chemical inputs as needed in the field. She started with modest pieces of land, then rented ten ropani, and then forty ropani. People used to farm to survive, but now it is a business that requires planning, managing personnel, and figuring out risks. She currently hires a few people to work on her farm and allows kids to learn there. This means you can learn and work on the farm.

Puja's reflections show that there is a big difference in time between the past and the present. She remembers a time when women had to depend on older people for the basics. She had little say over money or food. People today, on the other hand, feel free, dignified, and able to make their own decisions. Farming for money has changed how people in her family and community see her. It has given her not only money but also peace of mind and happiness.

Puja does not think of herself as a leader who works with others. She values her practical knowledge about use of fertilizer and water crops. She talks about how she and her husband divide their work. Puja enjoys the present when she reflects on her life. She chooses farming with purpose. It has changed her purpose and made her feel capable, happy, and belonging.

The cooperative played a pivotal role in the commercialization of agriculture. The cooperative provided her with easy access to loans, hybrid seeds, and technical training to help her move beyond mere survival and to run a 40 ropani farm. These specific linkages, such as learning to make organic pesticides and using greenhouse technology allowed her to replace old-fashioned methods with professional planning. Ultimately, the cooperative empowered Puja to shift from a manual laborer to a confident entrepreneur who now manages her own staff and teaches others, giving her financial independence and a sense of dignity in her community.

The interview was held in a small house near the field. I was able to meet her husband, who is board member of the cooperative. He did not interrupt in the interview and let her talk freely. I saw she was actively running the farm and teaching the workers how to plant and use compost. She showed her practical knowledge of modern farming techniques like tunnel farming and nursery preparation. She appeared at ease with making daily decisions on her own. She said her husband is more involved in cooperative affairs, but she plays a key role in managing farming operations and training interns. In her dealings with workers, she showed her

responsibility and confidence. This is a transition from a helping role to an active economic player with decision-making power.

A Story of Mina: Journey of Work, Family, and Enterprise

The story of Mina's life is told as a series of experiences which occur over time and in different places. These experiences shape her work, her work responsibilities, her relationships with her community. She was born and brought up in a middle class family at Bhaktapur, Golmari, Ward No. 7. Her family was well known, due to her father's status, often referred to as Saumajan (a rich or powerful person). However, this recognition did not always mean that they had an easier time of it. Mina was the oldest of five kids. She had three younger sisters and one younger brother. She learned responsibility at a young age. From a young age, her daily life was based on work, discipline, and obedience. This made her less of a dependent child and more of a contributing member of the household.

Mina's family had many social connections that influenced her early life. Her father gave harsh punishment to children. This made the home scary and controlling. She made most of the decisions in the house, even though she did not have a job. She did not have much time for fun or personal choice when she was a child. She had strong ideas about work, gender roles, and responsibilities.

Mina's education took a long time and did not follow a straight trajectory. At nine years old, she had started going to a nearby government school. She then studied at the Maun Valley School. Being older than her classmates, she did well in school. Her grades started to fall in eighth grade. Her younger brother went to boarding school. Her sisters were at the same school. These changes made Mina less motivated and less interested in going to school.

Mina returned to a public school, skipping grades four and five. This abrupt change in her school life uncovered both her strengths and her weaknesses. She continued to go to school, but she had to stop and start many times. Finally, she finished her +2 and took up a degree course. Over time, her resolve shows a conflict between her aims and her limits. This is because of the differing priorities of her family and the uneven distribution of resources.

Mina was always working and going to school. When she was a little girl, she worked in a family mill. It produced spices rice and wheat. She also helped to run grocery shops in Maitidevi and at home. Mina learned a lot in these spaces. She

learned to work hard, to persevere, to do useful things. After +2 she studied for almost two years in Modern School. She was free for a little while until she got married and had children. After that she had to do things in a different way.

And there were times in Mina's life when she thought she might get away. But they never did. At one stage she thought about moving to Australia and was ready to leave her ten-month-old child behind. She was very close to the IELTS score she needed, which could have been a turning point. Her sisters became Australian citizens and her brother moved to America. Other family members went abroad for opportunities, but Mina stayed with her family in her hometown. This helped make her more aware of choice and limitations.

When they moved to Chhetrapati, the family's livelihood changed again, running a CD and DVD store in Thamel catering to tourists. Mina worked long hours at the store, often remaining at the store with her child from morning to late at night. This time is indicative of the merging of social roles and places. She was a mother and a businesswoman in the city. She worked for her income all at the same time. Her husband conducted training in sports and mushroom cultivation. Eventually, the fights between landlords and tenants made shopkeepers leave the area, forcing them to change jobs again.

The family started working in mushroom productions around 2016–2017. At first, it was hard because there were not enough workers, they kept leaving, and they did not get enough sleep. At first, it was hard because there were not enough workers, they kept leaving, and they did not get enough sleep. Mina talked about the long and hard years that came before people thought the business was doing well. Family members helped in business.

The family diversified into ghee-making, wheat processing and seed selling. First, they were only processing small quantities of wheat, but soon they were dealing with hundreds of kilos regularly, making thousands of packets. Mina's ghee was gaining a reputation for quality, providing the means to send her child to school and cover household expenses, things she had never dreamed possible. These successes show that things don't happen all at once; they happen over time. After trying various options for income, she shared:

I learned how to be responsible before I learned how to choose. I stayed, worked, and slowly built up my business while others left to look for better

jobs. Farming and business give me stability, dignity, and the idea that small farmers can also make money.

Mina's participation in the cooperative is an important milestone on her journey. She does not actively participate in training sessions. She does not like to speak in front of people but she still attends the cooperative's annual general meetings and markets. The cooperative has helped her feel part of a group of farmers by providing easy loans and technical support.

Mina gained a deep understanding of agricultural markets through her own experiences. She saw that farmers often get very low prices for their agricultural products in their own areas, but the same products get much higher prices in cities like Kalimati. She says middlemen are the main beneficiaries of this system, and that cooperatives could establish direct market links, transportation services, and transparent pricing systems to protect farmers' interests.

Mina also speaks about the bigger picture of cooperatives and says that they could help small farmers more than doing business that can get loans. For her, cooperatives are not merely banks. They are also places where members can learn and help each other. She said financial awareness was important, as well as being open and participating in the cooperative programs.

For Mina, farming is more than a job. It's who she is. Her life would be a tribute to the woman who did not leave behind but stayed to work the land with her family to secure their future. Mina's growth is evident through her experiences, shaped by her work, relationships, and life beyond school. She's done it the hard way, working and raising a family for years. Now, she was looking for security, equity and a system that really caters for the key people to the agricultural sector.

For Mina, the cooperative provides a strong institutional foundation that connects her diverse family businesses, mushroom farming, ghee production, seed sales, to the wider agricultural economy. Mina is not keen to speak in public or to receive formal training, but the co-operative has provided her with the vital financial and technical links she needs – with easy access to loans and support, for example – that have helped her move from struggling small-scale processing to handling hundreds of kilograms of wheat and thousands of packets of ghee. More importantly, the cooperative acts as a market intermediary; by participating in cooperative-organized markets and meetings, Mina has moved from being a laborer in her father's

mill to a business owner with a "sense of belonging" in a professional group. Her experience highlights that the cooperative's role is not just as a bank, but as a potential solution to the "middleman" problem, offering the direct market links and fair pricing systems necessary to turn her hard manual work into a dignified and stable livelihood.

The interview was held in her small office near the mushroom farm. She was involved in the processing, packaging and daily operations. She seemed to be comfortable with running production and dealing with customers. She had a position in the family business and contributed to the family income. I found her she is quite competent in practical skills, but her participation and confidence in public or group spaces seem limited.

A Story of Diya: Journey of Tradition, Farming, and Leadership

Diya's narratives took place in different places and with different people. These things affect her work, learning, and sense of duty and responsibility. She was 18 when she married in 1989 in an arranged marriage following Newar customs. In those days, parents made all the decisions about marriage, and it was common for the bride and groom not to meet until the wedding. This is a turning point in Diya's life. Now she has become an adult and has to get married and take care of a home and family.

Diya was the oldest daughter in her family. She had three younger brothers and one younger sister. Gender played a large role in her family members. Diya's grandparents were very particular about her younger brothers' formal education. She learned to work and care for others as she grew up. She was responsible for caring for her siblings, taking them to school, and helping with the pottery and farm work. These early experiences helped her learn more about how to do things in real life than school. Now when she looks back on this time, she feels bad and embarrassed that she did not go to school. She knows that not being in school at a young age has affected her confidence and opportunities long-term.

Diya's marriage brought her into a new home and a new social circle. After she moved into her husband's house, she lived with two older brothers-in-law and two sisters-in-law. The structure of the household changed a lot over time. Her two brothers-in-law died, and her husband became the oldest male member of the family. These changes changed the role of Diya in the family. She had more power and more

responsibilities. Now she lives with her two older sisters-in-law, her son, her daughter and her daughter-in-law. Her husband and her son are totally involved in vegetable farming. Her family situation has changed; she is more focused on family responsibilities but has always been very much connected to farming.

Place has always impacted Diya's work and daily life. She works mainly in farming. She often works on rented land, not land owned by her family. She grows leafy greens and carrots, which is consistent with how she learned to farm as a kid. For Diya, farming is not only confined to a particular plot of land, but also to moving around leased fields, markets and cooperative activities. These are places where people work and learn and socialize.

Another key time and social dimension of Diya's journey is her work with cooperatives. She joined a co-op probably five years after she was married, maybe less. Eventually all her family members, even her grandchildren became members. Her long-term involvement indicates consistency. She is the leader of a local farmers' group and is known as a female leader in the community. She was a member of another agricultural group for approximately three years before joining her present group. During that time, she was a regular attendee at the organization's training sessions and meetings. It was in the common areas that she made new friends, felt part of something larger than her family.

Diya has participated in many training programs through farmer groups and cooperatives. These included making soap, sewing, growing mushrooms, and speaking in front of people. These opportunities helped her learn to improve at things beyond farming and made her feel more confident when speaking in front of people and leading. She has not been to school, but she has learned a lot over the years by doing things, talking to people, and working with other people. She proudly said:

I did not learn from books at school. I learned from work, people, and time. I have lived in many places and worked at many jobs, but farming has always been my life. I still work as a farmer and a group leader, although I take care of my grandchildren now. I am learning and doing it at the same time.

But in the last few years, Diya's family responsibilities have shifted, affecting how she participates in farming and cooperative activities. She now spends a lot of time caring for her grandchildren and driving them to and from school. Her daughter, who moved to Nuwakot after getting married, lost her husband to illness two years

ago and is still working in Kalimati while taking care of a young child. These things have changed Diya's daily life and made it harder for her to find time and energy for training programs and group work. In this stage of her life, caregiving becomes the most important thing, so temporality is not marked by withdrawal but by re-prioritization.

Diya does more than just farm. Over time, it has become a way of life. The way she got there shows how much things have changed since then. For a long time women worked hard to keep the farming going. Diya's life is a living proof that you can be strong even in the face of adversity, be it in the form of a bad economy or changing society. You do this by being consistent, asking for help and learning things that are not taught in school.

In Diya's story, the cooperative offers a space for ongoing learning and leadership development, a response to her lack of formal education during her childhood years. Diya was part of a farmers' group, which allowed her to venture outside the domestic arena and gain experience in a community environment. This was done through cooperative training in various skills such as mushroom cultivation, soap making and public speaking. Her involvement with this institution acted as the catalyst for her transformation from a silent labourer to a prominent community leader and head of the group, giving her a sense of belonging and confidence that she had not experienced with a formal education. Today, her daily work includes caring for her grandchildren. The cooperative is still the bridge that connects her family's vegetable farm to the larger market.

The interview was held at the cooperative meeting hall. She has practical knowledge on vegetable farming. She acts as the chairperson of the farmers' group. She was more involved in cooperative and farming activities in the past but now she spends more time looking after her grandchildren and supporting her husband and son. She still has strong community connections and leadership but is less involved. I found she still has a lot of experience and influence in the group.

A Story of Nita: Journey between Loss and Resilience

Nita's life story unfolds over time in different places and with different people. These things all impact how she handles loss, work and staying strong. She was born in Sinke and came from a close-knit and difficult family. As a little girl she lived in her mother's house in Nakdesh with her four older sisters. She was the youngest, so

she was looked after and kept safe, but her early years were very hard, too. Her father died when she was nine years old and her mother died when she was seventeen. These losses destroyed the friendships of her childhood and made her an adult before her time. When her parents were not around, her older sisters took on the role of primary caregivers. Her protectors, her guides, her emotional support. During this time of change, Nita's friends helped her stay grounded.

Things changed a lot in Nita's life after she got married in 1987. She moved in with her husband when she was still very young, and started to feel like she belonged. Her husband went to school, but like Nita was happy to farm rather than take a salary. Their lives revolved around farming, and their household economy was based on land, work, and the seasons. They had four kids over the years, three girls, one boy, and they lived on a farm. Family roles changed over time. Nita's daughters got married and started their own families. Nita became a grandmother. She loves being a grandmother to her two granddaughters now. Her son just got married last year, so there is now another generation in the family. Her daughter-in-law is now a part of her life. She is giving her company and support.

Place has been important to Nita's sense of stability and survival. Farming is not just a job for her; it is something she has done all her life and learned through doing it repeatedly. She and her husband worked on three ropanis of rented land for almost 18 years. This land was more than just a place to live; it stood for stability, routine, and hope. The fields shaped daily life, seasonal expectations, and future plans. In July, a devastating flood hit the area, destroying crops and years of hard work. This broke the continuity. The loss was not only financial; it was also deeply emotional, turning familiar farmland into a place of sadness and doubt, but still, she hopes for the best and said:

I have lost many people and much land, but I still want to keep going. I know how to farm, and I save a little bit at a time to get by. Even though I am in pain and do not know what is going to happen next, I keep going. I hope that the days to come will be better than the days that have passed.

After the flood, Nita's farming methods did not work as well. She now only farms seven aanas of rented land, where she grows mustard greens, fenugreek, and spinach. Flood threatens the delicate balance of her life. Her relationship with this place has not gotten better; instead, it has become one of careful persistence.

Nine years ago, her husband died, which was another big break in time. This loss changed Nita's whole social life. She had no parents, no brothers, and now no husband, so she had to take care of the house, the farm, and the money all by herself. Her husband used to sell vegetables, and without him, it was harder to deal with the markets. But Nita kept farming, not because it was a good idea, but because it was a habit, something she knew how to do, and something she needed to do to stay alive.

Her capacity to work in the field was becoming less considerable as she has gotten older. She now has leg pain, which makes it difficult for her to do fieldwork. Even so, she still has connections with farming and groups that help each other. In 2002, Nita has become the member of the cooperative. According to her, cooperative is a social and institutional space that provides people with a bit of financial security and a sense of belonging outside their homes.

Nita's current way of making a living is through farming, saving money, and relying on her family for help. Her son has a job in IT, but his salary is not necessarily stable. Her daughter-in-law is a nurse at Bhaktapur Hospital, providing some financial security. It is these contributions of different generations that reveal that now the burden of survival is on the family members and not only Nita.

Nita's story has no great change or rise. This is not a story of how people have lived through time, but how they have lived in a certain place and with certain people. She is a widow, her health is failing, her money is precarious and she has been hit by environmental shocks many times, but she still farms what little land she has and saves what she can. Her life is that of a small farmer who toils hard but is not given much notice. Their resolve keeps families together. Nita is able to go on through the soil, her friends and her savings. She hopes the future will be better than the past, but she does not know what it will be like.

For Nita, the cooperative is an important social and financial support network, allowing her to pursue her agricultural activities despite a life of major personal losses and environmental challenges. After the death of her parents, her husband and the loss of a large part of her rented land to a devastating flood, the cooperative became a "sense of belonging" and a rare source of institutional stability outside her immediate domestic environment. Her physical health and farm size have declined, but she still connects with other members through the cooperative and has access to a formal savings mechanism, which she mentions as a main reason for her ongoing

perseverance. Thus, the relevance of the cooperative is not just commercial growth but also resilience and survival, providing the modest financial security and social support that a widow needs to continue her small-scale cultivation of greens and mustard, and thus her continued active and dignified participation in the agricultural economy.

The interview was conducted in a small field close to her house. She was doing small-scale farming. I observed she had some physical limitations. She relies in part on hired labour and on the help of her son for heavier work. The observation shows her perseverance and struggle to earn her livelihood on her own.

A Story of Chandu: Journey through Farming, Family, and Cooperation

The place where Chandu lives has a significant impact on her life. The story takes place in the same village where her family has lived for a long time. A lot of her memories and learning come from her mother's house. She lived with her parents, four sisters, and a younger brother when she was young. 'When she was a child, she helped her parents in planting, weeding, and harvesting crops. This gave her a physical connection to farming. These early experiences changed farming from a job into a way of life rooted in knowing the land and the seasons.

Chandu's life has changed over time as she has fulfilled more duties. She finished school with her School Leaving Certificate. She went to college for a short time, which shows that she wanted more than just the village. But these educational paths were interrupted because of family and personal responsibilities. At the age of twenty she married in 2000. This was a big change of time. She married, bought her own house, and has a son and a daughter. She farmed, was a mother and took care of her home. Farming was a steady link between her past and her present.

Chandu grows vegetables on three ropani of land now. This place helps her keep up with her work and life. She grows spinach, mustard greens, carrots and other greens on her farm, but she cannot grow rice because she does not have enough land. One of the best things about her new way of farming is that she can grow vegetables all year. This helps her keep cooking for her family and selling it at the market.

Reflecting on her past life, she said:

I grew up working in the dirt, and farming has always been a part of my life. Even though prices are rising and the economy is unstable, I keep learning,

working, and saving through the cooperative. Farming is more than just a job for me; it is how I feed my family and hope for a better future.

She has seen that farming has changed over the years, especially in how seeds are used and how crops are cared for. She has a few seeds at home to keep things going, but she buys more and more from the market because prices are rising and there are more hybrid varieties to choose from.

Chandu's farming business relies a lot on people. There is plenty to do on a farm, so she hires someone full-time to help with planting, weeding, and harvesting. This arrangement allows her to attend to chores at home and on the farm. Also, there are people outside her group that live near her house. Her husband is in a few cooperatives, where he helps the group save money, get credit and operate the group. Chandu had heard from the people working there about the benefits of the cooperative and decided to join. These links have been around a long time. Her dad helped form a cooperative many years ago, and her brother-in-law is the current manager. This is how institutions change and remain the same over time in a grouping.

How Chandu learns and changes over time is another important part of his story. She attends many training sessions organized by farmers. There, she learns new farming methods, pest management, soil health, and organic fertilization. Once a month, farmers can learn from one another and work together to address changes in farming and the environment.

The market determines problems and opportunities for vegetables selling. Vegetables cannot be sold in bulk by farmers. They have to sell them individually. This means they have to deal with prices and demand changing every day. Even though structural problems make it impossible for him to farm, Chandu continues to do so. She still does what she always did and hopes farming will be safer and more stable in the future. That is evident in her work with cooperatives, the training she receives, and her relentless focus on collective marketing. Chandu's story shows how time, relationships and place all work together to keep farming alive. Learning about farming when young, and how that impacts her daily life and her hopes for the future; changes in family roles; working with other people.

For Chandu, cooperative is a link between her traditional upbringing and modern, market-oriented farming techniques, connecting different generations. She grew up in a family of cooperative founders and shifted from basic sustenance to

growing vegetables all year round on three ropani of land. The cooperative is her main source of education and financial help. It organizes monthly training on pest control, soil quality and organic fertilizers, which helped her to adapt to hybrid seeds and modern farming methods. Despite the ongoing challenges of personal marketing, the cooperative provides the social and organizational framework she needs to run her farm as a viable business.

Chandu's story is a demonstration of how farming livelihoods are sustained by the interweaving of time, relationships and place. For example, early agricultural learning, changing household roles, and working with others all shape daily life and future hopes. The interview was conducted in her grocery shop where she also sells vegetable seeds. The interview was interrupted by several customers. She was an experienced hand at vegetable farming. I saw that she sold seeds and also gave advice on how to cultivate and manage. Her husband is more involved in cooperative activities, but she also shares information about cooperative with members. This indicates her knowledge of cooperative benefits and training. She seemed to be confident when dealing with customers.

A Story of Preeti: Journey of Learning, Agriculture, and Leadership

Preeti's life takes place in many places. She lives now in Chaanepa-3, Chaukhel but her mother's home is in Chitpul where her earliest memories are. She moved around a lot in her early years, and lived in Chitwan. Her life was probably more determined by economic necessity than by choice. There were no major life-changing events in Preeti's early years. They were marked by constant struggle, instead. She lived with her parents and a younger brother in a small house. Her family's social life was altered even more so with the death of her mother and remarriage of her father, and slowly changing relationships and duties over time.

Education became an important part of who Preeti was over time. She went to college and earned a Master's degree in Education, which is not something many women in her community do. Getting married was a big change in her life in 2014. It gave her a new home and new roles to play. However, her involvement in agriculture before and after marriage indicates continuity rather than rupture. Working on a farm in her mother's house meant planting rice on someone else's land for pay. She married and the same patterns of work continued but now they were part of her husband's household economy.

Preeti's farming is very much like how she farms now. They own one ropani of land and have taken three on rent. She rented fields farther out from the house, to grow rice and wheat. She grows vegetables on smaller plots nearer the house. These differences in space affect people's daily activities, what they buy and what crops they grow. Preeti tried growing vegetables like cauliflower, asparagus and cucumbers, which have a high demand in the market and fetch good prices. It failed because they did not receive enough care. The inputs were costly and she had difficulty getting to the market for her products. These problems were not the end of the line. It offered her learning opportunities.

Preeti's social life affects what she learns about farming. She joined the cooperative in 2014 to save money and get it back. She was part of a cooperative before she got married. Her sister was already a member of a cooperative, and both sisters were also part of a group that worked on farms. After Preeti got married, she became more involved. She worked on collecting money, on committees, and later on the Agriculture and Education Subcommittee. Because of these jobs, people could attend regular training sessions on topics such as obtaining loans for farming, using new farming methods, and growing vegetables in the off-season. Once a month, farmers could discuss their problems and what they had learned from the training sessions. Preeti said:

I did not learn how to farm all at once. I learned by trying, failing, and trying again. The land, the cooperative, and the school have all taught me different things. I am slowly building confidence and a voice in both my farm and my family by combining what our elders taught us with what we learn today.

Preeti spoke to these people and learned how farming changes over time. She noticed that off-season farming, which was once a good way to earn money, became unprofitable because prices went down and production went up. It was said that growing cauliflower and asparagus was a good way to make money but now that costs have gone up and profits have gone down it is not a good idea. She also knew that growing things out of season was not altogether new; she remembered how potatoes were grown after the rice harvest. This information helped her make connections between modern farming and the broader context of farming history.

She did not want to give up farming, she wanted to use what she has learnt in the past and what she knows now at the same time. She experimented with new

techniques to bring back old-fashioned farming practices. She had people in her community who saw these efforts. The co-op is also bringing these back because of new business opportunities. Her method demonstrated that traditional farming methods may still be valid today if approached in a new light and supported by a community.

Preeti's role in the family has shifted over time too. She deals with the money, the spending, the investments and the decisions on farming. Her agricultural income provides a financial cushion for meeting the household's daily needs, the children's education and unforeseen expenses. She is now a financial decision maker, and the roles of men and women in the family are changing.

Preeti is still a member of the cooperative and still works there. She also thinks a lot about what it can't do. She still sees the cooperative as a place to learn, earn credit and hear new ideas. There is no fast track for her to get ahead. Instead, she builds her confidence slowly, in different places and with different people.

For Preeti, the cooperative is an important link, connecting her academic knowledge with practical farming experience. The cooperative had some initial problems with high value crops such as asparagus and cauliflower, due to increased input costs and difficulty in accessing markets but it provided the institutional support to make these challenges valuable learning experiences. Under her leadership in the Agriculture and Education Subcommittee, she transformed the cooperative's role from a simple savings group to a vibrant "knowledge hub." This change allowed for the combination of traditional agricultural practices and modern business practices, through monthly meetings and off-season training sessions. The link thus helped Preeti transition from manual labor to a job in financial management. This enabled her to use her agricultural income to support her family, and is an example of how cooperative assistance can turn individual adversity into a strong, empirically supported enterprise. Her story is an example of how women farmers learn new things, work together, use what they know and try new things. This process doesn't stop the fight but slowly transforms it into an opportunity. This is because it is located somewhere, it is supported by social networks, and it changes as people learn over time.

The interview was conducted at her home in the presence of 5-year-old daughter and father-in-law. I observed that she combines farming with household and

part-time jobs. She has basic practical knowledge in crop cultivation, especially in small scale vegetable farming. I observed during the interview that she seemed more thoughtful and anxious to learn than very confident. She relies on her husband for marketing and outside work. This observation suggests she has learned through cooperative involvement, but she is gaining confidence.

A Story of Tina: Journey Through Farming and Self-Identity

Tina's life is the story of the people, places and times around her. It has helped her to earn a living. She was brought up at her mother's house. It is tied to land, family and farming. Tina was raised on a farm. Farming shaped her daily life, social obligations and moral values. She was the second daughter in a family of 5 sisters and one brother. They worked together as children and depended on one another and farming was more than a source of income. For their family it was a way of life.

This area was changed over time by a big family event. It was a common area for farming. When Tina's father got paralyzed her life changed a lot. He was a smart hardworking man. He owned a small store and a farm. But when she got sick, the family had to change their plans about how they would live and how they would spend their money. Tina's mother and brother took over and the family's long association with farming faded slowly. This change demonstrates how jobs and health and family roles evolve over time. These changes have affected relationships and attachments to land.

Tina's education was also affected by these social and temporal factors. She was interested, she just had house chores to do instead. She dropped out of school after grade 5. The break places her learning in the context of her real life, not school. Another change of time was her marriage in 1995, from her birthplace to her husband's home, where she came into a new social and physical environment in Dhumse Paka.

Tina's outlook on farming shifted when she moved to this new place. At first her husband worked on the farm, but later he worked for a cooperative which sent him to Bhaktapur. This meant the family was less interested in big farming. Over time, income from farming has declined. Tina kept in touch with the land by growing vegetables in her backyard. Now she has cut down her farm areas from a few ropanis to seven annas. The loss of agricultural land, urban expansion, the rise of land values and change in land use from agriculture to residential development are all part of a

wider societal and economic shift. This context provides us with a fuller understanding of her individual experience.

Tina has observed that the farming practices and knowledge have changed over the years. Old seeds and old ways are being replaced by hybrid seeds, chemical fertilizers and machines. The tools facilitated the physical work and increased the output. They also made people more dependent on markets and harmed the land. These thoughts placed her right in the middle of the changes in agriculture. Based on her own experiences, she is trying to balance what remains the same and what changes. Tina said:

I might have dropped out of school early, but life and the land have taught me a lot. As farming changed and land got smaller, I learned how to save money, run a store, and grow what I could at home. I keep my family safe and stay useful in my community.

Tina's work in society has been changed from farming. She also learned about the importance of saving and is more involved with the community. She learned to save money and manage her family's finances through cooperatives and savings groups. She opened a small store, adjusting to a constantly changing economy. This way she can still work on the small farm and make as much money from her shop. The people in the store talk and share knowledge about agriculture and the cooperative. Tina tells farmers what seeds to use and how to plant them, using her own experience instead of formal training, for example. She does this every day so that the people in the community trust and respect her.

Tina has got a lot of things of her home, job and her community. She holds the family money, and helps her husband with his work at the co-op. She encourages her daughters to be creative. The store's business has been hurt because not as many people move to the cities and there's less farmland. She still has a passion for farming in other ways.

Viewing Tina's story through the lens of time, sociality, and place shows how land, loss, responsibility, and learning have transformed her life. Her story is not about school or getting it all right all the time. It's about learning new things, working with others and leading without much ado. Tina earns a living in her constantly changing place, keeping agricultural knowledge alive and finding ways to balance old and new ways of doing things.

For Tina, the cooperative served as a crucial financial and knowledge hub, which helped her adapt when large-scale farming became difficult due to her father's illness and the growth of cities. While she downsized her physical farm from several ropanis to a small backyard plot, the cooperative linked her to a new identity as a community resource person and small business owner. By integrating her husband's professional role at the cooperative with her own experience, she turned her small store into a space where local farmers exchange advice on hybrid seeds and modern tools. This link frames the cooperative's place in Tina's life as one of economic diversification; it provided her with the financial skills and social network to move from traditional laborer to trusted neighborhood mentor, who combines old farming wisdom with newfound financial stability.

The interview was held in the cooperative meeting hall. She was happy to tell her story of life and changes in the way farming was done and in the local economy. I saw her get emotional talking about her father's illness and the move away from farming. On the whole she possessed practical knowledge, adaptability and a high sense of responsibility in the administration of household and farming activities.

A Story of Yuna: Journey from Early Loss to Agricultural Leadership

Yuna's life story is shaped by moving to new places, changing times, and changing social relationships in the community. These are all things that have happened to her on her journey in agriculture and the cooperative. Farming is a part of daily life and the community's identity in Nagarkot, Bhaktapur. Her family farmed to survive when she was a child. As a child, she learned by watching the older people working on the farm, not by doing it herself.

Yuna's father died when she was around twelve. The loss changed the family's relationships and feelings for each other. Her mother was working and cared for the family. Farming still provided a main source of income for the family. The family members had different jobs and different accountability.

As these things changed, so did her schooling. Yuna continued to go to school till she got her School Leaving Certificate (SLC) but had to discontinue as she got married. She got married in 1999 at age 16. Marriage changed a lot about your home, about your identity, about your social status. She left her mother's house in Nagarkot and went to Sipadol and stayed with her husband's family.

In Sipadol, Yuna's relationship with farming changed over time and in different places. She now lives with her husband, mother-in-law, and two sons. In Sipadol, Yuna's relationship with farming changed over time and in different places. She now lives with her husband, mother-in-law, and two sons. Her oldest son has moved out and started his own family nearby. At first, her husband worked as a cameraman outside farming, but later he switched to farming, which was more in line with how they made a living at home. In her childhood home, older people knew how to farm. But in her marital home, Yuna was in charge of farming directly.

Over time, this new place became a place to learn, try new things, and gain confidence. Yuna began farming two ropanis of land. Then she slowly added a third ropani, one she owned and one she rented. The reason for wanting more land was not just the money, but also the desire to learn more, to try new things, to make farming a good way to make a living. Time here is measured by the experience, skills and self-confidence a person gains.

Yuna's social networks and ties to institutions were critical in her move from subsistence to modern commercial farming. She learned to grow vegetables in the off-season, use fertilizer more effectively and plan her crops more systematically through the District Development Office's training programs and her membership to a farmers' group. Some 12 years ago she met with agricultural trainers on a regular basis. This taught her much.

In the training, Yuna learned how to select seeds, balance between organic and chemical fertilizers, tunnel farming and contract farming. The co-op changed her job, too. She was supposed to tell the group about upcoming training. Her group was prioritised for projects that built skills, taught leadership or taught organic farming even when people still had the option to participate or not. Yuna's learning was not only good for herself, but also for people in her community.

Yuna's methods have evolved over the years as she has experimented with new things, taken risks, and adapted to the times. In the off-season she grew vegetables, tunnels and flowers, and tomatoes. Not everything went well, things went wrong at times, like when crops died, especially tomatoes. But these experiences were not seen as failures, but as opportunities to learn. This formed an agricultural identity of strength and determination. She said:

I did not grow up farming with my hands, but I learned how to do it step by step after I got married. The land became my classroom through training, tests, and even losses. Farming is my choice, my duty, and the thing that gives me confidence that I share with other women.

Yuna is responsible for more than farming. She is the one who manages the family's money, savings and investments. Her husband is working in the field and in market deliveries. She makes most of the financial decisions. This shift in social roles has led to more stable families and less need to borrow from outside sources.

Yuna thinks about how she didn't just get the farming, but built it up over time. After marriage they began farming on a small scale. It eventually became a kind of systematized way of making money. Her fields are never bare, she says, she rotates her crops, keeps planting. This means always having safe food to eat.

Yuna's story indicates that agricultural identities are not fixed but are always in the making through learning, relationships and places we occupy. She has been encouraging others, especially women, to take up modern ways of farming but knows that the lack of resources and deep-rooted traditional methods make this difficult. But her own journey is proof that hard work, collaboration and a desire to learn can transform agriculture into a source of pride, resilience and empowerment.

Yuna learned a great deal from the cooperative and its groups of farmers, going from a passive observer in her youth to an expert and leader in agriculture. The formal link of the cooperative to the District Development Office and to technical trainers enabled her to shift from subsistence agriculture to organized commercial production, especially with the skills of tunnel farming and off season vegetable production. Yuna, the communication hub for her group, did more than organize loans. She is passing down knowledge and ensuring that her community is leading the way in leadership and organic farming.

The interview was conducted in Sipadol, in a semi-rural household where farming activities were clearly visible. She looked confident, energetic, and engaged. She often pointed to her fields, crops and tools explaining practices such as crop rotation, organic fertilizer preparation, and tunnel farming. When talking about early marriage and her father's death, she became emotional but showed pride when talking about her farming achievements and income. The observation shows her journey from

limited early exposure to becoming a knowledgeable and confident farmer, with support from cooperative involvement.

This institutional backing enabled her to increase her landholdings to three ropanis. It also gave her financial security to oversee the family's investments. This demonstrated that the cooperative was the driving force behind her evolution from a learner to a person of recognized standing. Based on the untold narrative stories shared by the participants, I identified four key themes to interpret and give deeper meaning to their experiences. These themes capture the patterns, emotions, and transformations reflected by the participants. It helps to understand the narratives of my participants not only as individual stories but also as collective expressions of social and economic change.

Enhanced Economic Agency

The stories show that being a member of an agricultural cooperative is more than social connections. It is also a place where women negotiate, enable, and limit their economic power. The stories show that economic agency is a process that varies with factors such as access to resources, different responsibilities in life, risk attitudes, social networks, and personal values. Most of the people who took part thought that cooperatives would help their economies grow. However, their experiences show that not all members benefit equally and are not equally active in cooperatives.

Cooperatives helped women like Uma, Puja, Mina, Preeti, Tina, and Yuna go from risky, low-paying, and unstable jobs to more planned and profitable ways of agricultural business. The women had not been very stable or very formal in their jobs before they entered the cooperative. In the summer they sold vegetables, worked for little pay on other people's land, taught school for little pay, or ran small businesses in cities likely to be hit by market shocks (like COVID-19 or tenant disputes). Being part of a cooperative was a big deal, it meant women had access to credit, training on farming, shared knowledge and market connections. They now saw farming and associated activities as real businesses, not just a way of making a living.

The best way to show how things have changed is by Uma's story. Her jobs have been unstable, and she has had to change jobs often. She had worked in a number of industries, from hotels to schools, stores and farms. This illustrates how difficult it is for her to get work. The cooperatives gave her more than money. She said:

I went from having small, unstable jobs to running my own farming business with confidence. The cooperative told me to grow my farm, rent more land, and try new crops like tomatoes. Farming gives me a steady income and lets me control my finances.

It helped her to grow tomatoes in tunnels. She begins to think of herself as a businesswoman. Now she can rent land, grow more food, and operate different types of farms. Once people see how cooperatives work, their views on farming change. Take Puja, who went from teaching for very little money to working on a large commercial farm. They care about learning and spending more money. She had access to loans, inputs and know-how on procedures (registration, planning and resource management) which allowed her to employ family members to work for her and to purchase high-value crops. With enthusiasm, she said:

I quit my low-paying teaching job and put a lot of money into farming with the help of the cooperative. We turned farming into a planned and profitable business with the help of loans, our family's knowledge, and hard work. I now see myself as more than just a farmer; I see myself as a business owner.

Her story shows that you cannot just do economic agency on your own. It happens instead between groups of people who live together and women are playing a bigger role as leaders in decision-making and planning.

Mina's story brings this study from farming to business development. She repeated interruptions to her work. She had to move to a new city. Her milling business was going under and there was labor unrest all around her. This implies that women remain exposed to the risk of structural and market forces. Being a member of a cooperative did more for her than just give her credit. She added:

I received the loan from the cooperative, which helped me get back on my feet after losing my shop and money. Through market connections and networks, my business has expanded over time. This support helped me to increase my income and enhance my agriculture business.

It also connected her to networks of institutions at the district, provincial and national levels. This helped her business to grow with time. This shows that cooperatives can help women be economically stronger. The cooperative support is getting them to link up to bigger value chains and to the market not only local markets.

On the other hand, Nita's story makes the point that being in a group gives you power but it is also more complicated. She was a longtime member, but didn't want to borrow money, attend group events or take on leadership. She put her own financial freedom and staying out of debt and managing her time. Her story is proof that women can be financially independent by not getting involved. This can be affected by their own values, ageing, the increased likelihood of being affected by disasters such as flooding and not feeling safe on their farm. She said, "*I chose to save and rely on myself over taking on loans because I care about financial peace. Even though I lost rented land to flooding, I kept farming on a small scale.*"

Her narrative shows that being financially independent comes with careful, strong, and knowing one's own limits. Her determination and dedication to farming show that people can make a difference, but her lack of involvement in the cooperative suggests that many women may not be able to or choose not to take advantage of institutional benefits due to systemic barriers and personal risk assessments.

Chandu and Tina's stories show that family support and their own behaviors help people become more economically independent over time. When Chandu was a child, her family was part of cooperatives. It gave her the confidence to make good use of her small piece of land. So, even though she did not have much money, she was still able to earn and stay stable. Recalling the benefits of cooperation in her economic condition, she said:

I know how valuable cooperatives are because my family has been involved with them for a long time. Being a member helps me save money and get loans when I need them. I take care of my small plot of land year-round. This helps me feel financially secure.

Tina's story explains why it is important to be careful with money every day. Her regular saving habits, taking loans for her business and on-time loan repayments in cooperatives help her in her financial discipline, planning for the future and reducing financial risks. Her family's change in responsibilities meant she had to cut back on her farming but working with the cooperative still helped her finances. She added:

Saving regularly through the cooperative taught me how to plan my money and be disciplined. Paying off my loan in full made me feel safe and free. I can

still manage money well for my family's future, even though I do not farm as much.

Empowerment in both stories is not about getting more land or making more stuff. It is about being strong instead, about keeping things stable, about being in control of money and choices. Yuna's story is also an example of how the best way to get things done. She said:

Cooperative loans helped me to invest in the tomato tunnel farming without a lot of paperwork. Farming works because I work hard and make good money. The cooperative gives you a chance, but you have to work hard to make it happen.

Her emphasis on hard work and loans without collateral and tricky paperwork. It highlights a common theme in the stories: cooperatives create opportunities, but people have to work hard, be persistent and make decisions in order to make things happen. This puts women's work at the heart of economic success, which is not what people who are too positive about cooperatives want to hear.

These stories show that cooperatives can empower people economically in many ways. It underpins survival, strategic accumulation, individual resilience and collective leverage. Cooperatives are very important because they help with accessibility to money, increase the legitimacy of women's economic roles and increase the means of making a living. But not everyone has the same amount of power; it depends on things like how much land you have, what stage of life you are in, how often you have disasters, how much time you have, and how you feel about debt and risk.

The story is that differences in women's outcomes are shaped by a mix of the cooperative support, individual agency and socio-economic context. Participants such as Uma, Puja and Mina fared relatively better as they were actively engaged in cooperative services and supported by their families. In contrast, narrative such as Nita and Chandu represent more limited progress because of lower involvement in cooperative activities. The results suggest that membership in a cooperative does not assure success. Results will depend on the quality of services provided, the level of engagement of members and enabling factors such as family support, market access, supportive environment etc.

So, in this study, economic agency is not just about making more money, it's also about how women are getting better at choosing, negotiating, adapting and sticking with things even when the conditions are tough. Cooperatives are important institutions, but they are not enough in themselves. They empower women to act, but women actively interpret, use or resist these opportunities according to their own experiences.

From Silence to Self-Confidence

In all of the stories, women's journeys from silence to self-confidence show that empowerment is a slow, relational, and deeply contextual process, not a sudden change. In these stories, silence is not just not talking; it is caused by getting married too young, having your education stop in middle school, having to do gendered work, being financially dependent, and not being able to move around. Cooperatives become important social spaces where my participants have opportunities to slowly break down silence through participation, recognition, learning, and working together.

For most participants, early life was characterized by silence due to family structure. Uma's move from India to Nepal, Puja's early marriage and interrupting education, Mina's late schooling, Diya's rejection of formal education, Tina's early school dropout, and Yuna's teenage marriage are all cases in point, showing how gender norms systematically constrained women's opportunities to voice, decide, and lead. Silence was a means of social survival. Women were taught to conform, adapt and persevere, rather than question or assert themselves.

The stories show that confidence was not just a matter of happening. It was a lot of hard work over a long time to build it up. Power did not come easily to Uma after a young woman had felt like an outsider within her own culture. She built her confidence over time by doing small things like looking for work, running small businesses, and making decisions for the family. Later, being a member of a cooperative gave her the quiet strength she could show the world. After being a member of the cooperative, she saw a change in her life and said:

I grew up feeling alone and unsure of myself, with very little control over my life. I learned how to stand up for myself by doing small things like getting a job, starting a business, and joining the cooperative. I am sure of myself and can lead others and make decisions for my community today.

It was what allowed her to go from living alone to leading a group. She spoke for others, as chairperson of a farmer group and a member of a cooperative board. This illustrates how an institution's acknowledgement can magnify a voice.

Puja's story also shows how a person's responsibilities can make them quiet. She quit school and quit working for wages when she married. It's a socially acceptable way to silence women, to put their dreams on hold for good. This pattern changed when people's economic contributions gave them power to make collective decisions. She said:

For a long time, my own choices were less important to me than marriage, kids, and chores around the house. Being a member of the cooperative helped me take charge of my farming and make my own decisions. I slowly learned to take full responsibility for work instead of just doing what other people told me to do.

Puja felt better about herself when she ran her own farm rather than working for others. She also learned to use her time and money more effectively. Her story shows that trusting one's own capacity is directly related to taking responsibility for one's work and results.

Mina's story makes it harder to understand stories about empowerment because it shows that people can gain confidence over time and on their own. She said:

When I was a kid, I quietly accepted being treated unfairly and learned how to get by without complaining. When I started my mushroom business, I learned to trust myself and my skills. I developed my confidence to face challenges and stand on my own through the cooperative.

She began to push back, in little ways, like going to school when it wasn't fair, adjusting to new schools, and not giving up when her business failed. She began to feel better about herself. She worked with others later on and that helped her grow and build more confidence. Women have no say in cooperatives. This means: Instead they see, take the skills that women have been using for a long time without anyone taking notice and build on them.

Diya's story shows that you can build your confidence even if you do not go to school. She's a different person to the leader she is today. She was ashamed that she could not read and write. This means that competence is no longer just about

going to school. It's also about real world experience and being in charge of a group. The cooperative provided her with a voice and a method to challenge deficit-based identities, assisting her in perceiving herself as effective and in control, despite having been expelled from school for the majority of her life. She added:

I grew up without an education and did as I was told. I learned how strong I am through literacy classes and working with others. When I became a chairperson of a farmer group, it gave me the confidence to speak and lead.

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On the other hand, Preeti and Tina's cases demonstrate how participation in trainings, subcommittees, and leadership programs can turn passive members into active voices. Their stories show that confidence is built through regular public engagement, problem solving and being seen by others. A key turning point is when group members start to ask for advice, when women start to feel they have a right to do something, and a duty to do something.

Yuna's story is a reminder of the importance of taking chances, even if it's too late. She married, went through a crisis, and was able to achieve her goal of passing the school-leaving certificate exam, which had been stopped before. She could become a socially acceptable leader by teaching others how to do things and making it easier for them to join in. She felt better about herself because she was helping others instead of fighting. Reflecting her past and present situation, she said:

I did not speak up for a long time because I married young and had many responsibilities. I learned how to speak up and lead others through farming and working together. I share my knowledge and also learn from others. I come forward to help my community today, when needed.

Her story shows that being empowered does not always mean giving up your social roles. It can also mean changing them.

These stories show that the path from silence to self-confidence is not straight, smooth, or easy. Cooperatives are transformative spaces not only because they offer credit or training, but also because they make it normal for women to be in public spaces where decisions are made. Women learn to speak up, be heard, and be trusted in society. It comes through meetings, leadership roles, training sessions, and working together.

But the results also serve as a caution against overselling empowerment. Confidence is not evenly distributed, nor does it automatically arise just because you join a cooperative. It depends on how easy it is to get leadership positions, how much time you have, how much support you get from your family and how willing

institutions are to listen to women's voices. In many cases, silence is not completely erased but rather carefully controlled.

Active participation in cooperative activities, access to training and leadership roles and family support environment showed greater transformation in women like Uma, Puja, Mina and Diya. On the other hand, some experience slower or limited change due to socio-economic constraints, limited engagement or weaker enabling environments that inhibit opportunities. The results show that cooperatives are an important space for voice and confidence building but empowerment is contingent on the level of institutional support, individual participation and social conditions around the cooperatives. The stories show that supportive environments and active engagement are key to turning women's voices into confidence and leadership.

The stories demonstrate that cooperatives assist women to transform who they are: from helper to leader, from invisible worker to actor. A bigger change than just being quiet is women starting to see themselves as more than just workers. They see themselves as people who can talk and decide and change their communities.

Shifting Dynamics at Home

The stories show that when women join and actively participate in cooperatives, there are uneven changes within families. Home is where people most often judge, fight over, and make clear what empowerment means. Women working together and earning money are beginning to redefine the old gender roles. But these changes are more than a reshuffling of what is already present. Instead, they build new relationships by talking about things, sharing responsibilities, and sometimes making more rules.

Uma's story is representative of the changes that have taken place in her home. The power dynamics in the house have changed a lot. Her roles have moved from being a dependent daughter-in-law to being the main breadwinner and the financial manager, especially during times of crises like COVID-19. When she was in charge of groups at home, she felt more like a real person. She grew stronger when she was away from home. It made her stronger when she was far from home. She had to help the economy and get people to know her to get their respect. Being in charge at work can also assist you at home. Homes can be places where people can work together to make decisions, not places where people have to follow rules. She added:

At first, my job was just to do housework and help other people. My voice at home grew stronger as I started making money and taking on leadership roles in the cooperative. Today, my family listens to me, and we make decisions together.

Puja's story also demonstrates how family relationships change when women run the business. With the growing amount of responsibilities, her position in the family changed from helping out on the farm to planning production, introducing new technologies and discovering new ways to earn a living. Her technical skills were as important in the negotiation as her income. Her house was a place where people worked together and the person in charge was someone who had the skills. She shared:

I went from being a helper around the house to running the whole farm. My husband and in-laws started to trust my choices more as my income grew. Now I plan the farm, keep track of resources, and tell everyone how to run the house.

This change, on the other hand, took a long time and had to be worked out. This means that giving people power at home is a process of building up, not tearing down.

Mina's story is an example of a more collaborative approach to changing how things work in the home. She said, *“At home, at work, and in family life, duties are now shared. My husband, kids, and I all help each other with farming and business. Instead of traditional roles, this teamwork has fostered cooperation and mutual respect.”*

Her story demonstrates that the boundaries between productive and reproductive work are blurring. Everyone in the family worked in the business and on the farm. Working together did not solve the problems, but it did make home life more flexible, sharing tasks according to need and ability. This narrative shows that to be empowered does not always mean to be in charge. It can mean working as a group and being strong.

Diya's story illustrates the dynamism of empowerment. When she was younger she did most of the heavy work on the farm. As she aged and her family grew larger, the work gradually passed to her husband and son as her strength and her family's needs changed. But she did not lose her importance. She said:

I used to do most of the farm work, but now my husband and son do the hard work. I spend more time on home chores and farming, but I still stay in touch with cooperatives through training. My roles in the family have changed over time.

She works from home and also attends the cooperative's training sessions. She also suggests the cultivation of mushrooms. Her story is a testimony to the fact that empowerment is not just doing work, but continuing to contribute, make decisions and be heard in the family.

Preeti's story brings out the interconnection between the recognition of the family members and society and the ability to make decisions. She was no longer doing chores, but making plans in the household. She began to manage loans and crops, blending her cooperative training with her prior knowledge. She went on to say:

My job has changed from doing chores around the house to making important decisions about farming and money. Cooperative training has helped me learn new skills that make my family value my ideas and leadership more. This change has made me more respected and confident at home.

Her story shows how technical skills and institutional support can empower women. Yuna's story is one of the most shocking shifts in the way families deal with power. She went from not knowing much about farming or having many decisions about the house to having responsibility for planning and running the farm, the finances and working with others. Her husband started to help more. She added:

I went from knowing nothing about farming to making most of the farming decisions in the house. I plan the crops, manage the finances, and make sure my family has a good life. This change has changed how my family sees my role and power.

Her story is an example of how money can change families in so many ways. Everyone thinks they know who's leading and who's following. But her story also shows how hard it is for women to work, because leadership meant more responsibilities rather than stepping back.

These stories illustrate that changes in how families work together are often situation and context dependent, often at the relational level. Women's participation in cooperatives allows them to move from being peripheral supporters to central

actors in household economies. This change will not always be quick or easy. Earning money, gaining new skills and public recognition combine to change who is in charge at home. But how much things change depends on family support, and where you are in life.

It is important to note that giving people power at home does not always mean they have less work to do. In many cases, women have to do more than just their regular household chores. This means that increasing power requires doing more work. But the stories always show that when women have control over resources and knowledge, their opinions are more important in decision-making at home.

These stories show that empowerment starts at home. Then it says you get involved in your community. Cooperatives are catalysts that legitimize women's economic roles, allowing them to transform how their families treat, respect, and hold them accountable. The home, once a place of duty and silence, is now a place for talking, planning together, and, though not always, more equal participation.

Claiming Space and Voice

This theme demonstrates how women are gradually but steadily transitioning from being silent and invisible to being visible, vocal, and in control within public and institutional contexts. The stories do not portray claiming space and voice as a natural outcome of cooperative membership. Instead, they present it as a tough and contentious process, shaped by gender norms, the ease of entry for women into institutions, and the persistence of women. Women learn to speak up and be heard, and to be recognized and taken seriously as decision-makers in cooperatives.

In the stories, public voice is first restricted by a lack of education and technical knowledge, and by deeply held beliefs women should stay in the home. It was not socially acceptable or easy to raise your voice in meetings, question decisions or assume leadership roles. Women's engagement in cooperatives represents a move from passive inclusion to the active negotiation of legitimacy in public spaces.

Uma's story is a testament to the fact that you have to keep speaking up for yourself, not once. She had to deal with being homeless, not being able to complete her education, not having enough money to live on after moving from India to Nepal. She was someone who would do what she was told, work low-paying jobs, people thought. Her public persona was weak. It was an image she had to live up to, the way others saw her. Cooperative engagement altered her course. She got a cooperative job

where she could share her ideas and help other members when needed. Her transition from member to chairperson shows how she changed within the community's power structures and how she saw herself within them. She said:

I did not let other people decide my future anymore. I stood up and took my turn. I became the chairperson of the farmer groups, made suggestions for changes, and spoke for women like me. My voice matters in my home and in the community today.

Others also benefit from Uma's leadership. She talked about the system.

Women need to borrow more money for the business, save for the future, find ways to keep groups together and set up farming activities, she said. She gained strength by doing, doing well, and seeing good results. Women are only credited for what they do. They are constantly forced to prove they are real in public. Her success shows that women can be strong, but it also shows the difficulty women have as leaders to prove that they can make good decisions.

Yuna's story illustrates how the voice that claims is intimately connected to making money and learning. When she started she didn't know anything about farming so she had to learn from her mother-in-law and do things the old-fashioned way. This broke the chain of command, because people could learn new ways of doing things, get market data and help others through cooperative training. Over time, Yuna's role evolved from student to organizer, trainer and entrepreneur. She made her own space and said:

I had never farmed before, but working with others and leading through the cooperative changed everything. I now decide what to grow, how to sell it, and how to manage our money. I have claimed my space as a farmer and as someone who makes decisions for my family and community.

She was emerging from participation. She could decide on seeds, prices, inputs and marketing. But that change meant giving up a lot of things that were important to them. She worked on the farm and for the government. It meant rising early and working at night and on holidays. Her account reveals that being a voice does not make women's work easier. In fact, it frequently compounds their already heavy workloads. Yuna's work in contract farming and organic marketing demonstrates that long-term involvement can shift people's perceptions of women as

planners and knowledge holders. This contradicts the idea that men know more about farming.

People have been taught their power can only be obtained through education. Preeti's story makes it harder now to believe. Even with a master's degree, she didn't feel like she belonged in farming spaces at first. Most of the time these places are run by men. She learned how to speak in formal language but she learned by doing things, working with other people, serving on a committee. She served on subcommittees that gave her great insight into the institution and made her an expert in finance, crop choices and leadership. She said:

Being on committees and participating in training taught me to speak up and lead with confidence. I now make decisions about farming, manage finances, and speak on behalf of others in the community. I have taken on these roles to claim my voice and earn my place.

Preeti's statement reflects how she handles finance and lead roles at home and in the community. Her voice has changed in public and in private. But her story also shows that resistance is still there. People still wonder if women can farm and make money. In her case, claiming space meant fighting against doubt. It is also showing her worth by getting results, even if they were small. Her leadership shows that women are more likely to be heard when they have support from organizations.

Collectively, these stories illustrate that claiming space and voice is more than participation. It's about turning presence into influence. Cooperatives are enabling structures that provide women with platforms, resources and legitimacy, but ultimately voice is earned through persistence, learning and strategic action. Access to training, leadership roles, and financial resources allows women to question gendered boundaries and renegotiate their position in both community and household decision-making.

The stories also warn against overly happy stories about empowerment. Women's voices frequently emerge only subsequent to persistent demonstration of competence, economic impact, and leadership efficacy. Authority is still conditional and must be exercised at all times. Also, when someone has more say in the community and society. It also leads to more work and responsibility.

However, these limits notwithstanding, the stories of Uma, Yuna and Preeti show a profound change from invisibility to influence. By speaking up in meetings,

helping to set standards for working together, and mentoring other women, they not only make room for themselves, but they change what it means to be a real part of public life. Their stories show that the idea of giving women more power is changing a lot. Women are now expected to be quiet at home but also aggressive and to lead in community groups.

Chapter Summary

This chapter presents the life stories of nine women participants. The participants narrated their lives before and after joining cooperatives. Their narratives highlight important socio-economic changes. I have generated four key themes from their narratives: enhanced economic agency, shifting dynamics at home, and claiming space and voice. These themes demonstrate how cooperative participation contributed to women's empowerment and expanded their opportunities for social and economic engagement.

CHAPTER V

COOPERATIVE INFLUENCE ON TRADITIONAL AGRICULTURAL KNOWLEDGE AND PRACTICES

This chapter shows how agricultural cooperatives have changed farming methods, knowledge and culture. First, it examines how production oriented modern farming methods are slowly replacing traditional farming knowledge and practices rooted in family and community. Second, it shows how women felt emotionally and morally torn as they tried to balance modern farming methods with traditions passed down to them. Lastly, the chapter discusses how women are reviving traditional knowledge relevant in modern farming. The chapter shows, through the stories of the participants, that modernizing agriculture is not merely about replacing tradition. It is also an ongoing process shaped by economic, social change, and environmental concerns.

Production-Oriented and Shifting Agricultural Traditions

The stories of women farmers show that cooperatives can do more than just make money. They are great places to meet new people and learn more about farming. Cooperatives helped women members to do farm more efficiently and in an organized way. They received training and exposure to farming methods and received, financial and technical support. These supports help them to do better planning, organized, and keep up with market trends. They helped women make farming more income-generating activities. Women said that working together made them more confident, taught them how to be leaders, and helped them make money. However, these changes have important effects on culture. The changes slowly made many traditional farming methods less important to women farmers.

The change was more than just a technical one for many participants; it changed what it meant to be a farmer. People no longer saw farming as something they had to do. It was a way of securing enough food and money. They began to see it as a job that required planning, making investment decisions, and dealing with the markets. Women began to gauge success by the volume of work completed, income generated, and market performance. They were giving less priority to maintain their culture or the environment in balance. They think of being a "good farmer" as something else. It made women use chemicals, machines and hybrid seeds for

increase production. This new definition emphasizes getting things done quickly and making money. This made it seem like inherited knowledge was less important on a farm that was changing quickly. The stories of women show that learning new things were closely linked to slowly moving away from the old ways that made them feel like they belonged and had a place in the world.

Historically farmers learned agriculture from their families and communities. They learned how to save seeds, make compost from organic matter and deal with pests. Agriculture was tied to social activities and religious beliefs. It made people feel more responsible for their land and their community. Women said traditional learning was based on what you know and who you know. They said it was important to work together, to help each other and to listen to what their ancestors had to say.

These customs were based on what the people who lived there thought was important and what they remembered. Farming was a part of social life and religious beliefs, which made people feel more responsible for their land and community. Women said that traditional learning was based on what you know and who you know. They said it was important to work together, help each other, and listen to what their ancestors had to say.

However, cooperative training programs taught people more formally and technically. The primary goal is to deliver tangible results. The training is aimed at helping participants find ways to maximize their crops, improve their performance and meet market standards. The women learned about different kinds of hybrid seeds, how to use chemical fertilizers, how to get rid of bugs and how to farm in tunnels. As the participants learned and bought into the same things, the old ways of doing things started to seem less useful or cost-effective. Institutional training environments rendered conventional methods obsolete, but they were still important to culture and the environment, some women said. As a result of this, modern farming is now considered to be more important, and traditional methods are seen to be less popular and less accepted.

Preeti's story is a great example of how farming has gone from home consumption to a business. After she joined the cooperative, she learned about tunnel farming, contract production, and market planning. She has increased income by more production. She could get loans and had technical know-how. This helped stabilize

her financial situation. At the same time, she noticed that traditional knowledge and practices for composting and seed storage were slowly disappearing. She said:

I learned how to farm from my parents, but the cooperative taught me how to plan, figure things out, and make it in the market. I felt our traditions of saving seeds and making compost slowly fade away as I started using tunnels, hybrids, and contract farming.

It was not that she did not like tradition, but it was that traditional methods were less useful due to market demands and a shortage of workers. She is proud of how far she has come in her career, but she is also worried that important cultural information is being lost. She said that agriculture modernization made her to choose income over preserving her ancestors' knowledge.

Puja's story also shows that the learning from cooperative changed her decisions about their agricultural practice. There are less effects weather changed and prices rose in her production by using crop planning methods, hybrid seeds, and improved irrigation. She believed that learning how to solve problems was better than getting rid of them. She still uses old way of farming, like composting. She also used new technologies that made things more predictable and less loss. Puja learned how to handle risk through cooperative training. This helped her make good decisions in increase production grow increasingly. She also knew that the emphasis on market competitiveness had gradually diverted people's attention away from the cultural practices. Her story shows how women navigate the pressures of the system by blending old and new ideas and adapting tradition to modern life.

Mina's story offers an example of how cooperation-focused production training can result in high yields and money for the people involved. It has indirectly led to the decline of traditional knowledge and practices in the area. She said, "*We learned how to make more money through cooperative training, but we forgot how to protect our local seeds. Varieties such as Jyapu Cauliflower were lost with the replacement of compost and seed saving varieties with hybrids and chemicals.*"

Mina was concerned that production-oriented modernization might cause long-term environmental damage and loss of cultural heritage. She said that traditional agricultural knowledge and practices should also be used when possible.

Diya's experience shows how agricultural identities can shift in a variety of ways when people work together. During training sessions, she learned how to

manage financial resources and to use chemicals, fertilizers, and pesticides in new ways. These skills helped her to feel more confident when making decisions at home and in her community. Being a member of the cooperative transformed her from a regular worker into an entrepreneurial farmer who could plan ahead and generate new ideas. But she also said, *“I am slowly forgetting the things my elders taught me.”*

The old ways that had once helped her define herself did not seem enough to keep her business going in a market that was becoming increasingly competitive. Her story shows that giving new knowledge can be both good and bad. On one hand, cooperative learning helped more production. In other hand, it changed the technical skills and knowledge passed down from family members.

Similarly, Chandu and Tina's stories reflect the same line. Cooperative learning helped women from hard physical work to use tools and techniques in agriculture. Mechanization, market research and risk assessment made things run more smoothly and the economy more stable. This leads to hiring more labor to work on the farm. But these changes also made people less interested in traditions farm. Tina's story shows how modern life changes feeling of people. She adopted the cooperative learning and commercial farming methods to improve her family's economic situation. She said that she felt like she had lost something. She was no longer part of the traditional farming practices that used to bring people together and give them a sense of who they were. Her thoughts show that women often learn and grieve simultaneously as they go through the difficult transition from traditional to modern life.

These stories show that cooperative learning has sped up changes in how people learn and do things in farming. The cooperative training, market incentives, changes in infrastructure, and economic pressures led them to standardized, high-yield methods. Cooperatives turned farming from subsistence to more productive. Even though women still respect traditional ways of doing things, they feel less important every day. The change shows that learning new things leads to traditional practices slowly fading away.

Trade-Off Between Tradition and Modern Farming

Women's narratives reveal that cooperatives led a learning shift in the agricultural practice. It is a deeply emotional and moral negotiation shaped by everyday realities. For many women, participation in cooperative training offered

opportunities for growth, empowerment, and improved livelihoods. It also triggers complex feelings about the gradual fading of traditional knowledge systems that had once defined their identity and connection to land. When adopting new technological approaches, my participants are more aware of the culture implications. On one hand, they feel happy about gaining new skills and recognition as modern farmers. On the other hand, they felt a sense of loss as traditional practices. This tension shows that people adopt modern farming to fulfill their need and desire to earn more, even though they have an emotional attachment to the traditional knowledge.

Farming was not just a way to make money. It was a way of life that included family, friends and the environment. People learned to farm by telling each other stories and experiences and by watching other people. These practices were developed over many generations of people learning about the local environment and how to live in it and interact with it. Women started wondering if their ancestors' traditional farming knowledge would be enough to compete in the market. This questioning process often led to feelings of guilt, uncertainty and nostalgia when thinking about the place of traditional practices in modern life.

Preeti's story shows emotional conflicts. She used tunnels, hybrid seeds, and chemical fertilizers to compete with the market. It helped to increase her family's income. She said she felt like a commercial farmer, respected and with the power to make good decisions. Looking at the back, she began to feel less connected to the old ways of farming. She switched to hybrid seeds and commercial production methods. She stopped making own compost and pest, and storing seeds. She said the modern ways brought more production and more income, but she missed the cultural traditions that connected her to her ancestors and to her community. She liked her job but was sad to have to give up traditions that made her feel like she belonged and that things would stay the same. Preeti's story shows that the process of modernization has changed not only the way of farming, but also the way of feeling and thinking about the moral issues.

Puja's story is another example of how women carefully consider their choices as they strive to achieve a balance between the old and the new. She also used some traditional agriculture techniques such as composting and mixed farming. Puja said the learning was a process of change and self reflection. She looked at the old and new ways of doing things and how they fit with current practice. She did not merely

conform to modernization. She consciously used tradition to address the current problem. Her story illustrates that women can be part of the process of producing hybrid knowledge systems.

Mina's story shows how cooperative farming has changed farming. As farmers moved to high-yield hybrid varieties, the traditional crops, which had been a part of the community's history, slowly disappeared. Mina said this change was like a cultural death. She said the loss of crops in the area was not just a change in technology but a loss of cultural memory and a loss of the relationship between people and the land. Her ideas demonstrate how modernity can impact not only a single farmer but entire ecosystems and communities. She told the co-operatives to use both old and new ways to keep traditions alive.

Diya and Chandu's stories show that new ways of doing farming often gave more value to technical knowledge compare to knowledge passed down from generation to generation. Things they used to do every day that gave them a sense of cultural identity became less important. Both women said they were proud of how far they had come in their careers, but they were also worried about how slowly they were forgetting what their ancestors had taught them about farming as a cultural practice.

Tina's story shows how hard it is for people to choose between income and preserving their culture. When the financial situation was bad, she used cooperative learning in commercial farming to feed her family and earn more money. These changes strengthened and stabilized her economy, which show that modernization can be beneficial. Yet she was still sad about losing community things like seed sharing, working together, planting by the moon, that used to bring people together, give them a sense of purpose. For Tina, modernization was a good thing and a bad thing. Her thoughts show that women can learn and be sad at the same time. This shows how mixed up their feelings about the changes in farming.

These examples show that women must navigate cultural norms and economy. Women do not think of the past and the present as enemies. Instead, they want to balance between issues, such as insufficient staffing, climate change, and market pressure. Their stories show that life today makes people feel many different things. For example, they feel proud of using new agriculture methods and sad about losing culture. This constant bargaining shows both their strengths and weaknesses. It is still

challenging to find a way to keep traditions alive while making a solid living. This points to the moral and emotional concerns.

Reviving Traditional Agriculture Knowledge and Practices

There is a problem with modernizing agriculture, but women's stories also show that there are creative, hopeful ways to draw on old knowledge in new farming systems. Many people said they wanted to adapt, reinterpret, and bring back traditional knowledge in ways that respond to today's economic pressures and environmental uncertainties. They did not consider traditional practices suitable for today's context. Their ideas show that new ideas and old ways can go together. It incorporates traditional knowledge that has evolved over generations to suit the region. They also agreed that traditional ways of doing things need to change so they remain useful on farms that are changing rapidly due to new technologies, climate change, and market competition.

This perspective highlights the emergence of hybrid knowledge systems. These will combine appropriate inherited knowledge with modern farming approaches. They wanted to adapt farming practices that are good for the environment, keep cultural and traditional values alive, and are productive. Participants viewed hybrid learning as a continuous process that adapts, negotiates, and generates new ideas. Women try to preserve their cultural identity while improving their lives by using both old and new technologies. This integrative approach reflects a shift away from viewing modernization as inherently bad, often seen as the replacement of traditional agriculture and practices.

Women knew a lot of the old ways of doing things were still good for the people and the environment. This is good for soil health through composting, seed saving, co-planting and adjusting your farming practices to the seasons. There is no need to buy as many pesticides and fertilizers, both of which are expensive. Participants said these actions often help people stay strong over time by maintaining balance in the environment and making them less likely to be affected by market changes. When people do things together and have shared rituals, they feel part of a group and share a cultural identity. The participants said that traditional knowledge does not survive on individual efforts. Cooperative also has to help and notice it. You learn a lot at cooperatives and get new ideas. They can also help you decide whether you want to keep doing things the same way, or try something new. The participants

said training programs should not only teach new technologies but should also include traditional knowledge as an important and useful part of learning about farming.

Preeti's work to revive the Hakuba (black) rice processing method shows that traditional practices can continue when they have market value. The cooperative has also shown interest in marketing Hakuba rice at a premium price. She found ways to make money by producing Hakuba rice while protecting her culture by selling traditional goods as environmentally friendly and culturally unique. She says that when traditional practices are turned into businesses in a fair way, with community support, people are more likely to keep using them. Instead of getting rid of tradition, she thought it was a way to be creative and get ahead of the competition in niche markets. She said, *"I still think it is possible to find a balance between traditions and new knowledge."*

Her story shows how women can use their creativity to transform old ways of thinking to better meet today's consumers' needs while staying true to their culture.

Puja's story is an example of the practical use of both old and new knowledge. She has increased production through the use of drip irrigation and better seed varieties. She used less chemicals in agriculture production. She was concerned about the environment and her income. She composted and didn't use pesticides which were good for the environment. This showed how much she cared about the things and people around her. Puja said integration is about making choices on purpose. She thought of each method, how well it would fit in with the long range goals, and the present situation in the area. Her story is a testament to how farmers have to move towards a hybrid farming model to solve economic and environmental problems.

Mina's story makes clear the need to change the way cooperatives operate to protect indigenous agricultural knowledge and practices. She discussed with the cooperative the training programs that promote modern farming practices, protect biodiversity, save native seeds, and care for organic soil. She thinks that cooperatives could help culture return by showing that old ways of doing things are real ways of knowing, not just old habits. Adding indigenous knowledge to official cooperative training programs could help members to keep their culture and traditions alive. This would also make the agriculture sector more stable and improve productivity.

Diya and Chandu's stories are examples of changing roles of women as leaders. Their work is building bridges between the old and new ways of farming.

Through cooperative training they gained technical skills, confidence and empowerment to take decisions. This helped them change the way people were farming in their communities. As leaders, they could promote ways of learning that would cater for different types of information. Their stories demonstrate that, through education, women can be empowered without having to abandon their agricultural cultural practices. It can instead help them think of new ways to apply traditional farming ideas.

Tina's story shows the importance of reconnecting with your feelings, and culture to keep traditional knowledge alive in agriculture. She wanted to bring back old farming practices and group seed storage. She thought it would help people to stay together and protect their identity. Tina said that following tradition makes people feel like they belong and brings people of different ages together. Her ideas show that hybrid knowledge systems must meet both cultural and economic needs to endure.

The stories indicate that the cooperative has to take the lead in sustaining the traditional farming practice. Hybrid knowledge systems, a blend of modern ideas and traditional knowledge, can help in strengthening farming and bringing it closer to culture. Co-ops could be places where people from all walks of life learn and share what they know, rather than compete with or replace each other. Agricultural development can value the old and the new and thus be a contributor both to the economy and to the culture.

Women's stories show that in the future, farming does not have to choose between old and new ways of doing things. Instead, it depends on making real connections between the two so that what we already know can keep shaping what we think in ways that honor both the past and the future.

Chapter Summary

This chapter shows how agricultural cooperatives have contributed to changing the farming practices. The participants learn, adapt, and negotiate modern farming knowledge in complex ways. Women were able to do their jobs better, feel more confident, and make more money. But it slowly made traditional knowledge based on family, culture, and the environment less useful and important. It had shaped their connection to land and community. At the same time, participants showed they would like to see a mix of old and new ways of doing farming to help both productivity and cultural continuity. The stories in this chapter show that people

adapt to modernizing farming under economic pressure. However, women felt emotional and moral stress as they sought to balance modern farming with tradition.

CHAPTER VI

DISCUSSION

In this chapter, I have discussed two research questions. The first research question looked into how women's lives changed socially and economically when they joined agricultural cooperatives. The second research question explored influence of agricultural cooperatives on traditional knowledge and farming practices amid modernization and commercialization. This chapter discusses the main findings from these two research questions, drawing on Kabeer's theory of empowerment and related research.

Socio-Economic Changes of Women Members of the Cooperative

The stories of women members indicate that being a cooperative member does not automatically or readily confer power. It is not something that can be planned in advance; it unfolds over time and depends on the people involved, their social ties, and the institutions they are part of. Cooperatives support women to get financing, training, market information, and social networks. The participants changed from unstable jobs to agricultural enterprises. Later, they thought farming was a good source of income. But the effects of empowerment varied among participants. This was because of factors such as such as land size, difficult times, support from family, stage of life, and risk attitude and financial independence.

The studies by Bharadwaj (2012) and Paudel (2011) also show that cooperatives can operate as banks, and their results are consistent with those studies. It provides rural services in areas with few banks. Tiwari and Nepal (2017) also show that cooperative can improve members' lives by providing financial services, training, and assistance with technology. Mojo et al. (2015) found that being member of cooperatives improve social and human capital by regular interaction and knowledge sharing among members. The study also goes against the notion that everyone has the same amount of power. The benefits and involvement of women were not the same as those of Thapa (2016) and Oxfam International (2013). This shows that having access to institutions alone will not make people stronger. Some participants did not want to get involved because they thought taking loans from cooperative is risky or just wanted to be free.

From a theoretical perspective, these results support Kabeer's (1999) empowerment framework. Cooperatives gave women more resources by giving them access to financial, training, and social capital. However, women showed their agency in different ways. For example, by expanding cautiously, engaging cautiously or resisting selectively. Success was not simply about women making more money, but about women making good judgments. This indicates that success is not only measured in terms of financial growth. It also includes the capacity enhancement of women to make autonomous choices that align with their personal values.

Another important thing to note is that empowerment grew slowly through learning, participation, and self-recognition. Women's formative experiences were often shaped by structural silencing evident in limited education, early marriage, and gender-specific role expectations. People who worked together had opportunities to learn new things, become leaders, and be recognized publicly.

These results confirm the notion of Schugurensky et al (2006) that cooperatives provide opportunities to members for work together which develop their abilities, attitudes and identities. Similarly, Majee and Hoyt (2010) emphasize that collaboration and communication within cooperatives enhance members' confidence and social engagement. The identified leadership paths and training opportunities align with the findings of Poudel and Pokharel (2017), which show that women involved in cooperatives have greater decision-making power and higher social status.

But these new findings contribute to what is already known by revealing that it was not only cooperative institutions that built members' confidence. Instead, empowerment was based on the strengths and coping skills women already had from their previous life experiences. Cooperatives are mainly a catalyst which enhanced the agency rather than being the main architects of empowerment.

Kabeer says that gaining skills and having leadership experiences can give people more power, while gaining confidence and getting involved in public life are signs of success. From a capability perspective, cooperative learning gave women more options for how to live their lives, thereby increasing their social and economic power.

The findings also show that women's cooperative participation changed household dynamics in many ways. It supports women to move from passive contributors to decision-makers in the family. Women's value in the household

increased with higher income and greater social recognition. It does not mean that women have fewer domestic responsibilities. Women often experience an increase in both household and agricultural workloads.

These observations align in line with Poudel and Pokharel (2017). The studies found that increased women's income, supported by cooperatives, increases respect within families and communities. These emphasize inclusive participation in promoting household and community development. This study adds clarity by highlighting the relational and negotiated character of empowerment in families. Rather than discarding old hierarchies many houses adopted collaborative decision-making structures.

Kabeer's theoretical framework highlights that increased financial contributions lead to greater access to resources. This enhanced bargaining capacity reflects agency. The emergence of collaborative decision-making power means achievement. At the same time, the gendered role distinctions suggest that empowerment is not fully comprehensive and is anchored in broader societal norms.

The study further reveals that cooperative participation facilitated women's slow entry into leadership roles and made space in society. Training programs, committee involvement, and leadership opportunities enabled women to claim a voice and influence community governance processes. Having said that, women's authority remained conditional. It requires continuous demonstration of competence and economic success.

These findings are similar to what Malla (2014) explained, that participatory governance is important for strong cooperative leadership and for members to feel ownership. They are also in line with the study of NEFSCUN (2020), which shows that cooperative federations and institutional systems help increase members' ability to negotiate and speak up. However, the ongoing gender disparities identified in this study are similar to those reported by Thapa (2016) and Oxfam International (2013). Studies show that women members are still underrepresented in leadership and decision-making positions in cooperatives.

From a theoretical perspective, when women become community leaders, it increases individual confidence. This action can grow into collective influence. The leadership roles and receiving public recognition reflect achievements. Training and institutional opportunities provide important resources for cooperative members. The

results also support Eyben et al. (2008), who claim that empowerment is a social process that takes place through connections and existing power systems, not only through individual efforts.

In all themes, cooperatives mostly served as supportive institutions that provided recognition, learning opportunities, and access to resources. Women's empowerment relied significantly on their individual efforts, societal norms, governmental frameworks, and structural constraints. This supports Chapagain's (2015) idea that cooperatives are more effective when they have clear rules and strong community participation. It also agrees with the findings of Sharma (2002) and Shrestha (2014) who argued that weak institutions and poor governance can reduce the effectiveness of cooperatives and adversely affect members' outcomes.

According to Kabeer's framework, cooperatives primarily provided resources and opportunities, but women's empowerment depended on how they used these resources within their own social and cultural environments.

The variation in the achievements of the participants was significant and thus showed the complexity of the relationship between institutional opportunities and individual decision-making processes. Cooperatives enhanced women's freedoms and opportunities from a capability perspective. Yet, the extent to which opportunities resulted in significant change depended on social and structural conditions.

Influence of Cooperative in Traditional Agriculture Knowledge and Practices

This section discusses what we learned about how agricultural cooperatives change how women farmers think, their identities, and how they farm. The findings indicate that cooperatives serve as excellent venues for education, income generation, and empowerment, while also transforming perceptions and practices within traditional agriculture. The discussion draws on real world research on cooperatives and women's empowerment, Kabeer's (1999) concepts about resources, agency and achievements, and wider ideas about empowerment and communal learning (Eyben et al., 2008; Mandal, 2013).

The findings show three interconnected dynamics: the loss of traditional knowledge due to a greater focus on production, the emotional and moral tensions women face as they learn new farming practices, and the emergence of hybrid knowledge systems that seek to integrate traditional practices into modern agriculture.

These dynamics are discussed in relation to previous studies on cooperative participation, empowerment, learning processes, and social change.

Another major conclusion is that cooperatives changed the way agriculture was done by pushing market-oriented output. Women gained access to financial services and technical support, enabling them to increase their agricultural income. This is supported by Bharadwaj (2012) and Tiwari and Nepal (2017) who argued that cooperatives offer potential for income improvement through access to credit, quality inputs and technical knowledge. Similarly, Paudel (2011) found that financial services of cooperatives help its members to invest in productive enterprises.

From a theoretical point of view, these opportunities are supplementary resources in the empowerment paradigm of Kabeer (1999). Women could work harder and make more money, which meant they did not have to rely so heavily on others for money. Organizations might help them get training, money, and other help, which made this possible. Empowerment is about more choice and ability for individuals (Eyben et al., 2008). Participants reported they felt more secure, learnt how to lead and established an entrepreneurial identity.

The results also show some unintended cultural repercussions. The training provided by cooperatives to their members focuses on chemical inputs, hybrid crops, and modern agricultural methods. These steadily replaced traditional ways of knowing by members who were based on family traditions and ecological practices. According to Schugurensky et al. (2006), both structured and unstructured learning change how people think and who they are. This is similar to that one. Faysse et al. (2012) have claimed that cooperative networks might affect the way members organize their knowledge by changing the way they think about new ideas and use new approaches.

The transition of farming identities from subsistence to commercial and market orientation is an indicator of modernity. Women began to see success in terms of how much work they did and how much money they made, rather than how well they maintained their culture or balanced the environment. Such developments can push people toward greater economic independence. It can also, at the same time, devalue traditional practices, as seen by the experiences of participants with declining seed saving and composting traditions.

Much of the work on cooperative empowerment has concentrated on the economic and social benefits (Mojo et al., 2015; Poudel & Pokharel, 2017). The present findings demonstrate how institutional learning processes can also lead to cultural degradation. Thus, cooperatives are influencing two things at once. They empower members and they change the way members think about farming and their own identity.

The results also suggest the women did not just change their farming practices to bring in more money. It was also very emotional and moral. Women felt strong and proud that they earned more money, received more attention and had a more say. They were sad and unhappy too, because they were losing their way of life. The emotional tension shows that empowerment is not only a way to move forward, but it is a complex process of change.

Kabeer's (1999) concept of "agency" provides a framework to understand these discussions. Women made choices based on new farming methods that enabled them to work less and handle stress. The factors such as market competition, changing weather, and a worker shortage led them to make different choices. So, to be empowered meant finding a way to deal with values that did not agree with each other, rather than just getting rid of the old ones and replacing them with new ones.

Participants' emotional experiences align with Mandal's (2013) view that empowerment means challenging social norms. It is figuring out that we are all in changing economic and social situations. Women's contemplation of the loss of cultural practices in exchange for economic independence illustrates that empowerment processes can produce internal conflicts and ethical dilemmas.

Empirical studies confirm the idea that cooperative participation reconfigures roles and identities in society. According to Poudel and Pokharel (2017), cooperative membership enhances women's confidence and social status. Members of a cooperative develop their communication skills and their involvement in the community (Majee & Hoyt, 2010). The resulting findings offer a new perspective on the emotional obstacles of agricultural cultural transition. The results indicate that modernization via cooperatives is perceived as a simultaneous process of gain and loss. Women do not simply abandon tradition. They try to balance between an increase in income and cultural identity.

Women's stories reveal how they are applying traditional knowledge to modern farming practices. Participants are trying to combine traditional techniques, such as composting, mixed cropping, and seed preservation, with modern technologies, such as drip irrigation and improved seed varieties. This way of combining things balances productivity and traditions.

These mixed strategies show that women can make their own choices and be successful (Kabeer, 1999). Women not only used new technologies but also changed how things were done in the past to align with current economic and environmental realities. They are not only accepting modernity. They are also trying to bring back traditional knowledge and practice which support their culture.

Schugurensky et al. (2006) and Mojo et al. (2015) assert that research indicates that cooperatives serve as environments where individuals acquire knowledge through the exchange of information, formal training, and interpersonal communication. In this way, cooperative platforms can help to revive traditional practices in agriculture. Chapagain (2015) stressed the importance of community involvement in cooperative development. This could help members maintain traditional knowledge and practices in agriculture. It also support in increase income.

The study provides insight into how complex the process of cooperative-driven modernization can be in agriculture. The move towards production-oriented agriculture has inadvertently sidelined traditional knowledge systems, reshaping agricultural identities and community practices. Women's stories show empowerment is not just economic power, but also the ability to negotiate moral values, emotional ties and cultural continuity. The findings challenge the separation between tradition and modernity. Hybrid knowledge systems seem to be a promising approach to combine productivity with traditional knowledge and practices.

The findings indicate that the cooperatives need to adopt inclusive and culturally sensitive training models that incorporate indigenous knowledge and modern technologies. Such approaches can help to ensure that empowerment is not limited to economic gains but extends to cultural sustainability, environmental resilience and social well-being.

Chapter Summary

The results show that agricultural cooperatives have brought significant changes to the lives of women members. It supports the shifts from subsistence

farming to commercial farming. But empowerment turned out to be a process that depends on the situation. It is shaped by family dynamics, social norms, structural inequalities, and individual strategies rather than as a uniform outcome of membership. Cooperative participation strengthened women's confidence, skills, leadership roles, household decision-making power, and public participation. It also increases workloads among women. Consistent with empirical literature, cooperatives functioned as learning and financial platforms that enhanced social and human capital.

The results are consistent with Kabeer's framework suggesting that cooperatives improve the resources and opportunities of their members. The agency acts in different ways of getting involved and leading to different outcomes. Cooperatives also changed how people thought about and understood farming by promoting market-oriented production and new technologies. This made people more financially independent, but it also caused problems because old ways of doing things were being phased out. Women reacted to these changes emotionally and strategically. Often women develop hybrid knowledge systems merging traditional methods with new ideas. Cooperatives were groups that helped women gain power without forcing them to do so. At the same time, they changed the roles people played in society and the economy, as well as the way power worked in communities.

CHAPTER VII

INSIGHTS, CONCLUSION, AND IMPLICATIONS

This chapter is about my experience writing my dissertation, its insights, conclusion, and implication. I started my research journey when I enrolled in the MPhil program at the university. This chapter summarizes the main findings of the study and also includes a personal reflection on the conduct of the research and what I learned from it.

Insights

This research took more than two years to finish. The journey was hard and life-changing. It was not easy to concentrate on the study. During this time, my career had a lot of ups and downs. I lost my job due to a project phase-out in 2022. This made me start my own consulting business. For almost 2 years, I worked as a consultant for this company, before getting another full-time job. The new job gave me career stability, but it was very challenging and left me little time for research.

It was hard for me to stay focused on my dissertation. I had to balance my personal and official work. I had to stop my research for months and resume my study. These were hard things, but I was able to keep on with my research. My family and fellow MPhil students have always motivated to continue my studies. Their support was very important in keeping me committed to this study. Also, my supervisor's continuous support, critical insights, and guidance were very helpful in completing this research.

At the outset of the research, my goal was to present narrative accounts of women members' empowerment trajectories. These are associated with socioeconomic changes resulting from agricultural cooperatives' interventions. I gathered detailed life stories from women farmers and shared them with my supervisor. He encouraged me to be more critical of the study in the discussion. I was told to look at both sides of the story, not just how cooperatives helped women gain power. I also look at how cooperative practices might replace or displace traditional indigenous agricultural knowledge, and how women perceive and respond to this change.

I have worked with agricultural cooperatives for a long time, but I had never thought about these problems in terms of the displacement of traditional knowledge

and practices before. This new way of looking at things helped me think more deeply about the problems that arise when cooperatives are in charge of development. It helped me see empowerment as a complex process rather than just a series of happy stories.

During my research, I met many women farmer members and came to know their lives very well. Because of this, the research process itself was a very learning experience for me. I learned how to conduct a comprehensive narrative inquiry. I learned more about how women feel about empowerment and own identity. The women's stories were not just the main data for this study. They also provided me with a lot of useful information that helped me rethink my perceptions and understanding. Their stories showed different ways to think about learning, change, and adapting the traditional agricultural knowledge. It shows how women feel emotionally and how they act as traditional farming knowledge is slowly replaced. The stories also show how strong, brave, and determined my participants are. They give me insights into how women deal with changes in society and economy after being members of the cooperatives.

First, my study shows that cooperatives are much more than just a place to get loans, they are like learning center. This helps them go from being quiet and dependent to being confident and able to make their own decisions. Empowerment here does not mean taking power away from men. It means also sharing family responsibilities more equally. Second, I learned that there is need to balance between making income and keeping traditions. Cooperatives help women grow more agriculture products and make more income by using modern methods of farming. This might result that traditional knowledge has been passed down for generations are starting to disappear. The real challenge of empowerment is finding a way to enjoy the financial benefits of the cooperative without losing their cultural identity and traditional knowledge.

Women's life experiences are not only valuable for learning but also inspire other women seeking to find themselves and reach their goals. Their stories show that empowerment is not a one-time event but a process that continually evolves in response to opportunities, constraints, and personal choices.

Conclusion

Women's participation in agricultural cooperatives in Nepal has led to substantial empowerment through the interconnected dynamics of resources, agency, and achievements, as described in Naila Kabeer's empowerment framework. The narratives of women in cooperatives illustrate that empowerment is not linear and it depends upon the conditions. It happens in different ways for different people, depending on factors like their past experiences, social norms, and how involve with institutions.

The most important part of empowerment is being able to get resources. The stories talked about how cooperatives were important places. It helped women access social, economic, and informational resources. Women received loans without collateral in group guarantee. Others included ways to save money, farming input supplies, training, leadership opportunities, and networks for marketings. Women members used cooperative loans to rent land, construct tunnel farms, vegetable productions, livestock rearing, and grow offseason vegetables. This made farming for income generation and business. Using cooperatives to save money helped women members who did not use them often become more responsible with their money and feel safer. The story also backs up Kabeer's point that having money does not mean you have power. My one research participant could not fully take advantage of the opportunities due to her own beliefs, lack of time, and fear of taking risks.

Kabeer says that having agency means being able to set goals and follow through on them. It is clear that women's leadership, decision-making skills, and confidence are improving. Some of my research participants got married at an early age, had to drop out of school, had different work expectations based on their gender, and had to dependent on family members for money. But later, they became chairpersons, committee members, and organizers after being member of cooperatives. They made loan decisions, spoke at meetings, led others, and had a say in what the group did. Women also had to take care of household matters, such as finances, crops, and businesses, and living with in-laws. These changes show that trusting yourself and making your own decisions are both forms of empowerment.

Achievements are the results of increased resources and agency, can be seen in better living conditions, changes in family dynamics, and more social recognition. Women said they have good incomes for living, food security, and the ability to face

crisis. In terms of their social status, they went from being unpaid helpers to respected decision-makers and income earners. Some women said that flexible family models were replacing strict gender roles, while others said that their spouses and children were showing them more respect. At the community level, women, who were once invisible are now, visible are leading farmer groups. They organize training sessions and mentoring their peers. These achievements align with Kabeer's empowerment framework, reflecting a transformation in women's capacity to make strategic life decisions.

In agricultural cooperatives, members can gain collective power by bringing together pool of resources. In this case, giving women money is not enough to give them power; they also need to work on their relationships and social problems. It changes how women see themselves, gives them more power at home and society. But the differences between cases show that empowerment still depends on amount of member participate, leading capacity, and their conditions. Kabeer believes the results show that cooperatives can help women become stronger by giving them access to resources that enable them to become independent and successful over time.

Women joining agricultural cooperatives have changed the way farming is done. The results, based on real-life experiences of women, show that there is more to learning than just following the rules. It also means getting stronger and being able to change. Women who joined cooperatives know how to farm in new ways, get better crops, learn about the market, and make money. They were able to stop using farming methods which are passed down from generation to generation, and start using methods that were more planned, market-driven, and based on technical knowledge. This made them more confident, better at making choices, and better with money.

This change has also often led to traditional knowledge systems slowly fading away. Nowadays it is less common to save seeds, use traditional method for composting and controlling pests, plant by the moon, or grow local crop varieties. They do not use traditional seeds, chemical fertilizers, machines, or outside ideas to become more productive and efficient. Many women did not want these changes not because they disliked tradition. They were due to practical reasons, such as due to shortage of land and workers, changing income trends, unpredictable weather, and market competitions that prioritized income and production over cultural continuity. People thought that native traditions were becoming increasingly challenging, time-

consuming, or not worth the money, even though they were very important to the culture and the environment.

The stories also show that more and more women are coming to terms with what they are giving up in this process. Some members said they wanted to bring back traditional knowledge. They wanted to revive local crops, organic methods, and use hybrid methods that blend old wisdom with new ideas. This means that cooperatives do not have to be places where things are only replaced. They can also be places where people talk about things and where modernizing does not always mean getting rid of old ways of doing things. The chapter concludes by saying that cooperatives provide women with resources and improve their lives when they are used effectively. They also decide which kinds of knowledge are important and which are not. The next step is to create cooperative models that keep the economy strong and build on what we know about farming. This way, progress will not hurt the environment or the way people live.

In summary, the main contribution of this study lies in bringing together two aspects that are rarely explored together in cooperative studies. First, it explored women farmers' empowerment through their personal narratives. Second, it explored how cooperative-led modernization influences traditional agriculture knowledge and practices. By combining women lived experiences with the analysis of knowledge transformation, the study offers a more nuanced understanding of empowerment in cooperatives.

Implications

The findings of this research suggest that women's involvement in cooperatives influences the socio-economic conditions of women members. The study data show that women, who are actively involved in cooperative activities like regular meeting, participation in agricultural and entrepreneurial training, utilization of extension services and taking up leadership or committee positions, experience more significant gains in their socio-economic situation. These improvements encompass enhanced income through diversification of agricultural and non-agricultural pursuits, greater access to quality inputs and market information, increased confidence in household decision-making, and heightened mobility and social standing within their communities. Women who are less active or who take part only occasionally tend to benefit less. Such differences observed suggest an inconsistent participation effect.

The level of socio-economic advancement of women is contingent on the specific nature of their participation in cooperatives. While the study demonstrates that cooperative participation has facilitated the improvement of modern farming practices and market orientation, these outcomes should not be attributed solely to cooperatives. The study highlights that agricultural transformation results from interactions among diverse actors and institutional structures. Government agricultural extension services, NGOs, private agro-vet suppliers and market intermediaries. They all serve important, mutually supporting roles. In this context, cooperatives act as a platform that enables women farmers to access these external resources, share information and support collective action. Consequently, the function of cooperatives is better conceptualized as mediating and reinforcing access to broader support networks.

The research further indicates that cooperatives have the capacity to facilitate initiatives such as community seed banks, the production of agricultural inputs, and the revival of indigenous agricultural methods. Practically, these initiatives could be implemented through the collective efforts or group-based production of local seeds, compost, and bio-pesticides, and the incorporation of traditional knowledge. The study evidence highlights the emerging revival of these practices, encompassing shared learning platforms, informal local seed exchanges, and cooperative-supported input distribution systems. However, the full potential and growth of these models require stronger institutional support, clear technical guidelines, and consistent participation from all members.

The study findings are rooted in the empirical evidence obtained from the narrative studies. Thus, it presents a nuanced understanding of the advantages and disadvantages regarding the cooperative involvement. The analysis highlights that while cooperatives can improve women's socio-economic status and promote agricultural change, their impacts are contingent on the level of participation and influenced by a range of institutional actors. Based on this premise, the study emphasizes the importance of inclusive participation in cooperatives and partnerships with other stakeholders to achieve more equitable and sustainable outcomes.

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