



Change in Mobility after Involvement in a Cooperative: An Indication of Women's Empowerment

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Abstract

Women's participation in cooperatives has emerged as a transformative force, significantly impacting their mobility and empowerment. This study explores the impact of women's involvement in cooperatives on their mobility, specifically focusing on the impact within the Parijat Saving and Credit Cooperative Limited in Bhaktapur District, which was purposively selected. The study focused on cooperative members who regularly saved and invested in income-generative activities through loans for at least a year. It employed the concurrent mixed methods research design. A systematic random sampling technique was employed for quantitative data collection, yielding a sample of 238 participants from various ethnic backgrounds, and the data were analyzed descriptively using cross-tabulation. Qualitative information was gathered through nine case studies, ensuring data saturation concerning changes in mobility following cooperative involvement, which were triangulated to derive findings. The findings revealed significant improvements in women's mobility following their participation in cooperatives. Notable increases were observed in visits to new religious places, which rose from 40% to 50%, and to health centers, which increased from 48% to 85%. Particularly noteworthy was the rise in the percentage of women utilizing their vehicles, which increased from 2% before joining to approximately 20% afterward. These findings imply that cooperative involvement significantly enhances women's mobility and independence, promoting greater access to religious and health facilities and increasing the use of personal vehicles.

Keywords: Women's mobility, women empowerment, cooperatives, Nepal

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Introduction

Mobility includes both physical movement and social mobility. Phogaat (2019) defines it as the ability to move easily and freely while Andari et al. (2023) further elaborate, describing it as the capacity to move or be moved freely and easily. In a socio-cultural context, Mehta and Sai (2021) highlight mobility as the degree of freedom of individuals, particularly women, to leave the household without permission for various activities such as visiting markets or relatives. It significantly impacts individuals' life chances, especially among women, including access to education, healthcare and economic opportunities.

Mobility is a crucial indicator of empowerment, as highlighted by Hashemi et al. (1996) and supported by Alkire (2007). In the context of women's empowerment, a significant factor is their ability to make decisions about visiting family and relatives (Ministry of Health and Population et al., 2017). This ability greatly impacts their decision-making power and socioeconomic status (Mahmud et al., 2012). The journey of women's empowerment is both dynamic and complex (Mahmud et al., 2012), and it varies across different contexts and over time (Karki & Thapa, 2022; Mahmud et al., 2012).

Empowerment, as defined by Kabeer (2005), encompasses resources, agency and achievements, enabling women to make strategic life choices and participate in decision-making processes. Mobility, therefore, can be seen as both a personal change and moving from one place to another and transforming oneself, adapting to new situations, and changing status, position and skills (Kaufmann, 2021). Similarly, Friedman (1992) delineates empowerment into three dimensions: social (access to resources such as information, knowledge, and skill), political (participation in decision-making processes), and psychological (an individual's sense of potency and self-esteem, which can positively influence their access to social and political power).

Mobility opportunities and group participation are known indicators of empowerment (Alkire, 2007). Collective organizations among women offer ways for upward mobility (Lake, 2019), with collective action being recognized as a remedy for women's disadvantages (Selhausen, 2016). Community-based programmes, including microcredit, self-help groups, and cooperatives, contribute to enhancing women's mobility and access to resources, promoting their social status and leadership roles (Dulhunty, 2022; Senarath & Gunawardena, 2009). Similarly, women who participate in Self-Help Groups increase their confidence and can make decisions about their own lives (Shrestha, 2022). Cooperatives, among various community-based programmes, serve as collective organizations that unite individuals to empower themselves collectively (Okem, 2016). These cooperatives

emphasize empowering and mobilizing each member to assert ownership and actively engage in democratic participation, thereby promoting socio-economic advancement (Yaebiyu & Teklehaimanot, 2012). Participation in cooperatives is associated with improved access to resources such as self-employment opportunities and healthcare visits, indicating a positive impact on empowerment conditions (Mahmud, 2003).

Cooperatives aim to enhance the social and economic status of women by providing services such as regular saving, credit facilities, training participation and skill enhancement opportunities. Their primary objective is to empower each member to take ownership and participate actively in their socio-economic development (Yaebiyu & Teklehaimanot, 2012). Economic empowerment automatically fosters women's empowerment positively (Karki & Thapa, 2022). Thus, this study explores the impact of cooperative involvement on women's mobility in Bhaktapur district of Nepal. It focuses on their ability to independently visit religious places, visit health centers and use personal vehicles. By examining these aspects, the study aims to analyze how involvement in cooperatives can enhance freedom of mobility that contributes to empowerment.

Methods and Procedures

The study conducted in the Bhaktapur district of Nepal in 2020 focused on examining changes in women's mobility following their involvement in cooperatives. It adopted a concurrent mixed methods design, blending quantitative and qualitative techniques to achieve a comprehensive understanding of this phenomenon. The researchers chose the Parijat Saving and Credit Cooperative Limited as their focal cooperative, aiming to capture the diversity of the ethnic community within the district as it covers all four municipalities. This cooperative boasted 1,668 members, predominantly comprising 934 females and 734 males, actively engaging in regular savings and investment activities through loans for income generation over at least a year.

Quantitative data collection involved a systematic random sampling technique, resulting in 238 participants from diverse ethnic backgrounds. Structured and semi-structured questionnaires were used to collect the quantitative data. At the same time, in-depth interviews were conducted to gather qualitative information from nine participants as cases considering the saturation of information related to mobility changes after cooperative involvement.

This dataset was subjected to descriptive analysis, primarily employing cross-tabulation to observe the patterns in women's mobility changes. Complementing the quantitative findings, qualitative insights were blended to triangulate and validate

the information, offering a more nuanced perspective on the impact of cooperative involvement on women’s mobility. The study prioritized ethical considerations by obtaining verbal informed consent from all participants before conducting interviews, ensuring voluntary participation. Additionally, the actual names of the respondents were anonymized during the interpretation of qualitative information.

Results

The data collected through both quantitative and qualitative methods were categorized into three themes: changes in visiting religious places, independent visits to health centers, and the use of transportation for visiting markets, banks, or health centers before and after joining the cooperative. The findings were then analyzed and interpreted as follows.

Changes in Visiting Religious Places

Table 1 presents the percentage distribution of respondents based on their visits to religious sites before and after joining the cooperative. The data highlight a positive link in respondents’ exploration of new religious sites following their involvement in the cooperative in terms of age, caste/ethnicity, and educational attainment. Notably, seniors aged 50–64 years exhibit the most significant percentage (22.7%) change compared to other age brackets. Within the caste/ethnicity, there is a substantial shift observed among the “Others group,” encompassing Sunar, Kami, Damai, and Madhesi castes, with a notable percentage change (i.e., 25%). Regarding education, the data suggest that the rate of increase in visits to new religious sites slows down as educational attainment rises. Specifically, women with no education experienced a substantial increase (36%) in post-cooperative involvement, while those with Bachelor’s degrees and higher observed a slow increase (5.2%), as presented in Table 1.

Table 1

Percent Distribution of Respondents Visiting Religious Places by Socio-Demographic Characteristics

Socio-demographic Characteristics	Before	After	Total Number	Change
Age				
18–34 years	26.2	35.7	42	9.5
35–49 years	45.4	51.3	152	5.9
50–64 years	34.1	56.8	44	22.7
Caste/ethnic group				
Brahmin/Chhetri	50.0	54.0	150	4.0
Janajati	26.3	44.7	76	18.4

Others (Sunar, Damai, Kami, Madhesi)	0.0	25.0	12	25.0
Women education				
No education	18.2	54.5	11	36.3
Basic (1–8)	17.4	30.4	46	13.0
Secondary (9–12)	44.8	52.4	143	7.6
Bachelor and above	55.3	60.5	38	5.2
Total	39.9	49.6	238	9.7

During the interview, one participant reported that being involved in a cooperative transformed her lifeline. She said:

I set up a cafeteria, which significantly boosted my financial situation thanks to a supportive loan from this cooperative. Taking part in the tour programs managed by the cooperative tailored for entrepreneurs and active members inspired me to engage in group activities. Despite encountering assistance, it has had a profound impact on my life. For me, the cooperative serves as a school, providing essential knowledge to navigate life and thrive as a human being. (Pinky Sah, 41 years, illiterate)

Relating to Pinky’s point, another participant shared her transformative experience after joining the cooperative, highlighting a shift from fear to empowerment. She expressed how being part of the cooperative enabled her to overcome fears and embrace freedom. She said:

I participated in cooperative-organized travel events for the first time without my family’s company. Convincing my husband was challenging, and I felt nervous about traveling alone. However, a neighbor advised me not to miss out on the opportunity. During the journey, I learned valuable skills like communication, bargaining, and showing respect to elders. Exploring new places and sharing experiences with friends boosted my confidence and self-reliance. Now, I feel empowered, free from fear and hesitation, and capable of making the decision to travel anywhere. Thanks to the cooperative. (Sangita Suwal, 57 years, illiterate)

Cooperatives organize people into groups and provide training for awareness, knowledge development, and skill enhancement, along with organizing picnics and travel trips to visit new places. Participation in various activities is not easy for individuals belonging to different caste/ethnic groups, primarily due to the low status assigned to certain castes by society. In this context, a Dalit respondent shared her experiences:

Before I joined the cooperative, and even in the early stages of my membership, I faced segregation and discrimination due to my Dalit caste.

Despite This, I continued to participate in all activities, never losing my courage. Over time, I integrated fully, moving freely like other members, and now I am respected as a bold cooperative member, with caste discrimination no longer affecting me. (Kanchhi Bishwokarma, 46 years, basic level education)

This respondent's experience highlights the transformative potential of cooperatives in promoting social integration and reducing caste-based discrimination. By providing opportunities for participation and skill development, cooperatives can empower individuals from marginalized communities to overcome societal barriers. The success of this Dalit member underscores the importance of inclusivity and persistence in achieving social equity within cooperative structures.

Changes in Visiting Independently at Health Centers

This study has sought information on women's mobility in terms of visiting health centers independently before and after involving the cooperative. Among respondents aged 50 to 64 years, the most significant change (40.9%) was observed after joining the cooperative. In contrast, the age group of 18 to 34 years had the highest percentage before joining compared to other age groups (Table 2).

Table 2

Percentage Distribution of Respondents Visiting alone at Health Centers by Socio-Demographic Characteristics

Socio-demographic characteristics	Before	After	Total Number	Change
Age				
18–34 years	47.6	83.3	42	35.7
35–49 years	49.3	86.2	152	36.9
50–64 years	40.9	81.8	44	40.9
Caste/ethnic group				
Brahmin/Chhetri	54.0	86.7	150	32.7
Janajati	38.2	81.6	76	43.4
Others (Sunar, Damai, Kami, Madhesi)	25.0	83.3	12	58.3
Women Education				
No education	9.1	72.7	11	63.6
Basic (1–8)	32.6	78.3	46	45.7
Secondary (9–12)	46.2	86.0	143	39.8
Bachelor and above	81.6	92.1	38	10.5
Total	47.5	84.9	238	37.4

One respondent expressed that joining the cooperative empowered her to become self-reliant and independent in her daily ventures. Her experience was:

After becoming a member of this cooperative, I participated in pickle-making training and eventually began managing a pickle industry. I personally delivered goods to customer's homes according to their orders using my own vehicle. It enhanced my independence, enabling me to visit markets, banks, health centers, and relatives myself. Before joining the cooperative, I relied on my husband's assistance to venture outside of my home. (Mina Karki, 38 years, SLC)

In a similar vein, before joining the cooperative, Brahmin/Chhetri caste members had the highest participation rate at 86.7%, with a change rate of 33%. However, after joining, other caste groups such as Sunar, Damai, Kami, and Madhesi experienced the most significant change at 58.3%, empowering them to access health centers independently without male assistance. Additionally, respondents with no education saw a substantial change of 63.6% following their involvement in the cooperative. One respondent shared that the cooperative transformed her from hesitancy to empowerment. She expressed:

Initially, my husband pressured me to join the cooperative for a loan. But, my involvement was merely to participate in activities as required. Later, my interest grew, and I became an active member of an organization, along with others. Thanks to the training and programs provided by the cooperative, my knowledge and skills regarding individual duties and responsibilities increased. This enabled me to become involved in the household decision-making process and effective utilization of economic resources. Now, I visit health centers according to my needs and those of my children. I feel empowered when I get involved in cooperative activities. (Dhana Sunar, 50 years, illiterate)

Similarly, another participant said that cooperation helped her boost her confidence in advocating for her health. She said:

Before joining the cooperative, I lacked the confidence to enter to the health center and express my health problems with health providers. I felt afraid and became unable to communicate effectively. However, at present, I have developed the ability to speak in front of groups of people through participation and practice in training and group activities after getting involved in cooperative activities. Now, I feel comfortable visiting the health center alone without relying on my husband's support. (Ganga Ghimire, 46 years, basic education)

These statements highlight the significant impact of the cooperative on participants' confidence and self-reliance in health matters. Through training and group activities, women like Ganga Ghimire have gained the skills and courage needed to access and communicate with health services independently.

Changes Using the Means of Transportation

Table 3 shows the means of transportation used by respondents when visiting markets, banks, and health centers before and after joining the cooperative. Respondents were asked about their means of transportation while visiting the market, bank, or health center before and after joining the cooperative.

Among women aged 35–49 years, there was a notable decline in the percentage of those who walked before joining the cooperative, which decreased by approximately 3% afterward. Apart from this age group, there were no changes in walking behavior among other age groups after joining the cooperative. Despite an initial increase in private vehicle usage after joining the cooperative, this decreased with age. Across all age groups, there was a decrease in the percentage of women using public vehicles, with a more pronounced decline among the older age group.

Respondents belonging to the Brahmin/Chhetri and Janajati communities exhibited a decrease in the percentage of women walking. In contrast, other caste/ethnic groups (Sunar, Damai, Kami, and Madhesi) did not report significant changes in walking habits before or after joining the cooperative. Before joining, only a tiny percentage (0.7%) of Brahmin/Chhetri women used private vehicles, but the figure increased across all caste groups after joining the cooperative decreased across all groups (Table 3).

Table 3

Percentage of Using the Means of Transportation by Socio-Demographic Characteristics

Characteristics	Before			After			Number	Change (After -Before)		
	Walking	Private Vehicle	Public Vehicle	Walking	Private Vehicle	Public Vehicle		Walking	Private Vehicle	Public Vehicle
Age										
18–34 years	4.8	2.4	92.9	4.8	19.3	76.0	42	0.0	16.9	-17.0
35–49 years	5.9	0.0	94.1	3.3	16.8	79.9	152	-2.6	16.8	-14.2
50–64 years	2.3	0.0	97.7	2.3	9.6	88.2	44	0.0	9.5	-9.5
Caste/Ethnic Group										
Brahmin/Chhetri	5.3	0.7	94.0	4.7	18.3	77.0	150	-0.6	17.63	-17.0
Janajati,	5.3	0.0	94.7	1.3	12.9	85.8	76	-4.0	12.9	-8.9

Others (Sunar, Damai, Kami, Madhesi)	0.0	0.0	100.0	0.0	5.0	95.0	12	0.0	5.0	-5.0
Women Education										
No education	0.0	0.0	100.0	0.0	5.0	95.0	11	0.0	5.0	-5.0
Basic (1–8)	13.0	0.0	87.0	6.5	20.2	73.3	46	-6.5	20.2	-13.7
Secondary (9–12)	4.2	0.0	95.8	2.1	15.5	82.4	143	-2.1	15.5	-13.4
Bachelor and above	0.0	2.6	97.4	5.3	15.5	79.2	38	5.3	12.9	-18.2
Total	5.0	0.4	94.6	3.4	15.9	80.7	238	-1.6	15.5	-13.9

With regard to education, respondents with no education and those with the highest level of education did not engage in walking. There was a rise in private vehicle usage among respondents with Bachelor’s and above degrees, showing a notable increase in private vehicle usage after joining. Across all educational backgrounds, there was a decline in the percentage of women using public vehicles. A respondent shared her experiences regarding the challenges women face while using public transportation.

During my journeys on public transportation, I frequently encounter harassment from male passengers and vehicle staff, which includes offensive language, attempted physical contact, invasion of personal space, and dispute change. As a result, acquiring a loan from the cooperative allowed me to establish a parlor and purchase a scooter. Now, I rely on my scooter for marketing, visiting banks or health centers, and relatives, which makes me comfortable and free from the tension of using it. (Sabina Sharma, 34 years, SLC)

There is another experience of another respondent whose life was raised to be an entrepreneur from a wage laborer with the financial support of this cooperative.

During the internal conflict in Nepal, I lost my husband, leaving me to care for three small children on my own. This marked the beginning of a challenging and uncertain period in my life. Ensuring that my children were fed and cared for became a daily struggle. Despite searching for employment opportunities, the only option available was labor work. I relied on my wages to support my children, and as they grew older, they began to assist me with their daily tasks. Eventually, I became a member of this cooperative and started saving a portion of my earnings regularly. With the help of a loan from the cooperative, I was able to start my own cow farm. This decision proved to be a turning point in my life. Now I proud owner of a van, which has contributed significantly to my livelihood. (Bina Thapa, 50 years, Basic education)

Particularly notable in private vehicles, none of them in before joining, but it reached about 13% among the Janajati respondents post-joining the cooperative. One of the Janajati respondents explains her opinion:

I operate my fruits and vegetables business with financial assistance from this cooperative. I own a scooter, which serves as a convenient mode of transportation for traveling between my shop and other locations. It enables me to manage my shop efficiently by facilitating the collection and delivery of goods to nearby customers. Additionally, I use it for personal mobility, such as visiting health center banks and visiting relatives. (Sita Tamang, 34 years, Ten Plus)

In conclusion, the cooperative's financial support has significantly impacted the lives of its members, particularly in terms of transportation and entrepreneurship. The stories of Sabina Sharma and Bina Thapa illustrate how access to loans enabled them to transition from relying on public transportation to owning private vehicles, enhancing their independence and safety. Additionally, the increase in private vehicle usage among educated respondents reflects a broader trend toward improved mobility and economic opportunities. This cooperative's role in transforming lives underscores the importance of financial inclusion in fostering socio-economic development.

Discussion

This study explored independent mobility behavior after involvement in the cooperative of women concerning their visits to religious sites and health centers and the use of personal vehicles independently, with a focus on their age, caste/ethnicity, and education level. Cooperatives, as collective organizations, aim to empower themselves through collective action, emphasizing inclusivity and active participation in socio-economic progress (Yaebiyo & Teklehaimanot, 2012). Kabeer (1999) informs that cooperative involvement can provide women with the necessary resources (like financial support and social networks) and enhance their agency (by increasing their confidence and decision-making abilities). This, in turn, leads to more remarkable achievements, such as the ability to use personal vehicles independently, visit religious sites, and access health facilities, thereby contributing to their overall empowerment. The qualitative information highlights the significant impact of cooperative involvement on women's mobility and empowerment. Sabina Sharma's experience exemplifies the broader theme of increased autonomy and reduced vulnerability among women in cooperatives. Her story supports existing literature on the positive effects of financial empowerment on women's mobility and safety. By integrating her narrative, we see a clear link between cooperative participation and enhanced freedom of movement, contributing

to overall empowerment. This aligns with Kabeer's (1999) model of empowerment, where resources (the loan), agency (the ability to purchase and use a scooter), and achievements (improved mobility and reduced harassment) collectively foster women's empowerment. Thus, cooperative involvement is crucial in addressing mobility challenges and promoting women's independence and well-being.

The result also revealed a change in mobility patterns among senior-aged women (50–64 years), with a notable increase of 22.7% in visits to new religious places compared to 9.5% for the 35–49 age group and 5.9% for the 18–35 age group. In Nepal, women often experience oppression within patriarchal structures (Karki & Thapa, 2021; UN, 2019), where age is crucial factor influencing mobility. Additionally, the unequal distribution of caregiving responsibilities between women and men in housework, childcare, and other families exacerbates the challenges faced by women in balancing their public and private lives (Mussideda & Patimo, 2020). Moreover, even after their children have grown, women may encounter their autonomy and freedom movement.

Likewise, changes in caste/ethnic groups, particularly among other groups (Sunar, Damai, Kami, and Madhesi) women, accounted for one-fourth (25%) of the total changes, surpassing other caste/ethnic groups. Similarly, illiterate women exhibited the highest rate of mobility compared to other education levels. Women's autonomy in decision-making regarding visits to health centers appears to align with Mahmud's (2003) findings on the positive impact of microcredit programs on women's agency and access to health care.

Overall, women are gradually shifting their mode of transportation after getting involved in cooperatives, with an increase observed in both public and private vehicle usage across all ages, caste/ethnic, and education groups. However, women continue to face the fear of harassment while using public transport, which limits their social and economic mobility (Kapoor, 2020), leading to a growing preference for private vehicles.

These findings also highlight the influence of age, caste/ethnicity, and education on women's choice of transportation. Younger women and those from supposedly higher castes exhibit higher rates of changes towards private vehicle usage. In comparison, the opposite trend is observed among older women and those from supposedly lower castes. Likewise, the rate of change in vehicle usage is lower among illiterate women compared to others. Notably, younger age groups show a higher shift towards private vehicle usage, while older, illiterate women from lower castes demonstrate the opposite pattern.

Hence, women's decision-making autonomy regarding visits to family and

relatives is identified as a crucial factor in empowerment (Ministry of Health and Population, 2017), with changes in educational levels and caste groups contributing to increasing rates of mobility. This study suggests that the shift in mobility following participation in cooperatives in Nepal serves as an indication of women's empowerment, particularly among those from illiterate and marginalized groups.

Conclusion

This study highlights the impact of cooperative engagement on women's mobility, reflecting broader empowerment processes within the Bhaktapur district of Nepal. The findings demonstrate that women's involvement in cooperatives is associated with transformative shifts in their ability to access and navigate public spaces, engage in economic activities, and make independent decisions about their mobility. The study reveals changes in women's mobility across various age groups, caste/ethnic backgrounds, and educational levels following cooperative participation. Senior-aged women (50–64 years), illiterate individuals, and members of marginalized caste/ethnic groups experienced substantial improvements in their mobility patterns, such as increased visits to religious sites and enhanced access to health centers without male accompaniment. These changes signify a significant expansion of women's agency and freedom of movement within their communities.

Furthermore, the shift in transportation preferences—from increased use of private vehicles to reduced reliance on walking and public transport—underlines the tangible benefits of cooperative support in overcoming mobility challenges faced by women, including safety concerns and social barriers. Younger women and those from supposedly higher castes demonstrated more pronounced shifts towards private vehicle usage. In contrast, older, illiterate women from marginalized groups exhibited slower but equally significant changes in their mobility behavior. This shift towards private vehicle usage particularly empowers women to engage more actively in economic and social activities outside their homes, contributing to their overall socio-economic empowerment.

This study places a strong foundation for future research by highlighting the transformative potential of cooperatives in empowering women. It opens avenues for exploring the long-term impacts of cooperative membership on women's socio-economic status and empowerment. Additionally, it suggests the need for comparative analyses between different community-based study to identify the most effective models to empower women. The research also points to the importance of examining barriers to participation in cooperatives, such as cultural and economic obstacles, and how these can be overcome. Furthermore, it underscores the role of education and training within cooperatives in enhancing women's skills and

leadership abilities. By addressing these areas, future research can be conducted and provide evidence-based recommendations for empowering women through cooperative.

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