

# A case study of the changes and influence of women's self-help organizations *misa puchas* in Patan, Nepal

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## パタンにおけるネワールの女性自助組織ミサ・プツァの変遷とその影響 —内発的小規模相互扶助組織から金融組合へ—

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### 要旨

1990年代以降、ネパールのカトマンズ盆地に位置するラリトプル市のパタン地区で、ネワール族の女性自助組織「ミサ・プツァ」が各地に設立され、現在に至るまで多様に発展している。ミサ・プツァは、女性の経済的自立を目的として地元NGOのプロジェクトによって、はじめて養成され、グループ内でマイクロファイナンス（小口金融）、メンバーへの職業訓練などが行われた（「ミサ・プツァ草創期」）。その後、パタン各地で、地元女性たちによって、内発的にミサ・プツァは設立され、開発本来の活動とともに、メンバーの女性のニーズや地域のニーズに合わせた多様な活動を行うようになった（「ミサ・プツァ内発的発展期」）。例えば、相互扶助、親睦、バザーなどの協同作業、地域の掃除、工事、地域住民の健康チェックなどのボランティア等の副次的な活動を積極的に行ってきた。また、行政からの様々な情報提供、保健所による栄養、衛生に関する指導を受けることで地域の生活レベル全体の底上げを行うことができた。女性の起業などの開発本来の活動はうまくいってなくても、上記の副次的な活動による地域への利益によって地域住民から支持を得て、各地で、進んでミサ・プツァを設立するようになった。

ネワール社会には、私的領域（家庭）、公的領域（地域）の両領域で厳しいジェンダー構造が存在している。家庭におけるジェンダーとは、労働面、金銭面、儀礼面における男性優位であり、地域におけるジェンダーとは、男性の儀礼執行組織グティによる公的活動からの女性の排除などが挙げられる。家庭においても地域においても、意思決定過程への女性の参加は制限されてきた。それが、ミサ・プツァの活動によって、地域のジェンダー規範が変化し、以前は男性しか参加できなかった伝統的な儀礼、新年の行事に女性も参加するようになった。また、様々な奉仕活動を行い、住民のために役立っている。概して、「ミサ・プツァ内発的発展期」の多様な活動が、女性の立場を向上させてきた。

2008年以後、新たな動きとして、ラリトプル市役所の傘下にあるCDS（地域開発局）やNGOの指導の下、女性たちはミサ・プツァを複数統合し、「金融組合」（saving and credit cooperative）を設立しはじめている。金融組合とは、マイクロファイナンスを発展させ、会員への融資額の拡大と法的信用性をもたせることを目的としている。現在、金融組合化の過程で、内発的発展期の活動は縮小しており、「個人」単位で経済的なエンパワメントを目指す傾向にある。非識字者の女性にとっては融資金を利用して起業することは難しいため、今後、金融組合を利用し成功する女性とうまく利用できない女性との間に格差が生じることが懸念される。また、これまで、ミサ・プツァでは「集団」として多様な活動を行い、女性自身の様々な潜在能力（ケイパビリティ）を拡大することができていた。特に、低カーストや非識字者の女性にとって効果的であった。それが、金融組合化によって、協同作業、学びの場が失われることにより、再び彼女たちの社会的な潜在能力が縮小する危険性がある。今後、ミサ・プツァはどのように変容するのか、調査していかねばならない。

## Introduction

I have been researching the lifestyles of Newar women in the old royal city of Patan, in Nepal, by means of the cultural anthropology method since 2001. Newar society has strict caste and gender structures, and women live according to traditional rules. However, in recent years, *misa puchas*<sup>1</sup>, women's self-help organizations, have been established and are developing in various communities in Patan. Women have been proactively participating in *misa pucha* activities and in doing so, their lives and ideas have been changing. Moreover, *misa puchas* are having an impact on the caste and gender structures in Newar society. In 1991, a local NGO project formed *misa puchas* to promote the independence of women, and when the project ended, women spontaneously started to establish *misa puchas* themselves in different communities in Patan. The activities of *misa puchas*, as organized by these women, have not only the broad aim of "development", but also the specific aims of micro financing and work training, as well as derived aims related to community development, such as mutual aid, friendship, and co-activities.

Since 2008, women belonging to *misa puchas* have established "saving and credit cooperatives" with the support of the Community Development Section (CDS) affiliated with the Lalitpur sub-metropolitan city office. As of November 2010, there are 118 small *misa puchas* in Patan<sup>2</sup>, and half of them (54 of 118) have formed six unified saving and credit cooperatives (Takeuchi 2012:102). These cooperatives aim to make their micro finance groups grow, giving legal credibility to their deposits and increasing the amounts of loans to members. A few members start small businesses, improving the loans of saving and credit cooperatives, but most of the members use these cooperatives to obtain interest on their deposits.

In part 1 of this paper, I start by surveying the society of the city of Patan, focusing on caste and gender roles. In part 2, I review the transition from the *misa puchas*' foundation period of the 1990s to the endogenous development period of the 2000s (until around 2007). In part 3, I discuss the variety of activities in the endogenous development period. In part 4, I clarify the impacts on women's lifestyles and the caste and gender structures of Newari society. In part 5, I explain the impacts of the *misa puchas*' shift from small self-help groups to saving and credit cooperatives. Lastly, I show the *misa puchas*' transition through three development periods and the impacts on women's capabilities during each period, and I discuss the risks associated with the shift from micro finance groups to saving and credit cooperatives.

## 1 An outline of Patan city

### 1.1 Urban structure and caste of Patan

The old royal city of Patan is located in the Nepal's Katmandu Valley, five kilometers south of the city center of Kathmandu. Patan is part of the twenty-two wards of Lalitpur sub-metropolitan city, and the inside of the Ring Road (beltway) can be called Patan.

In Patan, the old streets and rows of houses built during the Newar Malla Dynasty (1200-1768 A.D.) can still be found. It is said that the urban structure is embodied the Newar people's cosmology and that it has a deep relation with their social structure. Patan's urban and social structures were completed during the Malla Dynasty<sup>3</sup>. "The structure of the city has two aspects. One aspect is the place of residence where caste groups live separately according to their roles in functions and the other aspect is the place of residence according to religious rituals, as important castes were centered in Baha, Bahi or Baha Bahi (Buddhist temple), which go back to ancient times (Maharjan 2002:31).

Today, Patan holds about eighty percent of the Newar population. The value system that ranks

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<sup>1</sup> *ōMisa puchaö* means *ōwomenö groupö* in the Newari language.

<sup>2</sup> The data is according to Community Development Section (CDS) as of November 2010.

<sup>3</sup> "As the outer appearance and usage of space of temples, palaces and monasteries has not changed dramatically from at least early Malla times up to the end of the 19th century, it can, therefore, be safely assumed that the dwellings have not changed much eitherö (Korn 2007:33).

things by the idea of “pure/impure” exists in Patan even today. The Newar population’s value system also operates in daily norms and a social ranking (caste structure). The caste system, which is based on the idea of “pure/impure”, is firmly embedded in Newar society. High castes are considered to be unpolluted or “pure”, and lower castes are considered to be “impure”. The religions of Newar society are Hinduism and Buddhism. Most Newars belong to the Hindu religion, whose mythology has a cosmology that sees things according to the “pure/impure” dichotomy. The Newar people are afraid of becoming “impure” as per this cosmology. High caste people especially hold strongly to this idea and base many regulations in their lives on it (Ishii 1975:84-85). For example, menstruating women cannot worship (Puja) the gods and cannot enter a kitchen for four days<sup>4</sup> because they believe this will result in “impurity” (Takeuchi 2010:19-20). The idea of people being pure/impure and the caste system in the structure of Patan built during the Malla Dynasty is described below.

“In medieval times, Patan was a small country, so it has are symbolic ‘town walls’ (rampart) that functioned as a clear border of the royal city and (symbolic) gates existed at the four quarters” (Maharhjan 2002:34). Although the old gates no longer remain, several new gates have been built in recent years. Maharhjan suggests that the structure of Patan is in agreement with the national structural model of the town which designated the king’s palace “pure” and the periphery of the city “impure” mainly for Hindu society in the shape of a concentric circle according to caste system (*ibid*:38). For example, in the structure of Patan, Darbar Square, the location of the old royal palace, is seen as “pure” and the outer area of Patan as “impure”; and Newar people live separately by caste in a concentric circle (*ibid*:32-33). “Clean” castes live near Durbar Square in the center of the city and the “water-unacceptable” castes (also known as “untouchables”) of Khadgi, Kapali and Dyahla live around the outer part of the main Patan area (Korn 2007:33). The upper castes live near the main palace area of Patan and the lower castes in the outer areas; hence, castes are distributed in the city in a concentric manner (Gellner 1993:48, Maharjan 2002:38).

*Tole* is the name given to the smaller administrative units of wards. In each *tole*, there is a Ganesh temple called “Twar Ganedyo”, which is a small shrine to Ganesh from the Malla Dynasty era. When performing rituals or everyday worship of gods and goddesses, Ganesh is worshipped first according to the Hindu religious belief. Moreover *hiti* or community wells exist in each *tole* and people use this water for household purposes. Water from *hiti* is believed to be pure water and people draw it for daily morning worship. It is believed that the *hiti* of a higher caste group becomes “impure” and that its water cannot be used if lower caste people also use it. In addition to *hiti*, the city now has a pipeline water service which supplies water for a few hours a day. People store water drawn at home in a water jar and use it for daily necessities such as cooking, washing, or bathing.

Traditionally, Newar families in Patan lived in a type of house enclosing a courtyard called *nani* (*chowk* in Nepali) for every patrilineal descent group. At present, even though people still live together in a *nani*, some people do not know the details of their ancestry and their origins, but they know that they are relatives and hence take responsibilities when invited to weddings of people living in the same *nani*.

“The quality of houses and their ranking for taxation purposes was determined already by the great reformist Jayasthiti Malla (1380-1395 A.D.) who established guidelines that are used up to the present day: [...] Kasais, Podhyas, and Kullus, were not allowed to have houses roofed with tiles.” (Korn 2007:33)

These days, people in Patan live in small spaces because Patan is crowded with private houses. Some people build houses in vacant lands and backyards, and others extend their housetops. Often, walls divide a house perpendicularly due to property distribution. When carrying out a distribution of property between siblings, if the space is not sufficient for a perpendicular division, the houses are divided by floors and kitchens are built on each floor. The vast majority of people who reside in the central area of the town live in a very restricted space. An increasing number of families are buying

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<sup>4</sup> In Newar society, this period varies between caste groups.

land in suburban areas of Patan or in newly developed areas and build their house from concrete. On the other hand, according to some interviewees, many people are attached to Patan and do not want to move from the city despite the dearth of space and bad living conditions.

It has never been the practice for higher caste families to invite lower caste persons into their homes, and these standards are mutually observed. The consciousness of the taboo on giving and receiving food (for example, people in a higher caste cannot receive food from or share a meal with people in a lower caste) has been fading in recent years<sup>5</sup>. However, many older citizens are still living with those norms and values.

## 1.2 Gender and family structure of Newar society in Patan

The gender structure of the Newar society is connected with such principles as patriarchy and patrilinearity, and a uniform order between seniors and juniors. Family property (such as lands, houses, etc.) is also inherited according to the paternal line of descent. After marriage, a wife lives with the paternal line descent of her husband. Her life is limited to her husband's paternal relatives or *phukṛ*<sup>6</sup>. If a bride does not give birth to a son, under the patrilineal system, she cannot leave descendants for her husband's paternal line of descent. In addition, important religious events like honoring the spirits of ancestors, such as *suradda* (memorial service) are performed only by men. Only sons are allowed to light a funeral fire<sup>7</sup>.

In Newar society, absolute authority is given to seniors. In both public areas (for example *guthi* activities) and private areas (such as domestic life), opinions voiced by seniors are respected. And seniors are always invited to their relatives' life rituals and seated in guest seats at parties. Since the Malla Dynasty period, women have been excluded from the public and political arenas, including religious rituals and festivals. For example, only men are allowed to join *guthis*. For home worship rituals, the man of the patriarch perform the central role and women take the supporting roles. However, older women perform the daily prayers called Puja.

In this way, in Newar society a multi-layered hierarchy structure exists and is strongly influenced by the "pure/impure" idea. Moreover, the hierarchy is signified through physical gestures in daily practice. Juniors are expected to honor and respect their elders through those physical gestures. For example, people must greet relatives whenever meeting them, bowing in front of them and touching the elder's feet, a practice called *dhognu* (in Nepali) or *bhag yae hin* (in Newari). When a woman gets

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<sup>5</sup> In the Newar society, the idea of "pure/impure" spreads over to social practices such as meals, foods, interpersonal approaches, and marriage, and it becomes inseparable from the caste system. In these practices, we can see the hierarchy of caste groups, the separation from and repelling of other caste groups (Ishii 1975:84-85).

<sup>6</sup> Ishii (1976) analyzed the word *phuki* as follows: "The word *phuki* has a wide range of meanings, which can be largely attributed to the fact that *phuki* is not only a relationship term but is inseparably connected with a ritual unit. (1) *Phuki* may sometimes be used to refer only to real brothers. This usage is rather rare and can be found only among young people who have not completed their socialization. (2) On the other hand, usage of *phuki* can extend to all men (male) who are considered to be related to each other agnatically. Secondarily and indirectly, their family members are included among the *phukis* (*phukita*). (3) The meaning of *phuki* in the common usage falls between 1. and 2. above. 3-a. The most usual range of *phuki* coincides with the unit of people who perform *deo puja* (the worship of *digu deo*) together. Because the expression *-deo puja guthi* is not used in this village. Generally there are several *deo puja* units within an extended-*phuki*. A *deo puja* unit usually consists of a few households formally represented by their heads who are closely related to each other agnatically. But owing to personal likes and dislikes, a *deo puja* unit may not always consist of the nearest kin. 3-b. Death pollution affects near kin. They have an obligation to observe a certain length of period for mourning which varies according to the distance from the person from whom the pollution originates. Among them, those who observe it for twelve days are sometimes said to be *phuki*. As the people who call each other *phuki* are said to have an obligation to cooperate in daily life, and as the unity of the *phuki* is most clearly represented in that of *deo puja* unit, we can suppose that there is a rather low necessity for the wider co-operation of kin at present."

<sup>7</sup> When the father dies, the eldest son puts fire during the funeral at his father's dead body, however when the mother dies, the youngest son does the same duty for his dead mother. (Interviewee as of July 2007) .

married, traditionally, she is expected to worship her husband as “God<sup>8</sup>” and to perform *dhognu* for her husband twice every morning. At the time of rising, the bride performs *dhognu* to her husband, saying the words “My god of Narayan, my god of Narayan” in case her foot touches her husband while sleeping. And after washing her face, she performs *dhognu* again before breakfast, this time not only to her husband but also to senior members of the family. While seniors are seated, the bride takes their legs in both hands, bows and touches their legs with her head. She can have breakfast only after performing *dhognu* to all senior relatives living in the household even if she has been doing household work outside since early in the morning.

More than men, women are expected to keep relations with their family strong by preserving such rules. In joint large families, the different brides of the house compete to be the best bride of the house by greeting the *phuki*'s members at all times and treating them well. But even good brides are not allowed to go out on their own without the permission of their husbands or in-laws. As a result, they may be unaware of what is happening in society and sometimes of events relating to their own neighbors in the same *tole* or community. As a principle, they do not have the right to act freely (Takeuchi 2010:17-18). A woman's life is mostly bound inside the house of her husband and her husband's relatives (in the paternal line of descent).

The position of women in the family of her husband is clearly reflected in the official rituals of Hindu festivals. The rituals of *dhognu* to a husband's paternal relatives are officially done at the time of “Diwali” and “Dasain” twice a year. In the morning of the day of Bijya Dasami of Dasain festival, brides go to their senior relatives' houses to greet them with *dhognu*. Only after finishing *dhognu* are the brides allowed to have a meal. Moreover, during the “Diwali” festival, all the members of the family greet the seniors turn by turn, saying “*Bai yae ti*” (I bow to you). Mostly, men also greet the seniors, but unlike the women they are not required to bow and touch the seniors' legs with their head: they bow down only up to their seniors' chest height. The men of a family greet the following women of the family by bowing their heads: grandmother, father's sisters, mother and mother's sisters. In this way, people reaffirm their rank in the family.

## 2 Foundation and development of *misa puchas* in Patan

### 2.1 “Beginning period”: *misa puchas* founded by NGO and local government

In the late 1980s, UBS (Urban Basic Service) social development programs were carried out by UNICEF for poverty reduction in Patan. Initially scheduled for three years, the project was completed in five years after two years were added to the initial projected duration. The local residents who were involved in the project wanted to continue to develop their hometown as they had with the UBS program, and so an NGO called SOUP (Support Organization for Urban Poor) was founded for this purpose. Then, in 1992, SOUP established the first *misa pucha* (women's self help organization) in Patan. In 1996, it established three other *misa pucha* groups in poor residential areas. On the other hand, in 1992, a Community Development Section (CDS) was established in Patan. This took over from UBS and started employment training programs.

As part of the Urban Management Program, the CDS established five *misa puchas* in four wards in poor areas of Newar from 1998 to 2000. The *misa puchas* of this “beginning period” were established under the instruction of NGOs and the CDS as described above. In accordance with the external development model, *misa puchas* conducted three main activities in order to develop women's economic independence: microfinancing, vocational training and literacy education.

### 2.2 “Endogenous development period”: *misa puchas* founded voluntarily according to women's needs

The number of *misa puchas* established by the CDS grew through word of mouth, based on the positive reports of members. Consequently, women gradually started forming *misa puchas* on a

volunteer basis in the different wards of Patan. With the traditional gender structure existing in Newar society, some members reported that men were reluctant to have women from their families participating in these activities. However, in recent years *misa puchas* have also proved to be useful to the men in the community as they were getting important information from the government into their households and their communities, hence has started getting support from the men. In the past *misa puchas* were established by women in the community by registering in the CDS. But these days, *misa puchas* are also formed by the initiative of men of *guthi* for the benefit of their community and society.

1992 (2050)	Community Development Section (CDS) is founded in Patan.
1996 (2054)	CDS starts 2 <i>misa puchas</i> (Wards 11, 17).
1999 (2057)	Urban Management Program is launched. CDS forms 5 <i>misa puchas</i> .
2000 (2058)	<i>Misa puchas</i> are started on a volunteer basis in Wards 17, 19, and 22. CDS moves to an independent building made by the City Office (Support of Japanese NGO).
2004 (2061)	The total numbers of registered CDS <i>misa puchas</i> is 45. 18-month Clean Kathmandu Valley Program (JICA) starts. Health program is launched by America United Mission. Public Health Section, a free medical examination and treatment clinic for kids of age 5 or below, is started in Ward 18.
2005 (2062)	One-week administration training enforcement for new <i>misa puchas</i> starts. The total number of registered CDS <i>misa pucha</i> is 54.
2007 (2064)	The total number of registered CDS <i>misa pucha</i> is 87. High-achieving <i>misa puchas</i> start getting official recognition.
2008 (2065)	The total number of registered CDS <i>misa pucha</i> is 102.
2009 (2066)	The total number of registered CDS <i>misa pucha</i> is 113.
2010 (2067)	The total number of registered CDS <i>misa pucha</i> is 118.

Table 1. Transition of *misa puchas* in Patan

As of 2009, the number of registered *misa puchas* in the CDS had already reached ninety-nine, according to CDS officials. After registering a *misa pucha*, members become eligible to receive various types of training from the CDS. The CDS delivers a number of training programs in the community, for example in group administration, work, and ability improvement. It also gives lectures on gender equality, and organizes many more activities.

In Patan most *misa puchas* were at first composed essentially of members of the same caste group. However, in recent years, different caste groups from outside the community have started living together in the same areas and hence, *misa puchas* also are becoming composed of members from different caste groups. On average, these groups contain 25 to 100 people, most of whom I found to be married mothers. *Misa puchas* that are composed mainly of Jyapu members account for about 80% of the total registered *misa puchas*, showing that Jyapu women are more socially active conducting various activities in the community than women in other castes.

### 3 Various activities of *misa puchas* until around 2007 (endogenous development period)

In every community, people have organized *misa puchas*. As mentioned above, in the city of Patan, people live separately by caste, so in principle, each *misa pucha* consists of members of the same caste. This is why *misa puchas'* various activities are based on the caste group that makes up that particular

*misa pucha*. My research found that the greatest number of *misa puchas* were formed by the members of the Jyapu farmer caste group. Below are some examples of concrete activities which I recorded in the Jyapu *misa puchas*<sup>9</sup>.

First, activities related to making friends in their community are of primary importance for the women. In interviews, some women said that through the *misa puchas*, they were able to make friends “like a family” near their homes, that they enjoy talking together and that they can consult with each other about their household affairs. The second type of activity is micro financing. Specified purposes of loans included house repairs, medical expenses, marriage expenses, and other, because the *misa pucha* funds are still small and the amount of loan for one person at a time is only 2,000 to 3,000 rupees. This amount is too small to start any business. The third type of activity is training for women. Training provided in *misa puchas* depends on each woman, community, and *misa pucha* itself. The primary objective for development is to give women a chance to work outside their homes and thus empower them. Types of training include making candles, growing mushrooms, sewing clothes with machines and so on. Some members, however, are eager to do these activities not for work but as hobbies. Although hobbies may not be productive economic activities, they benefit the women by boosting their self-confidence. The fourth type of activity is informing women of government news. At meetings, they learn how to recycle and practice kitchen garbage composting, so that they contribute to society by reducing garbage at home. Before *misa puchas* were established, women were always limited to practices learned within their families and from their relatives. The information activities helped women connect to society directly and build self-confidence. The fifth type of activity is co-working. *Misa pucha* members participate in local festivals by holding bazaars. This activity also helps women to build self-confidence through group projects. The sixth activity is social work with *guthi* for the community. For example, women clean roads and temples in the community and collect contributions for road construction, among other tasks. And *misa puchas* assist the work of *guthis* on a *guthi*'s request. *Misa puchas* may sometimes carry out the plan and sponsor it if there arises some problems in the community (See part 4. 2). Previously, the range of Newar women's lives were limited to their parents' and husband's home, but *misa puchas* are expanding these women's sphere of activity significantly.

#### 4 Changes brought about to Newar society through *misa puchas*

##### 4.1 Changes to gender structure and women's lifestyles through various activities in the endogenous development period

The biggest impact *misa puchas* have had on Jyapu women is that, from living in a small, closed world (see part 1.2), *misa puchas* have allowed them to get to know about their neighbors, expanding the sphere in which they live. Members not only communicate with each other but also provide each other with support, sharing the mental strength needed to sort out problems in daily life.

Today, Newar women are forming a new reciprocal help system through which they can be independent of their traditional lifestyle whereby they have to obey their family and relatives. Until recently, women had to rely exclusively on help from their relatives, but now women can form new networks that consist of *misa pucha* members. In the past, in Hindu festivals such as Dasain, women never went to public places or performed the main roles, always played by men<sup>10</sup>. Now, women have started actively participating in festivals and other cultural events by playing musical instruments and dancing in those events. *Misa pucha* members have also started to hold bazaars at these festivals, which is a significant change from their traditional role. In addition, women are getting new social roles in the public sphere through *misa pucha* activities. It used to be rare for women to start businesses, even small ones, but now there are signs of such empowerment. Women are taking an

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<sup>9</sup> These activities are discussed in detail in Takeuchi 2012:102-104.

<sup>10</sup> I discuss the significance of the new activities played by *misa puchas* and traditional role of women in the Dasain festival in Takeuchi 2007.

active part in society, for example by receiving work training to acquire the skills for holding events such as a festival bazaar. The traditional gender structure that keeps women in private areas is changing through *misa pucha* activities.

#### 4.2 A new mutual support extending beyond caste groups

In the CDS, meetings of all *misa pucha* leaders are held every three months at which the leaders exchange information and train together for a day. Such meetings would have been impossible in traditional society mainly because of discrimination toward certain castes according to the “pure/impure” idea. The desire to study helps women overcome common conservative beliefs. In these *misa pucha* meetings, women take part in activities that cross the boundaries of caste and so their consciousness about castes is being shaken. In view of the framework of a caste system based on the pure/impure idea, this is an act of deviation from traditional society. In this way, the activities of *misa puchas* are leading to signs of changes even in this most conventional caste system. Furthermore, *misa puchas* are playing a vital role by closing the gaps between different castes through various activities in the *tole* or community.

In *guthi*, the traditional ritual management groups of the Newar society, only men are allowed as members, there is an order of precedence for age, and members of different castes and birthplaces do not mix. Meanwhile, *misa pucha* represent an ideology brought from outside this society, where any woman who resides in the community can participate.

Until recently, people lived separately in caste groups, but at present, a few different castes and ethnic groups have started to mix in the community. Brides are newcomers and “strangers in the community”, that is, they do not have the traditional roles or old obligations of members of their community. For this reason, women have less resistance than men to banding together into new groups, even with women of different castes, as can be seen in *misa puchas*.

Within a *guthi*, five seniors called “*Aju*” have absolute authority and no other members are allowed to oppose their decisions. There are various types of *guthis*: *si guthi*, which manages funerals in the *tole*, *mankaa guthi*, which manages the *tole*’s musical band for rituals, *san lu guthi*, which performs worship rituals in the *Machhendranath* temple, and others. In Jyapu society, the *mankaa guthi* has the strongest influence among the various *guthi*. In addition to managing the *tole* band, the *mankaa guthi* also performs trials and mediations, and passes judgment on the *tole*’s problems.

There is at least one *guthi* hall in each *tole*, which is used for meetings and banquets. *Misa puchas* also hold meetings in *guthi* halls. Members of *mankaa-guthi* expect *misa puchas* to take on the role of manager when *guthi* cannot manage an activity. If members of *mankaa-guthi* propose a plan to people in the community and there arises some problems related to friction between caste groups, they then ask the *misa puchas* to take up the plan and sponsor them in this endeavor.

When this happens, the *misa puchas*, which carry out boundary-breaking activities, act as a cushion. For example, during my fieldwork, a discussion about an old sewage pipe being replaced came up. For road construction, the local residents had to collect contributions from each family, and I also had an opportunity to experience the construction work. However, when the *guthi* of the Jyapu appealed to the locals, higher caste communities did not cooperate, but when they appealed through the *misa pucha*, almost all the households cooperated with them. The *misa puchas* are mainly formed by gathering women, many of who are wives who have come to live with their husbands from outside. These women are breaking the rules of caste and of family relations, building bonds of togetherness among the locals, developing more feelings of mutual support, and giving birth to fresh and new regional identities.

In addition, in certain *toles*, *misa puchas* conduct medical checkup programs, including measuring blood pressure, inviting a doctor to their *tole*, and performing health checks for people in the communities. The reasons why *misa puchas* organize these programs are that when a *misa pucha* invites a doctor to its communities, support aid can be obtained from the government, and checkups

can be done for lower fees (depending on the doctor). *Misa puchas* also conduct cleaning activities in the community. From the men's perspective, the benefits of *misa puchas* are that they help the men obtain information from the government, they improve the quality of life in the community, and they train women, giving more opportunities to women and hence improving the economic conditions of the family in general.

##### 5 The shift to saving and credit cooperatives

NGOs and the CDS that *misa puchas'* activities were not effectively helping women achieve economic independence, and from 2007, they started to offer free skill training for *misa pucha* members in establishing saving and credit cooperatives that specialize in the economic aspect of development. As a result, in 2008, three *misa puchas* merged and established a saving and credit cooperative entirely supported by NGOs and CDS. As of November 2010, there are six cooperatives based on *misa puchas* in Patan. Table 2 outlines the cooperatives' establishment, members, supporters (CDS and NGOs), rules, and financial activities.

Name of cooperatives	Luja	Kumbheshwor	Jagaruk	Anmol	Aju	Nawa Asta
Leadership organization for establishment	SOUP (NGO)	CDS	CDS	CDS	SOUP (NGO)	LUMANTI (NGO)
Establishment year	2008 (2065)	2009(2067)	2008 (2065)	2008 (2064)	2008 (2065)	2006 (2064)
Number of integrated <i>misa puchas</i>	1 (farmer caste)	1 (butcher caste)	2 (Buddhist high caste)	36 (28 at establishing)	1 (farmer caste)	13 (butcher caste)
Members	121 (40 at establishing)	104 (36 at establishing)	585 (130 at establishing)	Unknown	91 (70 at establishing)	280(only <i>misa puchas</i> members to date)
Maximum amount of loan and interest for year	Rs.50,000 (12%, Targeted only for having a house in the community)	Around Rs. 100,000 (19% for buying land, 18% for business)	Rs.2.5 millions (20%)	Unknown (14%)	Rs.50,000 (13% for under Rs.25,000, 11% for more than)	Rs.100,000 (12% for buying house and land, 18% for business)
Guarantee	Unnecessary	Necessary for more than Rs.100,000	Necessary	Necessary for more than Rs.200,000	Unnecessary	Necessary
Activities of <i>misa puchas</i>	Misa Puchas disappeared.	Misa Puchas disappeared.	Remained. Activities of <i>misa puchas</i> have no relation with the cooperative.	Remained. Activities of <i>misa puchas</i> have no relation with the cooperative.	Remained. Activities of <i>misa puchas</i> are conducted by the meeting decision of the cooperative.	Nothing. Only gathering for collecting money to deposit in the cooperative.

Table 2. The saving and credit cooperatives established by reorganizing *misa puchas*

The formation of the saving and credit cooperatives is not exclusively due to the spontaneous movements of women, as the leadership of the CDS and NGOs were also an important factor. In 2006, some *misa puchas* formed into a saving and credit cooperative for the first time with the help of LUMANTI (NGO). From 2008 to November 2010, in about two years' time, fifty-four *misa puchas* were unified and formed into six savings and credit cooperatives under the leadership of the CDS and SOUP (NGO). Thus, in such a short time, out of a total 118 *misa puchas*, fifty-four groups merged and formed saving and credit cooperatives.

The advantage of saving and credit cooperatives is that since they have more members than *misa puchas* (micro finance groups), members can receive larger loan amounts and thus use such loans to start a business. Another advantage is the availability of legal backup: with saving and credit cooperatives, there is less risk of bankruptcy. However, in the areas where savings and credit cooperatives are being formed, *misa puchas* are vanishing and those areas that were in a process of development through the various social activities of the *misa puchas* are becoming less and less active.

With the formation of saving and credit cooperatives, the self-help community activities of women are now shifting towards more economic activities and investment in particular. These saving and credit cooperatives are playing the role of arbitration between *misa puchas*, and also conducting *misa pucha* development trainings. But with the formation of saving and credit cooperatives from merged *misa puchas*, the emphasis has been shifting to personal investment and a decline in-group activities

can be seen. The main cause of this decline is that saving and credit cooperatives have more members, so regular meetings have become difficult. Thus, communication between members becomes possible only through the means of handbills and circular notices.

Only the educated women of the cooperatives can obtain the major posts in the organization that yield a salary. Consequently, only certain women get this benefit, which can be felt as a factor of concern as illiterate women may well get left behind. With the exception of women with business abilities, it cannot be said that cooperatives lead to promotion of employment. Rather, the widening of the gap between literate and illiterate women is a cause for concern.

#### 6 Conclusion: the transition of *misa puchas* and their impacts on women’s capabilities

In Table 3, I organized the *misa puchas* development into three periods and analyzed how these three periods have impacted women’s capabilities in Patan. The three periods are the Beginning Period of formation by exogenous development, the Endogenous Development Period of voluntary establishment by local women, and recently the Saving and Credit Cooperatives Period of organization through exogenous policies.

Sen (1999:75) defines “capability” as follows: “a person’s ‘capability’ refers to the alternative combinations of functionings that are feasible for her achieve. Capability is thus a kind of freedom: the substantive freedom to achieve alternative functioning combinations (or, less formally put, the freedom to achieve various lifestyles)<sup>11</sup>”. He further discusses “entitlement” as follows: “What we have to concentrate on is not the total food supply in the economy but the ‘entitlement’ that each person enjoys: the commodities over which she can establish her ownership and command. People suffer from hunger when they cannot establish their entitlement over an adequate amount of food”. Table 3 shows how the three periods are related to the “capability” and “entitlement” of women in Patan.

Beginning Period: exogenous development 1990s	Economic activities: The main activity is microfinance. Temporary stage. Effects on women’s capability and entitlement: Through these activities, members become acquainted with other local women, but generally the loans from groups are often used by men (members’ husbands) and fail in the end.
Endogenous Development Period: spontaneous development 2000~2007	Non-economic activities: The main activities are aimed at local unity (for example, organizing festivals, sweeping the community and participating in volunteer work in the community). Effects on women’s capability and entitlement: The bonds between members deepen, and these activities widen women’s capabilities. Women develop their identities and act voluntarily. Their awareness of their independences also grows.
Saving and Credit Cooperatives Period: exogenous development Since 2008	Economic activities: The main activity is forming cooperatives, thus developing a new aspect of <i>misa puchas</i> . Forecast for women: Through shifting cooperatives, the capabilities of some women who already wield a certain amount of power will keep growing. On the other hand, a gap will emerge between different classes of women in Patan. During this bubble economy, financial support to women may be safe for the present, but it could present risks when the bubble bursts.

Table 3. Impacts on women’s capabilities by transition of *misa puchas*

<sup>11</sup> For example, an affluent person who fasts may have the same functioning achievement in terms of eating or nourishment as a destitute person who is forced to starve, but the first person does have a different ‘capability set’ than the second (the first can choose to eat well and be well nourished in a way the second cannot).

In the Newar Society, a strict gender structure exists both in the private (domestic) and public (community) spheres. On the one hand, in the domestic sphere, there is a male-dominated gender code for aspects such as work, management of household economy and managing domestic rituals. On the other hand, in the community, women are also excluded from the public activities of *guthi*, the traditional ritual organizations that are managed by men. For these reasons, women had limited exposure to participation in decision-making processes in the private and public spheres until the 2000s.

The activities of *misa puchas* in the endogenous development period changed the gender code in the public sphere (community), and women now have the opportunity to participate in traditional rituals and New Year events that used to be organized exclusively by men. *Misa puchas* also help the community, for instance by sweeping the roads and temples of their communities, organizing a basic clinic for people in their communities, and through other activities. Generally, *misa puchas'* various activities have empowered women and raised their status during the endogenous development period. In recent years, *misa puchas* are shifting toward becoming cooperatives, and this means that women tend to be empowered not as a "group unit" but as a "personal unit". So, the shift to cooperatives may be causing a widening gap between what I term "successful women" and "unsuccessful women". "Successful women" are women who progress toward independence by becoming paid staff in cooperatives or by getting more loans and starting businesses. "Unsuccessful women" are people who because of limited capabilities (such as illiteracy) have neither the ability to work in cooperatives nor the ability to start businesses using loans. Evidently, women have gained some influence in the community but there is a gap in the participation rate between higher caste and lower caste women. Even now, lower caste women have weak status and have no chance to participate in the CDS training because educational background may be a necessary condition to attend training. They are embarrassed to speak of their ignorance and their lack of qualifications to receive the skill-training course. Lower caste women and women who have limited capabilities did have the chance to learn some skills through group activities during the endogenous development period. However, at present, *misa puchas* are shifting toward cooperatives, which ever diminishes those women's chance to widen their capabilities, as meetings, co-working, and chances to learn skills disappear.

Why have we seen a rapid shift toward *misa puchas* turning into cooperatives? In Nepal, under the influence of the bubble economy, the price of land is soaring, and bank interest rates are rising to eleven to sixteen percent. Investments are going through a boom period. Under the present conditions, people can reap steady profits by depositing in cooperatives. However, the whole cities in Nepal may be at risk of falling into recession if the Nepali economic bubble bursts. For the independence of women, it is necessary to create a society in which women can engage in appropriate work to secure an income. Even if women work outside the home in the Newar society, their wage standard is lower than men's and they are put in an unstable situation. In addition, they were not allowed to hold land or proprietary rights or to receive social security. For example, women are leading figures in agriculture in Jyapu (farmer caste) society, but even in such a case they do not have the right of inheritance for such property as land or a house. The same thing can be said about women of the Shahi (butcher shop) caste and of the Poda (cleaning) caste. Through education, we acquire reasoning skills as well as the ability to voice our opinions about politics, society, the economy, and the environment that surround us. For this reason, to promote women's empowerment through the various activities of *misa puchas*, it is necessary to concentrate on education for women. Furthermore, it is necessary for society at large to take action to promote women's participation in planning and decision-making processes in the domestic sphere. The recent tendency of specializing in the economic aspect of *misa pucha* activities, namely the shift to cooperatives, is not consistent with the ideal of improving women's capabilities as a whole. It is important for women to maintain the variety of activities that *misa puchas* practiced during the endogenous development period.

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