

Implementation of Right to Information Act in Cooperatives of Birendranagar Municipality, Surkhet

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Abstract

Cooperatives are volunteer and member- controlled organization, which are based on principles of autonomy, equality and democracy. The main objective of this study was to analyze the implementation of Right to Information (RTI) in various cooperatives in the Birendranagar Municipality, Surkhet. The study was of qualitative and quantitative nature. A total of 104 member from various cooperatives were selected through non proportional stratified random sampling and 15 representatives of the cooperatives were selected through purposive sampling. In addition, two focus group discussions and non-participatory observation of the cooperatives were done. The study was mainly focused on the awareness of the members of RTI, availability of information, attitude of the staff, modes of access, voluntary compliance, monitoring, behavior of the members, and information and satisfaction of the members. Of the total 104 members, 96.1% had general knowledge about RTI. Of the total members, 73.1% had made a request for information, 32.7% of the total members had made repeated request for information and 29.8% of the total members had received the requested information. The overall average of the implementation of the RTI was found to be 44%, which was interpreted as very poor. The average of monitoring was found to be 27.5% which was very poor. Overall, the study revealed that the knowledge of RTI and practice of RTI were very poor among the members of the study cooperatives. Information-seeking was highly related to monitoring behavior ($r = 0.906, p < 0.001$) and overall satisfaction ($r = 0.913, p < 0.001$). Overall, respondents indicated they had limited information and were not monitored by staff. Respondents also reported a lack of information regarding the legal extent of their right to information (RTI) and were uncertain about the staff member to approach for clarification. Monitoring behavior and right to information were discussed in relation to the Nepal RTI law, the International Cooperative Alliance, and Thalappalam. The study advocates that in order to achieve increased transparency in cooperatives, several adjustments, including development of a member information system and regulator monitoring, and more broadly, improving the quality of disclosure, are required.

Keywords : Rights, Accountability, Transparency, Cooperatives, Challenges, Opportunities

Introduction

As laid down in the Constitution of Nepal, the right to information is a fundamental right of all citizens. The enactment of the Right to Information Act, 2064 further regulated this right. Likewise, the Cooperative Act, 2074 instituted a provision for control and accountability over cooperatives, and also mandated them to maintain records, conduct general meetings and accountability, as well as submit various reports to the registrar or concerned authority. As such, several avenues are available for cooperative member control and accountability.

There are, however, specific differences. For instance, the RTI Act does not deem all cooperatives as public bodies and, therefore, Member control and right to information over cooperatives cannot be solely attributed to the RTI Act. It may also depend on the cooperative's bylaws and other regulations framed by the cooperative itself. Transparency in cooperative norms and standards is of great importance, as stated by the International Co-operative Alliance (ICA). The ICA states that to realize democratic control, cooperatives must train and educate members by Financial Literacy Training (FLT) and provide them with information. Without adequate information, it is near impossible for members to exercise their right to democratic control.

The study was conducted in Birendranagar Municipality, Surkhet, home to 199 registered cooperatives in the study documents. Eight cooperatives have been selected for the study keeping in view type, size and period of operation of the cooperatives. The study has employed various methods, that is, survey, interview, focus group discussion and observation to understand the attitudes of the staff members, the channels through which requests for information are communicated, the mechanisms through which compliance is ensured, barriers if any, members face while seeking information and the obligations if any, under the law that have been incorporated in the study.

Objective

The study has attempted to answer four questions. First, it has attempted to examine how the right to information (RTI) is implemented in cooperatives in Birendranagar municipality. Second, it has attempted to assess the level of compliance of the selected cooperatives with the provisions of the law, rules and regulation. Third, it has attempted to assess the type of information provided to members and the type of information that is difficult to access. Fourth, it has attempted to understand the type of obstacles faced by members while seeking information.

Based on the above questions, the study has set the following objectives. First, it has set the objective of assessing the laws, rules and guidelines regarding the right to information. Second, it has set the objective of assessing the level of implementation of RTI in the six selected institutions. Third, it has set the objective of identifying barriers faced by members while accessing information. Finally, it has set the objective of assessing the relationship of gender and information with the level of satisfaction of members.

Importance of the Study

Previous studies on RTI in Nepal have focused on various levels of the bureaucracy, leaving little space for the study of cooperative governance. This research focuses on transparency and accountability at the member level and organizational level of service delivery in a provincial capital other than Kathmandu. This research is expected to benefit cooperative unions, officers, regulators, members, other civil society organizations, and researchers interested in member-based financial cooperatives. The study was designed to capture the views of 104 members of eight purposely sampled cooperatives; therefore, the findings should be generalized to the study area only, and not to the country in general.

Related Literature

A literature review is a systematic process of identifying, reviewing, analyzing, and synthesizing existing literature related to a particular research topic.

RTI, Transparency and Cooperative Governance

An RTI policy or law offers a legal means for the public to acquire information that is vested in governmental agencies and institutions. In line with the RTI principle, public authorities have an obligation to appoint information officers, proactively publish information, and respond requests within a stipulated time. Other commitments by governmental authorities under the RTI policy/law underscore the key function of information in good governance. Information rights promote transparency and accountability and foster participation of the public in the governance process.

Transparency concerning members is of particular importance to cooperatives. In relation to the International Co-operative Alliance (ICA) Principles, cooperatives have an educational responsibility to their members, elected representatives, and employees. Furthermore, the ICA states that educating the community at large helps achieve a greater understanding of the co-operative movement. It is important to take into account, that the ICA Principles are formulated in a way to help RTI implementation. When interpreting the ICA Principles, this study takes the view that the educating of members is meant to ensure members are in a position to participate in the governance of the cooperative and to provide oversight.

Legal Situation in Nepal and the Concept of "Public Authority" in the Region

The laws of Nepal make a distinction between “public bodies” and “private bodies” and only the former are required to provide information under the RTI law. The 2008 Cooperative Act, which is the basis for the incorporation of cooperative societies, states that cooperatives are member-centered and autonomous organizations, and therefore obliges them to maintain minutes of general meetings and of the board, and of supervisory audits. The Act further obliges cooperatives to submit annually, to the registrar, specified information. Therefore, it can be argued that, notwithstanding the lack of clear integration of the RTI Act with other laws of Nepal, the laws governing cooperatives, to a great extent, provide a sufficient basis for accountability and record-keeping by cooperatives.

A related legal case in India (Kher, 2014), concerns the Indian Supreme Court ruling that not all cooperative societies in that country are “public authorities” for the purpose of that country Right to Information (RTI) Act and that in order to establish a society as a “public authority” the society must be legally owned and controlled by the government and funded by the government to a significant degree. As with all case law, this ruling is not binding in Nepal. However, this case is constructive for Nepal because it illustrates that the term “public authority” does not always include cooperative societies, and in situations where the legislation regarding a given society is unclear, other reasoning must be constructed to determine the true intentions of the legislature. In these situations, different lines of reasoning may include the society’s obligations under cooperative law, member rights, regulatory functions, and/or other principles relating to the governance of the cooperative society.

Research on RTI in South Asia reveals that though laws for RTI exist, their implementation remains a challenge. Sapkota (2023) states that adequate level of awareness, efficiency and implementation of RTI in Nepal is wanting. Likewise, Khanal et. al, (2024) have mentioned lack of

accountability and discrepancies in the information/institutional structure as main challenges in governance and cooperative sectors. However, no study has investigated combined effects of members' awareness, staff responsiveness, publication of information, monitoring, gender discrimination, culture and Oversight in Nepalese cooperatives. This study examines the aforementioned areas within Birendranagar Municipality.

The basic concept of this study is that there are several dimensions through which the implementation of the Right to Information (RTI) may be assessed. These dimensions may include, but are not limited to, members' awareness of RTI, the availability of information, responsiveness of staff, the means of dissemination, and compliance with the laws and rules, as well as oversight and monitoring. It is considered that the members' request for information, and the information thus received, reflect members' experience with the transparency system. Further, it is assumed that a culture of information would be prevalent within an organization, and therefore, would not require be assessed by means of a questionnaire. It is further assumed that, in the context of the culture of information, oversight and monitoring would be positive. The International Cooperative Alliance (ICA) cooperative principles and the Legal framework also specify that culture of information should be prevalent within a country.

Methodology

This study used a convergent type of mixed method research design, and hence both quantitative and qualitative methodology were used to analyze the same case of research problem implementation. This study was conducted in the Birendranagar Municipality, Surkhet district, Karnali province of Nepal. In this study a total of eight cooperatives were selected in a purposive manner to have variation in type of organization, size and period of operation.

A quantitative questionnaire was administered to 104 members, of which 52.9% were males and 47.1% were females. The qualitative part of the study was carried out with 15 key persons. They included managers of the cooperatives, chairperson of the board, employees involved in giving out loans and operating the cooperative, and government officers involved in regulating the cooperative. Other key persons were sector specialists. Two focus group discussions (FGD) were conducted with the members of the cooperatives. In addition, to observe governance in the cooperatives, participation in various activities was done using a pre-designed checklist. It should be noted that the identity of the respondents was not disclosed.

Table 1

Study participants and data-collection methods

Participant/Source	n	Method
Cooperative members	104	Structured questionnaire
Cooperative managers	4	Semi-structured interview
Board chairpersons	4	Semi-structured interview
Loan officers, regulators, and experts	7	Semi-structured interview
Focus groups	2 group	FGD
Selected cooperatives	8	Institutional observation

Several measures were used to assess awareness of the respondent, staff attentiveness, request flow, receipt of information, perception of oversight and overall satisfaction. These measures were all ordinal measures. The ordinal scale was scored with numerical values and analyzed using measures of central tendency. Respondents rated on a three point scale the degree to which a particular behavior occurred. A score of 1 indicated low/never/not known, a score of 2 indicated moderate/sometimes/partially and a score of 3 indicated high/regular/completely. A one sample test of the mean was performed comparing the values to the neutral/moderate value of 2. The null hypotheses tested for each measure is that the population means are equal to 2 and the alternative hypotheses is that the means are not equal to 2. Statistical significance for the one sample test was performed by testing the difference between the sample means and the value of 2 and the standard error of the sample means. A two-sided 95% confidence interval was also used in the test for significance.

Exact p-values were used if available in the published study. If $p = .000$ was reported by the authors then the value is $p < .001$.

The interpretation for the six percentages for each component of implementation were defined as follows: above 70% = good; 50-70% = moderate; 30-49% = weak and less than 30% = very weak. These cut-offs were used as part of the interpretation for the data and are not intended to represent standards for cooperation. These cut-offs are analytical and should not be interpreted as such. These cut-offs were based on ICA Principle 5 which describes member education and information.

Quantitative methods included Pearson product-moment correlation, confidence intervals and descriptive statistics. Tests for significance included chi-square, one-way ANOVA and analysis of variance. For assessing the association between gender and frequency of request, chi-square test was performed. For the analysis of variance of the numerically encoded request score a one-way ANOVA was performed for the test for significance. The request score is an ordinal scale and caution should be taken when using a test for significance for the analysis of variance. Both the chi-square test for association and the one-way ANOVA are used to assess sensitivity.

Qualitative methods included focus group discussions and interviews. Thematic analysis was used for qualitative data as described by Braun and Clarke (2006). The data were made familiar to the researchers. The data were coded and themes were identified. The themes were then examined to determine if they adequately captured the data. Names were assigned to the themes and results were summarized. The following were coded: hedging and disclosure behavior of members; legal uncertainty and staff behavior of members. Observational data were also used to support member statements.

Results and Interpretation

Profile of Respondents

This research of the 104 respondents, 52.9% were male and 47.1% were female. The largest age group, comprised of 84.6% of the respondents, was between 31 and 45. With regard to education, the largest group, comprised of 84.6% of the respondents, completed secondary education. Employment was mainly in the government/private sector (45.2%), business (23.1%) and farming (22.1%). The respondents covered ethnic groups, including Brahmin/Chhetris, Dalits and Janajatis. With regard to

the cooperatives, 58.7% of the respondents had experience for more than five years, hence, had first hand experience on cooperative operations.

RTI Awareness and Usage

Based on the observation, a preponderance of selective disclosure was evident. Management information (e.g., policy on granting loans and setting interest rates) was published. Governance information was less visible, and included internal policy information, decisions of the general assembly, and relevant information on the web. Transparency of the co-operative's governance may not necessarily reflect transparency of its operations.

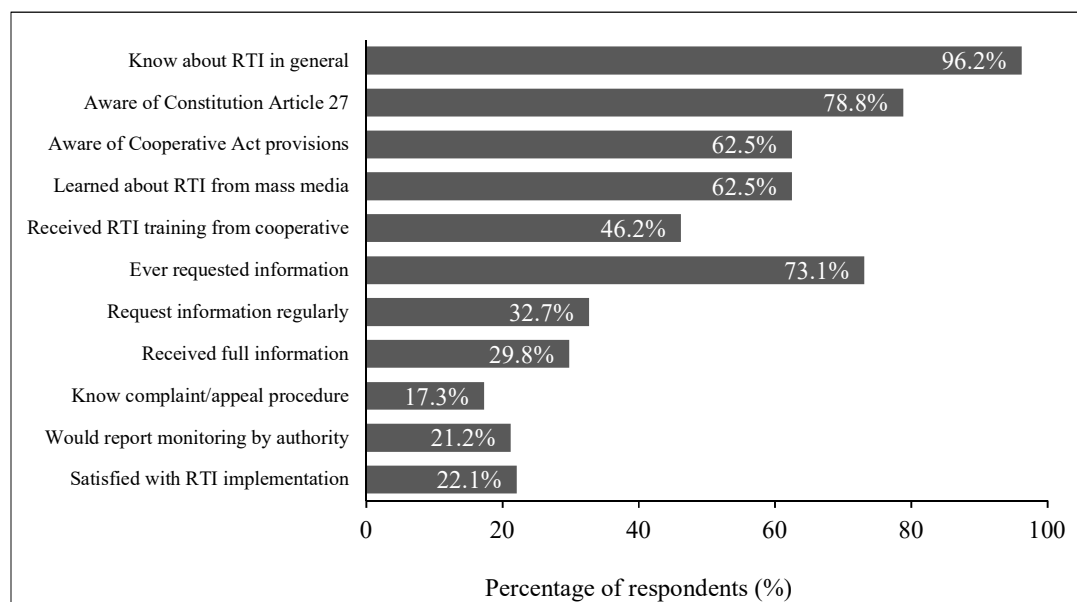
“The Cooperative Act says we must give information, but not how to respond to requests for information.” — Interviewed Public Official, Birendranagar

Table 2

RTI awareness and information-use indicators (n = 104)

Indicator	Frequency	Percent
Know about RTI in general	100	96.2
Aware of Constitution Article 27	82	78.8
Aware of Cooperative Act information-related provisions	65	62.5
Learned about RTI from mass media rather than the cooperative	65	62.5
Received RTI-related training from the cooperative	48	46.2
Ever requested information from the cooperative	76	73.1
Request information regularly	34	32.7
Received full information when requested	31	29.8
Know complaint/appeal procedure	18	17.3
Would report any monitoring by authority	22	21.2
Satisfied with RTI implementation overall	23	22.1

Note. Each row is an independent indicator; percentages are not expected to sum to 100, and they are calculated on the full sample of 104 respondents.

Figure 1*RTI awareness and information-use indicators among cooperative members (n = 104)*

Note. Bars show the percentage of all 104 respondents for each indicator.

Source: Field survey, 2026.

Data were collected from a sample size of 104. 96.2% of the respondents were aware of RTI and 78.8% were aware of Article 27 of the Constitution of Nepal. 62.5% of the respondents were also aware of provisions of the Cooperative Act with regard to the right to information 62.5% also acquired knowledge of RTI through mass media. 46.2% of the respondents received training on RTI within their co-op and 73.1% of the respondents had made a request for information from a co-op at some point in their lives.

Of the 76 respondents who had made a request for information at some point in time, 44.7% made a request regularly and 40.8% received the complete information they requested.¹ 17.3% of all respondents were aware of the process for filing a complaint or appeal and 21.2% indicated that they would report to a government entity if monitored. 22.1% of respondents were satisfied with the implementation of RTI in general.

Awareness of both RTI and the constitutional provisions was relatively high at 96.2% and 78.8% respectively. However only 32.7% of respondents made multiple requests for information and only 29.8% received complete information awareness of the complaint and appeal process was very low at 17.3%. What is prevalent is not a lack of awareness but rather a gap between awareness and implementation and the challenge of obtaining information.

"Asking for information causes an awkward situation and it feels like an inconvenience. There is a lack of trust towards the individuals as well." - Focus Group Discussion (FGD), Co-op Member, Birendranagar

"We have the right to ask any information related to the Co-op. We usually ask about changes in interest rates. We do not ask about management issues." - FGD, Co-op member, Birendranagar

Problems faced while seeking information

Incomplete/unclear information was the major complaint; long waits and a complicated/long procedure to process the request also were reported. Only 7 of the 76 members who requested information reported that they had no problems. Generally, difficulties are observed to be more while accessing information than while deciding to make a request for information.

A district union representative said, "Members do not feel they own the cooperative. They think of themselves as customers, and as such, do not question or demand information like an owner would."

Table 3

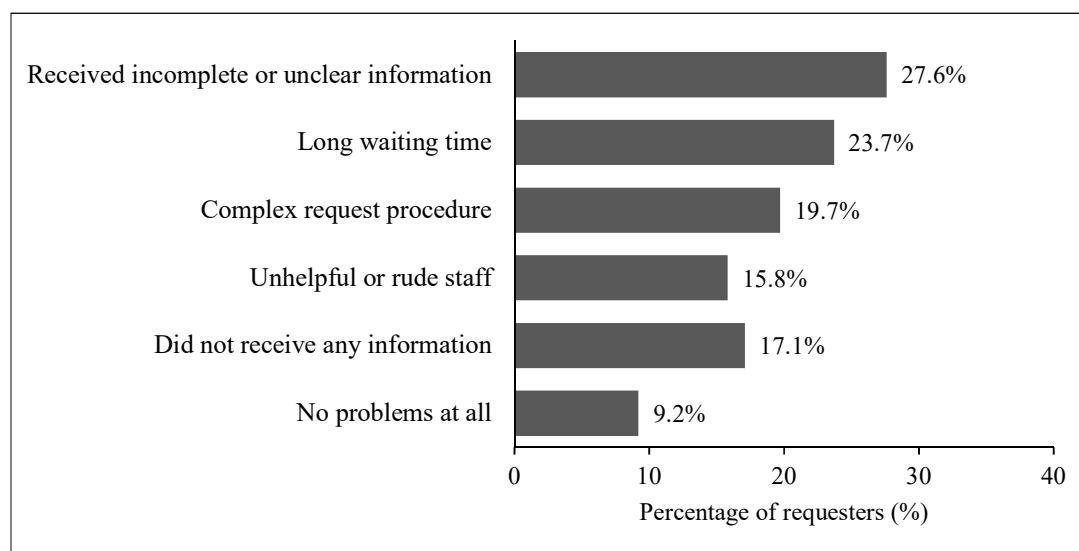
Problems faced by the members while seeking information (n = 76)

Problem	Frequency	Percent of requesters
Received incomplete or unclear information	21	27.6
Long waiting time	18	23.7
Complex request procedure	15	19.7
Unhelpful or rude staff	12	15.8
Did not receive any information	13	17.1
No problems at all	7	9.2

Note. Multiple problems could be reported; therefore, percentages may sum to more than 100%.

Figure 2

Problems faced by members while seeking information (n = 76)



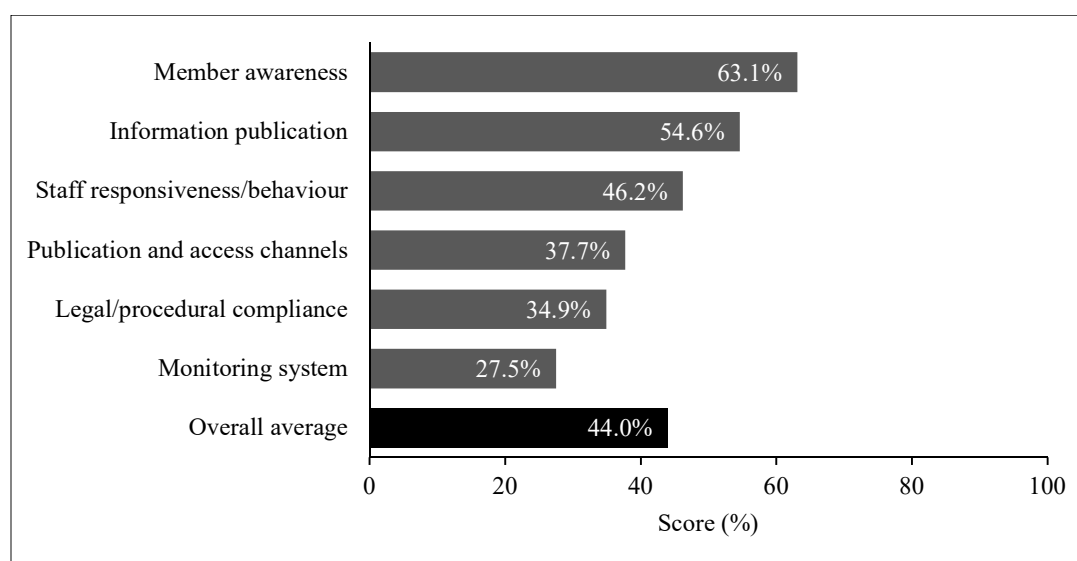
Note. Bars show the percentage of the 76 respondents who had requested information. Multiple responses were possible.

RTI Implementation Dimension Scores

Table 4*RTI implementation dimension scores*

Rank	Dimension	Score (%)	SD	Study rubric
1	Member awareness	63.1	8.4	Moderate
2	Information publication	54.6	11.2	Moderate
3	Staff responsiveness/behaviour	46.2	9.7	Weak
4	Publication and access channels	37.7	12.1	Weak
5	Legal/procedural compliance	34.9	10.3	Weak
6	Monitoring system	27.5	8.9	Very weak
	Overall average	44.0	13.2	Weak

Note. Interpretive labels follow the study-specific descriptive rubric detailed in Section 3.3; they are not ICA classifications.

Figure 3*RTI implementation dimension scores*

Note. Bars show the dimension score (%). The black bar is the overall average.

The RTI Implementation Dimension scores were calculated based on the evaluation of key informants from selected cooperatives. The average of the RTI implementation scores was estimated at 44.0%. Member awareness and information publication were the best performers at 63.1% and 54.6%, respectively, while the lowest performers were the monitoring system and staff behavior at 27.5% and 46.2%, respectively. The overall implementation scores, member awareness, and information publication scores, were above the midpoint of the rubric at 50%, indicating that the members had general information on their right to information, even if other supporting mechanisms and structures were lacking.

Mean Analysis and One-Sample Tests**Table 5***Mean scores, 95% confidence intervals, and one-sample tests (n = 104)*

Variable	Mean	SD	95% CI	p-value
Member awareness	2.481	0.574	2.370–2.591	< .001
Staff behaviour	2.317	0.714	2.180–2.455	< .001
Request behaviour	2.058	0.774	1.909–2.206	.449
Information receipt	1.904	0.830	1.744–2.064	.240
Overall satisfaction	1.875	0.746	1.732–2.018	.091
Perceived monitoring	1.760	0.782	1.609–1.910	.002

Note. Three-point scale: 1 = low/never/not known, 2 = moderate/sometimes/partial, 3 =high/regular/full. One-sample null hypothesis: $\mu = 2.0$; two-sided test.

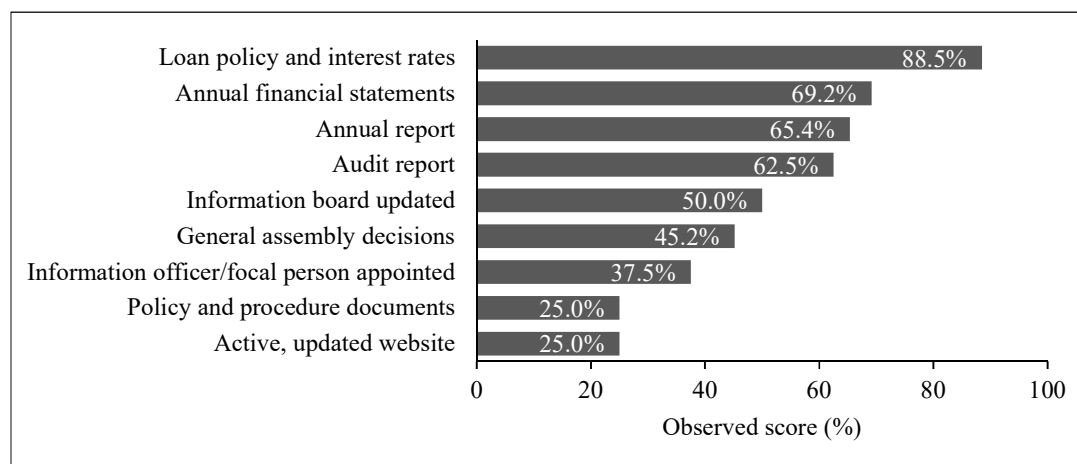
The mean score for member awareness was 2.48, staff behavior was 2.32, and information request was 2.06. Perceived monitoring was 1.76. Satisfaction was 1.87. The null hypothesis was rejected since the means were statistically significantly above 2, and therefore member awareness and satisfaction were above the midpoint.

Awareness and staff behavior were positive, with scores of 2.481 and 2.317, respectively. Perceived monitoring was negative, with a score of 1.760, and was statistically significant ($p < .002$). The behaviors of requesting and receiving information and the ensuing satisfaction were equal to or not different from 2.0, the neutral point, and also were not statistically significant. As earlier mentioned, the result of the balance between awareness and monitoring showed that knowledge is more dominant than control or oversight by the institution.

Publication of Information and Disclosure**Table 6***Institutional observation scores for information publication*

Information type	Observed score (%)	Gap from 100 (%)	Interpretation
Loan policy and interest rates	88.5	11.5	High
Annual financial statements	69.2	30.8	Medium
Annual report	65.4	34.6	Medium
Audit report	62.5	37.5	Medium
Information board updated	50.0	50.0	Low
General assembly decisions	45.2	54.8	Low
Information officer/focal person appointed	37.5	62.5	Low
Policy and procedure documents	25.0	75.0	Very low
Active, updated website	25.0	75.0	Very low

Note: The values shown are the combined scores of the co-operatives where the researched cases were observed and reported, and therefore should not be misconstrued to be the total number of co-operatives observed.

Figure 4*Institutional observation scores for information publication*

Note. Bars show the combined observed score (%) for each information type across the selected cooperatives.

Based on the observation, a preponderance of selective disclosure was evident. Management information (e.g., policy on granting loans and setting interest rates) was published. Governance information was less visible, and included internal policy information, decisions of the general assembly, and relevant information on the web. Transparency of the co-operative's governance may not necessarily reflect transparency of its operations.

"The Cooperative Act says we must give information, but not how to respond to requests for information." Interviewed Public Official, Birendranagar

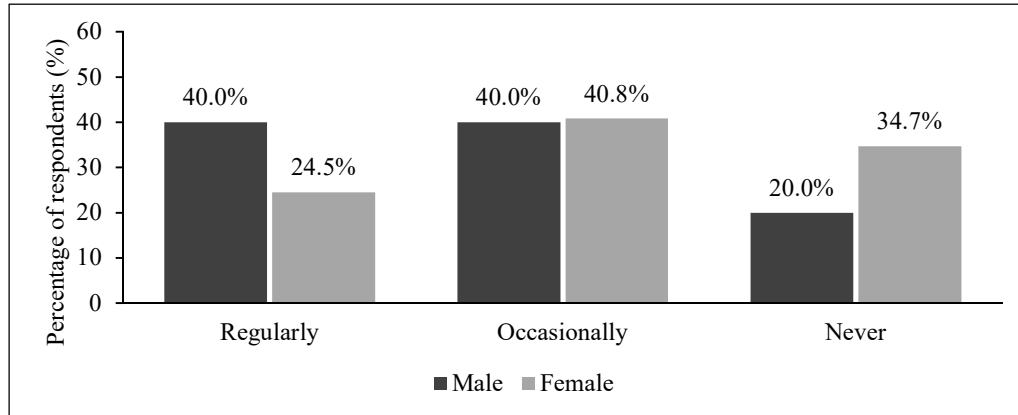
Gender and RTI Request Behavior

Frequency of RTI Requests

Table 7*Gender and RTI request frequency*

Gender	Regularly	Occasionally	Never	Total
Male (n = 55)	22 (40.0%)	22 (40.0%)	11 (20.0%)	55
Female (n = 49)	12 (24.5%)	20 (40.8%)	17 (34.7%)	49
Total	34 (32.7%)	42 (40.4%)	28 (26.9%)	104

Note. $\chi^2 = 3.989$, $df = 2$, $p = .136$. The categorical association is not statistically significant at $\alpha = .05$.

Figure 5*RTI request frequency by gender*

Note. Bars show the percentage within each gender (male $n = 55$; female $n = 49$). $\chi^2 = 3.989$, $df = 2$, $p = .136$.

The male respondents (40.0%) reported making requests more often than the female respondents (24.5%). However, the chi-square test did not support the presence of a significant association between gender and frequency of RTI requests ($p = 0.136$).

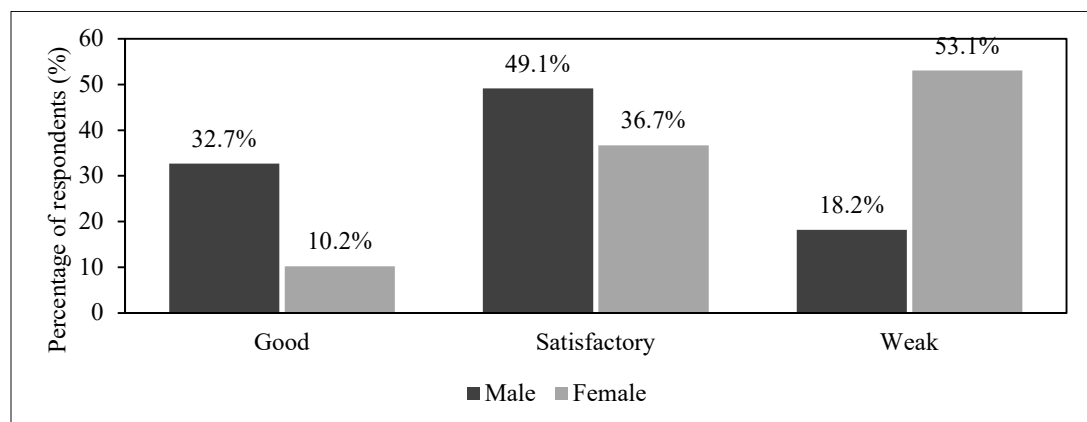
Gender and RTI Request Satisfaction

Overall, How Do You Evaluate the Performance of RTI?

Table 8*Gender and satisfaction with RTI implementation*

Gender	Good	Satisfactory	Weak	Total
Male ($n = 55$)	18 (32.7%)	27 (49.1%)	10 (18.2%)	55
Female ($n = 49$)	5 (10.2%)	18 (36.7%)	26 (53.1%)	49
Total	23 (22.1%)	45 (43.3%)	36 (34.6%)	104

Note. $\chi^2 = 15.966$, $df = 2$, $p < .001$. The association is statistically significant at $\alpha = .05$.

Figure 6*Satisfaction with RTI implementation by gender*

Note. Bars show the percentage within each gender (male $n = 55$; female $n = 49$). $\chi^2 = 15.966$, $df = 2$, $p < .001$.

Regarding the evaluation of RTI, more male respondents (32.7%) assessed the performance as 'good', whereas the female respondents (10.2%) showed the least assessment of 'good' performance (chi-square = 15.966, $p < 0.001$).

Accomplishment with gender to some extent identified differences in satisfaction ratings. In general, women rated implementation as more weak compared to men. Nearly 53% of women respondents indicated implementation was weak. Conversely, around 18% of men responded implementation was weak. The interviews and focus group discussions identified the reason for this difference. Some women members were not comfortable in approaching staff to clarify their queries and/or raised their views during meetings.

"Women members do not actively participate in meetings to raise queries and/or discuss their concerns. In addition, the work environment of the cooperative does not always support and motivate women members to ask questions." - Birendranagar based Cooperative Expert Advisor

Exploratory ANOVA by Gender

Table 9

One-way ANOVA of coded awareness and request scores by gender

Variable/Source	Sum of Squares	df	Mean Square	F	p
Awareness: Between groups	0.012	1	0.012	0.036	.850
Awareness: Within groups	33.950	102	0.333		
Awareness: Total	33.962	103			
Request score: Between groups	2.364	1	2.364	4.067	.046
Request score: Within groups	59.290	102	0.581		
Request score: Total	61.654	103			

Note. The request measure is ordinal (1–3). Therefore, the ANOVA result is retained as exploratory and should not override the chi-square test of categorical request frequency in Table 7.

Results of exploratory one-way Analysis of Variance (ANOVA) conducted for awareness and requests scores based on gender, are presented in Table 9. Results of one way ANOVA for awareness scores, between gender groups, is not statistically significant at 0.05 level of significance. However, one way ANOVA for requests scores, between gender groups, is statistically significant at 0.05 level of significance.

There were no differences in awareness scores by gender ($F = 0.036$, $p = 0.850$). The ANOVA on the coded score for requests gave an F ratio of 4.067 and $p = 0.046$. The request score is an ordinal scale measure. The dichotomous (yes/no) chi-square test of the request score was not significant. Considering these, the two pieces of evidence should not be interpreted to confirm each other. The ANOVA should be regarded as preliminary or exploratory to identify a potential difference in means of the requests scores and warrant additional studies using larger sample sizes and/or other approaches to measure ordinal data.

Correlation Analysis

The strongest associations reported were with Monitoring ($r = .913$) and with the reception of Information ($r = .906$). The awareness of staff members' actions was associated with requesting

behavior of staff members ($r = .767$), but it can be seen in the overall case presentation, that awareness of staff members' actions does not always lead to the staff members being requested. The case presentation is of a cross-sectional nature and therefore it can be assumed that the authors did not find a causal relationship with the case presented.

Table 10

Selected Pearson Correlations Among RTI Variables (n=104)

Variable pair	r	Significance
Awareness – Request behaviour	.767	$p < .001$
Awareness – Information receipt	.810	$p < .001$
Awareness – Staff behaviour	.856	$p < .001$
Awareness – Monitoring	.822	$p < .001$
Request behaviour – Information receipt	.900	$p < .001$
Request behaviour – Staff behaviour	.828	$p < .001$
Request behaviour – Monitoring	.825	$p < .001$
Information receipt – Staff behaviour	.805	$p < .001$
Information receipt – Monitoring	.906	$p < .001$
Staff behaviour – Monitoring	.781	$p < .001$
Monitoring – Overall satisfaction	.913	$p < .001$

Note. All coefficients reported in the study's dataset were positive and significant. Correlations do not indicate cause.

Awareness-Practice Gap and Selective Disclosure

Respondents were generally aware of their right to information. Most respondents were aware of the right to information and the existence of RTI. However, very few knew about the procedure for making a complaint, if any, and less than a quarter of the respondents reported receiving all the information. Most respondents were found to be service takers as evident in their approach to the cooperative. The respondents were found to take service and behave as customers. As service-takers, members do not exercise democratic control.

Although it might seem that members have an option not to take a service (as very little information about governance is available) and thus control the service, members are, in reality, helpless to do so. Members can make an informed decision regarding their financial service only if they have information on governance.

In the absence of relevant information and appropriate training for members to understand what kind of governance rules, oversight and decisions making is in place, the awareness about RTI will not help members in exercising their right to information. It will only create an illusion among cooperative members and management about the existence of governance mechanisms and rules.

Legal Uncertainty Regarding Cooperative-Specific Responsibilities

The researchers appeared to lump all cooperatives together, as if all cooperatives, like all public offices, attract the provisions of the RTI Act. This is a broad understanding, and a more narrow focus is warranted. The RTI Act of Nepal, provides criteria for identifying public bodies and entails certain obligations on such bodies. Likewise, the Cooperative Act of Nepal, defines obligations of

cooperatives in the areas of record, report, supervision, and control. The Act does not take away the importance of openness and transparency, rather it describes how such obligations are created.

The Thalappalam case refers to the understanding of cooperative jurisdiction in the South Asian region and is useful because, like in Nepal, it upheld that merely registering and regulating a cooperative society would not mean that a society would be automatically deemed to be a public authority for purposes of the RTI Act. Nepali laws and legal interpretations are required to be made within the framework of Nepal, but, using the RTI Act would mean placing a high value on transparency and openness, even if the society is not legally bound to comply with the Act.

Monitoring as the Most Revealing Weakness of the Institutions

Of the three elements of implementation assessed, Monitoring was the most problematic and the most related to member satisfaction. Monitoring is a key element for any institution to demonstrate the transparency and accountability to stakeholders. The absence of long-term data makes it impossible to conclude causality, but an important takeaway from the study is that the cooperatives in the sample demonstrably improved their transparency practices. These improvements led to perceptions of satisfaction, and in turn, higher levels of engagement and information requests. It is likely that improving the degree of oversight enhanced the practices of the staff.

It is clearly evident that the real constraint to the extent of Monitoring is a lack of human and financial resources, as well as a bureaucratic culture that places more importance on internal control systems and procedures and less on enabling members to access information.

Gender Differences

Given that there is significant evidence that women rated the overall implementation of the program as less satisfactory, the authors believe it reasonable to explore the gender differences observed throughout the remainder of the study. While women did not make information requests at a higher rate than men, there is evidence to suggest the satisfaction women have with the current information environment is low and may require the removal of barriers that limit participation. There is evidence in the study to suggest women may feel an added sense of diminishing returns for participation.

Policy and Institutional Implications

The research provides a foundation to suggest several suggestions for reform. First the rules and bylaws of cooperatives must mandate the disclosure of a minimum set of documents, including financial statements and audit reports, decisions and directives of general meetings, key policies of the cooperative, governance and control functions of the board, procedures for handling complaints, and the names of officers of the cooperative responsible for discharging the functions set out in this list. Second, it would be desirable for every cooperative to designate a person to be responsible for providing information to members. Where a cooperative has not appointed such a person, it would be desirable for the person responsible for the functions of the RTI Act to be so designated by the cooperative. Third, it would be desirable for a person responsible to members of the cooperative to disclose information to members concerning their rights as members and to interpret to them the contents of such information. Fourth, there should be a variety of means for communicating such information to members. Fifth, where the information systems of regulators of such cooperatives do not

provide for transparency, it would be desirable for such supervisory agencies to require the regulators to disclose such information. It would be desirable for such supervisory agencies to take corrective actions. The same would apply for Information systems of cooperatives.

Conclusion

This research found that while the cooperatives in the study had an understanding of their right to information, there were gaps in implementing appropriate structures and mechanisms to exercise their right to information in the cooperatives of Birendranagar Municipality. There was high level of general awareness about right to information, but less awareness about procedure to make a request, experience of requesting information, and dissatisfaction with the information. The average overall implementation score was 44.0% and weakest dimension in the implementation was monitoring, which constituted 27.5% of the total score. During the study, it was also found that the cooperatives disclosed commercial information more than information relating to governance.

According to the new interpretation of the statistics, it was also found that there was a gender difference in the level of satisfaction, but there was no difference in the frequency of requests made based on gender. It was also found that there was an association between monitoring and both information and satisfaction, but this association did not prove cause and effect relationship.

The main conclusion is that multiple types of transparency, both legal and organizational, need to be in place to encourage cooperative transparency. These include member rights and cooperative governance, oversight by a regulator, staff behavior, transparency in governance, and a culture among members that they own the business and have the right to hold the cooperative governance accountable.

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