

**PERFORMANCE EVALUATION OF MAHILAMILAN COOPERATIVE OF
HETAUDA SUB METROPOLITAN CITY, MAKWANPUR**

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By

KARINA LAMA

Exam Roll Number:6490/073

Registration Number:9-2-243-87-2004

Tribhuvan University Central Department of Rural Development

Kirtipur, Kathmandu

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RECOMMENDATION LETTER

The thesis entitled **“Performance Evaluation of Mahilamilan Cooperative of Hetauda Sub Metropolitan City, Makwanpur”** has been prepared by Karina Lama under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

Rajan Binayek Pasa
Thesis Supervisor

Date: 6th Jan 2019
22nd Poush 2075

APPROVAL LETTER

The thesis entitled **“Performance Evaluation of Mahilamilan Cooperative of Hetauda Sub Metropolitan City, Makwanpur”** submitted by Karina Lama in partial fulfillment of the requirements for the master degree (MA) in Rural Development has been evaluated and approved by the evaluation committee.

Evaluation committee

Prof. Dr. Pushpa KamalSubedi

Head of the Department

UmeshAcharya

External Examiner

RajanBinayekPasa

Supervisor

Date: 14 Jan. 2019

30 Poush 2075

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Karina Lama

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ABSTRACT

Around 80% of Nepalese people are engaged in Agriculture in Nepal. In current scenario agriculture sector of Nepal is predominantly mobilized by women due to the youth migration for job. Cooperatives are playing vital roles to develop agriculture in Nepal among which, 4072 cooperatives are managed by women. Almost all of them are running effectively.

Mahilamilan Cooperative is also one of the prominent cooperatives operated by women in Makwanpur. This study aimed to examine social and economic status of the 2960 women members. However, the focus of the study was to be given to assess overall performances of this cooperative. This study evaluates the relevancy, efficiency, effectiveness, impact and sustainability of cooperative efforts that have been performing in the study area. The study was to be designed under quantitative and qualitative case study methodology. From 242 sample populations, 132 sample respondents who are significantly benefitted from cooperative efforts were selected using simple random sampling method. Data was collected through household survey questionnaire. Qualitative information also was generated through focus groups discussion and key informant interview techniques. By the analysis of the study the major findings are that socio-economic status of women members are increasing due to co-operatives. In conclusion, Investment of Mahilamilan Cooperative is safe and return is satisfactory. Both the challenges and opportunities are almost in equal position so the cooperative is running effectively.

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ABBREVIATIONS/ACRONYMS

AD Anno Domini

APC Agricultural Production Co-operative

BS BikramSambat

CL Capital Liabilities

DOC Department of Co-operative

HID Hetauda Industrial District

INGO International Non-Government Organization

LS Living Standard

NGO Nongovernmental Organization

PROBESAN Program for Building Absolute AndProfessionalization

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Agriculture in Nepal is a feminized sector (Ghale, 2008). The decade long (1996 to 2006) armed conflicts and higher outmigration of men-folks from rural areas of Nepal has not only severely increased the burden on women but has also increased feminization of agriculture. However, the government has yet to adopt measures to address the challenges brought by feminization in agriculture sector. The feudal social system and skewed power relation in society has severely undermined the leadership of women. Though the feudal vertical social relations have been changed to some extent after the political change of 1990, the skewed gender-based power relation is not much changed and that has severely limited the meaningful participation of women in decision making (Ghale, 2008).

Modern co-operatives began in Nepal in 1954 when a Department of Co-operatives (DOC) was established within the Ministry of Agriculture to promote and assist development of co-operatives. The first co-operatives formed in Nepal were co-operative credit societies with unlimited liability created in the Chitwan District as part of a flood relief and resettlement program. They had to be provisionally registered under an Executive Order of government and were legally recognized after the first Co-operative Societies Act of 1959 was enacted. The history of co-operatives in Nepal is closely related to Government's initiatives to use co-operatives as part of its development programs. Therefore, the development of co-operatives was described in eight phases corresponding to eight plan periods (Münkner & Shrestha, 1998).

From the 2017 to 2046 cooperative ran in narrow way. In the context of Nepal, in past years, achieve the political establishment but economic development is not satisfactory. Political development with economic development is important for the sustainable development (Aryal, 2005). Nepal has prospect of productive resources, labor force, perfect climate productive land, but Nepal is importing daily consumption item. Through the cooperative we can get solidarity society. Cooperative should put priorities in Agriculture commercial farming, women entrepreneurship and employment for youth. Farming is a respected occupation because farmer is the feeder

of all human beings, so through the cooperative minimization of distance between farmer and consumer (Budha, 2017) is possible. Likewise, the cooperative should encourage women entrepreneurship. Most of Nepalese women are still engaging in household chores rather than involving in productive sectors of the economy. If we can encourage women entrepreneurs, then women were capable. Participation, coordination and cooperation are the main key for the development of the country. Cooperatives are a very old practice within different Nepalese people and cultures; however, it is not treated as mainstream cooperatives activities. So, to study the cooperatives of Mahilamilan in Hetauda and its consequences the research work is to be conducted. "Cooperatives are an economic enterprise as self-help organization for uplifting the socio-economic conditions of their local communities." (Budha, 2017). It is the time of redefining the roles of the state and the private sector while also fostering the third grass root actor of development, namely the cooperatives (Nepal, 2014).

The co-operative movement in Nepal has a history of being supported by government through various programs and projects. Much of this support focused on the development of physical infrastructures like warehouses, cold storage, collection centers and processing industries. Another preferred area of support was to channel credit and agricultural inputs through co-operatives to individual farmers or groups of farmers (Münkner & Shrestha, 1998). Considering the enormous task to educate and train over one million co-operators as well as tenth of thousands of committee members and managers of co-operatives, relatively little has been done in the field of member education, leadership training and the development of managerial and entrepreneurial skills among co-operative personnel, based on the genuine co-operative principles, despite the laudable efforts of the Co-operative Training Center and many NGOs and INGOs.

During the period of Government supervision and control co-operatives have acquired the image of semi-official structures implementing Government's development policies and being supported by and accountable to Government. Where Government staff was seconded to act as managers, this negative image was strengthened further (Münkner & Shrestha, 1998). The policy of encouraging the numerical growth of co-operatives by offering incentives like tax exemptions and concessions, e.g. regarding registration fees, import duties etc., made the public (and many co-operators) see co-operatives as a form of organization favored by policy

makers and politicians and used by them for their own ends. The conversion of compulsory savings into co-op shares has created large numbers of involuntary members which turned out to be a burden for a voluntary movement. After the restoration of democracy in 1990, the official policy and the law governing co-operatives were changed and new institutions like the National Co-op Development Board and National Co-operative Organizations were created, however, the image of co-operatives dating back to the time of state control and state subsidies is still present in the minds of Government officials, co-operators and the general public (Münkner & Shrestha, 1998). A new image of co-operative societies as autonomous self-help organizations financed, managed, controlled and patronized by their members for their own benefit has still to be created. Seven years after the official liberalization of co-ops, dynamic, self-managed co-operative enterprises with active participation of their members, being aware of their responsibilities for their joint undertaking, are still the exception rather than the rule.

1.2 Statement of the Problems

According to the findings of Nirmala Shrestha (Shrestha, 2016) and *Sahakari Sandesh* (2014) "Cooperatives is an institution which is autonomous itself so state should make rules and regulation for protection and development of cooperatives". It means that it should be focused on the development of strategic planning through the development patterns from the past experiences. Cooperatives are also providing more quality job opportunities for youth, women, indigenous people, persons with disabilities and other marginalized groups. The ability of cooperatives to integrate women and youth into the workforce is particularly important, as these groups face discrimination and poor opportunities for employment. Appropriately designed cooperative enterprises and micro-finance schemes are particularly helpful for women, indigenous people, and backward communities (Khatiwada, 2014).

As the governor of central bank of Nepal and finance minister of Nepal has identified the issue but has not properly addressed the women led cooperatives and their applicability. So, to analyze the facts and figure of women's initiation – the Mahilamilan cooperatives of Makawanpur was the best-case study.

Cooperatives are providing more quality job opportunities for youth, women, indigenous people, persons with disabilities and other marginalized groups. The ability of cooperatives to integrate women and youth into the workforce is particularly important, as these groups face discrimination and poor opportunities for

employment(Khatriwada, 2014). Appropriately designed cooperative enterprises and micro-finance schemes are particularly helpful for women, indigenous people, and backward communities. In light of the employment generation capacity of cooperatives, it becomes compelling for us to consider ways and means of mainstreaming the contribution of cooperatives to meeting the employment challenge facing the country today (Badal, 2014). The state and the cooperative promoters have to work closely as to how employment creation impact of cooperatives can be scaled up in order to massively generate new employment opportunities in those areas where public and private sector initiatives are weak or absent (Khatriwada, 2014).

Research question was what is assessing performance operation capabilities, of executive member's problems and prospects of Mahilamilan cooperatives HetaudaPadampokhariMakwanpur? To answer the question, the following objectives are finalized from the different research gaps.

1.3 Objectives of Study

-) To examine socio-economic status of selected members of MahilamilanCooperative.
-) To evaluate overall performances of Mahilamilan Cooperative.
-) To analyze the relationship between socioeconomic status o the respondents and overall performance evaluation.

1.4 Hypothesis

1. If living standard and income are high the socio-economic status will be high
(LS + Income positively related with SES)
2. If capital and liabilities are equal to investment overall performance will be high(C +L = Investment if so then overall performance will high)
Overall performance = Sustainability, Efficiency, Opportunity, Relevancy)

1.5 Significance of the Study

-) It is a prominent guideline toMahilamilan Cooperative.
-) It evaluates and measures the performance of cooperatives.
-) It analyzes the Development Trend of Nepalese Cooperatives
-) It checks the effectiveness of projects and Executives Members

1.6 Limitations of the Study

-) The study is based on following limitations
-) This case study was carried out in Hetauda Padampokhari in Makwanpur district.
-) The respondents were members of Mahilamilan cooperatives only.
-) Norms and values of Cooperatives may be varied.

1.7 Organization of the Study

The dissertation is organized into six chapters. Chapter 1 describes background of thesis work, statement of the problem, objectives of the study, assumption, justification and rational of the study. Similarly, chapter 2 describes the overall literature review with philosophical, Theoretical, Legal and empirical reviews. It also deals with conceptual and theoretical frameworks including research gaps. Chapter 3 defines methodological issues like research design, sampling and population, tools and techniques of data collection, description of geography and analytical tools. In Chapter 4 the researcher classifies and analyses the data according as the objectives of the study. In chapter five, researcher has presented summary, conclusions and recommendations of the study.

CHAPTER II

LITERATURE REVIEW

2.1 Conceptual Review

The cooperatives are well recognized entity by the policies and give more leverage for farmers and or producers to organize themselves in production, processing, marketing and or policy advocacy/lobby. Therefore, this is an opportunity for development actors to collaborate and enhance competency of women in the leadership of farmer's organization, cooperatives and other service providing institutions (Ghale, 2008). A cooperative is generally viewed as a socio-economic organization that can fulfill both social and economic objectives of its members, and that has its member's interest truly at heart. It directly serves its members interests by meeting their needs but doesn't earn profit for itself as an independent economic unit at their cost (Swami, 1978).

In the world there are about 10 lakh cooperatives doing activity of saving and credit and 85 crore members of cooperative in the world. In the context of population, India and China have more population involved in cooperative. America, Canada European countries, Japan and South Korea are the example for the sustainable cooperative development. In the context of Nepal, there are about thirty thousand cooperatives doing different activities (i.e. saving and credit, multipurpose, agriculture, milk, customer, electric, vegetable and fruits, tea, coffee, herbs, bee keeping, communication health, sugarcane, sweet orange and others) and female executive member are about 85 thousand and male executive members are 1 lakh and 69 thousand. Male members of cooperatives in Nepal are about 24 lakhs 56 thousand and female members of cooperative are 21 Lakh. Cooperative generates employment for about 24 thousand women and about 29 thousand males are engaging in cooperatives (SahakariSambad, 2071).

In Province no. 3 there are only 11,305 cooperatives. In Kathmandu district only there are 3,832 cooperatives, which is the highest no. of cooperatives in a district in Nepal. The least number of cooperatives in Province no. 3 is found in Rasuwa with only 114 cooperatives.

Table 1. District Wise Cooperatives in Province No. 3

S. N.	Name of the Districts	Number
1	Sindhuli	507
2	Ramechhap	413
3	Dolakha	518
4	Sindhupalchok	740
5	Rasuwa	114
6	Dhading	415
7	Nuwakot	464
8	Kathmandu	3832
9	Lalitpur	1153
10	Bhaktapur	662
11	Kavrepalanchok	1495
12	Makwanpur	560
13	Chitawan	704
Total		11305

(Department of Cooperative, 2017)

Mahilamilan cooperatives are a different cooperative than other existing cooperatives because it focuses only on women. Women have proven that women are better than men. There are 2,900 members which is largest among other cooperatives. In present context we have been more expectant toward saving and credit cooperatives. Recently new cooperatives act has been implemented. Mahilamilan is also to expand their roles.

Since a lot of people have invested in credit and saving cooperatives, they all want them to be successful and walk on the path of success by following the value and principles of cooperatives. The government has taken a stand to spread financial literacy by establishing a financial institution at each local level. To fulfill this objective, we need the SACOS to be diligent. Apart from this, Mahilamilan also plays a role to spread awareness to prevent the deposition of unused funds. The government of Nepal hopes that organizations like Mahilamilan are just as enthusiastic to help achieve these goals.

2.2 Historical Review

Before 2007BS *Dhikur, Guthi, ParmaDharma-Bhakari* etc. Used to work as some informal cooperatives but formal development cooperatives initiated

after 2007 BS in Nepal. The establishment of cooperatives department in 2010 and in 2011 BS legal provision for establishment of cooperatives were the milestones of Cooperative in Nepal. In the context of Nepal, establishment of *ShreeBakhan* saving and credit cooperatives ltd. in 2013 BS in the name of former minister Bakhan Sing Gurung Ex-British army-Chitawan. Implementation of *SahakariAin* cooperatives act in 2016. Reform cooperative act in 2018 and implementation of cooperatives regulation (Shrestha, 2016). Established of cooperatives training center in 2019 BS established of cooperatives bank in 2020 BS. after the restoration of democracy in 1990 (2048).

The cooperatives movement is strictly defined and relates very closely to democratic forms of governance with regard to members. The cooperative is not simply a group of individuals who cooperate in particular economic activities for cooperation of this type can take place under coercive forms of governance, ranging from serfdom to slavery to the state sponsored collectives of communist china, the Soviet Union and Cuba wise labor is the democratic society also requires cooperation amongst the economic actors. But a cooperative requires much more than more cooperation, even when the latter is relatively freely undertaking (Shrestha, 2016). In the context of Nepal *Lichhibi* and *Malla* age had a good practice of cooperatives Nepal.

During their regime, different cooperatives alliance was believed to be in process traditionally for the development of economic, social and cultural aspect of local people. Along such alliance *Parma DhikurMankaguthiDharmabhakari* and *Santagati* (name traditional cooperatives) were available in limit numbers and areas which depend on different cast and ethnicity after the fall of Rana regime 2007 BS (1950) AD and rise of democracy for the first time in Nepal *Tribhuwan Gram BikasKaryakram*, *Rapidun* development program. According to such proofs and evidences, search for cooperative history had stated formally.

2.3 Mythological Review

In Buddhism also, there is three lines which called *Buddha Bachan...*

Dhammamsaranamgacchami

Sanghamsaranamgacchami

Buddhamsaranamgacchami

In second stanza Buddhist also emphasizes about *Sangh*, *Sangh* means cooperation. Because human being is social animal we can't survive without society. From the Gautama Buddha's period, Buddha also identified the importance of cooperation because people need *Sangh* which help each other. India is the place where the ideology of superiority of women was well established and considered by men too in the form.

Yasyanaryastapoojayanta

Raman tetatradevatah

Trans: Where women are honored the god lives there. In the vatic period women were worshipped as goddesses like Durga and Laxmi, etc.

2.4 Theoretical Review

2.4.1 The Rochdale Principle

The cooperatives movement is strictly defined and related very closely to democratic forms of governance with regard to members. The cooperative is not simply a group of individuals who cooperate in particular economic activities for cooperation. This type can take place under diverse forms of governance ranging from serfdom to slavery to the state sponsored collective of communist china the Soviet Union and Cuba. Whereas labor is the democratic society also require cooperation amongst the economic actors but a cooperative even when the latter is relatively freely undertaking. The modern cooperatives movement aspires to a set of principles first clearly a coherently articulated by members of the Rochdale England at a time when workers and consumer rights were relatively limited consumer cooperatives received legal sanction in England in 1852 the original Rochdale principles defining cooperatives organization are (Birechall international cooperatives alliance, 2008)

-) Democratic control
-) Open membership
-) Limited interest on capital
-) Distribution of surplus in proportion to a member's contribution to the society
-) Cash trading (no use of credit)
-) Providing for the education of members in cooperatives principles
-) Political and religious neutrality

2.4.2 Cultural Feminism Theory

The theory that there are fundamental personalities differences between men and women and that woman's differences are special and should be celebrated. This theory of feminism the notion that there are biological differences between men and women. For example, 'women are kinder and gentler than men' leading to the mentality that if women ruled the world there would be no wars. Culture feminism is the theory that wants to overcome sexism by celebrating women special qualities women's ways and women's experiences often believing that the "women way is the better way."

Feminism is the basically a western concept. In the second half of the twentieth century, feminism emerged as the most powerful movement that almost sweeps the literally world. It has been articulated differently in different part of the world including India by different people especially woman depending their class, backgrounds and level of consciousness (IACHR, 2017). The term feminism, was first use by the French dramatist Alexander Dumas in 1872 in a pamphlet home farmed to designate the then emerging women's movement for rights.

According of the world book feminism is a belief that women should have economic, Political and social equality with men. In that book we find that feminism also refers to a political movement that works to gain such equality as economic political and social this movement is sometimes called women movement or women or women rights movement.

India is the place where the ideology of superiority of women was well established and considered by men too in the form.

Yasyanaryastapoojayanta

Raman tetatradevatah

It means where women are honored the god lives there. In the vatic period women were worshipped as goddesses like Durga and Laxmi etc.

2.5 Constitutional and Policy Review

2.5.1 Nepalese Constitution 2004

On the Nepalese constitution 2004 part 4 clause 19 sub clause 4 defines the economics objective of the Panchayat system shall be to establish a system shall be to establish a system that were provide maximum participation of the general public in the economic uplift of the country as well as to provide due protection to private

enterprise and where in no individual or class is able to exercise under economic pressure upon another individual or class, to establish cooperatives as the in fracture of Nepalese industrial and trade policy by encouraging every sector of Nepalese life to invest upon private sector for developing such cooperatives institution as the peoples trade and also to make provision for encouraging utilization of financial benefit and facilities.

2.5.2 Nepalese Constitution 2007

On the Nepalese constitution 2007 in article 26 state policies and clause 16 defines the state shall pursue a policy atmaking continuous effort to institutionalize peace for Nepal through international recognition by promoting cooperatives and good relations in the economic social and other spheres on the basis of equality with neighboring and all other countries of the world.

2.5.3 Nepalese Constitution 2019

On the Nepalese constitution 2019 in part 4 Directive principles of Panchayat system in directive principles in clause 19 aims and objectives sub clause 4 the economic objective of the Panchayat system shall to establish a system that were provide maximum participation of the general public in the economic uplift of the general public in the economic uplift of the country as well to provide due protection to privet enterprise and where in no individual or class is able to exercise undue economic pressure upon another individual or class. To establish cooperatives as the infrastructure of Nepalese life to invest upon private sector for developing such cooperatives institution as the people's trade and also to make provision for encouraging utilization of financial benefits and facilities

2.5.4 Nepalese Constitution 2047

On the Nepalese constitution 2047 in article 26 state policies 16the state shall peruse a policy of making constitution effort to institutionalize peace for Nepal through international recognition, by promoting cooperative and good relations in the economic social and other spheres on the economic, social other sphere on the basis of equality with neighboring and all other countries of the world.

2.5.5 Nepalese Constitution 2063

On the Nepalese constitution 2063 in article 35 Policies of the state article 35 and clause 2 the state shall pursue a policy of developing economy of the country through the governmental cooperative and private sector likewise in clause 22

defines the state shall pursue a policy of keeping institutionalizing peace in Nepal through international norms, by promoting cooperative and harmonious relations in the economic, social and other sphere on the basis of equality of equality with neighboring friendly countries and all other countries of the world.

2.5.6 Nepalese constitution 2072

New constitution part 4 “Directive principles, policies and obligation of the state” clause 50 defines the political objective of the state shall be to establishing just system of government a just system in all aspects of the national life through life through the rule of law, values and norms of fundamental rights and human rights gender equality, proportional inclusion participation and social justice while at the same time protecting the properly, equality, and liberties of the people in keeping with the vitality of freedom sovereignty territorial integrity and interdependence of Nepal and to consolidate a federal democratic republican system of governance in order to ensure an atmosphere conducive to the employment of the fruits of democracy (New Constitution, 2015). At the same time, maintaining the relations between the federalism and incorporating the principle of proportional participation in the system of government of the basis of local autonomy and decentralization. Likewise in clause 3 the economics of the state shall be to achieve a sustainable economic development while achieving rapid economic growth by way of maximum mobilization of the available means and resource through participation and development of public private and cooperatives ante develop a socialism oriented independent and prosperous economy while making the national economy independent self-reliant and progressive in order to build an exploitation free society by abolishing economic inequality through equitable distribution of the gain.

2.6 Policy Review

To develop the cooperative sector Nepal, govern 2048 had introduce a comprehensive cooperative act to development in clause nom 3 union and federation of cooperatives in district/ provincial/ central level many also be registered. In clause 5 application for registration application shall be made to made to register/authorized person with following requirements

-) Proposed bylaws
-) Feasibility report
-) Details of share subscription

) Other requirements as prescribed

In clause number 8 membership following are eligibility criteria for membership

) Nepal citizen having completed 16 years of age

) Resident of working area of cooperative

) Purchased at least one unit of share

) Agreed to comply with the cooperative's bylaws

) Not involved in any business competitive with that of the cooperative

In number 10 board of directors: board of directors shall be elected by the general meeting consisting of one third female members. Any director may be removed by the majority vote of the general meeting for failing to comply with the applicable regulations or acting contrary to the interest of the cooperative or being unfit or lacking qualifications.

Muluki Ain (Civil Code) the *Muluki Ain* has not spoken a single word about cooperatives.

Insert 15th plan

Bhumibyabastha, saharitathagaribiniwaaran

1. sanghbatasanchaalanhune

National policies, laws and bye-laws, research, collaboration, data, management and inspection (anugaman) related to cooperative

2. Pradesh tahabata

If a cooperative is working in two or more local area then they will be under the federal state by law

3. Co-operative registration and inspection is done by local level

2.7 Empirical Review

Going through the empirical review the researcher has reviewed the research from Nepal Nirjala Shrestha 2016 had submitted her thesis in TU in titled "socioeconomic impact on women cooperative in *Khalanga*" she had set the objectives as to assess the major focused of the study to find out the effectiveness of cooperative credit for rural development the role of cooperatives in decision making and explore problems and prospect of saving and credit cooperatives for empowerment of rural women. She had followed interview, focus group discussion and questionnaire and she had identified women participation in decision making and other activities in their household is overage and leading towards satisfactory (Khanal,

2009). The increased income level of their family by hard work is changing the lifestyle and thinking pattern. It can be concluded that most of the women have to depend upon their family involved in to social and financial decision a number of women farmers are unaware of the new technology generated and using traditional technology which reflected by low productivity.

Going through the empirical review the researcher has reviewed the researcher from India *KarnatakDohmwirth Carla* submitted his thesis in for the JointAcademic degree of international master of science in rural development from different university in academic year (2013-2014) in title the impact of dairy cooperatives on the economic empowerment of rural women *Karnataka* he had set the objectives the potential of dairy cooperatives for women empowerment in south India dairy production is of great importance to rural economy in India and women contributes significantly to this activity, women empowerment in agriculture index international food policy he had followed different tool and technique structured interview and he had identified in that areas the result point to the fact may not always lead to greater decision making power cooperatives to rural women role in dairy cooperatives and a more participatory management are required in order to enhance gender equality.

Going through the empirical review the researcher has reviewed the researcher china, parley Reynolds submitted his thesis in titled democratic member control in Chinese cooperatives a study of the gung-ho movement to Victoria university of wellington in fulfillment for the degree of philosophy in management 2016 he had set the objective to explore the various meaning of democracy within Chinese cooperatives. To definition of the cooperative's enterprise in china, historically associated with the *Gunghol* movement is the empirical focus of thesis. He had followed different tools, large scale surveys depth interview. He concluded that on a practical level, workplace democratization is argued to be a valuable starting point to explore power relations within cooperatives. The discussion section of this thesis considers the influence of demographic, culture and the political environment of developing workplace democratization in Chinese cooperatives the arguments made in this thesis are relevant to cooperatives and other form of organization more broadly that are committed to workplace democratization, both within and outside of china (Nepal, 2014).

Going through empirical reviewed the researcher has reviewed the researcher from Europe Alexander Christian Borst in title agricultural production cooperatives in

the EU explaining aviation in cooperative development submitted for the presented partial fulfillment of the requirements for completion of the bachelor of arts degree in international studies at the craft institute for international studies sally honors collage the university of Mississippi on the year 2017. He had set the objectives to examines variations in the development of cooperatives business across member state in the European union to identify and explain pattern in cooperative participation the early European cooperative movement the and he concluded potent of the common agriculture to present a historically contextualized and he concluded that or finding show that there is a strong association between regional grouping and average members per agricultural producers cooperatives (APC) and a moderate association between average agricultural output and average members per when knowledge of region and average agricultural output is present that are reduction in error in precutting average member per APC the findings indicate that cooperative development expectation among the different regional grouping might be changing as region succeed in unexpected ways (Shinde, 2018).

owing through the empirical reviewed researcher has reviewed researcher from Africa McbojusticeJicalala submitted his thesis in university in Pretoria south Africa 2016 in titled the role of saving and credit in Swaziland he has set the objectives to access the role of saving and credit cooperatives in promoting access to financial service especially credit services to their members he followed different tool to survey of 38 saving and credit cooperatives in Swaziland face to face interview and he concluded the study also showed that saving and credit cooperatives in Swaziland failed to meet international standard of financial sustainability set for cooperatives. The social performance indicator revealed that saving and credit cooperatives utilize occupation common bond (Turan, 2015).

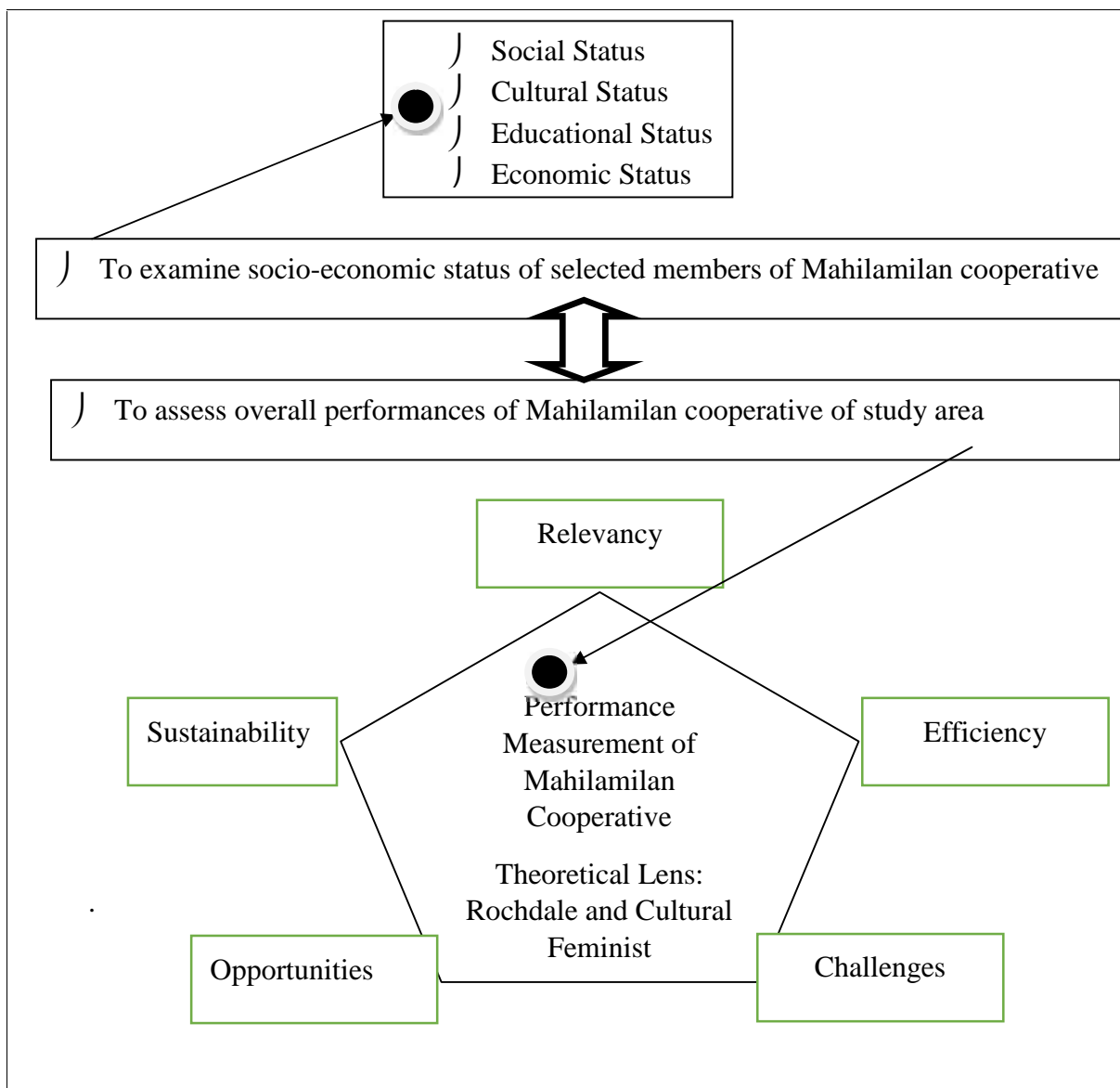
It also transpired from the results that the major challenges faced by financial cooperatives in Swaziland included low levels of skill and competition from commercial banks. Another major challenge that emerged from the results was the introduction of the financial service. Regulatory authority which has escalated the workload of saving and credit cooperative manages clerk is preparing quarterly reports to be submitted. This has also brought about confusion within the saving and credit cooperative movement as they now report two separate entities the FSRA and the commissioner of cooperatives retirement comprised another major challenge cited by the respondents as some of the SACCOS have lost their faithful members due to

the ending of employment tenures which has also influenced their client retention. Other researcher findings socioeconomic impact and economic activity but they are not finding out the overall performance of cooperative, because cooperative is the one institution which helps the people overall development (education, training, empowerment, saving and credit, participation, etc.). So, the researcher found out the assessing performance of the Mahilamilan cooperative. It was fruitful for other researcher and student and reader. to find out the result Rochdale Theory and Cultural Feminism Theory were help to the findings of objective.

2.8 Conceptual Framework of the Study

Theoretical framework is to clarify with theory and cooperative in frame. Researcher's objective and theory is related and justified with theory. Development were possible through Rochdale theory, if cooperative follow the theory, problems were decrease and prospect were increase. And through the cultural feminism women can equally perform better like men.

Table 2. Conceptual Framework



(Developed by Researcher)

CHAPTER III

RESEARCH METHODOLOGY

3.1 Research Philosophy:Ontology

Ontologically, the researcher believed that performance of cooperative is a social and economic phenomenon that can be analyzed through establishing relationships between studied variables. That is why I as a researcher assumed on the existence of objective nature of reality that can be analyzed through quantitative approach. Thus, it is easy to understand and explain how reality is being existed in experiential world. It helped researcher to sensitize and conceptualize about existence of reality in researching phenomena (Creswell, 2009). Hence for explaining the nature of reality, the researcher was guided by the thought system that the knowledge is out there and that can be measured objectively (Creswell, 2014).

To be more specific, selected members of cooperative were asked about overall performances of the cooperative to analyze tangible reality in the field. The evidences of the overall performances of cooperative can be regarded as objective reality which can be validated by every researcher as a truth in the field. Thus, the ontology of this research is explanation of the falsifiable truth lied with the selected members through the objective measurement of the evidences through the quantitative case study methodology.

3.2Epistemology

Epistemologically, the researcher believed on hypothetic-deductive logic of generating/testing the existing truths (Creswell, 2009). In this research, assessment of overall performances of cooperative as an empirical knowledge, which relies on objective facts, were tried to establish and demonstrated. In general, there are different sources of knowledge like intuitive, authoritarian, logical and empirical knowledge where researcher tried to apply deductive (logics from general to particular) reasoning methods to excavate truth i.e. generalized form of knowledge (Cohen, et al., 2007). In this research, all the selected members of cooperative were supposed to be benefited from performances of cooperative. Though there might be various other factors contributing to perform betterment but this study tried to

evaluate overall performance of cooperative through five different aspects like; relevancy, efficiency, effectiveness, impact and sustainability of the cooperative. On the basis of this logical assumption, the researcher also measured the relationship between studied variables.

3.3 Description of the Study Area

Padampokhari is a village development committee but now it's a part of Hetauda sub metropolitan city in Makwanpur district in the Narayani zone of central Nepal. Padampokhari is surrounded by Churiyamai and Hetauda to the east, Basamadi to the north, Hadikhola to the west and Parsa district to the south. Padampokhari is situated in latitude in decimal degrees: 27.58473, longitude in decimal degrees: 84.34.34946 and latitude in degrees, minutes and second 27.350'' north, longitude in degrees, minutes, and second 84.21''58 easts. Height above sea level is 187m (613.52ft.). Makwanpur covers the 2426 sq. km of Nepal. We can find bus facilities in Hetauda bus park and take bus to Padampokhari, which reaches within 30- 45min or we can easily hire auto or Mayuri on the way as well.

3.4 Research Design

Under quantitative research approach, this study applied case study methodology as I understand case study research involves the study of an issue explain through respondents collect within a bounded system, setting or context (Creswell, 2012). Case as "a bounded system" and inquire into it "as an object rather than a process". It is a specific or a complex functioning thing like; boundary and working parts and purposive social interactions (Stake, 1995, p. 2 as cited in Yazan, 2015).

Here in this study, research issues of Mahilamilan cooperative were analyzed by collecting data from its institutional members. In so doing the bounded system was limited areas of Padampokhari village and limited time frame at least one month for understanding social process and linking causes and outcomes of researching phenomenon (Yin, 2003). I know that an advantage of the case study approach is that it can fit well with the needs of small-scale research through concentrating effort on one research site because this methodology helps a researcher to directly examine the data within a specific context (Denscombe, 1998). Owing to that this study is designed under quantitative approach, evaluation research nature and case study methodology.

3.5 Population and Sampling

In Makwanpur district there are 560 cooperatives (DOC, 2017). My study is in Mahilamilan cooperative, which is run by only women. There are 2960 shareholders, who are the theoretical population of this study. Out of those, 242 members are involved in commercial vegetable farming; rural entrepreneurs are regarded as sample population for this study. Finally, out of sample population, 132 members (See in Appendix E) were selected as a sample number that is generated with 95% confidence level and 5% marginal error by using sample size determination formula (Krejcie & Morgan, 1970).

Table 3. Multistage Sampling Procedures

Stages	Categories	Numbers
Stage 1	All member of Mahilamilan cooperative	3527 (Population)
Stage 2	All member who are involving loan	2134 (theoretical population)
Stage 3	Who are actively participating saving and credit	242 (sample population)
Stage 4	From the third stage who are doing best	148 (sample number)

3.6 Data Collection Techniques and Tools

3.6.1 Focus Group Discussion

For the collection of primary data focus group discussion were held with different committees to find out the outcome of project (loan committee, account committee, education committee).

3.6.2 Key Informant Interview

Key informant interview was taken with founder chairperson of Mahilamilan cooperative. Laxmi Thing is the founder chairperson of Mahilamilan Cooperative.

3.6.3 Household Survey Questionnaire

For the collection of the primary data structure and semi-structure questionnaire schedule was prepared which were related with the objective of study. Questionnaire was attended with member of Mahilamilan cooperative.

3.6.4 Observation

The study was held in the study area, which were members of Mahilamilan cooperatives shareholder member's household. Observation was done to find out the socio-economic status of Mahilamilan share member.

3.8 Data Analysis and Presentation

The researcher collected both Quantitative and Qualitative data. Quantitative data were analyzed using basic statistical measurement like percentage; Mean, Median etc. and Qualitative data were analyzed using thematic analysis method. Lichert Scale were developed and applied to assess the infrastructure and knowledge in unitsas. Yes No, Agree Disagree, Similarly, opportunities and threats were calculated qualitatively analyzing the questionnaire in appendix B.

3.7 Ethical Issues

Conducting a research is a complete work of honesty and dignity. It must be scientific and assistive for its stakeholders. Honesty, Integrity, Objectivity, Carefulness, Openness, and Respectfor Intellectual Property, Confidentiality, Responsible Publication, and Legality was being highly considered while conducting Research.

3.8 Expected Findings and Output

The study wasfound out the intellectual property of Tribhuvan University, on development trend of cooperatives, its status projects, capabilities and essential skills of executives its opportunities and challenge.

CHAPTER IV

RESULTS AND DISCUSSION

This chapter deals with the analysis and presentation of data obtained from primary source. This chapter includes socioeconomic development trend and overall performance of Mahilamilan cooperatives.

4.1 Description of the Study Area

According to the national census 2011 the total population of the district is 420477 comprising 20666 male and 213812 females. Subsistence agriculture farming mainly traditional agriculture is the main source of occupation and livelihood of the majority of the population. The shape of the district is like a military boot and represents different Argo climate zone comprising of valley, flat to middle hills and high hill. Makwanpur district is well known for religious historical tourism rafting trekking and expedition the district is served by surface transport facilities linking the district with the national strategic road network through Mahendra highway Tribhuvan Rajpath.

Makwanpur is a hill district of Nepal. It is located on south of Kathmandu district although the district is located at the border of Kathmandu valley. The district is surrounded by Kathmandu and Dhading district at north Chitwan district at west Lalitpur, Kavre and Sindhuli district at east and Bara Parsa and Rautahat district at the south. The district encompasses 2418sq km hill and plain (CBS) there are 5 rivers and 41 streams. Some major rivers are Raptikhola Bagmati Manahari Lothar and Bakaiya. Different ethnic groups are found in Makwanpur majorities are Tamang 47% and followed by Bramheen Chhetri 25% Newar 6% Magar 4% Phepang 3% respectively actually all the caste is used communicating common Nepali language.

Hetauda is the sub-metropolitan city in Makwanpur District of province no 3 southern Nepal. It is the administrative headquarter of the Makwanpur district and province of 3. It is situated confluence of the two prominent national highway Tribhuvan highway and Mahendra highway. It was declared a municipality in 1969AD Hetauda city is located at a distance of 76 km from the Kathmandu via the fast track at a distance of 132 km via daman Tribhuvan highway and 224 km via

Narayangadh, another KantiLokpath highway is built within may 2018 and it were take only 2 hours to travel from Hetauda to Kathmandu.

Hetauda city is regarded as a green city because the city has planted trees and either side of the road. The city is situated in a unique geographical structure called DOON giving it a valley like geography. It is surrounded by mountains with the Mahabharata range to the north and Sivalik hills to the south. The rivers RapatiSamariandKarra run through city and flow southwest to meet the Narayani one of the bigger rivers of Nepal.

The Hetauda industrial district (HID) is one of the biggest industrial districts in Nepal. It has large medium scale and cottage industry. Three of the major national paint factories are situated in HID including Asian paint, Berger and yeti paints. One of the popular attractions of Hetauda is martyr memorial park or SahidSmarak. Makwanpurgadhi in the east of the city a fort of historical importance dating back to the unification of Nepal king Prithvi Narayan shah. Who led the unification process was married to the princess of Makwanpur, whose father was a king of Sendynasty that ruled the region historian says that this marries was a political strategy by the king who saw that an alliance with Makwanpur could encircle Kathmandu valley. Padampokhari is a village development committee but now it's a part of Hetauda sub metropolitan city in Makwanpur district in the Narayani zone of central Nepal. Padampokhari is surrounded by Churiyamai and Hetauda to the east, Basamadi to the north, Hadikhola to the west and Parsa district to the south. Padampokhari is situated in latitude in decimal degrees: 27.58473, longitude in decimal degrees: 84.34.34946. and latitude in degrees, minutes and second 27.350'' north, longitude in degrees, minutes, and second 84.21''58 easts. Height above sea level is 187m (613.52ft.). Makwanpur covers the 2426 sq. km of Nepal. We can find bus facilities in Hetauda bus park and take bus to Padampokhari, which reaches within 30- 45min or we can easily hire auto or Mayuri on the way as well.

Both Eastern and western religious values and norms have been constructing the social life pattern of the local people and guiding their cosmologies in this particular area. Thus, their Hindu holy book and their "Kul Devata" also guide their social life. Local customs, traditions, rituals, ideologies, beliefs, moral values and thoughts are the major fundamental basis for formulating and practicing social life throughout the study area. All of their social life patterns are either in written or in

unwritten form, but it is often cited and practiced by local people during their life cycle patterns within inter generation and intra generation systems.

Mahilamilan Cooperative

There was a woman who was not involved in the cooperatives before 2055 in Padampokhari VDCs which consist of ward no. 1,2,3,5 and 6. After the establishment of cooperative, woman was involved in economic activities making different groups. They were involved in different vocational trainings which involved them in economic activities and acquire different kinds of services provided by the cooperatives. After the establishment of cooperative in 2055 Baisakh 4, that attempted assembly then the main committee was formed selecting 2 members each from 34 groups and formulated different projects in collaboration with the Plan International. After the collaboration with Plan International, the scattered individuals were inclusively participated by forming different groups and promoted collective feeling by participation in projects and planning, trainings, semi oriented programs and saving collections within different groups.

In 2055 Ashoj 28, with the consultation of 56 members, Executive committee was formed consisting of 13 members from the group. This committee was formed for the legally authorized registration of the cooperative which was later registered as the Mahila Milan Multipurpose Cooperative in 2058 Baisakh 4. After the registration the cooperative faced different ups and downs but, conducted different trainings and programs sequentially which helped the cooperative becoming one of the well-known organizations at the present context in Makwanpur district. The vision of cooperative is “one of the best cooperatives with standard service” and mission is “Through the skilled manpower and modern technology and competitive involved share members’ socioeconomic and cultural development institution”.

4.2 Characteristics of Members of Mahilamilan Cooperative

The table below shows the characteristics of the members of Mahila Milan Cooperative. Since the Cooperative is a Female oriented Cooperative so all the members are female.

Table 4: Characteristics of the Respondents

	Characteristic	Frequency (%)
Respondents Category	Board Member	5(3.4)
	General Member	143(96.6)
	Total	148(100)
Age Group	20 to 29	35(23.6)
	30 to 39	63 (42.6)
	40 to 49	32(21.6)
	50 above	18(12.2)
	Total	148(100)
Ethnic Group	Brahmin	4(2.7)
	Chhetri	8(5.4)
	Janajati	126(85.1)
	Dalit	10(6.8)
	Total	148(100)
Religion	Hindu	33(23.3)
	Buddhist	96(64.9)
	Christian	19(12.8)
	Total	148(100)
Formal Education	Illiterate	64(43.3)
	Primary	41(27.7)
	Secondary	35(23.6)
	Above	8(5.4)
	Total	148(100)
Non-Formal Education	Capacity Development	9(6.1)
	Savings and Credit	135(91.2)
	Commercial Farming	4(2.7)
	Total	148(100)
Occupational Status	Agriculture	9(6.1)
	Agriculture/Wage Labor	10(6.8)
	Business/Enterprise	129(87.2)
	Total	148(100)

(Field Survey, 2018)

The table above shows the characteristics of the selected members of Mahilamilan Cooperative. From the selected members 96.6% of the members were general members whereas only 3.4% of the members were Board Members. Similarly, from the table above it is seen that women of age group 30-39 are actively involved as the member of the cooperative. This comprises of 42.6%. The lowest percent of respondents lies between above the age group of 50. Which if 12.2% of total respondents. The age group of 20-29 and 40-49 the respondents actively participating and responsible economically of the age group 20-29 and 40-49 are 23.6% and 21.6% respectively. Again, looking at the Ethnic groups most of the respondents are Janajatis which comprises of 85.1% of the total respondents and lowest are Brahmins with only 2.7%. Similarly, 64.9% of the total respondents are Buddhist and only 12.8% of the total respondents are Christians.

The above table also shows the educational status of the respondents which clearly shows that illiterate respondents have actively been participating in Cooperative which comprises of about 43.3% of the total respondents and lowest percentage of respondents lie in above secondary level education with 5.4%. From the table it is seen that most of the respondents have taken education about savings and credit with 91.2% and very less has taken education about commercial farming with 2.7%. The above table shows the distribution family occupation and their involvement in different activities with the help of cooperatives. Among the total respondents the highest number of respondents was involved in business/enterprises. Which was found to be 87.2 % of total respondents? The involvement of respondents in agriculture and wage labor are found to be 6.1% and 6.8% respectively which more over is similar to each other.

4.3 Descriptive Information of Socio-economic Variables

Here below shows the information related different socio-economic variables.

Table 5 :Socio Economic Variable

Socio-economic status	Frequency	Percentage
High	64	43.2
Medium	79	53.4
Low	5	3.4
Total	148	100.0

(Field Survey, 2018)

The above table shows the condition of respondent of socioeconomic condition of Mahilamilan members out of the 148, 64 members socioeconomic status is high, 79 members socioeconomic status is medium and out of 148, 5 members socioeconomic status is low.

Table 6 :Status of Saving and Credit

Saving/credit facility has been increased in local	Frequency	Percent
Strongly agree	99	66.9
Agree	47	31.8
Neutral	2	1.4
Total	148	100.0

(Field Survey, 2018)

The above table shows that in local level the saving and credit facility has increased where 99 respondents agreed to this idea and only 2 among the respondents were of opposite idea in the group of 148 totals.

Table 7. Women Empowerment

Cooperative effort has increased the status of womenempowerment	Frequency	Percent
Yes	143	96.6
No	5	3.4
Total	148	100.0

(Field Survey, 2018)

In terms of empowerment among women, the cooperative has increased their status. In the question to find out whether the cooperative has increased the status of women's empowerment, 143 respondents agreed on the fact that cooperative increases the empowerment level of the women.

Table 8. Women Participation

Women are becoming active and interactive	Frequency	Percent
Strongly agree	106	71.6
Agree	42	28.4
Total	148	100.0

(Field Survey, 2018)

With the start of the cooperative, more women are being active and more interactive, which was analyzed by the strong agreement of 106 total

respondents. Before becoming the member of cooperative women are not active, because they don't have knowledge, training, financial support, productive activities and saving and credit though the cooperative women are becoming active and interactive.

Table 9. Gender Discrimination

Gender discrimination practices have been decreased in household and social level	Frequency	Percent
Strongly agree	111	71.6
Agree	36	24.3
Strongly disagree	1	.7
Total	148	100.0

(Field Survey, 2018)

In terms of gender discrimination, the level has gone down as per the respondents. 111 of the total respondents strongly agree that there has been a decrease in gender discrimination in both household and social level as well. Only 1 respondent disagreed on the fact that the cooperative has not helped decrease the gender discrimination.

Table 10. Improved Livelihood

Cooperative effort has improved the family livelihoods	Frequency	Percent
Yes	144	97.3
No	4	2.7
Total	148	100.0

(Field Survey, 2018)

In terms of the improvement of the livelihood status of family, cooperative has been helping improve the livelihood as per 144 respondents among the 148 total respondents. It is the effective way to improve the livelihood through the cooperative and involvement in financial activity.

Table 11. Family Income

Family earning has been increased	Frequency	Percent
Strongly agree	111	75
Agree	37	25
Total	148	100.0

(Field Survey, 2018)

Alike the improvement in livelihood, this cooperative has also helped to increase the family earning of the user groups of the cooperative as denoted by the 111 respondents who have strongly agreed.

Table 12. Domestic Violence

Domestic violence has decreased due to cooperative	Frequency	Percent
Strongly agree	117	79.1
Agree	31	20.9
Total	148	100.0

(Field Survey, 2018)

In the question to analyze the decrease of the domestic violence due to cooperative, 117 members strongly agreed on the fact that the domestic violence has decreased. Similarly, 31 respondents were of the opinion that the domestic violence decreased.

Table 13. Community Wellbeing

Community wellbeing has been increased	Frequency	Percent
Strongly agree	126	85.1
Agree	22	14.9
Total	148	100.0

(Field Survey, 2018)

Again, to identify the wellbeing of the community, another question was also presented where 126 respondents opted for their strongest agreement on increased wellbeing of the community due to this cooperative.

Table 14. Rate of Interest

Rate of interest is satisfactory	Frequency	Percent
Strongly agree	64	43.2
Agree	76	51.4
Neutral	8	5.4
Total	148	100.0

(Field Survey, 2018)

In the topic about the rate of interest that the cooperative implies among the user groups, 76 respondents i.e. 51.4% of the total respondents agreed that the interest

rate was normal and 64 i.e. 43.2% respondents strongly agreed that the rate was normal. Only the remaining 8 i.e. 5.4% opted that the interest rate was high.

Table 15. Efficient Services

This cooperative has been offering service more efficiently	Frequency	Percent
Yes	145	98.0
No	3	2.0
Total	148	100.0

(Field Survey, 2018)

In the test of effectiveness of the cooperative, 145 people had responded that the cooperative has been offering the service more effectively. Because cooperative doing their work effectively, and woman are involving in different productive activities.

Table 16. Financial Services

It has certain rule and regulations to offer financial equality and fairness service to all on time	Frequency	Percent
Strongly agree	94	63.5
Agree	48	32.4
Neutral	6	4.1
Total	148	100.0

(Field Survey, 2018)

In the question to dig-up about the rules and regulations to offer financial equality and fairness service to all on time, the 63.5% i.e. 94 respondents had the idea that the cooperative provides financial equality and fairness. Other than the 94, 48 were of the opinion that there was medium level of equality and lastly, 6 were standing in the mid-point i.e. the neutrality in terms of certainty on provision of equality and fairness.

Table 17. Management Plan

It has certain plan for promoting managing organization	Frequency	Percent
Strongly agree	126	85.1
Agree	21	14.2
Strongly disagree	1	.7
Total	148	100.0

(Field Survey, 2018)

With the survey, the researcher also found that the cooperative had the certain plans for promoting managing organizations. 126 respondents strongly agreed on this fact whereas 1 strongly disagreed. It shows that members of cooperative are satisfied with cooperative.

Table 18. Loan for Foreign Employment

It has no provision to provide loan for foreign employment	Frequency	Percent
Strongly agree	133	89.9
Agree	14	9.5
Disagree	1	.7
Total	148	100.0

(Field Survey, 2018)

In terms of provision of providing loans for foreign employment, the cooperative didn't have any kinds of provision for the provision of loan for foreign employment as per the saying from 133 respondents. Only one among the 148 respondents disagreed on the idea that the cooperative doesn't provide loan for foreign employment.

Table 19. Capacity of Board Members

Cooperative effort has increased capacity of board members and members	Frequency	Percent
Yes	146	98.6
No	2	1.4
Total	148	100.0

(Field Survey, 2018)

After the establishment of cooperative, the efforts made by the cooperative has also increased the capacity of the board members as well as other general members as per 146 respondents and only two respondents opposed this fact.

Table 20. Membership Duration

Duration of membership year	Frequency	Percent
<=1 year	20	13.5
1 to 5 year	48	32.4
5 to 10 year	23	15.5
More than 10 year	57	38.5

(Field Survey, 2018)

In terms of the duration of membership, there were 48 respondents that had been the member of the cooperative before 1 to 5 years, 57 respondents had been the member since more than 10 years and the least, 20 respondents were member for 1 year and below.

Table 21. Board Members' Training

Board members and members have participated in different training	Frequency	Percent
Strongly agree	107	72.3
Agree	40	27.0
Neutral	1	0.7
Total	148	100.0

(Field Survey, 2018)

In terms of participation in trainings, total of 107 board members and other members had participated in different trainings and 40 had the idea that there is participation but had not encountered one whereas the least 1 respondent didn't have any idea on any kinds of participation in trainings.

Table 22. Economic Roles of the Participants

Cooperative motivated woman to play economic role	Frequency	Percent
Yes	142	95.9
No	6	4.1
Total	148	100.0

(Field Survey, 2018)

In the question to find out the motivation created in women to play the economic role by this cooperative, total of 142 women were motivated as they now crave for participating in the economic activities.

Table 23. Loan Amount

Loan amount of respondent	Frequency	Percent
<100000	69	46.6
100000 – 200000	30	20.3
200000 – 300000	25	7.4
< 500000	10	6.8
Missing system	3	2.0
Total	145	98.0

(Field Survey, 2018)

For analyzing the total loans provided, the loans taken by the respondent were also analyzed. Out of the total 145 respondents, 3 had not taken any kinds of loan whereas 10 had taken the maximum loan i.e. more than 3 lakhs to less than 5 lakhs. In terms of taking loan, 69 respondents, i.e. 46.6% of total members had taken loan that was less than 1 lakhs.

Table 24. Investment

Investing in productive sectors	Frequency	Percent
Yes	142	95.9
No	6	4.1
Total	148	100.0

(Field Survey, 2018)

The cooperative had invested in the productive sector as per the answer from 95.9% i.e. 142 respondents. Respondent are investing their money (loan) are investing in productive sector so their income is good.

Table 25. Business Investment

Total investing amount in business and commercial farming	Frequency	Percent
<100000	57	38.5
100000 – 150000	40	27.0
150000 – 250000	25	16.6
250000 – 350000	13	8.8
<350000	9	6.8
Missing value	4	2.7
Total	144	97.3

(Field Survey, 2018)

In-terms of amount invested in the business firms and commercial farms, the maximum i.e. 57 respondents or 38.5%, were of the opinion that less than 1 lakh has been invested in business and the least i.e. 9 totals, 6.8%, were of the opinion that the sum of less than 3.5 lakhs has been invested in the business.

Table 26. Investment in Education

Investment in school education and higher education	Frequency	Percent
>1000	15	10.1
1000 – 4999	22	14.9
10000 – 19999	35	23.6
<=20000	10	6.8
Missing	48	32.4
Total	148	100.0

(Field Survey, 2018)

In terms of investment in education and higher education, the total money invested by the cooperative (in terms of loan) was less than 1000 for 15 respondents, 1000-4999 for 22 respondents, 10000-19999 for 35 respondents, >=20000 for 10 respondents and remaining 48 didn't have the idea on the investment done on education.

Table 27. Decision Making

Women are involved in decision making process	Frequency	Percent
Yes	143	96.6
No	5	3.4
Total	148	100.0

(Field Survey, 2018)

In terms of women's involvement in decision making process, 143 women had developed their wariness to get involved in decision making process. Shows the women are becoming empower in different way.

Table 28. Household Decision Making

Women are involved in decision making process in household level	Frequency	Percent
Strongly agree	118	79.7
Agree	26	17.6
Neutral	4	2.7
Total	148	100.0

(Field Survey, 2018)

Talking about the decision making in household level, 118 women (79.7%) agreed strongly that the household decision making power of the women has increased. It shows that through the economic activity women are able to involve in decision making process in household level.

Table 29. Social Decision Making

Women are involved in decision making process in social level	Frequency	Percent
Strongly agree	127	85.8
Agree	20	13.5
Neutral	1	0.7
Total	148	100.0

(Field Survey, 2018)

Likewise, the involvement in decision making in the social level of women has also considerably increased as per 127 respondents. Because when women are active household level in decision making process likewise slowly and gradually they are also involving in decision making process in social level.

Table 30. Family Income

Family income has been increased due to cooperative	Frequency	Percent
Yes	135	91.2
No	13	13
Total	148	100.0

(Field Survey, 2018)

Talking about the increase in the family income, cooperative effort has played a significant role. To analyze this idea, the total of 148 respondents were questioned in which 135 were of the same opinion whereas only 13 opposed of this idea.

Table 31. Monthly Family Income

Monthly family income of respondent	Frequency	Percent
>20000	15	10.1
20000 -30000	32	21.6
30000 – 40000	24	16.2
40000 -50000	27	18.2
>50000	50	33.8
Total	148	100.0

(Field Survey, 2018)

After the start of cooperative, monthly family income was also measured where the major respondents i.e. 50 respondents (33.8%) had income more than 50000 and the least i.e. 15 respondents (10.1%) had the income less than 20000 per month.

Table 32. Monthly Expenses

Monthly expenses of respondent	Frequency	Percent
10000 – 20000	94	63.5
20000 – 30000	33	22.3
30000 – 40000	16	10.8
>40000	4	2.7
Missing	1	0.7
Total	148	100.0

(Field Survey, 2018)

In terms of finding the economic status, the expense of the respondent was also measured. In the measurement, maximum respondent i.e. 94 totals (63.5%) had

the minimum expense of more than 10 thousand and less than 20 thousand per month whereas only 4 respondents had the maximum expenditure of more than 40000.

Table 33. *Employment*

Cooperative effort created employment and self-employment	Frequency	Percent
Yes	148	100.0
Total	148	100.0

(Field Survey, 2018)

After the introduction of cooperative, the area and the population has got more employment opportunities. The opportunities are either direct by cooperative or indirect (investment on other firms). In the support of the efforts in creating the employment opportunity by cooperative, all the respondents i.e. 148 total respondents were of the same opinion.

Table 34. *Saving and Credit Activities*

Cooperative has increased saving and credit activities of local women	Frequency	Percent
Strongly agree	131	88.5
Agree	16	10.8
Disagree	1	0.7
Total	148	100.0

(Field Survey, 2018)

After the establishment of the cooperative, the saving and credit activities of the women of that area as well as member of cooperative has increased as per 131 respondents and only 1 respondent disagreed on this fact.

Table 35. *Social Roles*

Cooperative encouraged women to play social role	Frequency	Percent
Yes	147	99.3
No	1	0.7
Total	148	100.0

(Field Survey, 2018)

Talking about the role of cooperative to encourage women to play social role, 147 respondents were of the same opinion i.e. the cooperative increase the social role

of women. Though the cooperative women are involving in household level , as well as social level decision making process so it means that cooperative effort has encouraged to play social role in village.

Table 36. Participations in CBOs

Women are becoming members in different social organization	Frequency	Percent
Strongly agree	135	91.2
Agree	13	8.8
Total	148	100.0

(Field Survey, 2018)

In the question to analyze the involvement of women in different social organizations, 135 members of cooperative were of the opinion that women are becoming members in different organizations.

Table 37. Women Foreign Employment

Women are advocating against foreign employment	Frequency	Percent
Strongly agree	135	91.2
Agree	13	8.8
Total	148	100.0

(Field Survey, 2018)

After the establishment of cooperative, there has been a change in the mindset of women i.e. they have been advocating against foreign employment as per 135 respondents who strongly believed this statement.

Table 38. Political Participation

Women are becoming member of political parties	Frequency	Percent
Strongly agree	132	89.2
Agree	16	10.8
Total	148	100.0

(Field Survey, 2018)

With the start of and involvement in cooperative, the women are being members of political parties as well. Among the 148 respondents, 132 respondents strongly agreed on the fact that women are becoming member of political parties.

Table 39. Political Awareness

Political awareness has been increased	Frequency	Percent
Strongly agree	137	92.6
Agree	11	7.4
Total	148	100.0

(Field Survey, 2018)

Lastly, after the involvement in cooperative, 137 respondents were of the opinion that the political awareness of people has also increased just by being a member of the cooperative. So, with the above analysis, the socio-economic status of the members of Mahilamilan cooperative is good as there is increased participation, decision making power, economic involvement as well as income.

4.4 Performance Analysis of Mahilamilan Co-operative

For the analysis of the performance of the Mahilamilan cooperative, the performance from their performance sheet was analyzed. Along with the performance sheet, KII was also taken with present chairperson as well as with the manager of Mahilamilan cooperative. The data from the performance sheet is presented below.

The table below shows the total number of shareholders from 2071 to 2075.

Table 40. Shareholders

Total Share Holders	2071	2072	2073	2074	2075
Female Number	2141	2471	2721	2960	3527

(Field Survey, 2018)

As from the above table, the total number of shareholders has increased from 2141 to 3527 during the time span of 5 years. There is increase of almost 64.73% increase of the total amount. The second table below shows the different group of members and number of employee and market capitalization.

Table 41. Capital

	2071	2072	2073	2074	2075
Number of female groups				203	231
Number of children groups				32	20
Number of employees	9	9	9	10	10
Market capitalization	12068500	19336700	24652800	27517200	28415000

(Field Survey, 2018)

In the above figure, there is no data on the number of female and children groups until 2074. In 2074, there was considerable increase in the number of female groups and children groups i.e. 203 and 32 respectively. In the latter season of 2075, there was increase in the number of female groups but decrease in children groups.

The total saving was also tabulated to find out the performance of Mahilamilan Cooperative where the total gained amount, total return, remaining money from previous fiscal as well as Remaining returns were calculated.

Table 42. Saving

Total saving	2071	2072	2073	2074	2075
Remaining from previous fiscal	38106528	581070775	83258485	116602808	15841491
Total gained in this fiscal	50304491	81097738	141020673	180174403	394573985
Total return in this fiscal	30303944	55946328	107726350	238679798	338810633
Remaining return	58107075	83258485	116552808	158414913	214178265

(Field Survey, 2018)

In the analysis of the data of saving, there was variation in the total remaining saving from the previous fiscal as the fifth years' saving from previous saving was more than half less than the saving of 2071. In the total gain, the gain in this fiscal i.e. in 2075 was more than double the gain in 2074 and 7 times more than the gains in 2071. In the third analysis of the total return in this fiscal, the total returns in the fiscal was increased by almost 10 times the return as that of 2071. Lastly, the remaining return in 2075 has also multiplied itself by almost 4 times than that of 2071. The table shows the total investment in previous fiscal, investment in present fiscal and investment returned and investment remained in this fiscal year.

Table 43. Total Loan

Total loan among	2071	2072	2073	2074	2075
total invested in previous fiscal	49517221	78747999	118575130	147196191	182740662
Total investment in present	84340500	128817000	127293000	163389000	178445650
Total investment returned	55109722	88989869	105246431	121270037	145606479
Total investment present in this fiscal year	78747999	118575130	140621699	182740662	215579833

(Field Survey, 2018)

After the analysis, the total investment granted in previous fiscal of 2075 BS has increased by almost 4 times as compared to 2071 BS. Similarly, the total investment in the present time has also increased from 84340500 to 178445650 i.e. 111.57% more than that of 2071 BS. In terms of investment returned there has been considerable gain in the total investment invested in this fiscal. Lastly, the investment present in this fiscal year has also got a considerable gain i.e. almost thrice the investment present in 2071 BS. The table below shows the loan investment in different sector to analyze how productive the investment is.

Table 44. Sector wise Investment

Investment sector (interest rate)	2074	2075
Business (14%)	46860064	56247275
Social (13%)	956274	1212810
Animal husbandry (13%)	53824042	84777605
Agriculture (13%)	11725861	9326384
Others (13%)	68636421	63358436
Cottage industry (13%)		420418

(Field Survey, 2018)

As per the analysis done in the above table, the cooperative has been investing more on Animal husbandry followed by others and then business. The least investment of the cooperative was seen on cottage industry. The investment done has increased in animal husbandry, business and social sector whereas there has been decrease in investment in agriculture, and other and there is no data on the previous investment on cottage industry. So, the overall investment looks to be increasing in value. In a nutshell, the Mahilamilan cooperative seems to be improving than the previous years as the investment, saving return all have been growing. Moreover, the employment status has also improved in this cooperative and the market capitalization has also increased exponentially.

4.5 Opportunity and Challenge of Mahilamilan Cooperative

Opportunities

In terms of opportunities of Mahilamilan cooperative, KII was conducted with two major key informants. One was with the chief manager of Mahilamilan cooperative and another with present chairperson of Mahilamilan cooperative.

In the interview with the key persons, they were of the opinion that the main opportunities that the cooperative carries within itself are its reputation in the community. Since the cooperative has greater plans in the future i.e. to reach the international level, the help and cooperation from cooperative is one of the most important opportunities that it carries. If the cooperative is supported by the local community, then the cooperative has the potential to develop strongly.

Other than the help from the community, due to the suitable landscape, the cooperative has potential to invest in many developmental activities as well. Since, the cooperative resides in place which is most potential tourism site as well as a hub of Terai and Kathmandu, there are many potential activities that can be conducted and are also being conducted in this place. The cooperative being one of the economic sources of this place, can also invest in these projects to grow and develop.

Challenges

In terms of challenges, the key informants were aware of some challenges that the cooperative is facing and might face in the near future. The first and foremost challenge that resides in the mindset of the people of cooperative is the competition from other organizations from outside this area. If in case, other organizations with more economy and power comes to compete in this area then that were be the main challenge that this cooperative might face in the future. The condition might be possible as this place is one of the main places of focus for development in the present context of country.

Other than the competition from other organizations, there is another main challenge as the member's cunningness. The members have become so cunning that they have been active member of different cooperative and take loan from many cooperatives. These habits of the members have frozen the money as they pay very less interest and they don't return the money lent by the cooperative in time. The freezing of the money in the name of the members is another challenge that this cooperative has been facing. Lastly, the inability to marketize the businesses that have been conducted with the loan of this cooperative has been another challenge. Despite the fact that the loan takers have started their entrepreneurial business, they have not been able to marketize their products. Rather they have been using the product in local markets. Due to this reason the loan is returned in long time which freezes the money of cooperative. The frozen balance of cooperative makes it impossible for the cooperative to invest in place where more benefits can be accumulated.

In the KII with the chief manager and chairperson, the following trainings have been found to provide to the members. These trainings have been a milestone in improving the status of the cooperative. Not only for improving the status, these trainings have been the opportunities of the cooperative as they help in minimizing the risk and tackling the problems that comes during the running of the cooperative

Trainings provided

-) Sahkaribyawasthapantalim
-) ByawasthapakchhymataBikastalim
-) 6 dine saharibyawasthapantalim
-) RinbyawasthapanTalim
-) 3 Dine sasthagatbikastalim
-) BarsikYojanaTathaBajetTarjumatalim
-) UdhamSilataSipbikastalim
-) LaghuUdhamSipBikasTalim
-) SipByawasaikYojanaTathaBittiyaBislesan (TOT)
-) AadhrvutSahakarilekhpal
-) SamaBikasPrasichhakPrasichhanPunartajakiTalim
-) Cooperative Account Management Training
-) PrasichhakPrasichhanTalim
-) SukhamayaTiwankaAawasarBisayakSahajkartaTalim
-) Organizational Management Training

Focus Group Discussion was also conducted among the above enlisted members of the cooperative. FGD on socio-economic status was conducted. In the question to identify the socio-economic status of the people, all the agendas were cleared. Firstly, there was the provision of vocational trainings for the women's involved in the cooperative. Secondly, the women who had to ask for money with their husband has now been able to give some to their family as well. Thirdly, the women involved in this cooperative has now been empowered in social as well as economic sector. Thus, with these discussions, the socio-economic condition of the members of the Mahilamilan cooperative seems to be in good order.

Talking about the performance of the Mahilamilan Cooperative, the main idea derived is the cooperative is intending to reach international level. Other than their plan to reach international level, the Mahilamilan cooperative has been optimizing the

performance level of all the members as they are provided with trainings and other skills-oriented activities. Due to this fact, the Mahilamilan cooperative seems to be enhancing the performance of the members and also had been improving its performance level by synergetic effect. So, the Mahilamilan Cooperative seems to be enhancing the society and also the economy of the people living in the area.

CHAPTER V

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary of Findings

Agriculture in Nepal is a feminized sector (Ghale, 2008). The decade long (1996 to 2006) armed conflicts and higher outmigration of men-folks from rural areas of Nepal has not only severely increased the burden on women but has also increased feminization of agriculture. In the world there are about 10 lakh cooperatives doing activity of saving and credit and 85 crore members of cooperative in the world. In the context of population, India and China have more population involved in cooperative. America, Canada European countries, Japan and South Korea are the example for the sustainable cooperative development. In the context of Nepal, there are about thirty thousand cooperatives doing different activities (i.e. saving and credit, multipurpose, agriculture, milk, customer, electric, vegetable and fruits, tea, coffee, herbs, bee keeping, communication health, sugarcane, sweet orange and others) and female executive member are about 85 thousand and male executive members are 1 lakh and 69 thousand. Male members of cooperatives in Nepal are about 24 lakhs 56 thousand and female members of cooperative are 21 Lakh. Cooperative generate employment for about 24 thousand women and about 29 thousand males are engaging in cooperatives (SahakariSambad, 2071).

The cooperatives are well recognized entity by the policies and give more leverage for farmers and or producers to organize themselves in production, processing, marketing and or policy advocacy/lobby. Therefore, this is an opportunity for development actors to collaborate and enhance competency of women in the leadership of farmer's organization, cooperatives and other service providing institutions (Ghale, 2008). In the context of Nepal *Lichhibi* and *Malla* age had a good practice of cooperatives Nepal. During their regime, different cooperatives alliance was believed to be in process traditionally for the development of economic, social and cultural aspect of local people. Along such alliance *Parma DhikurMankaguthiDharmabhakari* and *Santagati* (name traditional cooperatives) were available in limit numbers and areas which depends on different cast and ethnicity after the fall of rana regime 2007 BS (1950) AD and rise of democracy for the first time in Nepal *Tribhuwan Gram BikasKaryakram*, *Raptidun* development

program. According to such proofs and evidences, search for cooperative history had stated formally. In Province no. 3 there are only 11,305 cooperatives. In Kathmandu district only there are 3,832 cooperatives, which is the highest no. of cooperatives in a district in Nepal. The least number of cooperatives in Province no. 3 is found in Rasuwa with only 114 cooperatives. To be more specific, selected members of cooperative were asked about overall performances of the cooperative to analyze tangible reality in the field.

The evidences of the overall performances of cooperative as an objective reality which can be validated by every researcher as a truth in the field. Thus, the ontology of this research is explanation of the falsifiable truth lied with the selected members through the objective measurement of the evidences through the quantitative case study methodology. The educational status of the respondents which clearly shows that illiterate respondents have actively been participating in Cooperative which comprises of about 43.3% of the total respondents and lowest percentage of respondents lie in above secondary level education with 5.4%. From the table it is seen that most of the respondents have taken education about savings and credit with 91.2% and very less has taken education about commercial farming with 2.7%. The condition of respondent of socioeconomic condition of Mahilamilan's members out of the 148, 64 members socioeconomic status is high, 79 members socioeconomic status is medium and out of 148, 5 members socioeconomic status is low.cooperative.

So, with the above analysis, the socio-economic status of the members of Mahilamilan cooperative is good as there is increased participation, decision making power, economic involvement as well as income. The Mahilamilan cooperative seems to be improving than the previous years as the investment, saving return all have been growing. Moreover, the employment status has also improved in this cooperative and the market capitalization has also increased exponentially. In terms of challenges, the key informants were aware of some challenges that the cooperative is facing and might face in the near future. The first and foremost challenge that resides in the mindset of the people of cooperative is the competition from other organizations from outside this area. If in case, other organizations with more economy and power comes to compete in this area then that were be the main challenge that this cooperative might face in the future. The condition might be possible as this place is one of the main places of focus for development in the present context of country.

Women of age group 30-39 are actively involved as the member of the cooperative. Because researcher took sample by multistage but respondent are in age of 30 to 39. Uneducated share member are more participating in entrepreneurship rather than literate share member.

5.3 Conclusions

The following conclusions have been extracted from this study:

-) Socio economic condition of the women members has improved as only 3.4% of the population socio economic status is high.
-) In local level the saving and credit facility has increased.
-) Status of women involved in cooperative has improved and women have found themselves empowered and active.
-) Cooperative has also helped decrease gender discrimination
-) It is common consent that there is improvement of livelihood, family earning, monthly family income and status of family.
-) Majority of respondents agree that there has also been decrease in domestic violence and increased wellbeing of the community.
-) Majority of respondents strongly agree and agree that rate of interest was normal.
-) Majority of respondents agree that the rules and regulations to offer financial equality and fairness service to members on all time.
-) Almost all of the respondents are satisfied with the management plans that cooperative had for promoting managing organizations.
-) There was no provision of providing loans for foreign employment.
-) After the establishment of cooperative, the efforts made by the cooperative has also increased the capacity of the board members as well as other general members.
-) Majority of women members agreed that cooperative motivated woman to participate in economic activities.
-) There has been improvement in women's involvement in decision making process in both social and household level due to their activeness in economic activities.
-) Increase in employment opportunities either directly or indirectly.
-) The saving and credit activities of the women of that area as well as member of cooperative has increased.
-) Cooperative effort has encouraged women to play social role in village.

-) Involvement of women in different social organizations has increased.
-) A change in mindset of women can be seen where they have been advocating against foreign employment
-) Political awareness and involvement and improvement membership of women of political parties is increasing

5.3 Recommendations

The cooperative must focus on the entrepreneurs mostly aged 30-39 years for loan provision and for their involvement in different types of trainings provided by the cooperative.

-) The illiterate women of the area must also be prioritized to make member of the cooperative and also to provide loans as they are more active in entrepreneurial activity than the educated ones.
-) Literate women should also be encouraged to be more active in productive activities through cooperative efforts.
-) Maximum number of respondents are involved in business and entrepreneurship so more efforts should be made to make provisions for the members to be involved in agriculture as well.
-) Majority of the active respondents are from the age groups 30-39, so more attractive provisions should be introduced to make productive age groups of 20-29 and 40-49 actively participate through cooperative in productive activities.

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ANNEXES

AnnexA: Survey Questionnaires

First Name:	Middle Name:	Last Name:
Cell Number:	Code Number:	Date:
<p>Dear respondent,</p> <p>This is completely a thesis work of Master Degree awarded by National Cooperative Board. It does not carry any official record. You are requested to answer the question honestly. The importance of this study depends on your valuable answers. Your privacy secured and information you provide does not affect it. So, please answer the following questions on your knowledge and practice as far as possible.</p>		

Q. N.	Socio-Demographic Characteristics of the Respondents (Variables 1-12)	Response Categories	Response
1	Respondent's category	Board member Member	1 2
2	Age group	20-29 30-39 40-49 50+	1 2 3 4
3	Gender group	Female Third gender	1 2
4	Marital status	Currently married Married Separated Divorced Widow	1 2 3 4 5
5	Caste group	Brahmin Kshytri Janjati Dalits	1 2 3 4
6	Religious group	Hindu Buddhist	1 2

		Christian	3
		Kirat	4
		Muslim	
7	Family occupational status	Agriculture	1
		Agriculture/wage labor	2
		Business/enterprises	3
		Private jobs	4
		Army/Police	5
		Government job	6
		Pension	7
8	Numbers of family members including children	<5	1
		5-8	2
		9-12	3
		>12	4
9	Land holding pattern	< ½ hector	1
		½-1 hector	2
		1-2 hector	3
		>2 hector	
10	Formal educational status	Illiterate	1
		Primary	2
		Secondary	3
		BA/MA	4
		MPhil/PhD	
11	Status of non-formal education and vocational trainings	Capacity development	1
		Saving and credit	2
		Commercial farming	3
		Handicraft making	4
		Embroidery/tailoring	5
		Beauty parlor	6
12	Socio-economic status of the family	High	1
		Medium	2
		Low	3
		Poor	4

Q. N.	Relevancy (Variables 12-24)	Response Categories	Response
13	Cooperative efforts was/is necessary to	Yes	1

	the local women	No	2
14	Access to saving and credit facility has been increased in the local level	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
15	Cooperative has provided sufficient loan to the members	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
16	Cooperative effort has increased the status of women empowerment	Yes No	1 2
17	Women are becoming active and interactive	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
18	Gender discrimination practices have been decreased in household and social levels	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
19	Cooperative effort has improved the family livelihoods	Yes No	1 2
20	Family earning has been increased	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
21	Family earning has been investing in productive sectors	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
22	Cooperative effort has changed	Yes	1

	community capacity	No	2
23	Domestic violence has been decreased due to community awareness	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
24	Community wellbeing has been increased	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5

Q. N.	Efficiency (Variables 25-36)	Response Categories	Response
25	There is a provision of minimal cost of fund	Yes No	1 2
26	Membership cost is nominal at least Rs.1100	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
27	Rate of interest is satisfactory (6 % in saving amount and 12 % in credit amount)	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
28	There is a minimum operating expense of the cooperative	Yes No	1 2
29	Monthly administrative expenses	<50,000 50,000-1,0000 I do not know	1 2 3
30	Monthly salary to the staffs	<1,00000 1,00000-2,00000 I do not know	1 2 3
31	This cooperative has been offering services more efficiently	Yes No	1 2
32	It has certain rule and regulations to	Strongly agree	1

	offer financial equality and fairness services to all on time	Agree	2
		Neutral	3
		Disagree	4
		Strongly disagree	5

33	It has certain plan for promoting and managing organization	Strongly agree	1
		Agree	2
		Neutral	3
		Disagree	4
		Strongly disagree	5
34	Cooperative effort has prioritizing to utilize local resources	Yes	1
		No	2
35	It has providing loan for rural entrepreneurships and commercial farming	Strongly agree	1
		Agree	2
		Neutral	3
		Disagree	4
		Strongly disagree	5
36	It has no provision to provide loan for foreign employment	Strongly agree	1
		Agree	2
		Neutral	3
		Disagree	4
		Strongly disagree	5

Q. N.	Effectiveness (Variables 37-48)	Response Categories	Response
37	Cooperative effort has increase capacity of board members and members	Yes	1
		No	2
38	Duration of got memberships	<1 Year	1
		1-5 Years	2
		5-10 Years	3
		Above 10 Years	4
39	Board member and members are participated in different capacity and skill development trainings organized own cooperative and other government	Strongly agree	1
		Agree	2
		Neutral	3
		Disagree	4

	and non -government institutions	Strongly disagree	5
40	This cooperative effort motivated women to play economic role	Yes No	1 2
42	Total loan amount of the respondents received from this cooperative	<1,00000 1,00000-2,00000 2,00000-3,00000 3,00000-4,00000 >4,00000	1 2 3 4 5
43	Investing in productive sectors	Yes No	1 2
44	Total investing amount in business and commercial farming	<1,00000 1,00000-1,50000 1,50, 000-2,50,000 2,50, 000-3, 50,000 >3,50,000	1 2 3 4 5
45	Monthly invest in school education and higher education	<1,000 1,000-4,999 5,000-9,999 10,000-19,999 >20,000	1 2 3 4 5
46	Women are involving in decision making process	Yes No	1 2
47	Women are playing decision making role in household level	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
48	Women are playing decision making role even in community and social level	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5

Q. N.	Impact (Variables 49-60)	Response Categories	Response
49	Family economy has been increased	Yes	1

	due to cooperative efforts	No	2
50	Monthly family income	<20,000 20,000-30,000 30,000-40,000 40,000-50,000 >50,000	1 2 3 4 5
51	Monthly family expenditure	10,000-20,000 20,000-30,000 30,000-40,000 >40,000	1 2 3 4
52	Cooperative efforts created employment and self-employment opportunities	Yes No	1 2
53	It has increased women entrepreneurship	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
54	It has increased saving and credits activities of the local women	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
55	Cooperative effort has encouraged women to play social role in the village	Yes No	1 2
56	Women are becoming members of different social level organizations	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
57	Women are advocating against foreign employment and gender discriminations practices	Strongly agree Agree Neutral Disagree Strongly disagree	1 2 3 4 5
58	Cooperative effort has encouraged	Yes	1

	women to involve in politics	No	2
59	Women are becoming cadre of political parties	Strongly agree	1
		Agree	2
		Neutral	3
		Disagree	4
		Strongly disagree	5
60	Political awareness of women has been increased	Strongly agree	1
		Agree	2
		Neutral	3
		Disagree	4
		Strongly disagree	5

Annex B: Permission Letter

Permission Letter to the Local Institutions

Date.....

To the Chair Person.....

Address:

Dear Sir/Madam

Re: Permission to conduct research work in your Organization

I am a Master Degree Candidate of Central Department of Rural Development, Tribhuvan University, Faculty of Humanities and Social Science. Currently, I am preparing to write my thesis entitled “Assessing Performances of Mahilamila Cooperative of Hetauda, Makawanpur District”. The purpose of the study is to analyse social and economic status of the selected members of Mahilamilan cooperative and to assess/evaluate overall performances of this cooperative. In this regard, I am excited about the possibility of kind support from your organization during my study. The study is designed under case study methodology in which household survey questionnaires, key informant interview and focus group discussion techniques are trying to apply for collecting reliable data from selected respondents. Finally, researcher values for the commitment of time, energy, and institutional efforts.

Regards,

Karina Lama (The Researcher)

Cell Number: 9825274515

Email:

Annex C: Checklist for Observation

Economic condition (observation)

1. Types of clothes people wore
 - a) Low quality
 - b) Medium quality
 - c) High quality
2. Conditions of items present in people's house
 - a) Low quality
 - b) Medium quality
 - c) High quality
3. Sanitation of people house
 - a) Low quality
 - b) Medium quality
 - c) High quality
4. Status of toilet and toiletries
 - a) Low quality
 - b) Medium quality
 - c) High quality
5. Types of business they were enrolled in
 - a) Low budget
 - b) Average budget
 - c) High budget

Annex D: Guidelines for Key Informant Interview (KII)

-) What were the starting challenges?
-) What do you do to start the cooperative?
-) What do you do to empower the women?
-) What do you give suggestion for the sustainable development of cooperative?
-) Relevancy
-) Efficiency of money, resource and time
-) Effectiveness
-) Impact
-) Sustainability

Annex E: Focus Group Discussions Guideline and Organogram

-) Living standard
-) Income
-) Socioeconomic status of members
-) Capital
-) Liabilities
-) Resurve fund
-) Investment
-) Overall performance (sustainability, efficiency, opportunity, relevancy)

FGD Members

Organogram of Mahilamilan Cooperative

S N	Name	Committee
1	SayapatriThapamagar	Executive Vice Chair Person
2	HemantiThapamagar	Executive Secretary Person
3	Rama KumariRisal	Executive Member
4	SangeetaWaiba	Executive Member
5	Dipa Lama	Executive Member
6	Shanti Himdung	Executive Member
7	Laxmi Lama Ghalan	Executive Member
8	AsmitaGiri	Loan Sub Committee
9	RekhaGhalan	Loan Sub Committee
10	PhulmayaMoktan	Chief Manager
11	SanjuBal Lama	Chief Economic Manager


Annex F: Sampling Determination Table

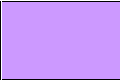
Margin Error

Required Sample Size				
Confidence =		95.0%	3.84	
Population Size	Degree of Accuracy/Margin of Error			
	0.05	0.04	0.025	0.01
10	10	10	10	10
20	19	20	20	20
30	28	29	29	30
50	44	47	48	50
75	63	69	72	74
150	108	126	137	148
200				
242	132	160	177	196
250	152	190	215	244
300	169	217	251	291
400	196	265	318	384
500	217	306	377	475
600	234	340	432	565

The recommended sample size for a given population size, level of confidence, and margin of error appears in the body of the table.

For example, the recommended sample size for a population of 1,000, a confidence level of 95%, and a margin of error (degree of accuracy) of 5% would be 278.

 Change these values to select different maximum margins of error.

 Change these values to select different (e.g., more precise)

(Krejcie & Morgan, 1970)

Annex G: MA Fellowship

To the Director
National Cooperative Development Board
PulchowkLalitpur, Nepal
Division of Policy Research and Coordination

Subject: Undertaking by the

It is solemnly affirmed that I have read and understood conditions of the award of this program mentioned in the NCDB COOPERATIVE RESEARCH FELLOWSHIP PROCEDURE, FIRST AMENDMENT 2018 and that the decision of the NCDB be final and binding. In the event that my progress is found unsatisfactory at the periodic evaluation or during the period of my study, I shall be liable to disciplinary action, which may result in termination of the fellowship funding and or refunding of the full amount spent on me in connection with this award. Any research misconduct on my part is punishable.

Name: Karina Lama

Date: 12/04/2018

Thumb Print

Right	Left