

**ENHANCING SMALL FARMERS'
SOCIOECONOMIC CONDITION THROUGH
AGRICULTURAL COOPERATIVES IN
KAVREPALANCHOWK**

A Thesis

**Submitted to the Department of Economics, Patan Multiple Campus
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By

PUSHPA RAJ MAINALEE

Roll: 77/2065

T.U. Regd.: 15949-85

Department of Economics

Patan Multiple Campus,

Tribhuvan University

Lalitpur; Nepal

July 2024

DECLARATION

I hereby declare that this thesis entitled “ENHANCING SMALL FARMERS' SOCIOECONOMIC CONDITION THROUGH AGRICULTURAL CO-OPERATIVES IN KAVREPALANCHOWK” which I have submitted to the Department of Economics, Patan Multiple Campus, in partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS, is entirely my original work prepared under the guidance of my supervisor. I have made due acknowledgments of all ideas and information borrowed from different sources while writing this thesis. The result of this thesis has not been presented or submitted anywhere else for the award of any degree. I shall be solely responsible for any evidence found against my declaration.

Pushpa Raj Mainalee

Roll: 77/2065

T.U. Regd.: 15949-85

Department of Economics

Patan Multiple Campus

LETTER OF RECOMMENDATION

This thesis entitled ENHANCING SMALL FARMER'S SOCIOECONOMIC CONDITION THROUGH AGRICULTURAL CO-OPERATIVES IN KAVREPALANCHOWK has been prepared by MR. PUSHPA RAJ MAINALEE under my guidance and supervision. I hereby recommend it in partial fulfillment of the requirement for the Degree of MASTER OF ARTS in ECONOMICS for final examination.

Thesis Supervisor

Dr. Ananta Raj Dahal

Assistant Professor

Date: 2024

LETTER OF APPROVAL

We certify that this thesis entitled “ENHANCING SMALL FARMERS’ SOCIOECONOMIC CONDITION THROUGH AGRICULTURAL CO-OPERATIVES IN KAVREPALANCHOWK” submitted by MR. PUSHPA RAJ MAINALEE to the Department of Economics, Faculty of Humanities and Social Sciences, Patan Multiple Campus, Tribhuvan University, in partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

Thesis Committee:

Head of Department
Dr. Raghu Bir Bista
Associate Professor

External Examiner
Dr. Yogesh Ranjit
Associate Professor

Thesis Supervisor
Dr. Ananta Raj Dahal
Assistant Professor

Date: July 2024

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ABSTRACT

The significance of cooperative institutions in rural areas is steadily increasing as they serve as the foundation for agricultural development. Specifically, the focus is on the Agriculture Cooperative Ltd of Kavrepalanchowk. The research design includes exploratory and descriptive methods to analyze the status of farmers in the study area. Both primary and secondary data are utilized, with primary data collected through household surveys, field visits, observations, and interviews with key informants. There are 425 respondents selected from different 11 small farmers' agriculture cooperatives from different areas of the Kavre district. The study relies on comparative analysis before and after the establishment of the cooperative in the study area, incorporating facts, events, records, and data. The findings reveal that the majority of respondents own land, are married, literate, and have access to medical treatment, and clean drinking water. Agriculture and livestock serve as the primary sources of income, with many farmers taking loans from the cooperative. Goat farming, vegetable farming, and dairy are common income-generating activities, particularly among active-age males from the Brahmin/Kshetri community living in joint families and not practicing family planning. Participation in training programs, group and board meetings, community discussions, savings and credit activities, and income-generating activities has played a significant role in empowering farmers. The involvement of respondents in decision-making processes within their households, groups and board meetings, community discussions, and the selection of income-generating activities has contributed to an increase in their decision-making power. The policy implications of a study on "Enhancing Small Farmers' Socioeconomic Condition through Agricultural Cooperatives in Kavrepalanchowk" would focus on how the findings can inform and guide governmental and organizational policies to support and strengthen agricultural cooperatives. These implications would aim to create a more enabling environment for small farmers, improve their socioeconomic conditions, and promote rural development.

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ABBREVIATIONS/ACRONYMS

FO	Farmers' Organizations
DLSO	District Livestock Service Office
DCOP	Department of Co-operative
GDP	Gross Domestic Product
GEAC	Guideline for Establishing Agricultural Cooperatives
FAO	Food and Agricultural Organization
ICA	International Co-operatives Alliance
MoAD	Ministry of Agricultural Development
RM	Rural Municipality
USDA	United States Department of Agriculture
NCDB	National Co-operative Board
NGO	Non-Governmental Organization
GO	Governmental Organization
Pvt. Ltd.	Private Limited
SLC	School Leaving Certificate
TU	Tribhuvan University
IGAs	Income Generating Activities
AC	Agriculture Cooperatives
SFACL	Small Farmer's Agricultural Cooperative Limited
NEFSCUN	Nepal Federation of Saving and Credit Cooperative Union Ltd.
DoCN	Department of Cooperative, Nepal
NACCFL	Nepal Agriculture Cooperative Central Federation Limited

CHAPTER I

INTRODUCTION

1.1 Background of the Study

The term "Cooperative" denotes collaborating for mutual advantages by pooling small amounts of capital from a specific group of individuals. The notion of a Cooperative entails a union of rural households willingly united to achieve a shared socio-economic goal through appropriate income-generating endeavors. This involves contributing to the necessary capital and accepting an equitable distribution of both risks and benefits (Harris, 2008).

The terms rural development and agricultural development were considered to be interchangeable. To promote rural development in Nepal, it is necessary to have a long-term vision, objectives, mission, and strategies. Therefore, the key question is how to enhance the agricultural sector to drive the progress of rural development in Nepal. The development of the agriculture sector through cooperative efforts is crucial (Acharya, 2006).

Cooperatives as autonomous associations, promote the values of self-reliance, good governance, equity, and transparency. The concept of cooperatives is based upon the ethical values of openness, honesty, and social responsibility. The group of persons voluntarily come together to meet their common social economic and cultural needs and are owned and controlled by members in a democratic manner. An active kind of participation is ensured without any kind of social, racial, political, gender, or religious discrimination of their members. International Cooperatives Alliance (ICA, 2018) defined a cooperative as an independent group of people who collectively own and democratically control an organization that would meet the social, cultural, and economic needs that are shared by all members. Nepal Cooperative Act (2048) states cooperative is a society constituted to provide services and facilities for the economic and social development of its members. Cooperatives are formed by taking the similarities in the locality, needs, etc., to help and promote the living standard of their members. Cooperatives are a form of microfinance institution owned by a group of

people who are members and provide small-scale financial services; mainly savings and loans; just like any other microfinance institution to their members (Pradhan, 2016).

The institutional history of agricultural cooperatives in Japan, South Korea, Indonesia, and China has similarities in terms of pre-establishment, establishment, and development stages, but relatively different in the side of recognition and introspection, as well as the choice stage. Among the four countries, the initiators of agricultural cooperatives establishment are not only the community/grassroots movement, respectable individuals, and non-governmental organizations, but also the government. Once the government oversees agricultural cooperative development, it uses its political power to position the organization as a state agency. By that, facilities are given to accelerate the policymakers' goals and positively impact the agricultural cooperatives' organizational growth. However, the farmer-members in Japan recognized that the cooperatives do not accommodate their needs. Later, with the aid from the new-regime government, the agricultural cooperative in the country was gradually reinvented. In South Korea, the farmer-members disagree with the decision from the government to use agricultural co-operatives as parastatal. Therefore, they later pooled their resources, urged changes, and successfully ran the agricultural cooperatives. On the other hand, in Indonesia, when the government loosened its ties, agricultural cooperatives with sufficient human resources reinvented or spawned the organization. In contrast, the ones with poor management quality chose the status quo or exit. In China, the loophole in the government policy encouraged more private companies or prominent capital entrepreneurs to run cooperatives instead of farmers. Consequently, agricultural cooperatives with no actual member farmers focused on commercial activities unrelated to the members' needs or placed the farmers merely as the users, not the decision-makers, could be found within the country. The review of institutional history emphasizes the importance of further study about the longevity of government-led and non-governmental-led agricultural cooperatives (Ciruela-Lorenzo et al., 2020)

The earliest record of a cooperative comes from Fenwick, Scotland where, on March 14, 1761, in a barely furnished cottage local weavers manhandled a sack of oatmeal into John Walker's whitewashed front room and began selling the contents at a discount, forming the Fenwick Weavers' Society. There was a plethora on records of cooperatives started as small grassroots organizations in Western Europe, North

America, and Japan in the middle of the nineteenth century, however, it was Rochdale Pioneers that were generally regarded as the prototype of the modern cooperative society and the founders of the cooperative movement in 1844. Rochdale Pioneers founded the modern cooperative movement in Lancashire, England, to provide an affordable alternative to poor quality and adulterated food and provisions, using any surplus to benefit the community. Since then, the cooperative movement has flourished, extending across the globe and encompassing all sectors of the economy. Later, ICA was founded in London, England on 19 August 1895 during the first cooperative congress. The participants were delegates from cooperatives from Argentina, Australia, Belgium, England, Denmark, France, Germany, Holland, India, Italy, Switzerland, Serbia, and the USA (International Cooperative Alliance, 2018).

Cooperative societies were created long before the advent of the fair-trade movement to help workers improve their livelihoods and protect their interests. The mouth-to-mouth explanation stated that people used to have each other and create resources jointly in different forms like Guthi, Dhukuti, Parma, and Dharma Bhakhari in Nepal. The modern cooperative began in Nepal in 1954 when the Department of Cooperatives (DOC) was established within the Ministry of Agriculture to promote and assist the development of cooperatives. The first cooperative formed in Nepal was Cooperative Credit Societies with unlimited liability created in the Chitwan district as part of a flood relief and resettlement program and then legally recognized after the first Cooperative Societies Act, 1959 was enacted Department of Cooperatives Nepal (2017) explained the cooperative functions with the guiding philosophy of group principle, self-help development and institutionalization of networks at the grassroots level to reduce the poverty. A cooperative is guided by democratic norms and values which are shared by the members who are empowered with one member and one vote for the saving collection, credit investment, and socio-economic improvement of the member and society. The cooperative sectors played a vibrant role in raising the expenses of members for improvement of the living standard as well. The members' living standards were going to improve after the involvement in the cooperative. (Risal, 2021)

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Bharadwaj (2012) revealed that poverty had been identified as the integrated strategy of socio-economic development. The reduction of poverty is refereed in improving of poor's condition and generation of the sustainable command of welfare. The cooperative is meant for income, social, and perception-based poverty reduction. The cooperative had become an integral part of the community to provide financial access to unbanked people. The commercial banks and other financial institutions had not been able to reach rural areas. The cooperative in different forms had reached very rural areas and encouraged the people to save and entertain loans. The major type of cooperative operating in Nepal were saving and credit, multipurpose, dairy, agriculture, fruits and vegetables, beekeeping, tea, coffee, etc.

Cooperatives possess unique characteristics that enable them to support the achievement of the MDGs. These economic associations not only offer opportunities for impoverished individuals to increase their incomes but also empower them to devise their own solutions. Moreover, there is growing evidence suggesting that cooperatives play a significant role in directly and indirectly contributing to various MDGs, including promoting primary education, fostering gender equality, and reducing child mortality rates (Acharya, 2009). In rural areas, saving and credit cooperatives bridge the gap in banking services, which are often lacking in many communities. Credit cooperatives also aid in the establishment of small and micro-enterprises, thereby facilitating the financial deepening advocated by the World Bank, as they consistently sustainably serve the underprivileged (Thapaliya, 2009).

A cooperative organization is a voluntary association of individuals with limited resources to protect their needs and interests. Cooperatives are formed to provide services to their members. The primary goal is to support the more vulnerable segments of society. Essentially, cooperative societies are created by individuals of modest means who share common interests in addressing similar challenges. This type of organization, which is governed by the Cooperative Act, is known as a "Cooperative

Society." The principles of "All for each and each for all" and "Self-help through mutual help" guide the cooperative movement. In Nepal, Cooperative Societies are regulated under the Cooperative Act of 1992 (Acharya, 2008).

Kavrepalanchowk is one of the hilly districts located in the nearly middle part of the country. Kavrepalanchowk is one, out of seventy-seven districts, near Kathmandu Valley, having an area of 1,396 sq. ft., situated in a mid-hilly area majorly having a subtropical climate and elevation range of 280 meters to 3018 meters. It is a part of Bagmati Province and has a population of 364,039 (District Profile Kavre, 2021). The present study focuses on the significance of cooperatives in enhancing the economic empowerment of individual farmers in Kavre. The specific objectives of this study are to examine the extent of farmers' involvement in cooperatives and to evaluate the impact of cooperatives on farmers' economic empowerment.

1.2 Statement of the Problem

Previous literature suggests that national policies can play a major role in enhancing farmers' socioeconomic status of local farmers through cooperatives. A study by Paudel and Acharya (2021) policymakers need attention to ensure that current capital mobilization in the cooperative sector contributes positively, as the results can be inconsistent. So, the cooperatives' areas of priorities and scopes of work need to be re-examined and reconsidered when formulating new policies related to cooperatives' development to maximize the contribution from this sector as provisioned by the constitution. Another study by Dhakal and Mueser (2023) provides important insights into the difficulties faced by Nepal's agricultural cooperatives in supporting the commercialization of agriculture and increasing the welfare of farm families. They found that agricultural income is small relative to total family income and that families consume a large share of what they produce. They have diverse reasons for joining cooperatives, but they do not expect cooperatives to provide marketing services. Most families are members of several cooperatives and other mutual assistance organizations, and a large share appears to allocate lower-status family members to represent the family in the agricultural cooperative. Perhaps surprisingly, these patterns of response persist even for the families that indicate agriculture as their primary source of income. Similarly, Bhattarai and Pandit (2023) highlight the need for support from

government and non-government agencies to improve the service of agricultural cooperatives in various ways, particularly through policy intervention

Small farmers in Nepal are crucial to the country's food security and rural economy, but they continue to face significant challenges that hinder their socioeconomic advancement. Addressing these issues requires comprehensive policy interventions, improved infrastructure, and increased access to financial and technological resources. The current situation of small farmers in Nepal is characterized by a mix of persistent challenges and emerging opportunities. Small farmers, who make up the majority of the agricultural workforce, face several socioeconomic challenges that impact their livelihoods and overall well-being. Small farmers in Nepal generally have low incomes, with many living below the poverty line. Agriculture remains largely subsistence-based, and smallholders often struggle to generate sufficient income from their farming activities. Small farmers face difficulties in accessing profitable markets. Due to the lack of proper infrastructure, including roads and storage facilities, they often have to sell their produce at low prices, either to middlemen or local markets, where they have little bargaining power. While agricultural co-operatives have the potential to enhance farmers' economic conditions, their reach and effectiveness are limited. Many co-operatives suffer from poor management, lack of capital, and low participation rates. Agricultural co-operatives have been widely recognized as instrumental in improving the socioeconomic conditions of small farmers across the globe. Studies have shown that co-operatives help smallholders overcome common barriers such as limited access to markets, credit, and agricultural inputs by enabling collective action. For instance, Kalogiannidis (2020) presented the main characteristics and also the history of agriculture cooperatives at the global and national levels. Their role is very important at the historical level for the Greek economy and that's why the emphasis is given on the study and the evaluation of their operation and problems, which are presented in the agriculture sector. Similarly, Risal (2021) analyzed cooperatives' role in the sustainable livelihood of people in Bagmati province, in Nepal. The study has pointed out the gap between the previous study and the practice.

Therefore, enhancing the socioeconomic status of small farmers through agriculture cooperatives in Nepal is crucial for promoting the economic growth of a country like Nepal. This study aims to address the subsequent research questions.

- What is the socioeconomic status of rural farmers in the study area?

- What are enhancing the capacity of farmers involved in the Agriculture Cooperatives?
- What are the changes made by the Cooperatives regarding the decision-making level?

1.3 Objectives of the Study

The general objective of this study is to analyze the role of Agricultural Cooperatives in rural poor farmers' socioeconomic status and measure how far farmers have been able to empower and enhance their living standards. However, the specific objectives are as follows:

- To analyze the socio-economic status of rural farmers in the study area.
- To examine the level of enhanced capacity of farmers involved in Agricultural Cooperatives.
- To find out the changes brought by the Agriculture Cooperative in the decision-making process of rural farmers.

1.4 Hypothesis of the Study

Hypothesis for Z-Test

- Null Hypothesis (H₀): There is no significant difference in farmers' enhancing socioeconomic status through agriculture cooperatives between males and females.
- Alternative Hypothesis (H₁): There is a significant difference in farmers' enhancing socioeconomic status through agriculture cooperatives between males and females.

1.5 Significance of the Study

This study is significant for several reasons, both in the context of local development in Kavrepalanchowk and within the broader scope of rural development strategies globally.

- i. **Addressing Local Economic Disparities:** Kavrepalanchowk, like many rural districts in Nepal, faces significant economic disparities, particularly among small-scale farmers who constitute the majority of the agricultural workforce. These farmers often struggle with low productivity, limited access to markets, and inadequate financial resources. By focusing on the role of agricultural cooperatives, this study seeks to identify practical solutions that can directly improve the livelihoods of these small farmers, contributing to poverty alleviation and economic stability in the region.

- ii. **Enhancing Agricultural Productivity and Sustainability:** Agricultural co-operatives have the potential to enhance productivity through collective action, such as bulk purchasing of inputs, shared use of machinery, and improved access to technical knowledge. This study is significant in exploring how such cooperative strategies can be tailored to the specific needs of farmers in Kavrepalanchowk, thereby promoting more sustainable agricultural practices and improving overall food security.
- iii. **Empowering Marginalized Groups, Including Women:** Cooperatives can be powerful vehicles for social change, particularly in empowering marginalized groups, including women, who often have limited access to land, credit, and markets. This study is important because it will assess how agricultural co-operatives in Kavrepalanchowk can be leveraged to promote gender equity, enhance women's participation in economic activities, and improve their socioeconomic status.
- iv. **Contributing to Policy Formulation:** The findings of this study have the potential to inform policymakers at both local and national levels. By providing empirical evidence on the impact of agricultural cooperatives on small farmers' socioeconomic conditions, the study can guide the formulation of policies aimed at strengthening co-operatives, improving rural infrastructure, and providing better support services to farmers. This, in turn, can contribute to more effective rural development strategies in Nepal.
- v. **Filling a Research Gap:** While agricultural cooperatives have been widely studied in other parts of the world, there is a relative lack of in-depth research on their role in the specific context of Nepal, particularly in regions like Kavrepalanchowk. This study is significant because it will fill this gap, providing valuable insights into the unique challenges and opportunities faced by co-operatives in this region. The findings can also be compared with international cases, contributing to the global discourse on rural development.
- vi. **Promoting Sustainable Development Goals (SDGs):** This study aligns with several Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty), SDG 2 (Zero Hunger), and SDG 5 (Gender Equality). By enhancing the socioeconomic conditions of small farmers through cooperatives, the study contributes to the broader global effort to eradicate poverty, ensure food security, and promote gender equality. The insights gained from this research

can help design more targeted interventions that support the achievement of these goals in rural Nepal.

1.6 Scope and Limitation of the Study

This study is based on both primary and secondary information. It is usually carried out on a regional level or national level. However, due to lack of time resources, money, and availability of data constraints, this study is confined to limited things, which is known as the limitations of the study. The limitations of the study are as follows:

- This study is only concerned with the farmers' enhancing socioeconomic status through agriculture cooperatives in the study area and excluded other aspects of the study area. The conclusion drawn in this study cannot be generalized in other rural areas in Nepal.
- The sampling technique used in this study is convenient sampling, which may introduce bias and limit and generalizability of the findings.
- The use of a structured questionnaire may restrict participants from providing detailed responses, limiting the scope of data collection.

1.7 Outline of the Study

This paper is organized into five sections. Chapter I includes a background of the study, a statement of the problem, the objective of the study, the significance of the study, the limitations of the study, and the organization of the study. Chapter II composed a critical review of related literature. Chapter III describes the research methodology, conceptual framework, technique and tools of data collection, research design, nature and source of data, tools and methods of data collection hypothesis testing. Chapter IV deals with the overall setting of the study area and the data analysis where; respondent profile and economic character of respondent. It consists of an introduction to study areas. Chapter V provides a summary, conclusion, and recommendation followed by a reference and questionnaire.

CHAPTER II

LITERATURE REVIEW

2.1 Introduction

The literature review is an essential step that begins before choosing a research topic and continues until the research is completed. Once the research topic is selected, the researcher's primary task is to acquire more knowledge related to the specific area of the research topic. Reviewing related literature helps in identifying the scope, area, and significance of the study being considered. The main purpose of conducting a literature review is to understand the existing body of work in the chosen area of study. It serves as a guide for the researcher on how to proceed with the research. Various sources such as books, journals, published and unpublished reports, newspapers, government and non-governmental organization documents, biographies, autobiographies, meetings, seminars, workshops, and internet searches can be utilized for reviewing the literature. This literature review encompasses a review of theoretical perspectives and empirical perspectives within regional and national contexts.

2.2 Literature Review

2.2.1 International Context

The literature review focuses on enhancing small farmers' socioeconomic conditions through agriculture cooperatives. This review aims to provide an overview of the current state of research on enhancing small farmers' socioeconomic condition through agriculture cooperatives and identify key themes, gaps, and areas for future study.

Kolundžija (2019) explained the market-driven agricultural transformation of the global food system. The study selected the specific FOs from 8 provinces and 290 sub-counties, the network of a few international organizations operating in Burkina Faso and Kenya, including AHA, and GIZ. Supporting organizations were asked to provide contacts for FOs that met the selection criteria. The questions that were posed to potential FOs and that guided the final selection were the following, and are based on the work of Amani, 1. What type of organization is this FO/ Does the FO have legal status as a registered FO? (e.g. grassroots/ community-based organization; union; Federation) 2. Are you a public, private, or participatory organization? 3. Which role and function do you pursue: Enabling, Delivery, User/Client Support? 4. What are the

specific features of your FO? Based on the results of this pre-selection, FOs were selected to reflect a diversity of functions, marketing approaches, value chains, services, and legal status. They provided a visual representation of the size and scope of service of the FOs selected for the first stage in Kenya and Burkina Faso as well as the distance between each organizational level (represented by the length of the green arrow) and the estimated number of sub-organizations between FO management and farmers (represented by the houses) By gathering in-depth information about several FOs in Burkina Faso and Kenya, this study aimed to create a deeper understanding of how FOs contribute to empowering farmers in Africa. This was done by comparing the approaches currently used by FOs in Kenya and Burkina Faso with a theoretical model of the components of empowerment. This theoretical foundation enabled a structured analysis of the factors that are relevant including the degree of impact that, FO can have on its members and their socioeconomic development. Though the findings are limited to the specific context of the cases studied, the use of a theoretical framework to assess how the structure and the activities of an FO empower its members can help guide future work on the subject and provide some detailed evidence of the link between FO membership and smallholder farmer empowerment, specifically in Kenya and Burkina Faso. The study was confined only empowerment of farmers' organizations.

Ajates (2020) designed to acknowledge the great deal of diversity in ACs in Europe and sought a wide range of viewpoints from small, medium, and large cooperatives as well as Southern and Northern European perspectives in this study. The study focus is on European ACs, excluding eastern European cooperatives from the trends identified in the paper, as the specific historical baggage of these countries has pushed for the creation of POs, which have shaped agricultural policies affecting ACs in the rest of Europe different sources of data were collected and analyzed. Interview data with scientists, policymakers, civil society, and members of ACs (31 interviews in total). Other data from industry and civil society are available in the public domain (such as submissions to government consultations, e-newsletters, media articles, and ACs' website content). This approach involved interviewing cooperative experts outside ACs, from civil society, academia, and government. A wide range of informants and sources of data were consulted to offer a variety of different stakeholder groups' perspectives on the topic. This study is focused only on agriculture cooperatives in Europe.

Trott (2020) addresses the challenges and successes of cooperative associations in Canada and the United States. Around the world, consortia and associations make considerable gains in innovation, legislation, resilience, development, and education among other features of cooperative impact on economic and social change. Using key informant interviews and case studies of associative activity, the paper assesses the impact of national and regional federations. Cooperative leadership, cooperation, shared resource pools, and adherence to the cooperative principles among select associations in Canada and the USA are explored, as well as the barriers to associative activity. Assessment of the current impact and the potential to enhance the impact of cooperative associations is discussed, with a focus on improved coordination, shared services, a common participation measurement rubric, and a surplus allocation strategy. They developed a list of key informants in cooperative associations in the United States and Canada. Selected associations were chosen to discuss core objectives: cross-sector associations in both countries; national single-sector collaboration in both countries and the collaboration between regional and national associations both with single sector and across sectors in the United States. Of the thirteen associations identified, 15 participated. The research yielded 9 interviews with representatives in those associations in the U.S. and Canada. The study shows a broad range of resources, goals, and structures. Two associations had five members or less while others had over 1,000. Two associations had either no staff or part-time staff while two others had over 700 employees. Annual revenue ranged from \$5,000 to hundreds of millions of dollars and the member dues portion of revenue ranged from 1 percent to percent. Density of membership – the percentage of members compared to the number of all potential members – ranged from 5 percent to 98 percent. The study is concentrated on strengthening the association of cooperatives.

Blekking et al. (2021) collected from a sample of 1024 households conducted in five provinces of Zambia. In each province, they sampled households from two different districts. One district was closer to the provincial capital, while the other was more remote. Four markets within each district were identified for sampling through collaboration with the District Agricultural Coordinator Office from each district. Then a stratified random sampling technique to sample households with varying degrees of access to markets of different sizes. Most households are located along roads or paths that emanate out from market nodes. Using the market as a central node, allowed them

to sample households with variable access to their local market. Each research assistant sampled at least every third household until they had sampled five households per day, which equated to at least 20 total households per market area. They provide descriptive statistics of the sample population. They found Eighty-two percent of the sampled households were headed by males. On average, the head of the household had completed primary education and was 47 years old. The mean household size was just over 7 members. Households typically grew less than three types of crops and owned 3 tropical livestock units (the equivalent of approximately 4 mature cows). Finally, they found that cooperative members benefit from a spillover effect through their membership in a cooperative at the household level, beyond simply using cooperatives as a means to participate in FISP (Farmers Input Support Program). This study strongly focused on FISP in Zambia.

Alotaibi and Kassem (2022) examine the partnerships between agricultural cooperatives and development actors that play a critical role in meeting development challenges and building cooperative sustainability. The objective of this study was to analyze the key characteristics of engagements established between agricultural cooperatives and other actors and determine their success level. An analytical framework was developed to highlight nine areas, namely partnership configuration, stakeholders, objectives of the partnerships, partnership types, partnership stages, communication methods, achieved outcomes, partnership evaluation, and partnership sustainability. The targets were all agricultural cooperatives building associations with other actors between 2016 and 2020 in Saudi Arabia. Therefore, the study covered 69 partnerships founded by 32 agricultural cooperatives. The results revealed that the cooperatives involved in partnerships essentially provide farming inputs and equipment for their stakeholders and capacity building and training purposes. The public sector was the leading actor that collaborated with agricultural cooperatives in inter-sector partnerships. The findings also showed that 55.1 percent of the partnerships were “strategic partnerships” in cases of both independent value formation and integrative partnerships. By focusing on mapping the partnerships, this study presents beneficial information for policymakers working on how agricultural cooperatives dealt with the other actors and the lessons gathered to build future sustainability collaborations.

Dumitru et al. (2022) conducted an in-depth investigation in order to identify the reasons behind the underdevelopment of agricultural cooperatives in Romania, as well as the solutions that the representatives of cooperatives see, starting from the premise that they are the main connoisseurs of this activity, knowing the strengths, but especially the weaknesses of this activity, by administering a questionnaire-based survey as the main research tool. They administered a questionnaire-based survey using Google Forms as the main research instrument. The survey includes a total of 182 respondents, made up of representatives of agricultural cooperatives in Romania, asked by the agricultural associative environment. The snowball method was also used to distribute the questionnaire to other representatives of agricultural cooperatives (Micu et al., 2022). The questionnaire consisted of 11 questions, where respondents had to choose one answer option. The second part of the survey was based on a total of 10 statements, in which respondents had to express their degree of agreement. The majority (62.6%) of the respondents (cooperative representatives) have as their main sector of activity the production of agricultural products, which can be considered normal if we look at it from the perspective that the agricultural economy in Romania is mainly based on the production of raw materials, less on the processing or provision of services

Merrien et al. (2022) address the resilience of cooperatives at the organizational, consider the role of cooperative networks, and policy environment to provide a more complete picture of sources of cooperative resilience. The objectives of the study were 1. To understand how the COVID-19 pandemic has affected Canadian CMs in its first 18 months; 2. To learn what measures they have taken to respond to the crisis and assist their members and communities; 3. To identify the support they offered and received during this period. An online survey targeting the Canadian CMs was disseminated. A total of 292 responses were obtained with the final sample size of 192 respondents once incomplete responses were removed. The survey questions were developed based on, among other things, pre-interviews with key informants from associations and federations to determine their impressions of the impact of the pandemic on their member co-operatives and their role in mitigating its effects. Results shown must however be qualified to fully show the role played by these different stakeholders during the pandemic. The overall percentage of respondents reporting that their organization received support from community stakeholders (34%) is higher than the

percentage associated with support received from cooperative federations (26%). On the other hand, more respondents mention that their organization received a lot of help from the latter (9%) than from the former (3%). When considering the weighted amount of support received from different stakeholders, as qualified by respondents, it can be observed that cooperative actors have, on the whole, occupied an important place in the offer of financial, in-kind, or technical support to CMs.

Avsec (2023) examines the invisible reserves in cooperatives in Slovenia. According to the international cooperative principle, at least a part of the reserves should be indivisible, and at least part of the capital should be common property of the cooperative. According to the cooperative law in Slovenia, three categories of indivisible capital of cooperatives can be distinguished: obligatory reserves, the indivisible cooperative capital originating from ownership transformation, and indivisible capital components in cooperatives which have the status of a social enterprise. After indivisible capital components and their economic importance in Slovenian cooperatives are analyzed based on financial statements for the year 2019, the legal framework for each category of indivisible capital is studied more in detail, addressing not only the purpose and use of such capital but also issues of governance. As the indivisible capital benefits not only the current but also future generations of members, special attention is paid to external control mechanisms and other broader discussed issues of sustainable management of indivisible capital in cooperatives. For a closer insight into the capital structure of Slovenian cooperatives and the economic importance of indivisible capital components, they analyzed several data from the financial statements of cooperatives for the financial year 2019. A total of 420 cooperatives in Slovenia made an annual report for 2019 publicly available. The study is limited to examining the Slovenian context only

Gupta and Nath (2024) investigate why only some cooperatives succeed. World Cooperative Monitor 2021 reveals that Europe and USA have maximum high-performing cooperatives (based on turnover), while the representation of developing countries in the list of the world's top cooperatives is meagre. According to the data source of Cooperative Monitor, out of the top 300 coops worldwide, Europe has 159, the USA has 95, the Asia-Pacific region has only 46, and Africa has none. Therefore, this study becomes very pertinent in understanding the performance differences of cooperatives in the Global South vis-à-vis Global North. This study tries to identify the factors that determine the

performance of cooperatives operating in both regions. By using Cooperative Monitor's (2021) data set, the article tries to link the performance of cooperatives with the macro conditions. The democratic condition of a country (macro-level) may influence the performance of institutions at the micro-level (cooperatives). They found that cooperatives in the Global North in countries with higher democratic values have performed better than the cooperatives in the Global South. The study finds that the performance of cooperatives is positively related to democratic values. However, no significant relationship is found between social inclusiveness and the performance of cooperatives.

Zhu and Wang (2024) analyzed the impact of agriculture cooperatives on farmers' collective action. Agricultural cooperatives greatly influence agricultural and rural modernization in China. Based on 381 farmer samples in the arid Tarim River Basin, this empirical study aimed to construct an index system for the exploration of the relationship between cooperatives and farmers' collective action by using the Socio-Ecological System framework. The results showed that agricultural cooperatives helped to empower farmers to act collectively. Agricultural cooperatives, with the mechanisms of collective decision-making, institutional constraints, and internal supervision, could realize the integration of resources required for farmers' collective action and promote the sharing of risks and benefits. By providing financing support and a platform for resource integration, cooperatives could reduce constraints induced by economic differences among farmers; enhance village leadership, organization, and coordination; and promote the accumulation of social capital and villagers' sense of identity with the village. Particularly, cooperatives could support farmers to adopt water-saving irrigation technologies and reduce their over-dependence on chemical pesticides and fertilizers, thus promoting farmers' collective action. Therefore, the development of agricultural cooperatives will help enhance farmers' collective action, promote the modernization of rural governance, and realize. The findings are based on the farmers' collective action only.

2.2.2 National Context

Nepal boasts a rich cultural heritage of informal community-based cooperatives, such as the well-known Dhukuti savings and credit associations, as well as the Parma and Dharma Bhakari grain and labor savings systems. Additionally, the Guthi system has provided a platform for collaborative efforts in various socio-cultural practices. These

traditional cooperative systems continue to operate in rural Nepal. The formal concept of cooperatives in Nepal was introduced in 1953 with the establishment of the Department of Cooperatives (DOC) under the Ministry of Agriculture for Planning and Development. The first cooperative institution was set up in Bakhanpur VDC, Chitwan district in 2056 as a pilot project of the Government of Nepal. However, due to a lack of understanding of cooperatives, the cooperative movement in Nepal remained weak until 1992. The government's transfer of the DOC between different ministries and the lack of recognition of cooperatives as independent organizations further hindered the progress of the cooperative system in the country. A significant change occurred in 1992 with the promulgation of the Cooperative Act, which shifted the government's role to one of support and monitoring rather than direct promotion or management of cooperatives. Since the restoration of democracy in 1990, the Government of Nepal has recognized civil societies, including NGOs, INGOs, cooperatives, and other private sector entities, as key players in the socio-economic development of the country. Global experiences have shown that people's participation, ownership, and institution-building are crucial for the success of development initiatives. Therefore, development practitioners in Nepal have come to understand that sustainable development is achievable only through these key elements.

Bhattarai (2015) looks at issues of access to small farmer agriculture cooperatives limited (SFACL) and its model, approach, gender & social inclusive participation, and measures to adopt sustainability. It also addresses the economic & social impact on the members of the cooperative. This study was conducted at SFACL of Nepal. 100 SFACLs were chosen from 10 districts out of 615 SFACLs spread over 64 districts representing mountain, hilly, and terai regions. Both primary and secondary level information related to the studies were gathered for the analysis. In primary data collection, a different tool of participatory rural appraisal was applied. Besides this, focus group discussion, key informant survey, observation & individual interviews were performed. The study revealed that SFACL represents 72 percent of women's participation while it also includes 49 percent of disadvantaged groups (socially excluded/Janajati group) of Nepal such as Raute, Bankariya, and Chepang, as their members. It has also served 2500 households who were directly affected by a decade-long civil war. It has been noticed that farmers are shifting toward commercial farming from subsistence farming. Agriculture cooperatives have proven to be an effective and

popular measure for the social and economic development of the nation. It has been successful in achieving major development goals: reaching the large numbers of rural poor and moving towards cost recovery. This study concentrated on the distribution of agro-input and the establishment of cooperative markets and SFACLs systematic approach.

Tiwari (2017) examines the financial sustainability of Small Farmers Cooperative (SFC) in Mid-Western Nepal, and attempts to provide the practices and their impacts of the financial sustainability of SFC. A purposive sampling technique was used to select the SFC established by the different castes, areas, and constituencies of the Mid-western Region of Nepal. Besides that, members of cooperatives were selected by using the lottery system of simple random sampling without replacement. It was done to obtain an unbiased and fair study. Sampling SFCs were taken from sampled three districts (Banke, Surkhet and Jumla). Data was collected from the 570 members of sampled seven (Mahadevpuri, Naubasta, Chisapani, Mehelkuna, Latikoilee, Uttarganga, and Karnali) SFCs. A total of 1492 Agriculture cooperatives are registered of which 188 are in Banke, 279 in Surkhet, and 48 in Jumla and other excess agriculture cooperatives are in existence in different districts of the Mid-Western Region of Nepal. Small Farmers Cooperatives (SFCs) are functioning together with Agriculture Cooperatives. Among the total 34 SFCs, 10 SFCs are in the Banke district, 22 SFCs are in the Surkhet district, and only 2 SFCs are functioning in the Jumla district. Out of them, only seven sampled SFCs were used for this study. The SFCs were found to be guided by self-governing norms and shares were issued to the members who were empowered with one member one vote for the general assembly purpose. The institutions function for socio-economic development with a strong policy of being political and unbiased, with no discrimination of any kind on a religious or gender basis. The socioeconomic position of cooperative members has changed through income-generating programs. This study is concentrated on the perception study of the financial sustainability of Small Farmer Cooperative (SFC) for economic development.

Neupane et al. (2018) investigated the impact of cooperatives on farming methods and the socioeconomic status of the farmers. The Purposive Random Sampling was done where 80 households (Sample Size) were selected for our survey i.e., 40 among them were involved in cooperative and 40 were not. A comparative analysis was done to find

the differences between cooperative and non-cooperative farmers. There were differences in various socio-economic aspects like age, education, ethnicity, training and subsidy, and mechanization, among the cooperative and non-cooperative farmers. A significant impact was found on the farming practices, marketing status, and socioeconomic conditions among two different groups of farmers. Farmers involved in cooperatives were observed to perform comparatively improved farming practices which were due to accessibility of farm inputs and subsidy. The study showed a marked effect between the two groups on farming techniques, marketing strategies, and general socio-economic status. The study solely encompasses Devdaha and Manpakadi VDC of Rupandehi district focusing only on the impact of cooperatives on farming methods.

Paudel (2018) identified rural agricultural cooperative societies to assess, identify, and evaluate the business, financial, social, and managerial aspects of the selected cooperatives. Makwanpur district and Chitwan district, which lies in the central region of Nepal were purposively selected for the study. Altogether four cooperatives; two from Makawanpur district and two from Chitwan district were selected. The total 100 members comprising 25 members and management committee from each cooperative selected randomly constitute the sample of the study. This study depends upon the primary data collected from the field study. Structured questionnaires, field observation, personal interviews, and focus group discussions were the tools used for this purpose. The study found that Most of the members 57 percent and committee members 64.58 percent are male and have members of a family between 2 to 4. A simple majority of the members' 42 percent are literate, 35.42 percent of committee members possess secondary-level education and 20.83 percent of committee members possess college-level education with agriculture as a main occupation 72 percent and 84.62 percent respectively. The majority 41 percent of the members, and 81 percent committee members sold their goods to the cooperatives. Similarly, 27 percent of members and 8.33 percent of committee members sold the goods produced by them to the local traders followed by just 7 percent of members, 10.42 percent of committee members sold their goods to the market. .More than 54 percent of members and 78.33 percent of committee members had taken loans from the cooperatives. More than 26 percent of members and 15.63 percent of committee members had taken loans from banks and financial institutions also 20 percent of members and 6.25 percent of committee members had taken loans from money lenders.

Mishra (2021) identified the factors affecting the women farmers' participation in agricultural cooperatives in the Lamjung and Nawalpur districts of western Nepal. The study areas were selected purposely whereas a total of 120 women farmers; 60 women farmers from each district were selected randomly. The pre-tested semi-structured interview schedule was used for the household survey, whereas respective checklists were used for Focus Group Discussion (FGD) and Key Informant Interview (KII) to gather primary data. The findings from the probit model revealed that the need for input, credit, and marketing facilities significantly affects women farmers' participation in agricultural cooperatives. Hence, agricultural cooperative programs should be linked with the service of input supplies, credit support, and market development for maximum participation of women farmers in agricultural cooperatives. Agricultural cooperatives can empower women farmers by providing easy access to inputs, credit, capacity-building training, and marketing facilities in developing countries. Yet, many women farmers lack participation in agricultural cooperatives. The results of differences between means of characteristics describing members and non-members of agricultural cooperatives. There was a significant difference in off-farm work, contact with extension workers, nature of production, need for credit facility, need for input facility, and need for training facility between members and non-members. Contact with extension workers was significantly higher for members compared with non-members. The members of agricultural cooperatives did not differ from non-members in need of a marketing facility. Moreover, the majority of members needed input and credit facilities compared to non-members. Additionally, there was no significant difference in age, education, household income, and owned farm size among the groups. The study is concerned with women farmers only.

Neupane et al. (2022) examined the impact of cooperatives on the technical efficiency of goat farmers in Nepal. Multistage sampling and in-person interviews were used to collect information from 334 nonmember and 327-member cooperative farmers from two prominent goat production districts in Nepal. They used the trans-log production function to calculate the technical efficiency. The endogeneity associated with cooperative membership is addressed through an instrumental variable approach. The average technical efficiency score of cooperative members was 93.2 percent, while that of nonmembers was 90.7 percent, and the difference was significant. Variables positively affecting technical efficiency include several family members in agriculture,

education, and training on goat production. Cooperative membership encourages farmers to embark on commercial production, fodder tree planting, farm byproducts utilization, and kitchen waste utilization. However, it should be noted that the study exclusively focused on goat production as a limitation of the study.

Shrestha and Dhakal (2022) identified the contribution of SFCL (Small Farmers' Cooperative Limited) to the sociocultural and political empowerment of Nepalese women. The study was conducted in the Ilam district among the 522 women beneficiaries of SFCL. The data were collected by applying the mixed method. The census method was used for this study. The analysis of data found that there was a significant difference in the socio-cultural and political empowerment of women after involving in the SFCL program. Women have been empowered to maintain social relationships, reduce gender disparity, be involved in social programs, and participate in political programs through SFCL activities. Women have expanded their network of relationships through saving and credit programs. This study is limited to arguing that women's access to economic resources changes their social status at the household and community level of Ilam.

Bhattarai and Pandit (2023) evaluate the role of cooperatives, their contribution to agriculture, current policies that have paved the way for development within the agriculture and cooperative sectors, and recommendations for improving agriculture production and marketing. The methodology employed in this study includes a review of existing literature on agriculture and cooperative policies, as well as discussions with key informants in the cooperative movement. The study highlights the need for support from government and non-government agencies to improve the service of agricultural cooperatives in various ways, particularly through policy intervention. A study carried out the survey questionnaire to collect quantitative data from a sample of 600 cooperative farmers 225 and 600 non-cooperative farmers from 12 districts in Nepal, cooperative farmers in Nepal were generally found to achieve higher crop yields and income compared to their non-cooperative counterparts. The study found that cooperative farmers had a higher yield of maize, paddy, and wheat than non-cooperative farmers. One of the main reasons for this difference is the access to training and technical support on modern agricultural practices that cooperative members receive. The study is focused on policy intervention.

Dhakal and Mueser (2023) focus exclusively on agricultural cooperatives, although recognize that they exist in a context with other cooperatives. Nepal has a variety of cooperative types, including savings and credit cooperatives, dairy cooperatives, multipurpose cooperatives, and vegetable and fruit cooperatives, and our findings are not directly applicable to them. Equally important, do not consider other user groups, such as Nepal's community forestry user groups, which play an important role in managing Nepal's natural resources. The study chose the Chitwan district, among Nepal's 77 districts, due to its location in the Terai region, the number of cooperatives established between 1992 and 2014, and easy road access. Chitwan is a typical district representing the Terai region in terms of agricultural practices, ethnicity, and proximity to Nepal's southern border.

An initial sample frame was chosen consisting of 269 cooperative member households with approximately equal numbers of families from each village, an approach chosen to ensure that member households were not concentrated in a small number of villages. The response rate for this study was 72.5 percent, and the final sample size was 200 households that were members of agricultural cooperatives. They analyzed and compared household responses using one-sample t-tests, two-sample paired t-tests, and two-sample (unpaired) t-tests as appropriate for each of the hypotheses.

The results confirm four of their hypotheses, providing important insights into the difficulties faced by Nepal's agricultural cooperatives in supporting the commercialization of agriculture and increasing the welfare of farm families. They found that agricultural income is small relative to total family income and that families consume a large share of what they produce. They have diverse reasons for joining cooperatives, but they do not expect cooperatives to provide marketing services. Most families are members of several cooperatives and other mutual assistance organizations, and a large share appears to allocate lower-status family members to represent the family in the agricultural cooperative. Perhaps surprisingly, these patterns of response persist even for the families that indicate agriculture as their primary source of income. This study is limited to the role of agricultural production in household finances, considers services provided by cooperatives and the reasons households join cooperatives, household relations with cooperatives, along information about the residential circumstances of households in the Chitwan district only.

Khadka et al. (2024) focus on assessing the financial management practices and accounting mechanisms in agricultural cooperatives in Tulsipur Sub-Metropolitan, Dang district, Nepal with a focus on understanding their implications for financial performance and organizational effectiveness. The sample size of total cooperatives (n = 46) was divided into Savings and Credit Cooperatives (n = 18) and Agriculture Cooperatives (n = 28), respectively, with a total number of respondents (n = 138) categorized into managing directors, employees, and general members. Most cooperatives are using computerized models to present financial positions, but face challenges such as lack of marketing infrastructure, cooperative skills, and technical support. Ultimately, the study advocates for educating policymakers, cooperative leaders, practitioners, and stakeholders on the role of effective financial management and accounting in enhancing the resilience, expansion, and socio-economic impact of agricultural cooperatives, thereby fostering their long-term prosperity and viability as drivers of rural development and empowerment. This study focused on financial management practices in agriculture cooperatives in Tulsipur, Dang district.

2.3 Research Gap:

Based on the review literature, a specific research gap for the study is the lack of research on the cooperatives and finance in developing countries, there is a distinct gap in research regarding the socio-cultural factors and community attitudes associated with the implementation of sustainable practices.

Although previous studies factors such as women's empowerment, cooperatives, and economic growth, the role of cooperatives. Many research projects have delved into cooperatives in developing nations. These projects frequently concentrate on the financial consequences, economic advantages, and acceptance rates of different sustainable cooperative approaches. Despite the wealth of research, the majority of current research tends to highlight the technical and economic aspects of cooperative sustainability while neglecting the human element.

In particular, there is a requirement for comprehensive studies that delve into: What are the socioeconomic status of rural farmers in the study area? What is enhancing the capacity of farmers involved in the Agriculture Cooperatives? By addressing this research gap, future studies can provide a more holistic understanding of farmers'

enhancing socioeconomic status through agriculture cooperatives in developing countries and offer insights into how to design more socio-economic equitable interventions to promote agriculture cooperative practices.

CHAPTER III

RESEARCH METHODOLOGY

3.1 Introduction

Research methodology is an integral component of any research endeavor. The credibility and dependability of a research study are contingent upon the tools and techniques employed for data gathering. Consequently, the main objective of this chapter is to deliberate upon and formulate the structure for the research. This chapter deals with the research methodology, which was conducted in the Agriculture Cooperatives in the Kavrepalanchowk district to achieve the basic objectives of the study. It contains the site selection, research design, universe, sample size, nature and source of data, techniques, and tools of data collection, and data analysis and interpretation in detail.

3.2 Conceptual Framework

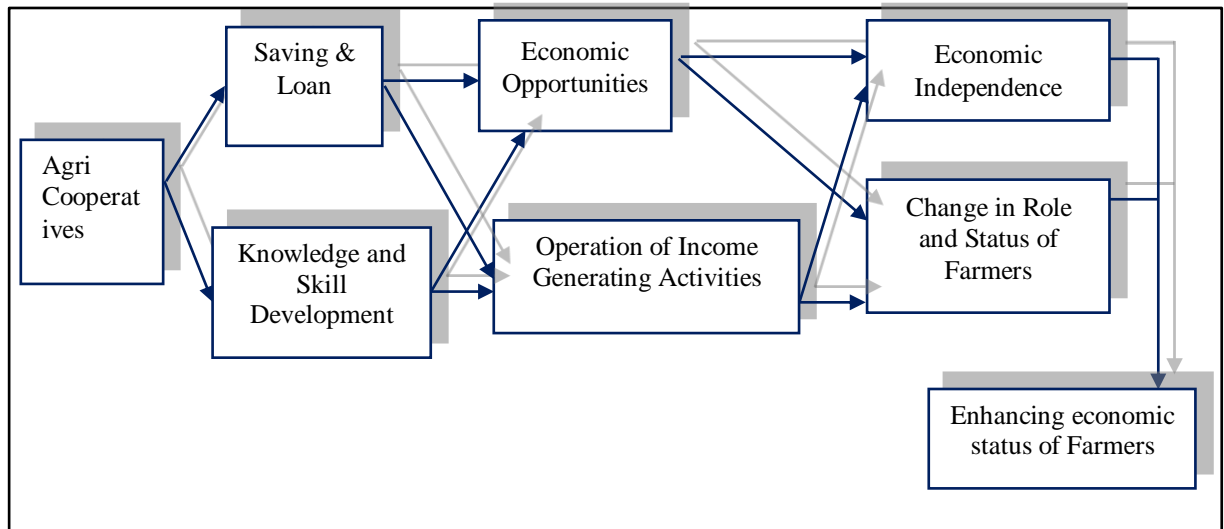
The farmers are burdened with an arduous agricultural workload from dawn to dusk due to their wretched socio-economic condition. Their restricted access to economic resources has sparked an interest in exploring the empowerment potential of rural farmers through Agricultural Cooperatives. The question at hand is whether these economic opportunities have truly empowered them.

Farmers have experienced a sense of empowerment by engaging in economic activities. The effectiveness of the saving and credit facility in improving the farmers' status needs to be assessed. It is crucial to delve deeper into how the participation of farmers in economic empowerment initiatives, such as saving and credit activities, can boost their confidence and decision-making independence. While there are other avenues for empowerment, such as advocacy, literacy, and skill development programs, this study specifically examines the impact of economic opportunities and income-generation activities on farmers' empowerment.

The process of enhancing socioeconomic status involves acquiring authority over oneself and the available resources by strengthening one's decision-making capabilities. It is a transformative journey that equips individuals to fulfill their practical and strategic requirements, particularly in the context of rural communities. This study's

conceptual framework revolves around the interconnection between farmers and agricultural cooperatives, highlighting the role of these cooperatives in empowering farmers through economic opportunities and income-generating activities. The accompanying figure elucidates the conceptual framework of the study.

Figure 3.1: Conceptual Framework for Analysis



Source: NACA 2023

Dependent Variables:

Dependent Variable causes a change. The dependent variable always looks for the support of independent variables. The researcher on Enhancing Farmer's Socioeconomic Status through Agriculture Cooperative in Kavrepalanchowk district has incorporated different independent variables to study dependent variables in the empowerment of farmers.

Independent Variables:

Independent variables are not active. It always supports dependent variables. It includes:

- Skill Development: Skill development has been an important variable to empower farmers.
- Loan: Loan is also an important variable to support enhancing the socio-economic status of farmers.

- Operation of income generating: These variables are important, and they make positive changes and strengthen life.
- Economic opportunity: It is also an important variable through which the cooperative is analyzed.
- Change in role and status of farmers: This variable helps in empowering farmers.
- Economic Independence: To be an empowered farmer, the main backbone variable is economic independence.

3.3 Research Design

The study was both exploratory and descriptive, focusing on both quantitative and qualitative aspects of the phenomenon. The descriptive nature of the study was evident in the detailed illustration of observing facts related to Agricultural cooperatives and their role in farmer empowerment. Statistical tools such as charts, figures, graphs, and tables were used for data management, processing, and analysis, highlighting the emphasis on quantitative data. Conversely, the research aimed to investigate and explore the attitudes, behaviors, and visions of Agricultural Cooperatives' members towards the empowerment process, making it exploratory. The topic of 'Enhancing Farmer's Socioeconomic Status through Agriculture Cooperative in Kavrepalanchowk district ' was a new area for study, leading to innovative investigations. Therefore, the study was descriptive, exploratory, and analytical in achieving its specific objectives.

3.4 Nature and Source of Data

Both primary and secondary data were gathered. Primary data was sourced from household surveys, field visits, observations, interviews, and case studies. Secondary data included published and unpublished materials such as articles from cooperative boards, journals, research reports, national and international organization publications, progress reports, other Master's/Ph.D. theses, and websites.

This study has been conducted in Agricultural Cooperatives in the Kavrepalanchowk district. Kavrepalanchowk is one of the hilly districts located in the nearly middle part of the country. Kavrepalanchowk is one, out of seventy-seven districts, near Kathmandu Valley, having an area of 1,396 sq. ft., situated in a mid-hilly area majorly

having a subtropical climate and elevation range of 280 meters to 3018 meters. It is a part of Bagmati Province and has a population of 364,039. The universe of the study is total Agricultural Cooperatives are 11. The technique for the sampling is random sampling.

3.5 Data Collection Method

3.5.1 Study Area

This study has been carried out in the Kavrepalanchowk district of Nepal. As we know, a large majority of the Nepali people have been engaging in the agricultural and farming sectors. However, farming has become one of the components of the diversified livelihood system of farm households. In this context, the majority of the people of this area have been engaged in the agricultural sector and have been able to form Agricultural Co-operative. The farmer of Kavre is performing farmers-centered empowerment and income-generating activities towards the commercialization of traditional substance farming through agricultural cooperatives and this is relevant to the study topic. Therefore, Banepa Dhulikhel and Panauti Municipality especially Nala area agricultural cooperatives been taken as a study area of this topic.

3.5.2 Sampling Design

The study comprises cooperative members who are currently members of the agriculture cooperatives of Kavre. To determine the appropriate sample size of an undefined population with an unknown population proportion, a sample size formula was applied using a 95% confidence level and a margin of error of 5%. The estimated proportion was set at 0.5. The first step involves determining the Z-score corresponding to the desired confidence level. A Z-score of approximately 1.96 was utilized to achieve a 95% confidence level, ensuring reliable estimates. W.W.Daniel's (1999) sample size calculation equation 3.1 was used to compute the required sample size:

$$n = \frac{Z^2 \cdot p \cdot (1 - p)}{E^2}$$

Where,

n = is the required size of the sample

Z= Z-score based on the desired confidence level

p= represents the estimated proportion,

E denotes the desired margin of error.

$$n = \frac{1.96^2 \cdot 0.5 \cdot (1 - 0.5)}{0.05^2}$$

$$\therefore n = 384.16$$

The result value is 384.16. To ensure a whole number sample size, the value is rounded up to the whole number, yielding a recommended sample size of 385. A total of 450 data are collected and a sample of 425 is used through data processing.

For the study proposed, the sample was collected from various Agricultural Cooperatives of the Kavrepalanchowk district as shown in Table 3.1

Table 3.1:

List of Cooperatives with sample size

SN	Name of Agriculture Cooperatives	Address	Member
1	Bhagawati Kalapani Small Farmer's Agriculture Cooperative Ltd	Bethanchowk-4	38
2	Gorakhnath Small Farmer's Agriculture Cooperative Ltd	Panauti-5	38
3	Gaurishankar Small Farmer's Agriculture Cooperative Ltd	Dhulikhel-12	38
4	Arubote Small Farmer's Agriculture Cooperative Ltd	Dhulikhel -11	38
5	Samarpan Small Farmer's Agriculture Cooperative Ltd	Panauti -11	38
6	Temal Small Farmer's Agriculture Cooperative Ltd	Temal RM-5	38
7	Safalta Mahila Small Farmer's Agriculture Cooperative Ltd	Mandan Deupur-5	38
8	Ratadihi Small Farmer's Agriculture Cooperative Ltd	Panchakhal-6	38

9	Sana Kishan Rabiopi Agriculture Cooperative Ltd.	Dhulikhel-2	38
10	Ugrachandi Mahila Small Farmer's Agriculture Cooperative Ltd.	Nala-4	42
11	Gajab Krishi Sahakari Santha Ltd.	Banepa-8	41
Total			425

Source: Field Survey, 2023.

The technique enabled to selection of participants quickly, efficiently, and inexpensively, making it a feasible option for this study. However, convenience sampling has its limitations, including the potential for selection bias, whereby the participants who volunteer for the study may not be representative of the target population. Therefore, it is crucial to consider the limitations of convenience sampling and minimize the potential for selection bias by recruiting participants from various socioeconomic backgrounds.

3.6 Data Collection Tools

To fulfill the objective of the study, the information data has been collected through using different techniques and tools. Regarding the primary data collection, a structured questionnaire (Annex 1) was used as a tool for household survey technique. Similarly, the checklist was used for field observation and key informant interviews.

For secondary data collection published and unpublished written documents, thesis, journals, newspapers, and websites through internet search has been used. The techniques and tools used for primary data collection have been defined as follows:

Household Survey

For the realistic and accurate data generated from the target group of the field study household surveys are one of the appropriate techniques. For this purpose, a structured questionnaire had been prepared. To collect the data respondents were required to fill up the questionnaire; for the case of illiterate people, the questionnaire was asked and answer was filled up by the researcher himself.

Field Visit and Observation

Field visits and Observation were utilized for gathering essential primary data based on a checklist, with detailed notes being recorded. Valuable information, including

member participation in general assemblies, income-generating activities, board meetings, and other events, was acquired through semi-participant observation (Annex 2). Additionally, the work patterns of members, utilization of benefits, and involvement in various activities were analyzed to comprehend the shift in their decision-making capacity, power exertion, and lifestyle changes. The observation was conducted to the fullest extent possible through participant observation.

Key Informants Interview

For this purpose, the general members, board members, managers of Agriculture Cooperatives, and some local leaders were selected as key informants to obtain information about the co-operative and to know the change and empowerment of members of the study area after the cooperative institution establishment. Likewise, this method was used to collect information about the socio-economic and demographic background of the respondents. Both structured and unstructured interview schedules were used as a tool while conducting the survey.

3.7 Tools and Methods of Data Analysis

Both qualitative and quantitative data were collected during the fieldwork and obtained from other secondary sources were used to interpret the data. While Z-test was employed to compare means and identify differences in the level of farmer's empowerment through agriculture cooperatives in Kavre. The data from the field were edited, coded, and broadly categorized according to the research objectives and were presented in qualitative as well as quantitative form. Thereafter, the data were analyzed and interpreted systematically, mainly characterized in various headings and subheadings to meet the objectives of the research study. Both dependent and independent variables were considered in analyzing and interpreting the data.

3.8 Hypothesis Testing

Z-test

A z-test is a statistical test used to determine whether two population means are different when the variances are known and the sample size is large. It can also be used to compare one mean to a hypothesized value. For testing the hypothesis that there is a significant effect on farmers' enhancing socioeconomic status through agriculture cooperatives, a Z-test was employed.

$$Z = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{\sigma_1^2}{n_1} + \frac{\sigma_2^2}{n_2}}}$$

Where,

\bar{X}_1 =Mean for Males

\bar{X}_2 =Mean for Females

σ_1 =Population SD Males

n_1 =Sample size Males

n_2 =Sample size Females

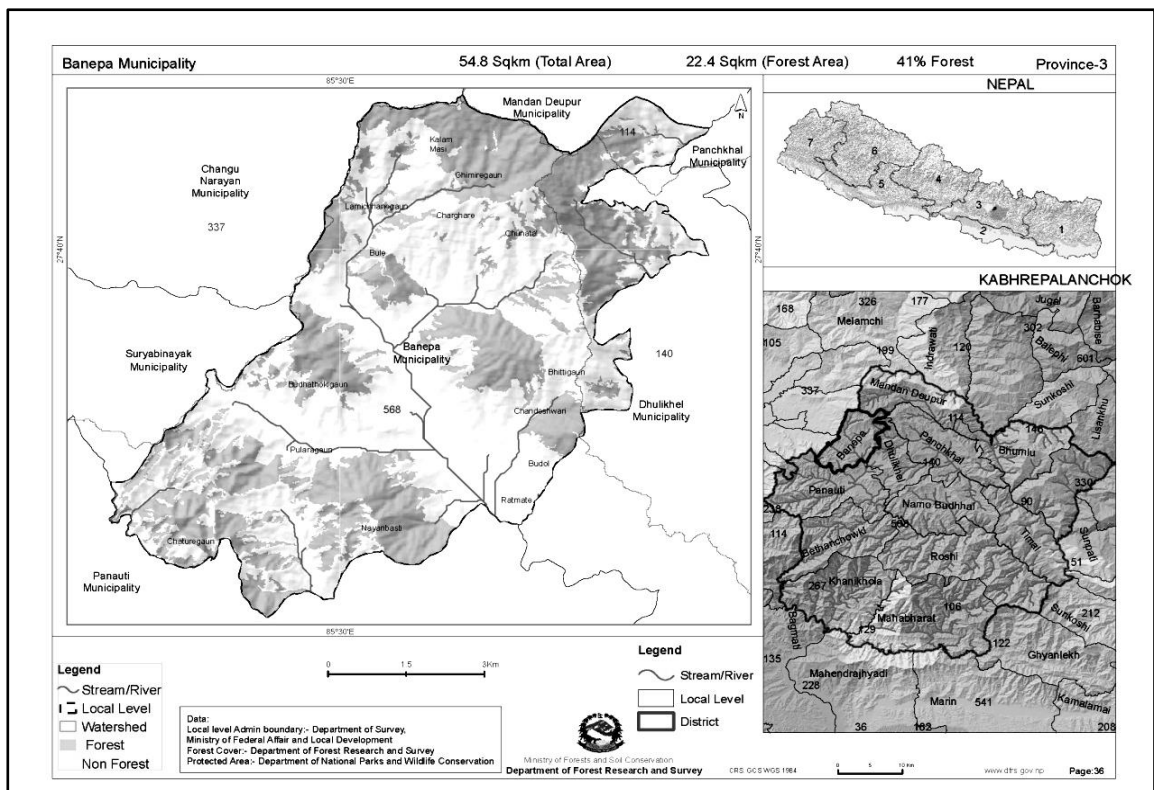
CHAPTER IV

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

Both qualitative and quantitative data were collected during the fieldwork and obtained from other secondary sources were used to interpret the data. The data from the field were edited, coded, and broadly categorized according to the research objectives and were presented in qualitative as well as quantitative form. Thereafter, the data were analyzed and interpreted systematically, mainly characterizing in various headings and subheadings to meet the objectives of the research study. Both dependent and independent variables were considered in analyzing and interpreting the data.

4.2 Overview of Study Area



Source: Google Map

This study has been carried out in the Kavrepalanchowk district of Nepal. As we know, a large majority of the Nepalese people have been engaged in the agricultural and farming sector. After the restoration of democracy in 1990 A.D, the democratic government enacted the Co-operative Act 1992 A.D and the Co-operative Regulations 1993 A.D. The new Cooperative Act has provided an opportunity for the Nepalese people to establish independent and autonomous cooperative societies by themselves, according to their capacity to fulfill their own needs. The Cooperative Act 1992 A.D. has firmly accepted the cooperative principles and provided a legal base both for the establishment of cooperative societies/unions/federations and the application of cooperative values, norms, and principles into practice.

Kavrepalanchowk district is a historical part of Nepal. This is in the Bagmati Zone and also the Bagmati Province of the country. It has great potential in the tourism industry. Kavrepalanchowk is a hilly district that occupies 1,396 square kilometers out of 1, 47,181 square kilometers land of Nepal. Kavrepalanchowk district headquarters Dhulikhel is 30 kilometers away from Arnaniko highway road from Kathmandu city and located between 27°20' to 27°45' north latitude and 85° 24' to 84° 49' east longitude (District Profile Kavre, 2021).

National Scenario:

Agriculture is a cornerstone of Nepal's economy, employing about 66 percent of the population and contributing approximately 27 percent to the country's GDP. Despite its significance, the agricultural sector faces challenges such as low productivity, limited access to markets, inadequate infrastructure, and vulnerability to climate change. The sector is primarily characterized by small-scale, subsistence farming with limited use of modern technology and inputs.

Agricultural cooperatives play a crucial role in addressing these challenges by:

- **Pooling Resources:** Cooperatives enable farmers to pool resources, such as land, labor, and capital, to achieve economies of scale.
- **Access to Credit:** They provide easier access to credit facilities, allowing farmers to invest in better inputs and technology.
- **Market Access:** Cooperatives help farmers access larger markets and negotiate better prices for their products.
- **Knowledge Sharing:** They facilitate the sharing of knowledge and best practices among farmers, enhancing productivity and sustainability.

Policy Review:

Government Initiatives

The Government of Nepal has implemented several policies and programs aimed at enhancing the socio-economic condition of farmers through agricultural cooperatives:

1. Cooperative Policy 2012

- **Objective:** To promote cooperative enterprises and enhance their contribution to the national economy.
- **Key Provisions:**
 - Strengthening the institutional capacity of cooperatives.
 - Enhancing access to financial services.
 - Promoting agricultural processing and marketing cooperatives.
 - Encouraging the use of modern technology in cooperative farming.

2. Agriculture Development Strategy (ADS) 2015-2035

- **Objective:** To achieve a self-reliant, sustainable, competitive, and inclusive agricultural sector.
- **Key Provisions:**
 - Promoting farmer cooperatives and groups to improve access to inputs, services, and markets.
 - Enhancing value chain development for key agricultural products.
 - Improving agricultural infrastructure, including irrigation, roads, and storage facilities.
 - Providing subsidies and incentives for cooperative-based farming.

3. Fifth Five-Year Plan (2022-2027)

- **Objective:** To accelerate economic growth and reduce poverty through inclusive and sustainable development.
- **Key Provisions:**
 - Strengthening the role of cooperatives in agricultural production and marketing.
 - Promoting the integration of small farmers into cooperatives to increase productivity and income.

- Enhancing access to agricultural finance and insurance through cooperatives.
- Fostering public-private-cooperative partnerships in agricultural development.

4. **National Cooperative Development Board (NCDB)**

- **Role:** To oversee and support the development of cooperatives in Nepal.
- **Key Activities:**
 - Providing training and capacity-building programs for cooperative members.
 - Facilitating access to financial resources and technical assistance.
 - Promoting cooperative principles and best practices.
 - Supporting research and development activities in the cooperative sector.

5. **Cooperative Act 2017**

- **Objective:** To regulate and promote cooperatives, ensuring transparency and accountability.
- **Key Provisions:**
 - Defining the rights and responsibilities of cooperative members.
 - Establishing regulatory frameworks for the formation, operation, and dissolution of cooperatives.
 - Mandating regular audits and financial reporting for cooperatives.
 - Encouraging the establishment of cooperative federations and unions.

Enhancing farmers' socioeconomic condition through agricultural cooperatives in Nepal requires a multifaceted approach, including strong policy support, capacity building, and infrastructure development. While significant progress has been made, continued efforts are needed to address existing challenges and ensure the sustainable development of the agricultural cooperative sector.

4.3 Description of Study Area

4.3.1 Gender Classification

Table no 4.1 shows the gender profile of the respondents are classified into male, female, and others. However, there were no respondents on the other profile.

Table 4.1:

Gender Classification

Gender	Classification		Frequency	Valid Percent
Male	295		69.40	69.41
Female	130		30.60	30.59
			Total Respondents	100.00

Source: Field Survey, 2023

Table 4.1 presents the gender distribution of respondents with corresponding frequencies and valid percent. Out of 425 respondents, 295(69.41%) were male, and 130(30.59%) were female, indicating a higher male participation in the survey.

4.3.2 Age Distribution of Respondents

Table 4.2 shows the study area respondents by age group as follows:

Table 4.2:

Age Distribution of Respondents

S.N.	Age Group	No. of Respondents	Percentage
1	20-40 Years	128	31
2	41-60 Years	170	40
3	Above 61 Years	127	29
Total		425	100

Source: Field Survey, 2023.

Table 4.2 shows that 41 to 60 years' age group's respondents are 40 percent, 20 to 40 years' age groups are 31 percent, and above 61 years age group's respondents are 29 percent. The majority of the respondents are 20 to 61 years age group's respondents. This data shows that the active population is involved in Agriculture Cooperatives.

4.3.3 Educational Status of Respondent

Table 4.3 describes the educational status of respondents and is divided into 6 categories. Here, illiterate means those respondents who can't read and write, and aren't taking formal and informal classes, Whereas, literate means those who can only read

and write, Primary level means respondents having education up to grade 5, Secondary means up to class 10 and above SLC. Education is one of the most important characteristics of the social process. It is one of the indicators to measure the status of empowerment of the respondents. The following table shows the educational status of respondents.

Table 4.3:

Educational Status of Respondents

S.N.	Education	No. of Respondent	Percentage
1	Illiterate	96	22.5
2	Literate	138	32.5
3	Primary Level	11	2.5
4	Secondary Level	128	30
5	Higher Secondary Level	11	2.5
6	Bachelor Level and Above	41	10
Total:		425	100

Source: Field Survey, 2023.

Table 4.3 shows, that the educational status of respondents is good. The majority of the respondents can read or write. So, 76.93 percent of the respondents are literate 32.5 percent can read and write, 2.5 percent of respondents are primary level, 30 percent are secondary level, 2.5 percent are higher secondary level and 10 percent of the respondents are bachelor level. Only 22.5 percent of the respondents are illiterate.

4.3.4 Types of Family

Table 4.4 presents the majority of the families in the study area have joint families. Most of the households had a husband, wife, and their children living together.

Table 4.4:

Types of Family

S.N.	Types of Family	No. of respondents	Percentage
1	Nuclear Family	213	50.12
2	Joint Family	212	49.88
Total		425	100

Source: Field Survey, 2023.

Table 4.4 presents that 49.88 percent of the respondents had joint families and 50.12 percent had nuclear families. Thus, in the study area also the modern concept of the family system was increasingly found but the majority was joint family.

4.3.5 Marital Status

Table 4.5 presents the majority of the respondents are married, 94.87 percent are married and only 5.13 percent are single.

Table 4.5:

Marital Status

S.N.	Types of Family	No. of respondents	Percentage
1	Married	403	94.87
2	Unmarried	0	0
3	Single	22	5.13
Total		425	100

Source: Field Survey, 2023.

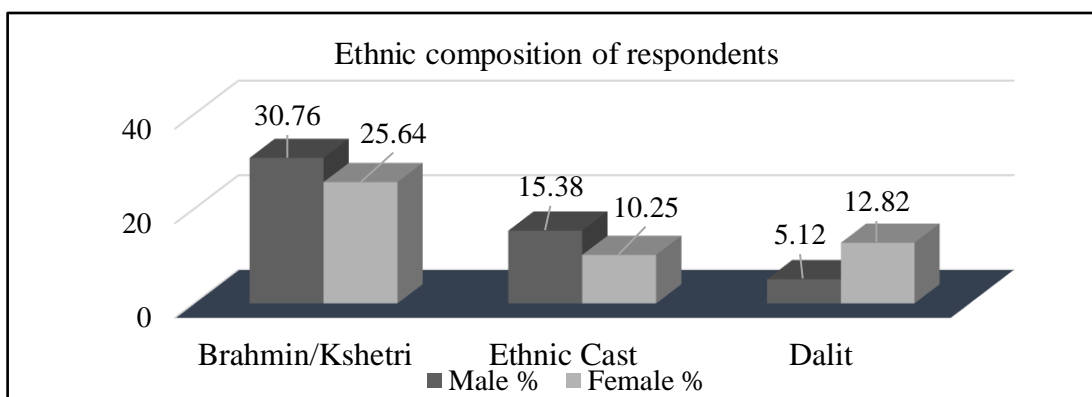
Table 4.5 shows out of 245 respondents there were 403 (94.87%) married and 22 (5.13%) were single.

4.3.6 Ethnic Composition of the Respondents

Figure 4.3 (bar diagram) presents that 56.40 percent of the respondents are Brahmin/Kshetri; 30.76 percent are male and 25.64 percent are female. 25.63 percent of respondents are Ethnic Cast; 15.38 are male and 10.25 percent are female. Similarly, 17.94 percent of the respondents are Dalit; 5.12 percent are male and 12.82 are female. The data shows that most of the members are Brahmin/Kshetri and minorities are Dalits has been involved in Agriculture Cooperatives.

Figure 4.3:

Ethnic Composition of Respondent



Source: Field Survey, 2023.

Figure 4.3 shows people from different castes Brahmin/Kshetri, Ethnic cast, and Dalit in the study area. Dalit members are not the so dominant caste of this study area with the comparison of as in other parts of the country. Dalit members also feel self-respect in their community after joining the cooperative.

4.2 Socio-economic Status of Respondents

Table 4.6 shows Agriculture Cooperatives was established in 2060 BS. Slowly, after its establishment people of Banepa started to join the co-operative with different objectives. The following table shows the involvement of members of respondents in different years.

Table 4.6:

Duration of Participation in Co-operative

S.N.	Entered Time	No. of Respondents	Percentage
1	4 Year	330	77.5
2	3 Years	63	15
3	2 Years	32	7.5
Total:		425	100

Source: Field Survey, 2023.

Table 4.6 shows the data representing the number of years of participation in such cooperatives by respondents. It can be seen that 77.5 percent of respondents have joined the cooperative for 4 years, 15 percent have joined for 3 years, and 7.5 percent have joined for 2 years. From this data, we found that the number of memberships is increasing during the period.

4.2.1 Access to Health Services

Table 4.7 shows table represents that most of the respondents believe in medical treatment for sickness.

Table 4.7:

Access to Health Services

S.N.	Facilities	No. of Respondents	Percentage
1	Home Treatment	32	7.5
2	Traditional Healers	11	2.5
3	Private Clinics	223	52.5

4	Health Post	159	37.5
Total:		425	100

Source: Field Survey, 2023

Table 4.7 describes that 52.5 percent visit private clinics and 37.5 percent visit health posts. Only 7.5 percent of the respondents treat home treatment and only 2.5 percent visit traditional healers. From the data, we know that some of them have still practiced traditional healers.

4.2.2 Family Planning Status

Table 4.8 shows the Family planning status of the respondent.

Table 4.8:

Family Planning Status

S.N.	Status	No. of Respondent	Percent
1	Permanent	170	40
2	Temporary	42	10
3	Not done	213	50
4	Not Aware	0	0
Total		425	100

Source: Field Survey, 2023.

Table 4.8 shows that more than 40 percent of the respondents have done permanent family planning. 10 percent are using temporary means of family planning and 50 percent of respondents have not done any means of family planning. The data shows all members of the respondents are aware of family planning. The majority of family planning was permanent.

4.2.3 Facility of Toilet and Drinking Water

Table 4.9 shows the facilities and drinking water of the respondents

Table 4.9:

Facility of Toilet and Drinking Water

S.N.	Status	No. of Respondent	Percentage
1	Toilet & drinking water facility inside the compound	382	90
2	Only toilet not drinking water	43	10
3	Not Aware	0	0

Total	425	100
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Source: Field Survey, 2023.

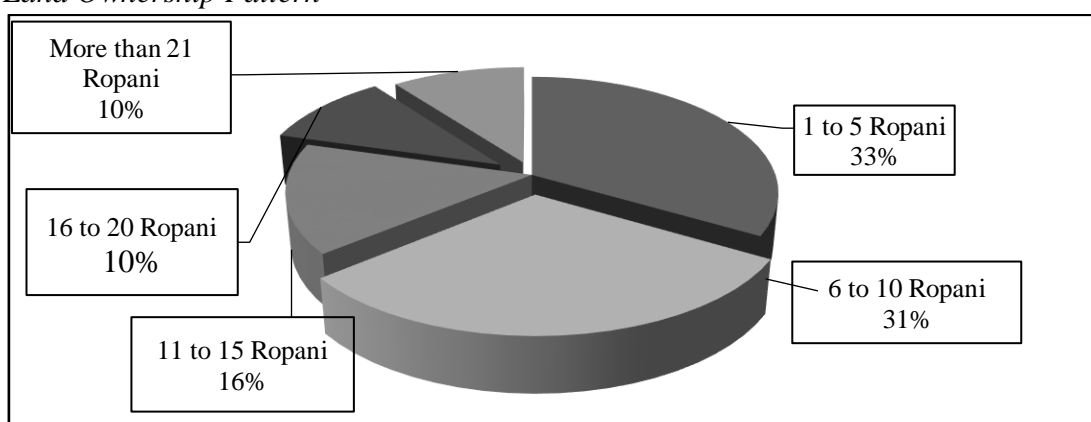
Table 4.9 shows that 90 percent of the respondents have Toilet & drinking water facilities inside the compound and 10 percent have only toilet factuality not drinking water. According to the data, most respondents have toilet facilities and the majority of respondents were using pure drinking water.

4.2.4 Land Ownership Pattern

Figure 4.2 (pie chart) shows the land ownership pattern of respondents.

Figure 4.2:

Land Ownership Pattern



Source: Field Survey, 2023.

Figure 4.2 presents the areas of land ownership of respondents. 33.33 percent of the respondents have 1 to 5 ropani land. Similarly, 30.76 percent of respondents have 6 to 10 ropani, 15.38 percent of respondents have 11 to 15 ropani, 10.25 percent of the respondents have 16 to 20 ropani and 10.25 percent of respondents have more than 21 ropani land. According to found data, almost all of the respondents have their land. Some respondents replied they had bought a small piece of land before joining the Agriculture Cooperatives. Almost all respondents have land ownership.

4.2.5 Source of Income of Family

Table 4.10 shows the main source of income of the respondent's family in priority order. 1st agri + 2nd livestock are 67.5percent, 1st livestock + 2nd agriculture 17.5percent, 1st salary + 2nd agriculture are 10 percent and 1st trade + 2nd agriculture are 7.5 percent.

Table 4.10:*Main Source of Income of Family in Priority Order*

S.N.	Source of Income	No. of Respondents	Percentage
1	1 st Agri + 2 nd Livestock	287	67.5
2	1 st Livestock + 2 nd Agriculture	74	17.5
3	1 st Salary + 2 nd Agriculture	32	7.5
4	1 st Trade + 2 nd Agriculture	32	7.5
Total		425	100

Source: Field Survey, 2023.

Table 4.10 shows except for these members of Agriculture Cooperatives are involved in tailoring, daily wages, vegetable farming, etc. However, the majority of respondents are involved in agriculture and livestock. The source of income shows the economic status of the family. Nepal is an agricultural country. More than 66 percent of people engage in agriculture. In Banepa Municipality also almost all of the people are engaged in agriculture

4.2.5 Types of Income Generating Activities

Table 4.11 presents the fact that most respondents have been involved in income-generating activities.

Table 4.11:*Types of Income-Generating Activities*

S.N.	Response	No. of Respondent	Percentage
1	Agriculture	95	22.5
2	Livestock	245	57.5
3	Vegetable & fruit farming	0	0
4	Agri + Livestock	21	5
5	Agri + Livestock + Vegetable	42	10
6	Agri + Livestock + Trade	11	2.5
7	Trade	11	2.5
Total		425	100

Source: Field Survey, 2023.

Table 4.11 shows 57.5 percent of members are involved in livestock (goat farming), 22.5 percent are engaged in agriculture as the major occupation, 10 percent are involved in agriculture, livestock, and vegetable farming, and 5 percent are engaged in

agriculture and livestock. Similarly, 2.5 percent work as traders and 2.5 percent are engaged in agriculture, livestock, and trade as an income generation activity. The income generation activities especially goat farming of agriculture cooperatives members are famous within the district and neighboring districts' goat farming. According to the register, agriculture cooperatives members have sold 200 female goats and a few bucks for breed this year.

4.2.6 Purpose of Loan Taken

Table 4.12 shows the purpose of the loan taker of respondents.

Table 4.12:

Purpose of Loan Taken

S.N.	Purpose	No. of Respondent	Percentage
1	Personal purpose	0	0
2	For family purpose	213	50
3	For income generation	191	45
4	Loan, not taker	21	5
Total		425	100

Source: Field Survey, 2023.

Table 4.12 shows that 50 percent of respondents have taken loans for family purposes; family purpose meant cultural practices like marriage, funerals, and household works like paying fees of children, for medicinal purposes. Similarly, 45 percent of respondents have taken a loan for income-generation activities and 5 percent of respondents have not taken a loan. Likewise, we observe that the members have geared themselves to the income-generating activities. All the members were satisfied with the cooperative for their easy and cheap accessibility when they fell in need.

4.2.7 Status of Repayment of Loan

Table 4.13 describes the status of repayment of the respondents.

Table 4.13:

Status of Repayment of Loan

S.N.	Status	No. of Respondent	Percentage
1	Yes	180	42.5
2	Paying installment	192	45
3	No	32	7.5

4	Loan, not taker	21	5
Total		425	100

Source: Field Survey, 2023.

In Table 4.13 we can observe that 42.5 percent returned loan on time after taking the loan. 45 percent are paying loan installment basis. 7.5 percent of respondents haven't returned the loan. We found that most respondents practiced paying loans.

4.5 Level of Enhancing Socioeconomic Status

4.5.1 Participation in Training Program

Table 4.14 shows respondent's participation in a training program in the study area.

Table 4.14:

Participation in Training Program

S.N.	Response	No. of Respondent	Percent
1	Yes	350	82.5
2	No	75	17.5
Total		425	100

Source: Field Survey, 2023.

Table 4.14 shows that 82.5 percent of the respondents have participated in different types of training programs and the rest 17.5 percent do not get such opportunities. Participation in training programs made people empowered. Therefore, training is an important indicator to measure empowerment.

4.5.2 Types of Training among 300 Respondents

Table 4.15 represents respondents of the study area who had participated in different types of training.

Table 4.15:

Types of Training among 300 Respondents

S.N.	Types of Training	No. of Respondent	Percent
1	Skill development	218	72.72
2	Institutional capacity building	9	3.03
3	Awareness	55	18.18
4	Others	18	6.06
Total		300	100

Source: Field Survey, 2023.

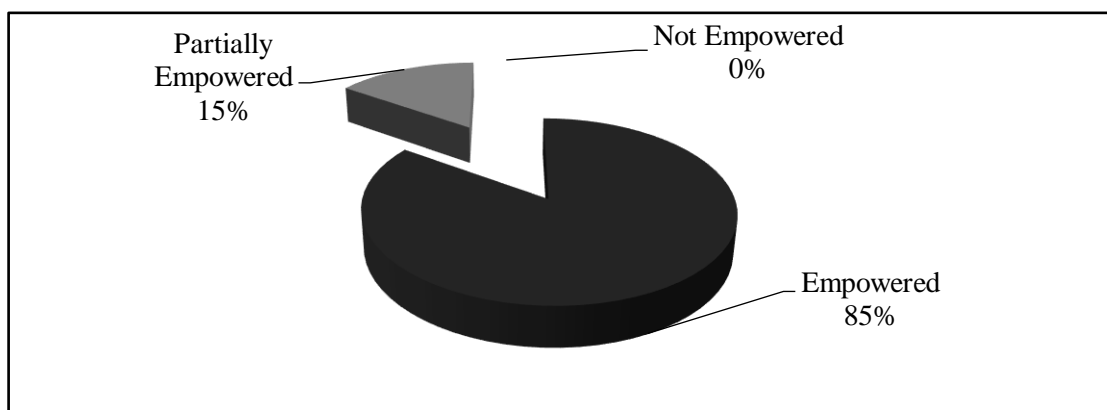
Table 5.15 revealed that members of cooperatives are involved in different types of training like institutional capacity building, skill development awareness, etc. The table shows that 72.72 percent of the respondents were involved in skill development training, 3.03 percent in institutional capacity building, 18.18 percent in awareness, and 6.06 percent were involved in other training.

4.5.3 Status of Empowerment through Training

Figure 4.3 shows in agriculture cooperatives, most of the respondents have taken training, which has helped them to enhance their knowledge, and skills and change their perception positively as well as encouraging them to be empowered.

Figure 4.3:

Status of Empowerment through Training among 300



Source: Field Survey, 2023.

Figure 4.3 presents the status of respondents after participating in different training programs. 84.84 percent of the respondents who participated in the training have been empowered and 15.84 percent partially empowered.

4.5.4 Gender-Wise Empowerment

Based on the Gender Table 4.16 displays data on the frequency and percentage of individuals who responded “Yes” or “No” to a particular question.

Table 4.16:

Gender-Wise Farmers’ Empowerment

Gender	Frequency		Percentage	
	No	Yes	No	Yes
Male	29	266	10	90
Female	8	122	6	94

Source: Field Survey 2023

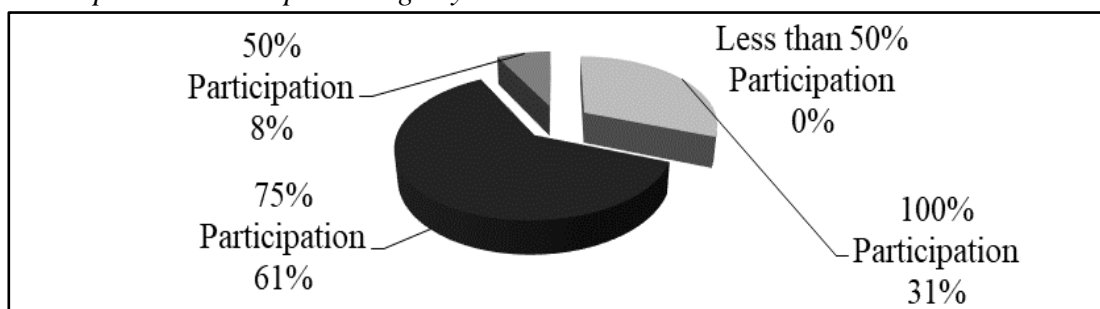
The Table-4.16 presents information for both male and female respondents separately. Due to the data, 90 percent of males responded “Yes” to the question while only 10 percent answered “No”. A significantly higher proportion of female farmers were empowered through agricultural cooperatives.

4.5.5 Participation in Group Meeting by Member

Figure 4.4 describes a group meeting as a forum where the members raise their voices, take part in discussion, make decisions, and perform related necessary group activities. Therefore, participation in group meetings by members plays a significant role in group strengthening. Participation in group meetings by members in the study area is as follows:

Figure 4.4:

Participation in Group Meetings by Member



Source: Field Survey, 2023.

Figure 4.4 shows that 30.76 percent of respondents have used to participate in the meeting 100 percent, 61.53 percent have participated in the meeting 75 percent; the participation of less than 50 percent of the respondents is 7.69 percent. The data shows that the participation of respondents is appreciable. They mostly used to come to meetings, and only a few of them were not participating in the meetings of members regularly.

4.5.6 Participation in Savings Scheme

The data showed that 100 percent of members have participated in the monthly saving scheme in a timely (monthly). It means that they have been encouraged to save regularly.

4.5.7 Participation in Using Loan

Table 4.17 displays the participation of respondents in using loans from the cooperative.

Table 4.17:

Status of Using Loan

S.N.	Response	No. of Respondent	Percent
1	Yes	403	95
2	No	22	5
Total		425	100

Source: Field Survey, 2023.

Table 4.17 shows that 95 percent of the respondents have borrowed loans from the cooperative and only 5 percent have not taken loans yet. Cooperative institution is the main source of rural finance as the respondents have been used to practice in their own co-operatives credit system. The members can take loans as the true wise system in the understanding of all the members and most of them have practiced taking loans several times. If the member participates in using a loan there is also the possibility of IGAs.

4.5.8 Involvement in Income Generating Activities

Table 4.18 shows the involvement of respondents in income-generating activities before and after joining the cooperative.

Table 4.18:

Involvement in Income Generating Activities

S.N.	Involvement	No. of Respondents	Percent
1	Before joining	170	40
2	After joining	255	60
Total		40	100

Source: Field Survey, 2023.

Table 4.18 shows that 100 percent of the respondents have been involved and practiced in different types of income-generating activities after joining the cooperative. However, before joining cooperatives only 40 percent were involved in IGAs. From the observing data, we found that the involvement of respondents has increased from 40 percent to 100 percent after joining the cooperative.

4.5.9 Economic Condition

Table 4.19 describes a comparison of the economic status of respondents before and after joining the cooperative.

Table 4.19:*Economic Condition*

S.N.	Economic Condition	Before Joining Cooperatives		After Joining Cooperatives	
		No. of Respondent	Percent	No. of Respondent	Percent
1	Best	0	0	22	5
2	Better	53	12.5	233	55
3	Good	350	82.5	170	40
4	Weak	22	5	0	0
Total		425	100	425	100

Source: Field Survey, 2023.

Table 4.19 shows before joining the cooperative 82.5 percent of respondents had well, 12.5 percent had better and 5 percent had weak economic conditions as they said. However, after joining the cooperative 40 percent of respondents have good, 55 percent have better, and 5 percent have best economic condition. From this data, we found that the economic condition of respondents has been increased.

4.5.10 Improvement of Economic Status

Table 4.20 shows Improvement of respondents' economic status measures their economic empowerment. Improvement of respondent's economic status.

Table 4.20:*Improvement of Economic Status*

S.N.	Economic Condition	No. of Respondent	Percent
1	Improved	160	37.5
2	Improving	265	62.5
3	No Change	0	0
4	Become Weak	0	0
Total		425	100

Source: Field Survey, 2023.

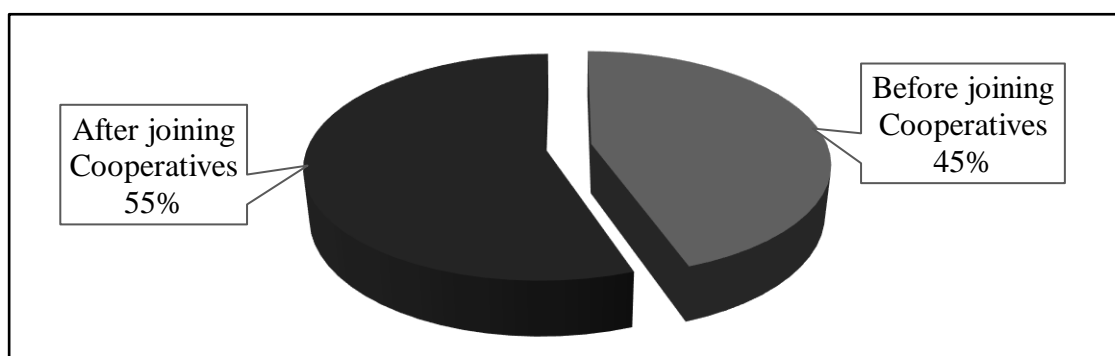
Table 4.20 describes according to the data 37.5 percent of respondents' economic condition has changed and the rest 62.5 percent of respondents have been improving after joining the cooperative.

It was found that after joining the cooperative they participated in different types of training and enhanced their knowledge. Similarly, due to access to financial resources, members who did not have their earning occupation and had no access to economic resources had found an outlet to be involved in some kind of economic activity. As they got an opportunity to do this activity independently, now they didn't have to ask for money from a money lender in their locality rather they have their economic resources, which automatically improved their economic status and have been economically empowered.

4.5.11 Involvement in Community Discussion

Figure 4.5 describes the involvement of respondents in community discussion before and after joining the co-operative is presented as follows:

Figure 4.5.:
Involvement in Community Discussion



Source: Field Survey, 2023.

Figure 4.5 presents that 74.35 percent of members were involved in community discussion before joining the cooperative. However, after joining a cooperative they got a chance to participate in training, meetings, and other different activities and they have changed, 92.30 percent of members are involved in community discussion. Therefore, the above table shows that before participating in the cooperative, less percent of members were empowered and involved in community discussion, but after participating maximum percentage of members were empowered and involved in community discussion. They have started to become concerned about social issues.

4.5.12 Own Status in Family and Society

Tabel 4.21 says how the respondents feel their status in family and society is important to measure their empowerment level because only empowered people can feel self-

respect. If the respondents feel him/herself own status in family and society is increased, he/she is empowered.

Table 4.21:

Own Status in Family and Society

S.N.	Status in Family and Society	No. of Respondents	Percent
1	Increased	244	57.5
2	Improving	181	42.5
3	No Change	0	0
Total		425	100

Source: Field Survey, 2013.

Table 4.21 shows that the status of respondents in their family and society increased after joining Agriculture Cooperatives. When the question was posed to them, 57.5 percent of respondents answered that their status had increased, and 42.5 percent had improved. The status of respondents in family and society has changed positively and they have started to feel self-respect.

4.5.13 Respondents Encouraged Joining Other Institutions

Table 4.22 shows the importance of the respondent's encouragement to join other institutions we can suppose that he/she is empowered. Respondents encouraged to join other institutions are given as follows:

Table 4.22:

Respondent Encouraged to join other Institutions

S.N.	Response	No. of Respondent	Percent
1	Yes	383	90
2	No	42	10
Total		425	100

Source: Field Survey, 2023.

Table 4.22 shows that 90 percent of respondents are encouraged to join other co-operatives and institutions after joining a cooperative and 10 percent are not interested. After joining agriculture cooperatives members can understand the importance of such types of institutions and are encouraged to join other institutions. In the initial time, they were encouraged by others to join agriculture cooperatives.

4.5.14 Respondents Satisfied by Agriculture Cooperatives Activities

Table 4.23 displays agriculture cooperatives activities that satisfy the all of respondents. The co-operatives have given different facilities to its members like providing loans, saving, depositing money, participation in training, linkage with market, etc. The question posed to the members, is whether they are satisfied or not, with the facilities provided by the cooperatives. The data above came out that after joining the co-operatives 100 percent of members are satisfied by cooperatives.

4.6 Result of Z-test

Table 4.23:

Enhancing small farmers' capacity through agriculture cooperatives

Gender	Number	Mean	Std. Dev.	SE Mean
Male	295	16.15	2.39	0.14
Female	130	15.94	2.01	0.18

Source: Field Survey, 2023.

In Table 4.23 an independent sample the Z-test was performed to mean the difference of farmers' enhancing small farmers' socioeconomic status through agriculture cooperatives between males and females at a 5 percent level of significance when the number of males and females were correspondingly 295 and 130. There was no significant effect on farmers' enhancing socioeconomic status through agriculture cooperatives between males (M=16.15, SD=2.29) and females (M=15.94, SD=2.01). The result of significant mean difference in farmers' enhancing socioeconomic status through agricultural cooperatives between males and females fails to reject the null hypothesis; the Z-score of calculated value 0.935 is less than the tabulated value 1.96, so we fail to reject the null hypothesis (Ho). $|0.935| < |1.96|$. This implies there is no significant association between male and female farmers' enhancing socioeconomic status through agriculture cooperatives and gender.

4.7 Decision Making

4.7.1 Involvement in Household Decision Making Process

Table 4.24 is the comparative situation of members' participation in the decision-making process in household activities before and after joining the cooperative.

Table 4.24:*Involvement in Household Decision-Making Process*

S.N.	Response	Before Joining Agriculture Cooperatives		After Joining Agriculture Cooperatives	
		No. of Respondent	Percent	No. of Respondent	Percent
1	Yes	193	45	330	77.5
2	Partially	116	27.5	53	12.5
3	No	116	27.5	42	10
Total		425	100	425	100

Source: Field Survey, 2023.

According to Table 4.24, among the 40 sampled household members, 45 percent of members actively participated 27.5 percent partially participated, and 27.5 percent. 45 percent of members were unable to participate in the decision-making process in household activities before joining the cooperative. After joining the cooperative participation in the household decision-making process increased, 77.5 percent of members actively participated, 12.5 percent partially participated, and 10 percent of members were unable to participate in the decision-making process in household activities yet. Indeed, their involvement in social activities i.e. group/board, meetings, and decision-making process has made them more confident, and it is reflected in their household decision-making process

4.7.2 Loan Taking Decision

Table 4.25 is the comparative situation of members' participation in the loan loan-taking decision-making process in households before and after joining the cooperative.

Table 4.25:*Loan Taking Decision*

S.N.	Loan Taking Decision	Before Joining Cooperatives		After Joining Cooperatives	
		No. of Respondent	Percent	No. of Respondent	Percent
1	Myself	75	17.5	286	67.5
2	Commonly in family	95	22.5	42	10

3	Other Members law	255	60	97	22.5
Total		425	100	425	100

Source: Field Survey, 2023.

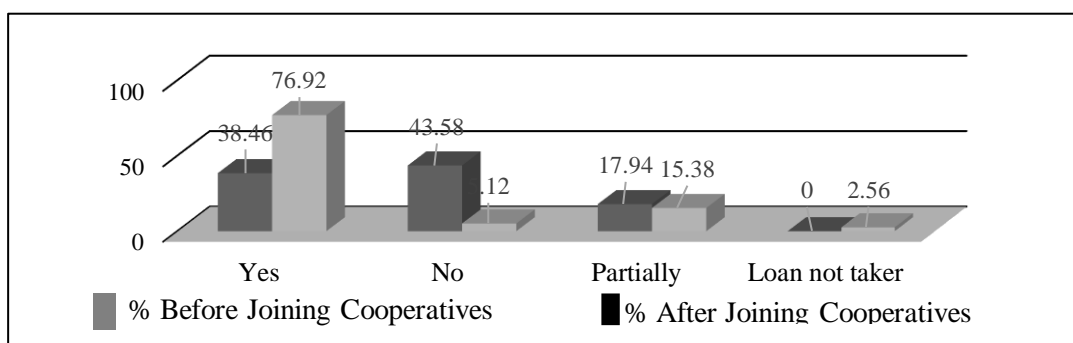
Table 4.25 shows that before joining the cooperative 20 percent of respondents were able to succeed to take loan making decisions themselves in their family, 22.5 percent were used to take commonly in their family and 60 percent of respondent's other members (father/father in law, mother/mother in law, husband, wife, etc.) in the family were used to take loan deciding while they took alone. On the other hand, after joining the cooperative 67.5 percent of respondents succeeded to take loan making loan-taking decisions themselves, 10 percent practiced partially and the rest 22.5 percent were still unable to make loan decisions within the family. From this data, the majority of the respondents were unable to make a loan-taking decision before but now, the majority of the respondents can make a loan-taking decision. They are depositing savings in cooperatives and feeling ownership and different training, meetings, and social discussions have made them empowered and confident, and regarding the loan-taking decision it is reflected.

4.7.3 Status of Using Loan in Proper Topic

Figure 4.6 is the comparative situation of respondents in using the loan in the proper topic before and after joining the cooperative.

Figure 4.6:

Status of Using Loan in Proper Topic



Source: Field Survey, 2023.

Figure 4.6 shows that 38.46 percent of the respondents were able to utilize the loan in the proper topic, 17.94 percent were partially and 43.58 percent had not utilized taken loan in the proper topic before joining Agricultural Cooperative. After joining Agricultural Co-operative 76.92 percent of the respondents utilized loans in the proper topic, 15.38 percent of the respondents partially and 5.12 percent of the respondents

were unable to utilize loans properly at all. From this data, we know that the majority of members of the Agricultural Cooperative utilized loans in proper topic whether they took a loan after joining the cooperative. With the comparison of the past; now they have the knowledge, skills, ideas of IGAs, and linkage with the market, so they are encouraged to maximize utilization of the taken loan.

4.7.4 Involvement in Community Decision Making Process

Table 4.26 is the comparative situation of respondent's involvement in the community decision-making process before and after joining the cooperative.

Table 4.26:

Involvement in Community Decision Making Process

S.N.	Response	Before Joining Cooperatives		After Joining Cooperatives	
		No. of Respondent	Percent	No. of Respondent	Percent
1	Yes	233	55	340	80
2	No	192	45	53	12.5
3	Partially	0	0	32	7.5
Total		425	100	425	100

Source: Field Survey, 2023.

Table 4.26 describes questions asked to the respondents regarding their involvement in the community decision-making process. 55 percent of respondents were involved in the community decision-making process and 45 percent were not involved before joining the cooperative. After joining the co-operative. 80 percent of respondents can be involved in the community decision-making process, 12.5 are partially involved and 7.5 are not still involved.

The data shows that the majority of the respondents are involved in the community decision-making process. The co-operative is itself a community and they used to be involved in its decision-making process. On the other hand, they become aware, and empowered, and develop leadership capacity through group/board meetings and training. After all, after joining the cooperative the level of understanding is improved, and participation in the community decision-making process is increased.

4.8 Discussion

This study found that agricultural co-operatives in Kavrepalanchowk have significantly enhanced small farmers' income and access to markets. Cooperative members reported a 25% increase in household income compared to non-members, largely due to better bargaining power and access to bulk purchasing. In comparison with before and after, the status of respondents in loan-taking decisions, utilization of loans in the proper topic, and involvement in the community decision-making process have been increased. The loan-taking decision has increased from 20 percent to 67.5 percent. Utilization loans increased from 38.46 percent to 76.92 percent and involvement in the community decision-making process increased from 55 percent to 80 percent after joining the co-operative. Similarly, Among the 385 sampled household members 45 percent of members actively participated in the decision-making process in household activities, and 27.5 percent partially participated before joining the cooperative. After joining the cooperative 77.5 percent of respondents have been able to actively participate and 12.5 percent have been partially participating in the decision-making process in household activities.

These findings are consistent with the work of Neupane et al. (2022), who observed that agricultural cooperatives in the Chitawan district led to similar increases in household income through improved commercial production. However, while studies in Chitwan highlighted challenges related to management inefficiencies Neupane et al. (2022), this study found that the co-operatives in Kavrepalanchowk benefit from relatively effective local leadership, which has mitigated such issues.

Interestingly, unlike the findings of Trott (2020) in Canada and the USA, where limited access to capital significantly hinders the effectiveness of cooperatives, the co-operatives in Kavrepalanchowk have been relatively successful in securing micro-financing options. This divergence may be attributed to the supportive policies implemented by local government bodies in Nepal, which have actively promoted microfinance initiatives targeting co-operatives.

This study contributes to the literature by providing empirical evidence of the role of local governance in enhancing the effectiveness of agricultural co-operatives. The success of co-operatives in Kavrepalanchowk demonstrates the importance of

supportive local policies in rural development, suggesting that similar strategies could be effective in other regions with comparable socioeconomic dynamics. The positive impact of cooperatives in Kavrepalanchowk suggests that expanding cooperative models could be a viable strategy for rural development in other districts of Nepal. Policymakers should consider providing additional support to cooperatives, such as facilitating access to credit and offering training in cooperative management, to replicate these successes in other regions. While this study provides valuable insights, its findings are limited to Kavrepalanchowk and may not be generalizable to all rural areas in Nepal. Future research could explore the impact of agricultural cooperatives in other districts, particularly those with different cultural or economic conditions, to determine the broader applicability of these findings.

In conclusion, this study validates the significant role of agricultural cooperatives in enhancing the socioeconomic conditions of small farmers in Kavrepalanchowk. The alignment of these findings with existing literature underscores the potential of cooperatives as a key strategy for rural development. The unique contributions of this study, particularly in highlighting the importance of local governance, provide a foundation for future studies and policy interventions aimed at supporting small farmers in similar contexts.

CHAPTER V

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter presents a comprehensive overview of the research objectives, focusing on the exploration of the empowerment of farmers through agriculture cooperatives among the cooperative member farmers within the Kavrepalanchowk district. Through the analysis, the significant findings and observations are presented, addressing the research questions and validating the hypothesis. The implications of the study are reflected upon and any limitations are acknowledged, followed by valuable suggestions for future investigations. In essence, this chapter provides a synthesis of the study's outcomes, underlining its contributions to the field and laying the groundwork for future advancements in the area.

5.2 Summary

In summary, this study examined various aspects related to the enhancement of farmers' socioeconomic status through agriculture cooperatives among 425 individuals in the Kavre district. The finding of the independent sample Z-test revealed no significant difference in mean enhancing socioeconomic status between males and females.

To analyze the socio-economic status of rural farmers in the study area among 425 respondents of the study area, 71.80 percent are 20 to 60 years active age group population 28.20 percent are above 61 years age group, 77.5 percent are literate rest 22.5 percent are illiterate. The literacy rate of respondents is higher than national level literacy rate. Similarly, 50 percent have a joint family 50 percent have a nuclear family, and 94.87 percent have married both men and women but 5.13 percent are single women. Regarding the ethnicity of the study area, 56.40 percent of the respondents are Brahmin/Kshetri, 25.63 percent are Ethnic Cast and 17.94 percent of the respondents are Dalit. The data shows that most of the members are Brahmin/Kshetri and minorities are Dalits has been involved in Agricultural Cooperative. However, Dalit members felt self-respect in their community after joining the cooperative.

To examine the level of enhanced capacity of farmers involved in Agricultural Cooperatives for four years, membership in agricultural cooperatives has increased,

77.5 percent of members have joined the cooperative for 4 years, 15 percent have joined for 3 years and 7.5 percent have joined for 2 years. Most of the respondents believe in medical treatment for sickness. 90 percent of respondents used to visit both private clinics and health posts. Only 7.5 percent of the respondents treat home treatment and 2.5 percent visit traditional healers. From the data, we know that some of them have still practiced traditional healers. Only 40 percent of the respondents have done permanent family planning. 10 percent are using temporary means of family planning. 50 percent of respondents have not done any means of family planning. That means, the majority of the respondents have not done but they are aware of family planning. All households have toilet facilities 90 percent have pure drinking water facilities. All respondents of the study area have a minimum of 1 ropani to a maximum of more than 21 ropani land ownership. Land ownership is one of the important requirements for agricultural purposes. Including agriculture, the respondents have an extra source of income for their family. 1st Agri + 2nd Livestock are 67.5 percent, 1st Livestock + 2nd Agriculture 17.5 percent, 1st Salary + 2nd Agriculture are 7.5 percent and 1st Trade + 2nd Agriculture are 7.5 percent. Except for agriculture, few of them are involved in tailoring, daily wages, and other nonfarm work. However, the majority of respondents are involved in agriculture and livestock. All respondents are involved in income generation activities; 57.5 percent of members are involved in livestock (goat farming), 22.5 percent in agriculture, and the remaining 20 percent of respondents are involved in agriculture, livestock vegetable farming, and trade as a mix of occupations. However, goat farming and agriculture are their first and second choice respectively. Agricultural Cooperative members are famous for goat farming within the district and neighboring districts. According to the register, they have sold 200 female goats and a few bucks for breed this year.

To find out the changes brought by the Agriculture Cooperative in the decision-making process of rural farmers. The purpose of the loan taker is 50 percent for family purposes; 45 percent of respondents have taken a loan for income generation activities and 5 percent of respondents have not taken a loan. However, all respondents have been involved in IGAs by using their resources. 42.5 percent repayment loan on time after taking the loan. 45 percent are paying loan installment basis and 7.5 percent of respondents haven't repaid the loan. Among the 40 respondents, 82.5 percent of the respondents were involved in skill development, institutional capacity building, and

awareness training, and 17.5 percent of the respondents were not involved in any of the training programs. The majority of the respondents were involved in skill development training. Among the participants who participated in the training program, 82.5 percent of the respondents were empowered and next 17.5 percent were partially satisfied.

Member's participation in meetings is satisfactory 30.76 percent of respondents participate in the meetings 100 percent, 61.53 percent of respondents participate 75 percent; the participation of less than 50 percent of the respondents is 7.69. The data shows that 30.76 percent of respondents have used to participate in the meeting 100 percent, 61.53 percent have participated in the meeting 75 percent; the participation of less than 50 percent of the respondents is 7.69 percent. Their participation in meetings is appreciable. Likewise, 100 percent of members have participated in the monthly saving scheme on a timely (monthly). It means that they have been encouraged to regularly. The loan-taking status of members is satisfactory and 95 percent of the respondents have borrowed loans from the cooperative. It means that they have encouraged borrowing loans several times from their cooperative. The involvement of respondents in income-generating activities is satisfactory. It has reached 100 percent from 40 percent after joining the cooperative. Similarly, the Involvement of respondents in IGAs has increased after the establishment of the Agricultural Cooperative. Before joining the cooperative only 40 percent of respondents were involved in IGAs, after joining the cooperative all of the respondents started IGAs. After joining the co-operatives, 37.5 percent of respondent's economic condition has been increased and the rest 62.5 percent of respondent's economic conditions improved. They have been economically empowered with the comparison of before. Before joining cooperative involvement of respondents in community discussion was 74.35 percent. After joining the cooperative, it has increased and reached 92.30 percent. Due to participation in different training, meetings, and discussions, they have started to be concerned about social issues. After joining the cooperative own status of respondents in the family and society has increased. 58.79 percent of respondent's status is good and 41.02 percent has improved. After joining the cooperative, the status of respondents in their family and society has increased, they have started to feel self-respect; 92.30 percent of respondents were encouraged to join other groups, cooperatives, and institutions after joining co-operatives and 7.69 percent are not interested. It means that a maximum

percentage of the respondents have been able to understand the importance of such types of institutions.

Almost all respondents are satisfied with Agricultural Cooperative surmises and performing activities. According to them, Agricultural Cooperatives are running based on current law and members' needs and interests as well as it has fulfilled their needs. Among the 385 sampled household members 45 percent members actively participated in the decision-making process in household activities, and 27.5 percent partially participated before joining cooperative. After joining the cooperative 77.5 percent of respondents have been able to actively participate and 12.5 percent have been partially participating in the decision-making process in household activities.

Compared with before and after, the status of respondents in loan-taking decisions, utilization of loans in the proper topic, and involvement in the community decision-making process have been increased. The loan-taking decision has increased from 20 percent to 67.5 percent. Utilization loans increased from 38.46 percent to 76.92 percent and involvement in the community decision-making process increased from 55 percent to 80 percent after joining the cooperative.

5.3 Conclusions

The study focused on farmer's enhanced socioeconomic status through agricultural co-operatives, examining the social and economic characteristics of cooperative members and the role of agricultural cooperatives in empowering farmers to participate in decision-making processes. Various data collection tools were utilized to gather information successfully. It depends on some major issues related to social and economic characteristics of agricultural cooperative's members as well as how far agricultural co-operative can play a significant role in farmer's life, empowering and enabling them to participate in the decision-making process within the family and society. Various data collection tools have been used to gather data and were fruitful to gather information and to understand the issues.

The majority of respondents own land, have access to toilet facilities, and rely on agriculture as their main source of income. They are typically married, literate, and seek medical treatment from both public hospitals and private clinics. Additionally, they

have access to clean drinking water, borrow loans from cooperatives, and engage in agriculture and livestock activities. Participation in cooperative boards, meetings, training, and income-generation activities has enabled members to enhance their decision-making skills and confidence. As a result, they are actively involved in household and community-level decision-making processes, as well as in taking loans for family purposes.

Cooperative member's involvement and participation in different activities with full dedication has made them empowered; as we know, active participation and dedication are major indicators of empowerment. Equal participation of males and females in training programs, group meetings, saving schemes, using loans, performing income generation activities (IGAs), and involvement in community discussion have played significant roles in empowering farmers. After observing all the facts in this study, we found that the cooperative has provided such opportunities for its members. Their economic, personal, and social status have been increased, and have been felt self-respect within the family and society after participating in such empowering activities, they have able to encourage others to join in cooperative institutions.

Agricultural cooperatives in Nepal have the potential to drive significant positive change in the agricultural sector and rural communities. By focusing on capacity building, market access, financial inclusion, technological adoption, governance, environmental sustainability, policy advocacy, and community development, cooperatives can enhance their effectiveness and sustainability. Implementing these recommendations will help cooperatives better serve their members, contribute to rural development, and support Nepal's broader goals of economic growth and social equity.

Policy Implication:

The Department of Cooperatives, Nepal Rastra Bank, and Ministry of Finance authorities would get some insight from the analysis presented in the research paper. Further, Bagmati Province can formulate necessary policies regarding cooperative movements, their sustainability, and poverty elimination in the state with the extension of the research on the given issue. The academicians, practitioners, professionals, and scholars would be happy with the findings of the research paper that may be able to create a new platform for further research.

5.4 Recommendations

- Recommended to increase the number of group members buying the shares of the agricultural cooperative so they have access to big size of loans to meet their needs.
- To empower rural people in decision-making issues members should be actively involved in group meetings, and social activities, for example, meetings, training, group discussion, and other activities.
- Agricultural Cooperatives should provide sufficient credit facilities and technical assistance to the member farmers for the enlargement and expansion of income-generating activities (IGAs).
- To provide employment opportunities to the farmers' proper management should be made to increase their enrollment and affiliation in educational and vocational training institutes.
- Due to the availability of local natural resources (Jungle, pastureland, water) there should be given intensive priority of goat raising and vegetable farming activities.

These recommendations aim to enhance the performance and liability of the cooperatives. By implementing these recommendations, stakeholders can contribute to boosting cooperatives' images, and performances and contribute to uplifting the socio-economic conditions of the rural people of Nepal.

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ANNEX 1
Questionnaires

A. General Information and Socio-Economic Status of Respondents:

1. Name of Respondent Name of Municipality:
Village: Ward No.....
Age: Education:
Marital status:
Married /Unmarried/Single Family: Joint/Nuclear
Cast and Ethnicity:
Brahmin/Kshetri/Ethnic Cast/Dalit
2. When did you enter the Agricultural Co-operative??
 - a. One year ago b. Two years ago
 - c. Three years ago d. Four years ago
3. Where do you go for treatment?
 - a. Home treatment b. Traditional healers' c. Private clinics
 - d. Health post e. Other
4. Have you done family planning?
 - a. Permanently done b. Temporary c. Not done d. Not aware
5. Do you have a facility of toilet at your home?
 - a. Yes b. No c. Anywhere
6. Do you have a facility for drinking water?
 - a. Yes b. No
7. How much land do you own?
(..... Ropanies)
8. What is your main source of income? (In priority order)
 - a. Agriculture b. Livestock c. Salary
 - b. Business e. Daily Wages d Others
9. What types of income-generating activities have you been involved in?
 - a. Agriculture b. Livestock c. Vegetable & Fruit Farming
 - d. Agri+Livestock e. Agri+Livestock+Vegetable
 - f. Agri+Livestock+Vegetable+Trade g. Trade
10. Why did you take a loan from a cooperative?
 - a. Personal purpose b. For family purposes
 - c. For income generation e. Not loan taker

11. Have you returned the loan to this co-operative?
a. Yes b. No c. Paying installment d. Loan, not taker

B. Level of Enhancing Socioeconomic Status:

12. Have you participated in any training program after joining the Agricultural Co-operative?
a. Yes b. No
13. If yes then name the training
a. Institutional capacity building b. Skill development training
c. Awareness training d. Others
14. Did that training help to empower you?
a. Yes b. No c. Partially
15. How many members participate in the meeting?
a. 100 percent b. 75 percent c. 50 percent d. less than 50 percent
16. Are you participating in a regular saving scheme in the group?
a. yes b. Partially c. No
- Did you take a loan from a cooperative?
a. Yes c. No
17. Have you been involved in income-generating activities before joining the Cooperative?
a. Yes b. No c. Partially
18. Have you been involved in income-generating activities after joining the Cooperative?
a. Yes b. No
19. How was your economic condition before joining the Agricultural Co-operative?
a. Best b. Better c. Good d. Weak
20. How is your economic condition after joining the Agricultural Co-operative?
a. Best b. Better c. Good d. Weak
21. Your economic condition has been improved or not after joining the Agricultural Co-operative?
a. Improved b. Improving c. No change d. Become weak
22. Have you been involved in any community discussion before joining the Agricultural Co-operative?
a. Yes b. No c. Partially

23. Have you been involved in any community discussion after joining the Agricultural Cooperative?
 - a. Yes b. No c. Partially
24. What do you feel about your status in the family after joining the cooperative?
 - a. Increased b. Improving c. No change
25. Are you encouraged to join any other groups after joining this cooperative?
 - a. Yes b. No
26. Are you satisfied with Agricultural cooperative activities?
 - a. Yes b. No c. Partially

C. Decision Making:

27. Have you been involved in any household decision-making process before joining this cooperative?
 - a. Yes b. No c. partially
28. Have you been involved in the household decision-making process after joining this cooperative?
 - a. Yes b. No c. partially
29. Who used to take the loan deciding for your family before joining this cooperative?
 - a. Myself b. Commonly in the family c. Other members
30. Who takes the loan to decide for your family after joining this cooperative?
 - a. Myself b. Commonly in the family c. Other members
31. Did you use the loan in the proper topic before joining this cooperative?
 - a. Yes b. No c. partially
32. Are you using loans in the proper topic after joining this cooperative?
 - a. Yes b. No c. partially
33. Have you been involved in any community discussion-making process before joining this cooperative?
 - a. Yes b. No c. partially
34. Are you involved in any community decision-making process after joining the Agricultural Co-operative?
 - a. Yes b. No c. partially

ANNEX 2

Photographs of study areas





