

**SOCIO-ECONOMIC IMPACT OF CO-OPERATIVE ON WOMEN:  
A Case Study of Koliyo Co-operative Ltd., Khaireni, Rupandehi, Nepal**

**A Thesis Submitted to  
Central Department of Rural Development,  
Tribhuvan University,  
in Partial Fulfillment of the Requirements for the Degree of the  
Master of Arts (MA)  
in  
Rural Development**

**Submitted by  
SUJATA SHARMA  
Roll No.: 206/069  
TU, Regd. No.: 9-2-50-1557-2006  
Central Department of Rural Development  
Tribhuvan University, Kirtipur, Kathmandu  
February, 2017**

## Recommendation Letter

The thesis entitled **SOCIO-ECONOMIC IMPACT OF CO-OPERATIVE ON WOMEN : A Case Study of Koliyo Coperative Ltd., Khaireni, Rupandehi, Nepal** has been prepared by **Sujata Sharma** under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

.....

Prajwal Man Pradhan

Lecturer

Date:

## Approval Letter

The thesis entitled **SOCIO-ECONOMIC IMPACT OF CO-OPERATIVE ON WOMEN : A Case Study of Koliyo Coperative Ltd., Khaireni, Rupandehi, Nepal** submitted by **Sujata Sharma** in partial fulfillment of the requirements for the Master's Degree (M.A.) in Rural Development has approved by the evaluation committee.

### Evaluation Committee

.....  
**Prof. Prem Sharma, Ph.D**  
Head of the Department

.....  
External

.....  
**Prajwal Man Pradhan**  
Supervisor

Date:

## Declaration

I hereby declare that the thesis entitled **SOCIO-ECONOMIC IMPACT OF CO-OPERATIVE ON WOMEN: A Case Study of Koliyo Coperative Ltd., Khaireni, Rupandehi, Nepal** submitted to the Central Department of Rural Development, Tribhuvan University, is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of preparing this thesis. The result of this thesis have not been presented or submitted for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

.....

Sujata Sharma

TU. Reg. No.: 9-2-50-1557-2006

Date:

## **ACKNOWLEDGEMENTS**

I would like to express my profound gratitude to my respected supervisor Lecturer Prajwal Man Pradhan Central Department of Rural Development for his continuous guidance, advice and encouragement since the proposal preparation to report finalization. His constructive comments, untiring help, guidance, guidance and practical suggestions inspired me a lot to accomplish this work successfully.

I would also like to express my gratitude to Prof. Dr. Prem Sharma, Head of the Central Department of Rural Development, Tribhuvan University for providing an opportunity to carry out this thesis on **SOCIO-ECONOMIC IMPACT OF CO-OPERATIVE ON WOMEN : A Case Study of Koliyo Coperative Ltd., Khaireni, Rupandehi, Nepal**. Similarly, I would also like to thank all the professor, Lecturers of Central Department of Rural Development for their continuous help, support and guidelines during two years study in the University.

Similarly, I acknowledge to Tribhuvan University Central Library of Kirtipur, and Library of Central Department of Rural Development for making the required books, journals and reports of past literature available.

I would also like to thank all my friends of Central Department of Rural Development for their outstanding company during my two year study in the University and their valuable contribution in preparing this report. I am also grateful to all my friends who provided me material support to accomplish the work.

**Sujata Sharma**

## **ABSTRACT**

The present Socio-economic Impact of Co-operative on Women a Case Study of Koliyo Coperative Ltd; Khaireni, Rupandehi, Nepal is based on primary information collected from field survey.

These following methodologies were used for meeting the different objectives of the study. Nature and sources of data, rational for selection of the study area, research design, sampling procedure are methodologies for the study. The universe of this study is KCL Khaireni Rupandehi, out of 640 members it stopped to make new membership. This study analyzes the socio-economic condition of cooperative among women particularly in Rupandehi. This study is based upon the primary data collected from the field survey. This involves 640 women members of Koliyo Coperative Ltd Khaireni, Rupandehi, Nepal 64 were taken as sampled women to collect information. This study is an attempt to analyze the socio-economic effect on females and their roles and participation in women empowerment process. Education literate were found higher and master degree were very few. Likewise, Majority of the respondents were become member of cooperative to save for future. Regarding the level of monthly income majority of the respondents earn monthly Rs.10000 to Rs.15000. Level of income and level of saving of respondents were seen increasing after becoming member of Cooperative. Majority of the respondents takes loan from the Cooperative and used on agriculture development.

However, it is also fact that several years of developmental and awareness of women based research and practice have clearly shown that enhanced economic opportunities, such as access to financial services, are a necessity but not sufficient requirement for sustained reduction in poverty levels. Also required are improved social development as measured by education and health standards, as well as a supportive policy environment are engaged civil society.

According to afore research, members were found to have been socially and economically empowered through the cooperative and able to run their income

generating activities. Awareness program by different organization and training has brought about positive change in the life of member. Uneducated and under educated women involved in this co-operative have been more confident after joining in the cooperative. It has increased mobility in a life of women who used to be limited in their household activities and restricted within boundary of their house. They have got social prestige and gained respect from their family after being member of co-operative. Some members have been able to support their family fully through the income generating activities. There was a great change in their perspective, attitude, authority, prestige, knowledge, ability awareness, and social relationship and so the cooperative had established a good harmony and co-operation among all the members. This had brought a new vision in traditional social discrimination practice.

However all the women had not progressed at the same level. The poor women had gained more than the so called poor women from lower middle class and middle class. Existing domination in these families had limited their progress than the others. The research shows that income alone does not raise the status of women. The problem must be tackled both socially and economically by raising the awareness of women and community member. Mostly executive committee comprises of undereducated members somehow poor and uneducated women feel comfortable to share their feeling and problems. This has brought about change in attitude of all the community people and make them equal partner in development.

## TABLE OF CONTENT

*DECLARATION*

*RECOMMENDATION LETTER*

*APPROVAL LETTER*

*ACKNOWLEDGEMENTS*

*ABSTRACT*

*TABLE OF CONTENTS*

*LIST OF TABLE*

*LIST OF FIGURES*

*ABBREVIATIONS*

**1-3**

### **CHAPTER - I INTRODUCTION**

1.1 Background of the Study

1

1.2 Statement of the Problem

2

1.3 Objectives of the Study

2

1.4 Rationale of the Study

2

1.5 Limitations of the Study

3

1.6 Organization of the Study

3

### **CHAPTER - II LITERATURE REVIEW**

**4-19**

### **CHAPTER - III RESEARCH METHODOLOGY**

**20-21**

3.1 Research Design

20

3.2 Nature and Sources of Data

20

3.3 Rationale of the Selection of the Study Area

20

3.4 Sampling Procedures

20

3.5 Tools and Techniques of Data Collection

21

3.5.1 Key Informant Interview

21

3.5.2 Questionnaire Survey

21



3.6 Methods of Data Analysis	21
<b>CHAPTER IV - DATA ANALYSIS AND INTERPRETATION</b>	<b>22-38</b>
4.1 Characteristics of Respondents	22
4.1.1 Caste/Ethnic Composition	22
4.1.2 Educational Status	22
4.1.3 Age Composition	23
4.1.4 Family Pattern	24
4.1.5 Marital Status	24
4.1.6 Occupational status	25
4.2 Financial Analysis	26
4.2.1. Respondents' Monthly Income Before and Now	26
4.2.2. Time of Becoming Member of Cooperative	27
4.2.3. Causes to Become Member of Cooperative	28
4.2.4. Loan Taken by Respondents	28
4.2.5. Purpose of Taken Loan	29
4.2.6. Respondents' First Sources of Loan	30
4.2.7. Saving Places	31
4.2.8. Income Generating Training Provided by Cooperative	31
4.2.9. Respondents' Family Main Income Sources	32
4.2.10. Technical Support for Agriculture Provide the Cooperative	33
4.2.11. Respondents' Societal Involvement after Becoming Member of Cooperative	33
4.2.12. Respondents Get Bonus by Cooperative	34
4.2.13. Place of Remittance Receive	35
4.2.14. Respondents' Income Level after Becoming Cooperative Member	35
4.2.15. Purchasing Power Status after Becoming Shareholders	36
4.3 Evaluation Living Standard of Respondents	37
4.3.1. Respondents' House Type	37
4.3.2. Respondents' Sources of Drinking Water	37

<b>CHAPTER V - SUMMARY, CONCLUSIONS AND RECOMMENDATIONS</b>	<b>39-63</b>
5.1 Summary of the Findings	39
5.2 Conclusions	42
5.3 Recommendations	43
REFERENCE	
ANNEX	

## LIST OF TABLES

Table 4.1	:	Respondents' Age Composition	23
Table 4.2	:	Respondents' Marital Status	25
Table 4.3	:	Respondents' Time Becoming Member of Cooperative	27
Table 4.4	:	Number of Respondents Taken Loan From the Cooperative	29
Table 4.5	:	Sources of Loan of Respondents	30
Table 4.6	:	Money Saving Place of Respondents	31
Table 4.7	:	Respondents' Benefitted from the Income Generating Programme Provided by Cooperative	31
Table 4.8	:	Respondents Perception about Technical Support to Agriculture by Cooperative	33
Table 4.9	:	Number of Respondents Distribution by Social Involvement	34
Table 4.10	:	Respondents' Experience about Bonus Provided by Cooperative	34
Table 4.11	:	Compare Respondents' Income Level Before and After Becoming Member of Cooperative	36
Table 4.12	:	Distribution Respondents by their Purchasing Power	36

## LIST OF FIGURE

Figure 4.1	:	Caste Composition of Respondents	22
Figure 4.2	:	Educational Status of Respondents	23
Figure 4.3	:	Respondents' Family Pattern	24
Figure 4.4	:	Respondents' Occupation Status	25
Figure 4.5	:	Respondents' Income Before and Now	26
Figure 4.6	:	Distribution of Member by Causes for Becoming Member of Cooperative	27
Figure 4.7	:	Purposes of Respondents' to be Taken Loan	28
Figure 4.8	:	Main Income Sources of Respondents Family	32
Figure 4.9	:	Place of Remittance Receive by Respondents	35
Figure 4.10	:	Respondents' House Types Before and Now	37
Figure 4.11	:	Distribution Respondents' by their Drinking water Sources	38

## ABBREVIATIONS

ADB	-	Agriculture Development Bank
TMC	-	Tewa Multipurpose Co- operative
BoD	-	Board of Directors
CBS	-	Central Bureau of Statistics
CEDA	-	Central for Economic Development and Administration
CMF	-	Centre for Micro-Finance (Pvt.) Limited
FGDs	-	Focus Group Discussions
GBB	-	Grameen Bikash Bank 7
GOs	-	Government Organizations
ICA	-	International Cooperative Alliance
IDACA	-	Institute for the Development of Agricultural Cooperation in
ILO	-	International labor Organization
INGOs	-	International Non-Governmental Organizations
MFIS	-	Micro-Finance Institutions
KCL	-	Koliyo Coperative Ltd
NCDB	-	National Co-operative Development Board
NCF/N	-	National Co-operative Federation of Nepal
NGOs	-	Non-Governmental Organizations
No.	-	Number
PCRW	-	Production Credit for Rural Women
Rs.	-	Rupees
SCC	-	Savings and Credit Cooperative
UN	-	United Nations
UNICEF	-	United Nations International Children Emergency Fund

## CHAPTER-I

### INTRODUCTION

#### 1.1 Background of the Study

Co-operative is an active and important part of our societies in modern time. It is taken as working together for mutual benefit with many activities such as rotating saving and credit and other economic activities. Co-operatives are providing the financial services in urban and rural communities to the people of all classes. They are collecting savings and granting loan to the members for different purposes at reasonable rate of interest. Modern co-operatives have been found developed 200 years ago around the world. Co-operative philosophy originated with the revolutionary writing and actives of Owen Fourier. Owen (1859), an avowed socialist, goes the credit for inspiring the Rochdale Pioneers for setting up the first modern cooperative shop in Toad lane, near Manchester, in 1844. It was, however, Raiffeisen, a burgomaster in Germany and not the Rochdale Pioneers, who inspired the experiment in rural cooperatives in many developing countries. Raiffeisen though not wealthy, was an inspired philanthropist. It was in 1864, that he had set up a credit cooperative society which was to become model for others subsequently. In today's date Co-operative are in operation in all the economic systems prevalent in the world private or capitalist market economies.

Germany, Industrialized countries and Japan), centrally planned economies (socialist) former Soviet Union, People's Republic of China etc. and all the developing countries that adopted mixed economies eg. India Nepal, Pakistan, Sri Lanka, Bangladesh in South Asia. Over a period of 200 years, co-operatives have speeded over 100 countries and into various sectors and activities encompassing agriculture, fishing, housing, banking, insurance, water electricity and health sector .It is estimated that over 50 percent of global agriculture output is marketed through co-operative (NCDB, 2010).

## **1.2 Statement of the Problem**

Most of the women of Nepal lag behind in major aspects like: education, health and participation on local and national institutions, economic resources and other opportunities due to the social structure of the society. Agriculture being the main source of income most of the women are engaged in agriculture activities but their contribution is not countable. Role of women is merely limited to house chores and reproduction which definitely is ironical fact.

Comparing the condition of women in our society, the question arises; how can we bring change in status of women in Nepal? How can they be able to make decision by themselves? What can bring changes in them and make them self-confident and independent? What types of program do women require being able to think them as equal to their male counterparts and get self-respect in society? Keeping these questions in mind, this research intends to focus in answering the following research questions as given behind:

- a) Have women been able to support their family through cooperative?
- b) Is co-operative able to make women empowers socially and economically?
- c) What are the socio-economic impacts of Koliyo Coperative LTD. on women of study area?

## **1.3 Objectives of the Study**

The general objective of the study is to find out the social and economic impact of co-operative on women of the study area. However, following are the specific objectives in the study area:

- a. To analyze the socio-economic status of women by KCL activities,
- b. To assess the empowerment of women involved in KLC,
- c. To examine the socio-economic impacts of Koliyo Coperative LTD; on women of study area.

## **1.4 Rationale of the Study**

This study provides knowledge about Socio-economic impact of co-operatives of women. It was also try to explore how the women are being empowers by the implementation of Koliyo Cooperative LTD. program. This study also

aims to provide useful information to the concerned women and other interested on how Koliyo Cooperative LTD. was socially and economically affected changed life of women .The output of this study is expected to be useful for government, policy maker itself. This study may be useful for those who are directly concerned with human development and those who are concerned with the study of women and their role in co-operative.

### **1.5 Limitations of the Study**

This research study was following limitations:

- ) This study is mainly concerned to women Kaliyo Co-operative Ltd; Khaireni Rupandehi.
- ) This study only reflects the socio-economic impact of co-operative on women KLC.
- ) The result of this thesis is not match to other Co-operative Limited.

### **1.6 Organization of the Study**

The first chapter was provides background of the study, statement of the problem, objectives of the study, rationale of the study, limitations of the study. The second chapter consists the review of literature. It reviews the previous studies, publications, books, theories and research reports theoretical framework. The third chapter comprises research design, sample size, nature and sources of data, collection procedures, data analysis and data analytical tools. The fourth chapter is related to the data analysis and interpretation, which was analyze and explained through statistically. The fifth chapter summarizes conclusion and recommendations. At last, references and questionnaire are affixed to make this study authentic and relevant.



## **CHAPTER - II**

### **LITERATURE REVIEW**

This theory linked with the modernization theory of the 1950s to 1970s. By 1970s, it was realized that benefit of modernization had somehow not reached women and in some sector undermined their existing position. This theory need to integrate women in economic systems, through necessary legal and administrative changes. Women's productive role emphasized. Strategies to be developed to minimize disadvantage of women in productive sector.

The empowerment approach to women in development offers a number of attractions for development agencies over the other approaches. Because its origins are often stated as being from the south, it may appeal to Northern development institutions who wish to avoid charges of cultural imperialism, especially in relation to gender policies. The bottom up characterization of the empowerment approach can be regarded as more in tune with the growing interest in participatory forms of development. Current enthusiasm for NGOs, for bottom up development and for empowerment from both advocates within development organizations and from outside activists, can also be understood as a reaction to the frustrating experience of attempts to institutionalize gender in mainstream development policies and programmes (Musgrave, R.A. 1995). The empowerment approach which has its origins in feminist and third world organizations emphasizes the collective dimensions of empowerment. It stress the importance of women's organizations in demanding and promoting change towards their vision of society, and to create the political will for serious action by those in power. It is not just individuals but organizations which are the focus of empowerment processes. The core activities proposed necessary to help bring about change are political mobilization, legal changes, consciousness raising and popular education. Empowerment of poor rural people is central to their overall vision of development and has implications not just for the types of activity they promote but also for organizational structures and procedures. Empowerment of organization, individuals and movements has certain requisites. These include resources, skills training and leadership formation on the one side: and democratic process, dialogue, participation in policy and decision making

and techniques for conflict resolution on the other. Within organizations, open and democratic processes are essential in empowering people to withstand the social and family pressures that result from their participation. Thus the long term viability of the organization, and the growing autonomy and control by poor people over their lives, are linked through the organizations, own internal processes of shared responsibility and decision making (Sen & Grown, 1985).

The process of gender mainstreaming underway in many bilateral and international aid agencies also has implications for promoting women's empowerment. Gender mainstreaming strategies in governments and development agencies may help to overcome problems of marginalization of special women's units. Integration of women into existing programs and planning process does not necessarily promote empowerment as energies may come to be primarily directed towards realizing other institutional objectives. There is a continuing need for spaces in which women can work together to challenge the objectives of the institution from a feminist perspective (Lycklama, Nijeholt & Geertje, 1991)

A number of areas of activity in development have become closely associated with the promotion of rural people's economic uplift, empowerment, such as micro credit, political participation and reproductive health and much innovative work has been done in these areas. However, there are clearly limits on the extent to which such activities in and of themselves can be said to be genuinely empowering. There is a tendency to assume that increasing access to resource, or decision making power in one area, will necessarily carry through into other areas. It is not the delivery of credit, but the context in which credit is delivered which is vital in insuring that rural people controlled over resources a bargaining power is increased. Similarly, increase decision-making power at individual level and greater access to economic resources of women do not necessarily translate in to greater representation or power for rural people within political institutions, an area which has proved remarkably resistant to change. Conversely, empowerment in one area cannot be sustained without attention to other factors.

By the 1850s, the Rochdale equitable pioneers' cooperative organization has been enlarged. In 1863, they established first wholesale society. In ten years its volume was so great that it began making its own products. Many new kinds of similar

cooperative business emerged. Educational projects were undertaken by, and contributed to the growth of the movement. On this subject Fairbairn claims effectiveness of Rochdale's philosophy and principles were proved by both organizational and commercial successes of Rochdale's philosophy and principles were proved by both Organizational and commercial successes of Rochdale and Rochdale inspired British cooperative movement. Their success involves many aspects such as social aims, membership growth, education, and commercial success. As the Rochdale Movement Spread over Britain it became more focused on retail (Fairbairn, 1994).

Cooperatives of Spain are largest manufacture of refrigerators and household appliances. Cooperative of Poland are famous for housing construction and their more than 75 percent of construction work of a country The UK cooperatives system in Sweden has the largest oil refinery in the country The dairy marketing cooperative of Gujarat (India) operate some of the largest and most modern milk processing plant in the world. In Malaysia the largest insurances system in cooperative. In Italy Workers cooperative are recognized most effective. In Scandinavian countries agriculture cooperatives have by far the largest share of the market. In Canada one third of the population is the members of credit cooperatives. The Canadian cooperatives produce 35 percent of world maple sugar in the food retailing market of the Europe consumers cooperatives lead the market of several countries headed by Finland and Switzerland. All over the world cooperatives provides 100 million jobs more than 20percent of the multinational company. Cooperatives are the best tools of social integration, good sources of self-Employment and generate employment activities.

Charles Fourier, (1772-1837) in France, Robert Owen in England and Hermann Schulze-Delitzsch in Germany were concentrating on socio economic problems. They can be regarded early important personalities contributing to the cooperative movement in the world (Roy, 1964) After their conceptualizations, attention started to be paid on the voluntary sector, which is neither state based nor market oriented. As a result, it can be argued that cooperatives mostly appear to work within capitalist system, accepting capitalism's most unavoidable features like market mechanism and private property ownership. Cooperative movement has brought about a new ownership type that is collective or joint ownership. Robert Owen was a man having the utopia of creating a society in which everyone behaves in favor of the common

interest. His observations on a daily life cooperative were that most of the people were behaving according to community interests. Owen aimed establishment of communities settled on land, consisting of producers of different commodities, owning the means of production in common, and working together to satisfy the collective needs (Birchall, 1988).

Certainly cooperative of today is not the same with the thought of Robert Owen. However, in the literature there is common sense that the cooperative philosophy was built and began to be institutionalized by Owen and then diffused to countries under influence of the 'Rochdale Equitable Pioneers' cooperative movement. (Ozkan, 2009)

Several informal associations of people for mutual help have been traced in Nepalese society from the very beginning in different forms like Dhikuri, Parma, Dharmabhakari, Guthi etc. They are the informal and traditional form of cooperative organizations even existed in different part of Nepal. However the formal cooperative movement started with the establishment of cooperative Department in 1953 after the advent of democracy.

Nepal has a long history of informal community cooperative based on Kinship, ethnic and religious bond. In Nepal there was Basic concept of Cooperatives activities as Parma, Guthi, Dhukiti, Dharmabhakari. Cooperative movement has taken place for about 54 years ago in Nepal. The formal concept of Cooperative in Nepal was started from 1953. After the establishment of Cooperatives department the first cooperatives institution was established at Bakhanpur VDC in Chitwan district in 1956 as a pilot project of government of Nepal. The main objective of that institution was resettlement to flood affected people in related area (DEOC, 2010). Nepal government with the enactment of cooperative act 1991 has encouraged the extensive growth and development of cooperative institution in Nepal. The government of Nepal provides Financial and Technological support to develop cooperative "One village one product", "Suphat Mulayako Sahakari Pasal" are few example of financial support through National Level.

The modern cooperative movement in Nepal initiated form Chitwan District/ Rapti Valley under the resettle program for the victimized people from the heavy flooding and landslide. At the first time 13 credit cooperative societies established in 1956 were provisionally registered under the executive order of the then government got

legal recognition after the enactment of Cooperative societies Act 1959. The first cooperative societies Act 1959 was revised several times and it was replaced by Sajha societies Act in 1984. After the restoration of multiparty democracy the Sajha societies Act was also replaced by the cooperative Act 1992. The recent cooperative Act is the most liberal one need to revise to strengthen the regulatory mechanism by adjusting the Global and internal changes. The interim constitution 2006 has accepted the cooperatives as one of the national development pillars along with the public and private. Thus, cooperatives are emerging third sector of economy in Nepal (Ghimire & Sharma, 2011).

Nepal is known as a country of small holding farmers with 4.2 million household depend on agriculture. Agriculture enterprises provide 66 percent net employment and it is estimated to contribute 35.7 percent in GDP in FY 2010/2011. The productivity of agriculture sector is very low as compared to other neighboring countries. There is higher cost of production as compared to India. Mechanization and commercialization in Nepalese agriculture is a big challenge in the prevailing situation of fragmented small holding. Most of the Nepalese farmers are in subsistence condition with limited marketable surplus. Cooperatives are the suitable means to depart the present agricultural system. Breakthrough in Nepalese agriculture by cooperatives is possible.

Cooperatives are the best means of mobilizing small residual resources of the rural poor farmers. They are also regarded a way of living of the poor farmers. They are used as the means of bringing social and economic development of the weaker section of the community. The rationale of cooperatives as follows.

- ) Cooperatives as the sources of institutional credit provide financial assistance to the members.
- ) They eliminate middlemen and protect their members from the exploitation of money lenders.
- ) They encourage savings and investment among the members and other people.
- ) They supply better quality goods and services at cheaper rates.
- ) They generate employment opportunity to the people
- ) They promote cottage and agro based in distress in the country.
- ) They are the means of fair economic distribution among the people.
- ) They help to maintain ethical/moral standard in the society.

) They develop the feeling of cooperation and mutual support among the people.

At the first time, the Cooperative Societies Act, 1959 and cooperative regulations, 1961 were enacted for regulation and operation of cooperative societies in the country. The first cooperative law was revised for several times and it was replaced by the Sajha institution Act. 1984. After the restoration of democracy the Cooperative Act, 1991 was promulgated for the regulation of cooperative societies/unions in the country. The new Act has provided a sufficient autonomy to the cooperative societies/union to operate various types of business. The preamble of Cooperative Act has focused on country farmers, artisans, people possessing inadequate capital and low income group, workers, landless and unemployed people or social workers in the basis of mutual cooperation and cooperative principles. In Nepal the authority of registration of cooperative societies/ union lies on the jurisdiction of the register of the Department of Cooperatives. The register of the Department of Cooperatives delegates his authority to other officers to enforce the various legal provisions including registration (NPC, 2010).

According to the Cooperative Act, 1991 every primary cooperative society has limited liability needs at least 25 persons from different families for legal existence. But there is no limitation of membership distribution for any society. The cooperative movement of Nepal has a federal structure having the primary cooperative society at the bottom, district cooperative union and central cooperative unions at the middle and national cooperative federation at the apex. Cooperative as the third pillar of economy: As mentioned in the Interim constitution 2063, the cooperative sector has been recognized as one of the three sectors of development along with public and private. The government of Nepal has been accepting the cooperative sector as the medium of economic, social, and cultural development from the previous three year interim plan (Ghimire, Sharma, 2011).

The government of Nepal has adopted a policy program to transform the group of people like women, untouchable community, backward and marginalized into the productive force through cooperative. The cooperative propaganda as mentioned by the budget speech "Cooperative in village, employment in every household" for increasing production, reduction of poverty, equality, employment generation in every sector, import substitution, Export promotion of social justice and harmony. For promotion

and expansion of cooperatives as a main pillar of economy the government has adopted so many policies through the budget speech like cooperative as a strong pillar by building inclusive economic base and utilizing local resources, capital, and resources (MoF, 2014).

Cooperative sector has been getting due important form the Interim Three Year Plan (FY,2008/09-2010/011) by the incorporating some policies and program in its documents .There after government took the policy to support the agro based cooperative enterprises. The development of commodity specific cooperatives societies in the rural community has focused. Exemption for tax provision for rural and agro based cooperatives was ensured. For the first time Cooperative sector incorporated in the separate chapter with detail policies plan and program (Khanal, 2012).

In Nepal, more than twenty two thousand, small cooperative societies are registered. These cooperative are of different categories, like saving & credit, coffee producers, Dairy, Vegetable and fruits producers, Tea producers, Health, Multipurpose, Consumers, Bee keeping, Herbal, Electric, Agriculture and small farmers, etc. Cooperative is registered all over the country and functioning in the specified area in the respective zone. The cooperative societies are divided into 13 different categories on the basis of their specified scope of functioning. They can group into four board categories by their nature. Out of the total number of the cooperative societies the saving and credit cooperatives are 47 percent mostly concentrated in the urban locality focusing their activities in middle level income people.

The agricultural cooperatives including the small farmers, dairy, herbal, tea, coffee, vegetables and fruits, bee keeping etc are 24 percent scattered all over the country from rural to urban areas. They are very rudimentary stages in respect of production and marketing survived in subsistence condition. The reality of consumers and other service related cooperatives including health, electric and miscellaneous cooperatives is almost indifferent of agricultural cooperatives. The number of consumers and other service related cooperatives is 12 percent can play a crucial role in distribution of goods and services. The multipurpose cooperatives are 18percent mostly passive and have been facing the conflict in prioritization of goals. The statements of various cooperatives in Nepal are in Annexes.

Maheshwor Sharma Poudel, Registrar of Department of Co-operatives has mentioned in to the message of An Anatomy of Co-operative Movement in Nepal of 2010 by Chandra B.Thakuri “Co-operative are business organizations operated by farmers, workers, handicraft worker, porters, landless poor, unemployed, marginalized people and social workers for the economic and socio-cultural development of their members. Co-operative societies and their umbrella organizations are autonomous concerns operated by producers and services users spontaneously. Development of competitive capacity of small producers and service users through co-operatives is indispensable in Nepal. It is inevitable to generate income of the marginalized people using the indigenous knowledge and skill in creating entrepreneurship, bulk production and profitable selling” (Poudel, 2010).

In the present Three Year Approach Paper of plan, co-operative is seen to have located under the title, “Development for Co-operative Sector.” This plan was initiated since 17<sup>th</sup> July 2010. To mobilize the labor, skill capital and sources and people for collective medium, to make the foundation of coordinative development social transformation and economical capability etc. Co-operative was emphasized to make an important pillar of economy as for playing the role of Supplementary in government and private sector (NPC, 2010).

Rabin Bhandari has mentioned in his article “Positive role in Nepalese economy”. The cooperative is formed by a group of people as a separate organization and which has as a stated purpose either in regards to the public at-large or in regards to the common interests of the members. It is an association or corporation established for the purpose of providing services on a nonprofit basis to its shareholders or members who own and control it. The nature and functions of cooperatives differ considerably such as purchasing cooperatives, consumer cooperatives, and marketing cooperatives. Nepalese people have a long tradition in co-operation taking many forms of labour sharing in villages, informal mutual aid groups and rotating savings and credit associations. In Nepal, history of cooperative starts from agriculture sector because more than 80 percent people are depends on agriculture. It is therefore, most of the co-operatives in Nepal are related to agriculture, to farming and to farm products. Some of common issues which are seen in Nepali Cooperatives are:

) Lack of knowledge about co-operative in people,



- ) Lack of skill manpower and management and training,
- ) Lack of knowledge of proper utilization of collected funds,
- ) Lack of co-ordination among various co-operatives.

Therefore, the effective training centers need to be established for cooperative by government or private sector as appropriate. The government should establish effective monitoring mechanism for successful development and implementation for cooperatives of Nepal

At village level, co-operative institution is the first formal contact point for members. Co-operatives, by virtue of their character, contribute significantly to the growth of democratic traditions. In addition to the government, federal and business co-operatives should provide liberal financial assistance to the primaries to carry on the education work (Subba, 2012).

The loyalty of members towards their co-operatives is hinged on to the quality and range of services provided by the society to it's members .If the members are satisfied with the services provided by the society, there is no reason why should not be loyal. Member's interest should be sustained by creating a good business image by rendering efficient and more interesting services on the basis of the needs of the members (Khanal, 2012).

Co-operative is the most significant vehicle for mobilization the scattered saving and putting them in productive use for the benefit of the poorer section of the society. The role of co-operative organization can be regarded as a most significant for socio-economic betterment of the majority of the people and their and their socio and economics justice. This, co-operative is undoubtedly a key variable in terms of socio-economic development of the country (Paudyal, 2011).

The multi-disciplinary approach to study the problems of the small farmers is needed to understand the complex socio-economic system of the small farmers and device the means of helping them. There is a definite need to raise awareness throughout the country to the ability and potentiality of small

farmers and also to encourage them to forward. All development programs should be made balance from a gender perspective. Many government programs benefit men more than women; women in Nepal therefore remain poorest of the poor. For achieving sustainable livelihood and rural development; discriminatory norms, values, structure and policies need to be transformed into socially just and gender equitable ones. Diversity in discriminatory values and practices, policies and laws need to be changed from the women's and marginalized group's perspective. The real development is only possible when we can equate our thinking and action with that of small farmers (Sapkota, 2011).

Co-operatives are running smoothly from their establishment but some of them are not running smoothly due to poor management. So she suggested the co-operative should be well managed and utilized properly, it can be the backbone of the economic development of women. She has also suggested that training in account packages for the office staff seems necessary. Then she emphasized on co-operative education and training for the development of the co-operative societies in the country because many members of most co-operatives have simply no knowledge about co-operative procedures and what a co-operative in reality is. They also do not seem to be familiar with rules and regulations of a co-operative. Co-operative movement is still the best means to involve the women in financial activities and empower the women. So such co-operatives should not only be involved in saving and credit business but also empower their female members by providing vocational, environmental and other training to enhance their financial level as well as awareness about co-operatives (Rayamajhi, 2008).

Co-operative organization can be applied to every conceivable form of economic activity. Hence, various types of cooperatives have been started with different motives. Some of the important types of cooperative organizations are as follows:

) Consumers cooperative societies

- ) Producer's cooperative societies
- ) Saving and credit cooperative
- ) Cooperative marketing societies
- ) Cooperative housing societies
- ) Cooperative farming societies
- ) Multipurpose cooperative societies
- ) Other single purpose societies

In the developing countries, international efforts by ICA, ILO and the UN, have been instrumental in the formation of new cooperatives that are independent from their governments. The ICA Identity Statement and Cooperative principles, the United Nations Guidelines of 2001 and the ILO Recommendation No 193 on the promotion of cooperatives have served as guidelines to form cooperative, as well as limit the role of governments to one of providing an enabling environment and level-playing field so cooperatives can operate on a sustainable basis alongside other types of business. These mechanisms recommend that there should be an 'early and complete disengagement of governments from the internal affairs of cooperatives'. The ILO Recommendation No. 193 emphasizes the need to promote the business potential of cooperatives so that they can contribute to sustainable development and decent employment. It does not advocate the complete withdrawal of government but recommends an institutional framework in which government registers co-operatives as simply and efficiently as possible, regulates them in the same way as other forms of enterprise, and provides a wide range of support such as human resource development, access to credit, and support services for marketing, all without infringing cooperative autonomy (Archarya, 2006).

Nepalese people have a long tradition in Cooperation taking many forms of labor sharing in villages, informal mutual aid groups and rotating savings and credit associations (Nainwasti, 2011).

The development of the cooperatives started in Nepal since 1953 with a view to develop the cooperation among the people. For which Cooperative Department was established. While this department was concentrated on all the activities relating to the cooperative sector, the Nepalese people suffered from the all round influences and as a result there was great loss of the lives and properties. People were compelled to migrate. The cooperative department played an important role to resolve the disaster with patience (Gauri, 2009).

Even in the ancient time there used to be certain forms of co-operatives in Nepal, like Dharma Bhakari, Parma and Guthi etc. In line of this “Rapti Valley Cooperative Loans Committee” was formed in 1956 to provide the loan to the farmers issuing the executor order. In addition, cooperative development treasury was established in 1961 when cooperative society and cooperative organization act was brought into light. In the same year Cooperative Publication, Cooperative Transposition, Cooperative Wealth Services and Sajha Cooperative Health Services and Sajha Bhandar were established under cooperative central organization. Cooperative training center was established in 1962. Under the Cooperative Bank Act 1962, 1963 Cooperative Bank was established which was later converted into Agricultural Development Bank in 1967 (Acharya, 2007).

According to the declaration of the cooperative programmed in the royal address the cooperative programmed were launched in 27 districts. The Sahakari Sastha act 1959 and Sajha Sasthan in 1984 was promulgated in 1984. After cancelling the Sajha Sasthan Act, Sahakari Act 1991 and Sahakari Niyamawali 1992 were implemented this shows the importance of cooperative in Nepal (Acharya, 2007).

However, the cooperative programme adhering to the globally recognized cooperative principles and values started in the country only in 1956 when 13 credit cooperatives were established in the Chitwan Valley. The objectives of the cooperatives societies were to provide agriculture credit to flood-stricken people resettled in the valley. Following the successful delivery of the

agricultural credit by these cooperatives, the cooperatives societies Act was promulgated in 1959. After this, many legal and other reforms have been made to continue the cooperative movement in the country (Chaudhari, 2008).

Cooperative can be considered to be the most comprehensive one. Cooperative society is "An association of the economically weak who voluntarily associate on the basis of equal right and equal responsibility transfer to an undertaking one for several of their functions, corresponding to one of several of their economic needs which are common to them all but which each of them is unable fully to satisfy by his own individual efforts and manage and use such undertaking in mutual collaborations to their common material and moral advantage (ILO, 2004).

A cooperative society is a society which has its objects the promotion of the economic interest of its members in accordance with cooperative principles (1912). A cooperative society is an association having legal existence, formed by persons of modest means on order to promote and develop according to the principles of mutuality exercised by members of their occupations and for the improvement of their economic conditions. Co-operative credit society means a cooperative society the primary objective of which is to provide financial accommodation to its members and includes a cooperative land. A cooperative is an autonomous economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise (IRA,1949) .

Co-operative sector of Nepal has already completed its fifty six years of services .The movement actually began in Nepal with the establishment of 13 credit co-operatives in Rapatidun valley in 1956 with USAID support .Before this, separate department called Co-operative Department was also set up within the Ministry of Planning, Development and Agriculture in 1953. The co-operative Act, 1959 provided first legal framework for promotion of co-operatives. During that period co-operative were seen as major rural finance delivery vehicles. Furthermore, Co-operative Bank was established in 1963, which later merged with Agricultural Development Bank (ADBN) in 1967. The ADBN until 2006 was foremost rural finance service provider in Nepal .The co-operative sector has completed Golden Jubilee. This sector is growing

very fast and at present there are 23301 Co-operatives with more than 3 million members, half of which are female members. The ongoing plan has recognized the co-operative sector as one of the three pillars of the economic development and included national policy and programs for the development of co-operative sector.

As the women comprise two thirds of the world's poor and produce 70percent of the food in developing countries over 80percent in some areas like SUB-Sharan Africa. Fair trade seeks to tackle poverty then it is necessary to identify and to target women. Empowering women means making an impact on their economic (incomes. assets. earning potential) and personal decision- making (NCBD, 2011).

Cooperative as an autonomous association of persons united voluntary to meet their common economic social and cultural needs and aspirations through a jointly owned and democracy ally controlled enterprise. Cooperatives are based on the value of self- help, self- responsibility, democracy, equity and solidarity. The coops follow universally accepted 7 principles:

- a) Voluntary and open membership
- b) Democratic member control
- c) Member economic participation
- d) Autonomy and independence
- e) Education, Training and information
- f) Coop among co-operatives,
- g) Concern among community (NCDB, 2011)

The idea of empowerment is increasingly used as a tool for understanding what is needed to change the situation of poor and marginalized people. In this context there is broad agreement that empowerment is a process that it involves some is not sufficient and that it involves moving from insight to action in counseling context.

- a. Become aware of the power dynamics at work in their life context.
- b. Develop the skills.

- c. Capacity for gaining some reasonable control over their lives exercises this control without infringing upon the rights of others.
- d. Support the empowerment of other in the community. Again he has mentioned three dimensions.

**Personal:** Where Empowerment is about developing a sense of self and individual confidence and capacity and undoing the effects of internalized oppression.

**Close Relationships:** Where Empowerment is about developing the ability to negotiate and influence the nature of the relationship and decision made with it.

**Collective:** Where individuals work together to achieve a more extensive impact than each could have had alone.

This include involvement in political structures but might also cover collective action based on co-operation rather than competition collective action may be locally focused for example at village or Neighborhood level or institutional such as national network or United Nations.

Empowerment “has much in common with other concepts used by development practitioner and planners, such as participation, capacity building, sustainability or institutional development.

Development is viewed as a movement of awarding of the people to control their own resources and destinies that call for much broader and complex changes in institution, even in the professional values and power relationships (Mohan, 2007).

### **Empowerment of Women through Different Institution Dhukutis**

Traditional revolving credit group called, as Dhukutis, Guthi are well-known, wide recognized and practiced in Nepal. The Dhukutis are based upon the collection of equal amounts of money from group members at regular intervals. This represented the truly indigenous and local needs to credit require mints. Early documentation evidence of the existence and operation of Dhukuti is provided by Bista (1971/72), based on a field survey carried out in Pokhara in 1964. According to this source, the Dhukutis has an average membership of 20-

30 persons with individual contribution or shares ranging from Rs. 100 to Rs. 1000 per annual rotation. A major function of Dhukuti was capital formation for everyone in trading or small business community, especially Thakalis. (Community based Savings and Credit Organizations in Nepal (Shrestha, 2008).

Micro credit project for women, which was initiated in 1994, was divided into three phases. Apart from Nepal Rastra Bank and commercial banks and women Development Division, one more actor the NGOs was added to this program. In the first phase, women Development Division help NGOs to organize groups and direct loans from commercial banks to the groups. In the second phase, NGOs act as a agent in the availing of loans from the banks to the beneficiaries. The NGOs in the third phase directly receive loans from the commercial banks and provide credit their beneficiaries. This program has included organizational support, training and capacity building components for the beneficiaries (ADB, 2011).

Co-operation from organization is established to enhance the skills of entrepreneurship of the members. As the primary function of the cooperative members is both entrepreneurial and innovatory focusing on the identification of the possibility to produce something more cheaply is therefore both the result of an innovative approach and an entrepreneurial achievement (FAO, 1998)

There is a need to create additional incentives for entrepreneurial activities in cooperatives. General promotion of members will need to be balanced by rewarding entrepreneurial activities and tasks. The successful negotiation of a sales contract for a cooperative product could be rewarded with a fee or small percentage of the profit made or giving enterprising members a chance to experiment on a small scale using cooperative funds and keeping any returns above those which the capital would have earned through other uses (Chaudhary, P. 2008)



## **CHAPTER-III**

### **RESEARCH METHODOLOGY**

#### **3.1 Research Design**

For this study, exploratory and descriptive research design was use. The study was focused to investigate the impact of co-operative on women through. Two case studies also have been included. The research was conceive with the attitudes and the expression of the participatory women members. The research was concern with the description of the facts with respect to the socio-economic impact of the involved women members, health, education employment, use of loan, repayment and loss, training and its use.

#### **3.2 Nature and Sources of Data**

The nature of this study is descriptive as well as analytical. The primary data was collect from field visit, focused group discussion, questionnaire, and interview. Secondary data was collected including both published and unpublished literatures i.e. Article of published book from Co-operative Board, National, International organization, Journals, research, reports, progress report and other thesis related literatures.

#### **3.3 Rationale of the Selection of the Study Area**

For this research Rupendehi Khaireni was chose for two reasons. Firstly, this area is needs focused activities and program to uplift socio-economic condition of rural population. It also needs the impact of such programs for the future plan. Secondly, it is convenient for the researcher to conduct study at this site to overcome time and resource constraints .

#### **3.4 Sampling Procedures**

A sample is a small specimen or separated part of the whole population, representing its qualities, as far as possible. It is a smaller set of values selected from the population, reflecting its characteristics. The sampling technique is a procedure for the selection of a sample from the given population. There are

altogether 640 women in Kaliyo Co-operative Ltd. In this study, 10 percent of women are selected on the basis of random sampling method.

### **3.5 Tools and Techniques of Data Collection**

#### **3.5.1 Key Informant Interview**

Educated persons and administrator were the sources of special information in this survey. To derive some specific information, it was necessary to visit some key persons. In this survey, key persons are interviewed in Kaliyo Cooperative Ltd for specific information about the study area and role of cooperative in women's empowerment process. A check list, including some structured and unstructured questions has been used for key informant interview.

Similarly, unstructured interviews were conduct to other members of the study area to obtain information about the program and to know the change and empowerment of women of the study area after the involvement in cooperative. Questionnaire method was use to collect the information about the socio-economic impact of the respondents. Among them some persons has selected and collection information from key informants. It was vital information and analyzed.

#### **3.5.2 Questionnaire Survey**

The structure questionnaires, with both the open-ended and close ended questions was prepare for the information collection of the study area. The respondents and key informants of the study area was request to fill up to the questionnaire.

### **3.6 Methods of Data Analysis**

The data obtained from the field survey was code and categorized according to the requirement. Then the coded data was converted into tables with number, averages and percentages through the help of computer programs, etc. In the case of qualitative information, these was analyze descriptively.

## CHAPTER - IV

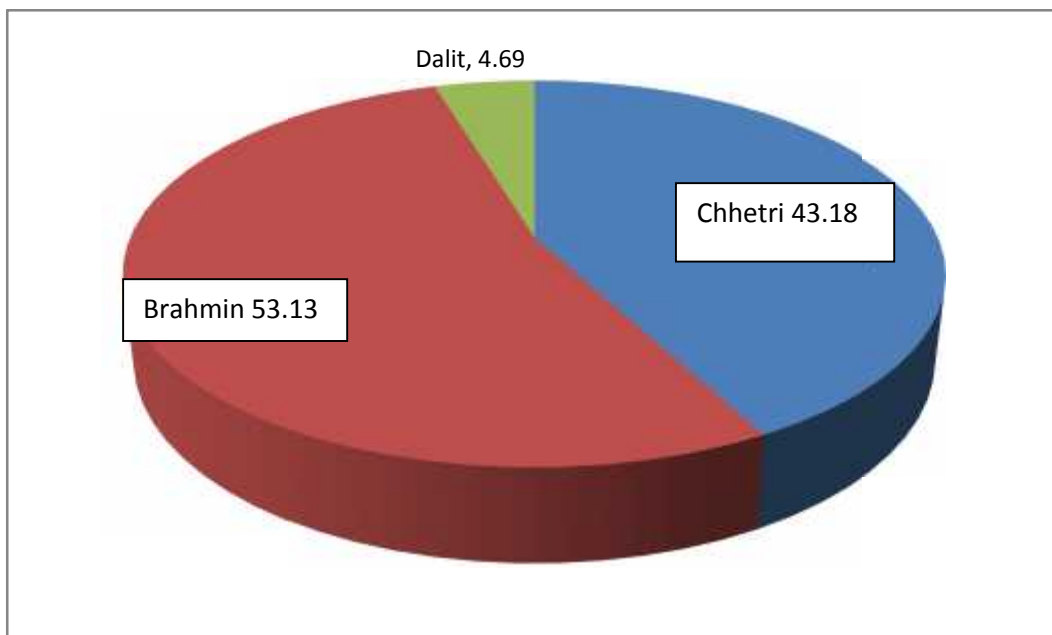
### DATA ANALYSIS AND INTERPRETATION

#### 4.1 Characteristics of Respondents

##### 4.1.1 Cast/Ethnic Composition

The main inhabitants of the study area are Brahman, Chhetri and Dalit.

**Figure 4.1 :Caste Composition of Respondents**



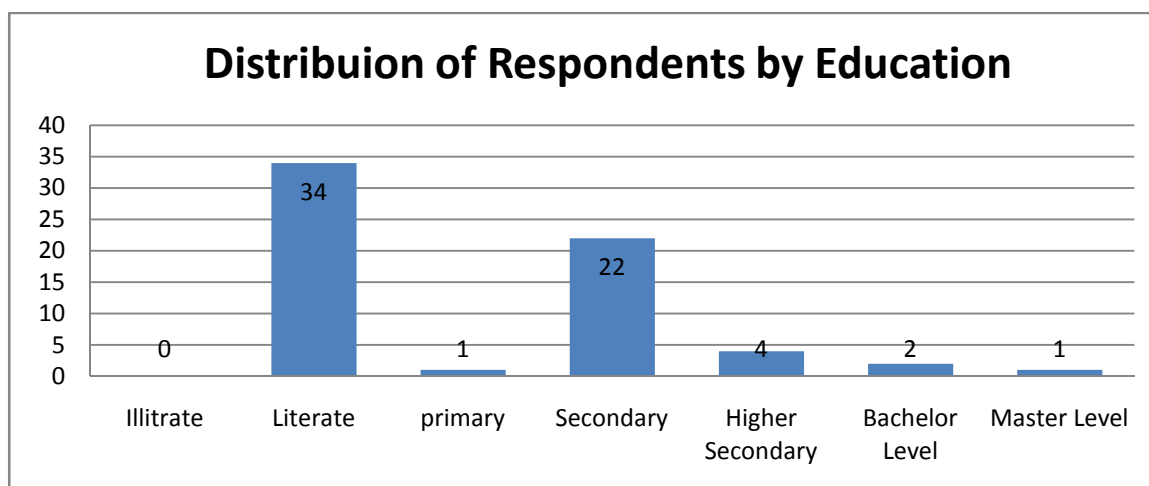
*Source : Field Survey, 2016*

Figure 4.1 shows that 53.13 percent of the total respondents are Brahmin . Similarly, 42.18 percent of the total respondents are Chhetri and remaining 4.69 percent of the total respondents are Dalit.

##### 4.1.2 Educational Status

Education is an important factor that determines the person's attitude, behavior and practice which help to social and economic development. In the study level of education of the respondents were studied to find out the status of respondents' level of education. Different levels were found during the research which is discussed below.

**Figure 4.2 : Educational Status of Respondents**



*Source : Field Survey, 2016*

Figure 4.2 shows that in the field visit out of 64 respondents, no one respondents was illiterate, 34 were literate they could read and write only simple text. Similarly, only one was of primary level educated, 22 were secondary level passed, 4 were higher secondary level, 2 were bachelor and 1 was master level passed. This shows majority of respondents were literate educated and no one were illiterate.

#### **4.1.3 Age Composition**

In the study area during the survey different age group of respondents were found from 20 years to above 60 years. The age group of the respondents are explained below.

**Table 4.1 : Respondents' Age Composition**

Age of the Respondents	No. of Respondents	Percentage
Up to 20	0	0
21-40	29	45.31
41-60	31	48.44
Above 60	4	6.25
Total	64	100.00

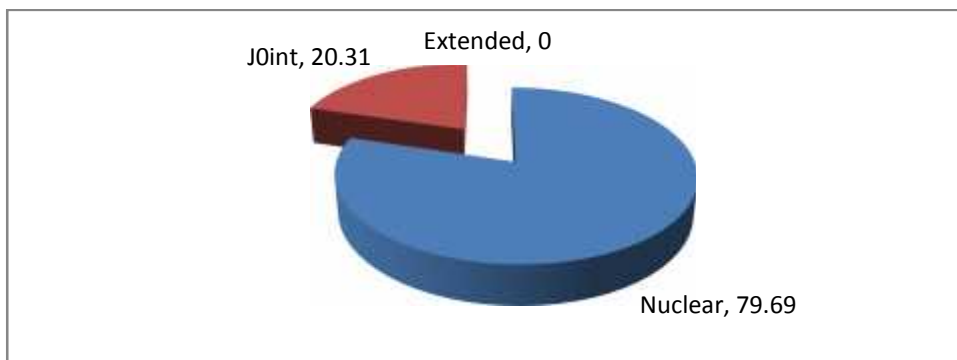
*Source : Field Survey, 2016*

Table 4.1 shows that 29 respondents were of age between the 21 to 40 years , which is 45.31 percent of the total respondents taken for the study. Similarly, 31 respondents were of age between 41 to 60 years which cover 48.44 percent of the total respondents, and 4 respondents were of age above 60 years were very few, which were only 6.25 percent. This shows that mostly respondents of age 41 to 60 were very interested in cooperative than other age group.

#### 4.1.4 Family Pattern

Family is a basic unit of society. It is a group of person of different ages and sex living together under same roof with common provisions, responsibilities and resources. There is sympathy, cooperation and friendliness. If there are problems they collectively solve them. Thus family pattern has affected the socio- economic impact of cooperative. The distribution of respondents by family type is shown in table below.

**Figure 4.3 : Respondents' Family Pattern**



*Source : Field Survey, 2016*

Figure 4.3 shows that 79.69 percent respondents live in nuclear family. Similarly, 20.31 percent live in joint family and no one live in extended family. This shows that people living in nuclear family were interested in cooperative and they are effectively participating in the programme.

#### 4.1.5 Marital Status

Among 64 respondents all of them were found married and no one found unmarried. This shows that all of the respondents involved in cooperative are married.

**Table 4.2: Respondents' Marital Status**

Family Types	No. of Respondents	Percentage
Married	56	87.5
Unmarried	8	12.5
Total	64	100.0

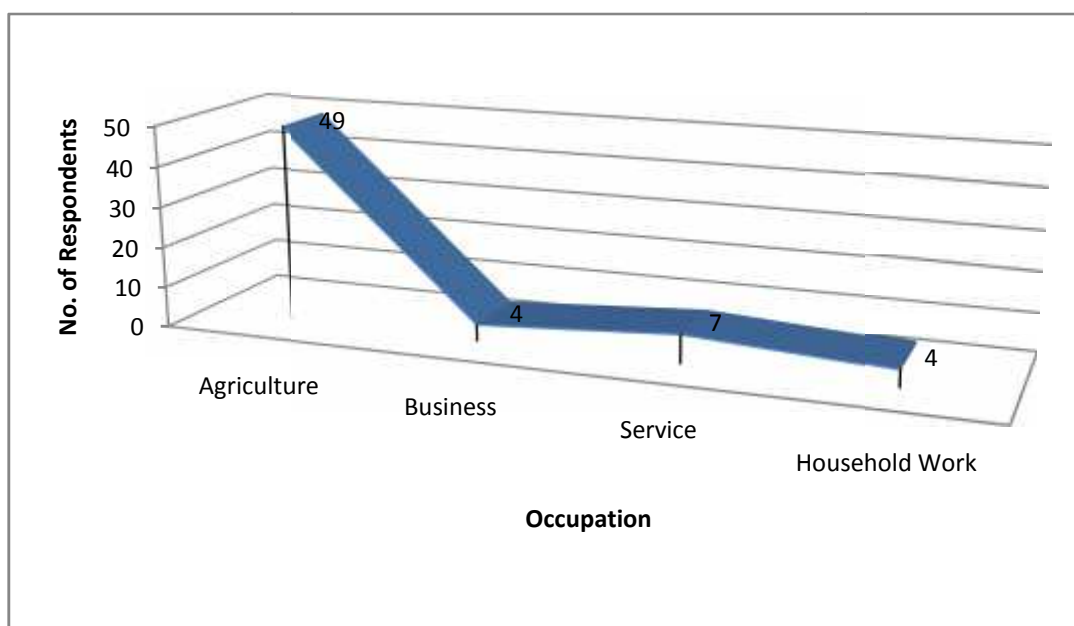
*Source : Field Survey, 2016*

Table 4.2 shows that 87.5 percent respondents out of the total respondents of the study area were married and 12.5 percent respondents were unmarried in the study area. It can be concluded married people were members of cooperative and they have enough time to get involved in such programme.

#### **4.1.6 Occupational Status**

Nepal is an agricultural country where about 74 percent of total population directly dependent on agro-based occupation very few are involved in business and other sectors. Income of people depends upon occupation and saving of the people. This affects the economic and social status of person. The respondents engaged in different sectors are shown in the figure below.

**Figure 4.4 : Respondents' Occupational Status**



*Source : Field Survey, 2016*

Figure 4.4 shows that most of the respondents were from agriculture sector they were 49 out of 64 respondents and very few from the Business and Household work and were engaged in this sector. Similarly, from service sector 7 respondents were become members of cooperative. From this figure we can say that respondents from business occupation become member of cooperative because cooperative provides various types of loan.

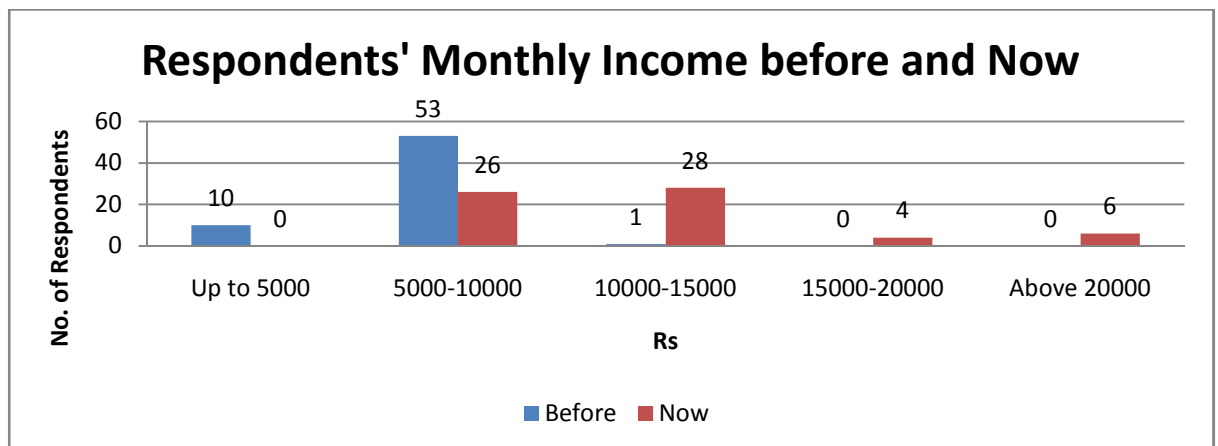
## 4.2 Financial Analysis

Financial analysis attempts to measure or estimate the change in economic activities in a specified region, caused by a specific policy, programme, project, activity or other economic event. It is one of the important parts of any project. Activities like, income, saving, expenditure, education, training, production etc. are based on economic activities of Cooperative. These are analyzed one by one as below.

### 4.2.1. Respondents' Monthly Income Before and Now

Income is the consumption and saving opportunity gained by an person within a specified timeframe, which is generally expressed terms. However, for households and individuals, "Income is the sum of all the wage, salaries, profits, interest payments, rents and other forms of earning received in a given period of time. KCL provides loan to its members to enhance their family income through some income generating activities. Loan taken by members of KCL have played a crucial role to enhance their income level.

**Figure 4.5 : Respondents' Income Before and Now**



Source : Field Survey, 2016

Figure 4.5 shows that 10 respondents' monthly income was up to Rs. 5000 before but now no one of the respondents is having monthly income up to Rs. 5000. Similarly, 53 respondents were having monthly income Rs. 5000-10000 before but now 26 respondents' monthly income is Rs. 5000-10000. Like this, only one respondents' monthly income was Rs. 10000- Rs.150000 before but now 28 respondents' monthly income is Rs.10000- Rs.150000. And then no one of the respondents was having monthly income Rs.15000- Rs.20000 before but 4 respondents are having monthly income Rs. 15000- Rs.20000 and above Rs.20000 monthly incomes was no one of the respondents before but now it is of 6 respondents.

#### **4.2.2. Time of Becoming Member of Cooperative**

Time determine the change of socio-economic factors after starting any progress or event. In this context time of becoming member of cooperative has been analyzed.

**Table 4.3: Respondents' Time Becoming Member of Cooperative**

Time	No. of Respondents	Percentage
Recently	4	6.25
2 years before	7	10.94
5 Years before	53	82.81
Total	64	100.00

*Source : Field Survey, 2016*

Table 4.3 shows that 4 respondents of the total respondents taken for the study had become member of the cooperative recently which covers 6.25 percent of the total respondents. Similarly, 7 respondents had become member of the cooperative which is 10.94 percent of the respondents. Like this, 53 respondents or 82.81 percent respondents taken for this study had become member of the cooperative before 5 years ago. it means Most of the

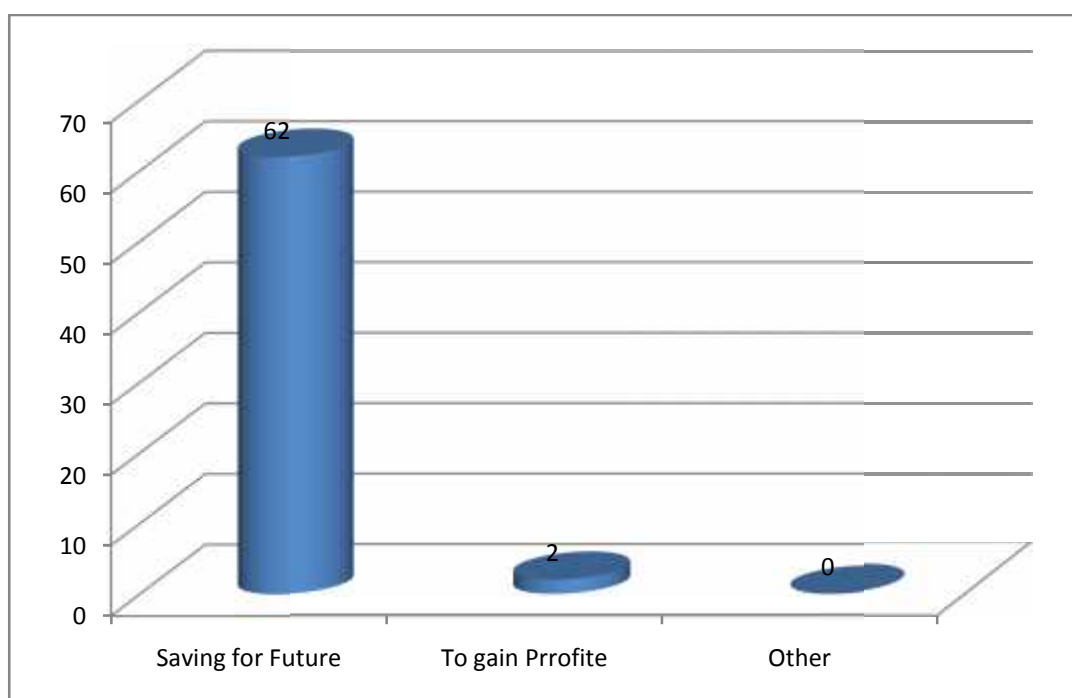


cooperative members had become before 5 years ago. So there can be seen different types of change on the members living standard or livelihood.

#### 4.2.3 Causes to Become Member of Cooperative

People become members of any organization with some cause. From the field survey different cause of becoming members of cooperative was found. There were two categories found in this study that is explained below.

**Figure 4.6: Distribution of Member by Causes for Becoming Member of Cooperative.**



*Source : Field Survey, 2016*

Figure 4.8 shows that 62 respondents out of the total respondents had become member of the cooperative for saving for the future and 2 respondents had become members of the cooperative to gain profit. This concludes that the aim of the majority members is saving for the future.

#### 4.2.4. Loan Taken by Respondents'

A loan is debt provided by one organization or person to another organization or person at an interest rate, and evidenced by a note which specifies, among other things, the principal amount, interest rate, and date of repayment. Cooperative provide loan to its member to generate economic activity. Financing loan is main function of saving and credit cooperative. It is the main

source of income of cooperative. In KCL number of respondents taking loan was found as below.

**Table 4.4: Number of Respondents Taken Loan From the Cooperative**

Status of Loan	No. of Respondents	Percentage
Yes	58	90.63
No	6	9.37
Total	64	100.00

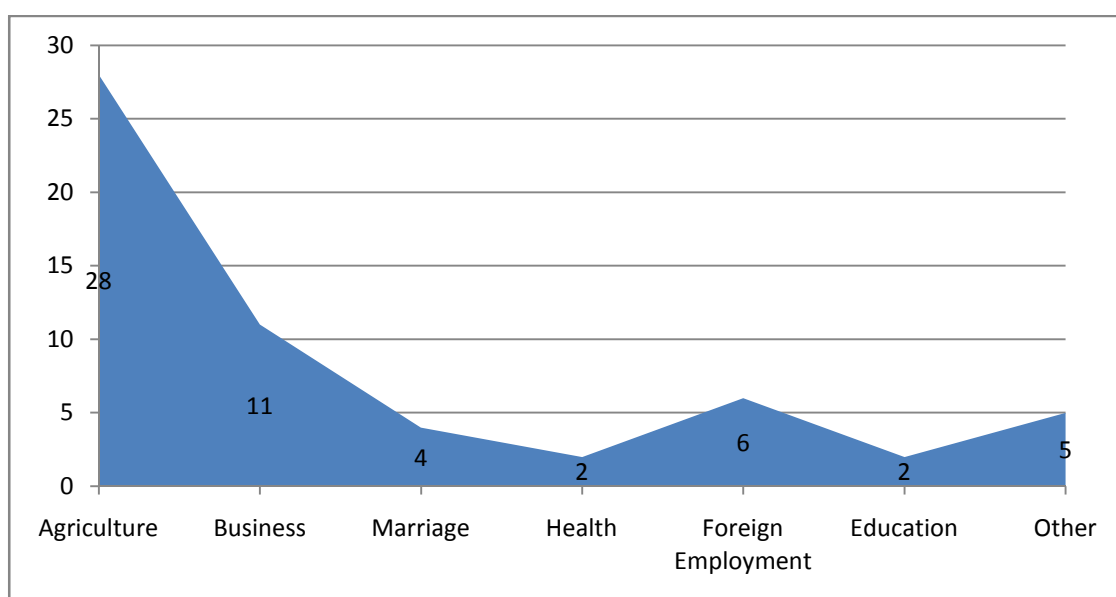
*Source : Field Survey, 2016*

Table 4.4 shows that only 90.63 percent respondents have taken loan and remaining 9.37 percent have not take loan. This loan enhances the economic activity of the members.

#### **4.2.5. Purposes of Taken Loan**

Members of Cooperative take loan for different purpose as per their need. In this study respondents take loan for the following purpose.

**Figure 4.7: Purpose of Respondents to be Taken Loan**



*Source : Field Survey, 2016*

Out of the total respondents of the study, 58 respondents have taken loan from the Cooperative. Out of the respondents taken loan 28 respondents had taken loan for agriculture, 11 respondents had taken loan for the business purpose, 6 respondents had taken loan for foreign employment , 4 respondents had taken loan for marriage purpose, 2 respondents had taken loan for the health treatment , 2 respondents had taken for education purpose and 5 respondents had taken loan for other purposes.

#### **4.2.6. Respondents' First Sources of Loan**

Different types of sources of loan are in the society. People take loan from the sources where they find easy access. The first sources of the respondents taken loan for the study are shown in the table below.

**Table 4.5: Sources of Loan of Respondents**

Sources	No. of Respondents	Percentage
Cooperative	62	98.88
Bank	1	1.56
Money launder	1	1.56
Total	64	100.00

*Source : Field Survey, 2016*

Table 4.5 shows that 98.88 percent of respondents first source of loan is Cooperative. Similarly, 1.56 percent of respondent first goes to in Bank for loan and 1.56 percent of respondent goes to money launder at first for loan. The first choice is Cooperative of the people of study area for loan.

#### **4.2.7. Saving Places**

People save some of their income for different purpose in the different place. The saving place of the respondents of this study has been given below in the table.

**Table 4.6: Money Saving Place of Respondents**

Place	No. of Respondents	Percentage
Cooperative	54	84.38
Bank	9	14.06
Other	1	1.56
Total	64	100.00

*Source : Field Survey, 2016*

Table 4.6 shows that 84.34percent of total respondents of the study area save their some of income in the cooperative. Similarly, 14.04 percent of total respondents save some of their income in the Bank and 1.56 percent of total respondent saves in the other place.

#### **4.2.8. Income Generating Training Provided by Cooperative**

Income Generating Training helps to increased income level, become self dependent, improve living standard of the people. So Income generating training is need to people of the community recently different types of income generating programmes have been conducted in the communities by different NGO/INGO, Government and Cooperative. Cooperatives provide such income generating training for their members to increase members' income level, to make them self-depended and to improve their living standard. The respondents' perception about such income generating training provided their cooperative is given below in the table.

**Table 4.7: Respondents Benefitted from the Income Generating Programme Provided by Cooperative**

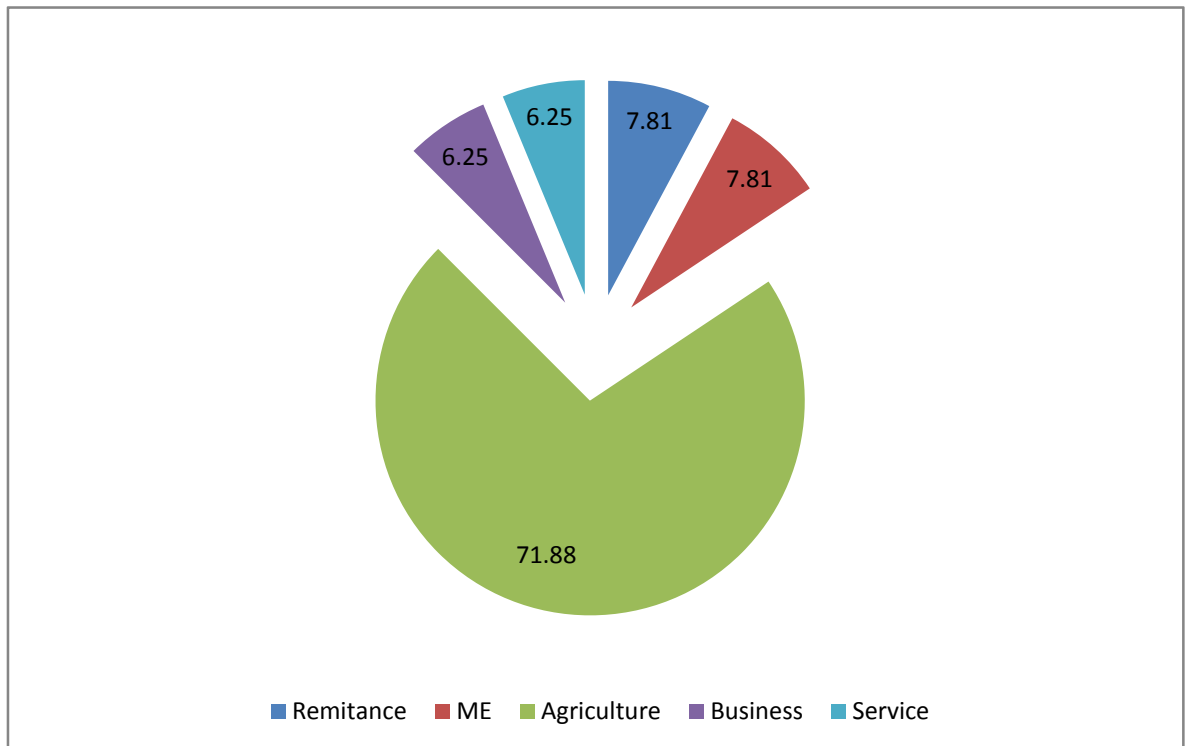
	No. of Respondents	Percentage
Yes	46	71.88
No	18	28.12
Total	64	100.00

*Source : Field Survey, 2016*

Table 4.7 shows that 46 respondents said that the cooperative had provided different types of income generating training in the community from such training they have benefitted which is the 71.88 percent of the total respondents taken for this study and rest 18 respondents said the cooperative haven't provided any types of income generating programme to them which covers 28.12 percent of the total respondents.

**4.2.9. Respondents' Family Main Income Sources** Economic and social status determine by family's income source. Everyone respect them due to being good income sources and high income level. The family main income source of respondents' of the study area has been analyzed below.

**Figure 4.8: Main Income Sources of Respondents' Family**



*Source : Field Survey, 2016*

Figure 4.10 shows that 71.88 percent of total respondents main income source is Agriculture. Similarly 7.81 percent of total respondents main income source is Micro Enterprises, 7.81 percent of total respondents main income source is remittance. Like this, 6.25 percent of total respondents main income source is service and other 6.25 percent of total respondents main income source is

business. It concludes that most of respondents' main income source is agriculture.

#### **4.2.10. Technical Support for Agriculture Provide by Cooperative**

Main income source of Nepalese is agriculture but the agriculture is subsistence means of livelihood .To make the agriculture vocational and commercial there is need to make modernization and scientific. For that there is need to be technical knowledge and technical support. In later period many cooperative has been providing technical support to their members to make them depended on agriculture through making modernization and commercialization of agriculture from that the income level is high of their members. Here the technical support provided by cooperative to their members has been analyzed below.

**Table 4.8: Respondents' Perception about Technical Support to Agriculture by Cooperative**

	No. of Respondents	Percentage
Yes	61	95.31
No	3	4.69
Total	64	100.00

*Source : Field Survey, 2016*

Table 4.8 shows that 61 respondents said that the cooperative has provided technical support for agriculture development which covers 95.31 percent of the total respondents taken for this study and remaining 4.69 percent respondents said the cooperative hasn't provided any technical support to develop agriculture.

#### **4.2.11. Respondents' Social Involvement after Becoming Member of Cooperative**

After involving any organization and campaign person behaviors is change and his capacity is increased which encourage him to involve in societal activities. Here the respondents' social condition tried to analyze after become member of cooperative.

**Table 4.9 : Number of Respondents Distribution by Social Involvement**

	No. of Respondents	Percentage
Yes	46	71.88
No	18	28.12
Total	64	100

*Source : Field Survey, 2016*

Table 4.9 shows that 46 respondents which are 71.88 percent of the total respondents of the study have involved in social activities. After becoming the member of cooperative their social involvements have increased but 18 respondents or 28.12 percent respondents' social involvement have not increased.

#### **4.2.12. Respondents' Get Bonus by Cooperative**

Bonus means incentives, Cooperatives provide some money to their share members as bonus, which is one of the income resources of cooperative share members.

**Table 4.10 : Respondents' Experience about Bonus Provided by Cooperative**

	No. of Respondents	Percentage
Yes	61	95.31
No	3	4.69
Total	64	100.00

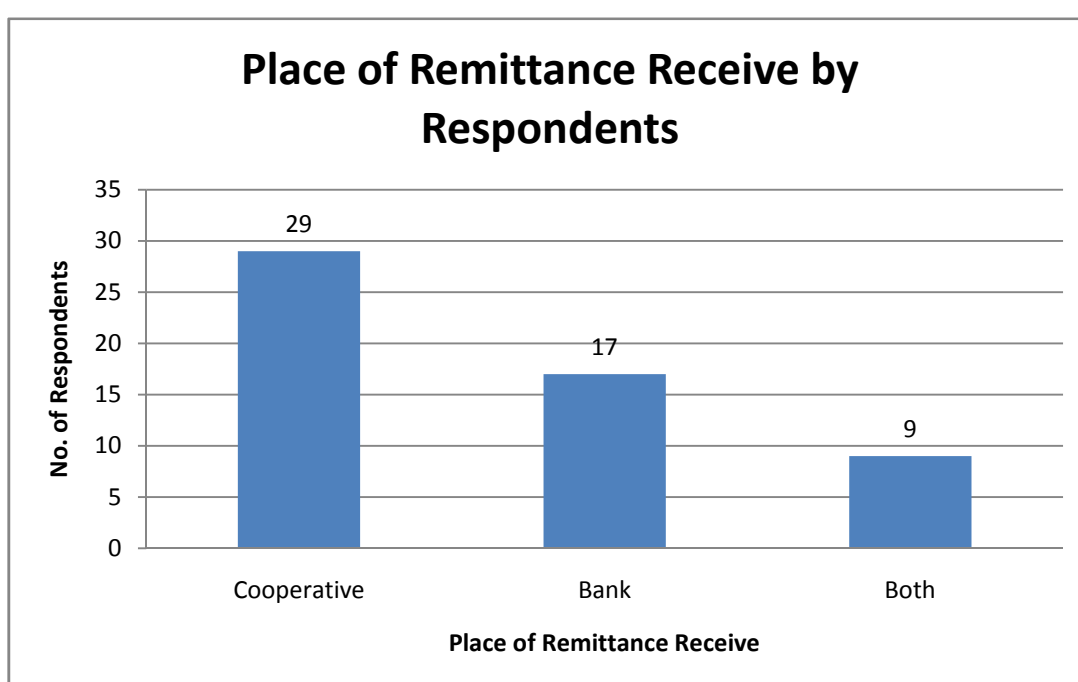
*Source : Field Survey, 2016*

Table 4.10 shows that 61 respondents have taken bonus from their cooperative which is 95.31 percent of the total respondents and 3 respondents which covers 4.69 percent of the total respondents have not taken any bonus from the cooperative.

#### 4.2.13. Place of Remittance Received

In later period remittance has become one of the great income source of Nepalese government and even of many Nepalese because money youth of Nepal have gone different foreign country to do job from there they send money in the country. The money sending from the foreign country different organization make available to their family members. In this context the respondents from where they receive remittance about it has been analyzed below.

**Figure 4.9 : Place of Remittance Received by Respondents**



*Source : Field Survey, 2016*

Figure 4.11 shows that 55 respondents out of the total respondents of the study area receive remittance. Out of the total remittance receiver respondents 29 respondents receive remittance from cooperative. Similarly, 17 respondents receive from Bank and 9 respondents receive remittance from both bank and cooperative.

#### 4.2.14. Respondents' Income Level after Becoming Cooperative Member

Income is the consumption and saving opportunity gained within a specified time frame . However, for households and individuals, "Income is the sum of all the wage, salaries, profits, interest payments, rents and other forms of



earning received in a given period of time. KCL provides loan to its members to enhance their family income through some income generating activities. Loan taken by members of KCL have played a crucial role to enhance their income level.

**Table 4. 11 : Compare Respondents' Income Level Before and After Becoming Member of Cooperative**

	No. of Respondents	Percentage
Increased	56	87.50
Not is same like before	8	12.50
Total	64	100.00

*Source : Field Survey, 2016*

Table shows 4.11 that the income level have increased after becoming the member of cooperative of 56 respondents which covers 87.50 percent of the total respondents and 8 respondents' income level have not increased even after becoming the member of cooperative . Their income level is same as like before. It concludes that majority respondents' income level has increased after becoming member of cooperative.

#### **4.2.15. Purchasing Power Status after Becoming Shareholders**

Person's income status determine by his purchasing power which also determine living standard. The purchasing power of the respondents of the study area has been analyzed below.

**Table 4.12 : Distribution of Respondents by their Purchasing Power**

	No. of Respondents	Percentage
Yes	45	70.31
No	19	29.69
Total	64	100.00

*Source : Field Survey, 2016*

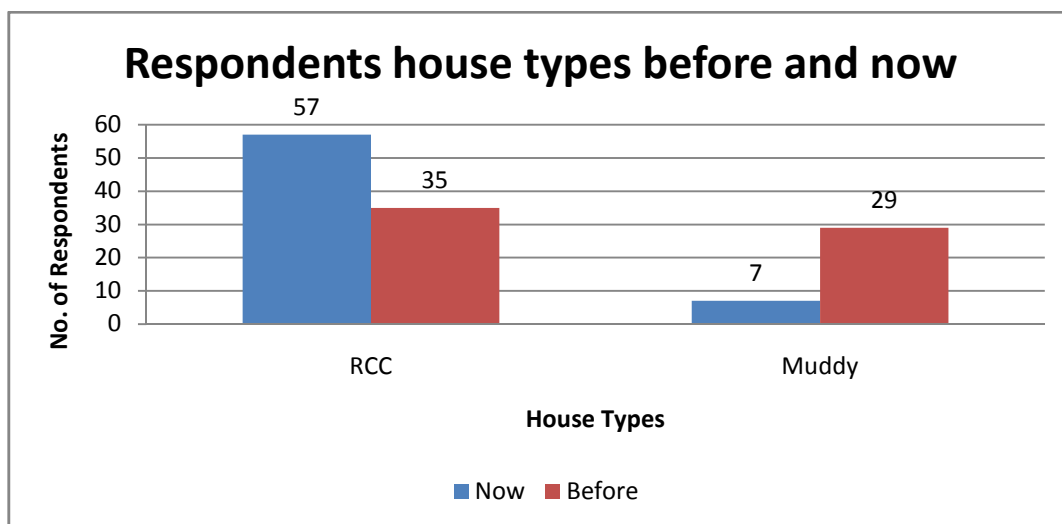
Table 4.12 shows that 45 respondents' purchasing power has increased which covers 70.31 percent of the total respondents and 19 respondents or 29.69 percent of total respondents purchasing power has not increased after becoming member of cooperative.

### 4.3 Evaluation Living Standard of Respondents

#### 4.3.1. Respondents House Type

In Nepal house is considered persons' social and economic status, one of main variable to evaluate persons' living standard. Respondents' house types have been analyzed below.

**Figure 4.10: Respondents' House Types Before and Now**



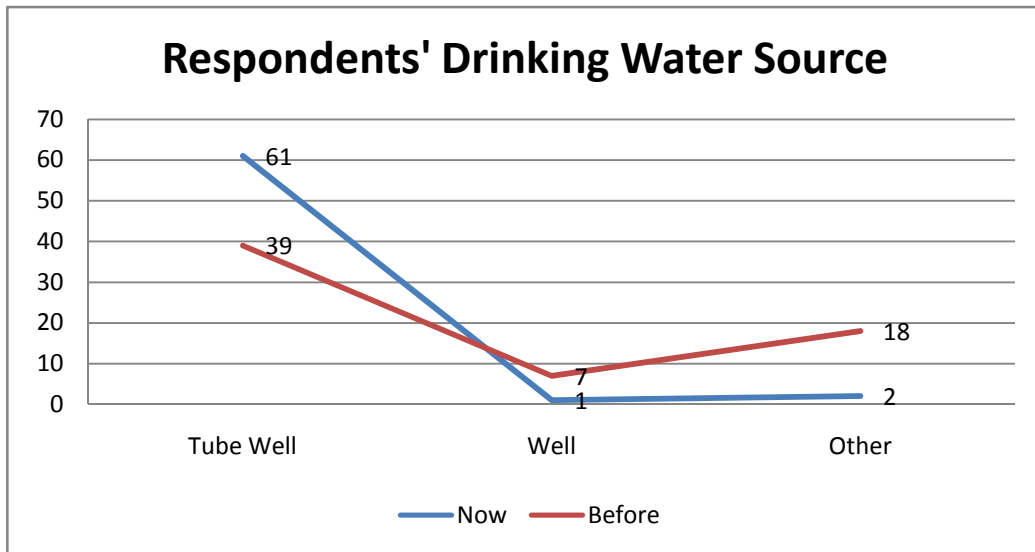
*Source : Field Survey, 2016*

Figure 4.12 shows that 57 respondents' houses are RCC now but 35 respondents' houses were RCC before and 7 respondents' houses are muddy now but 29 respondents houses were muddy before.

#### 4.3.2. Respondents' Sources of Drinking Water

Drinking water is another factor of measuring living standard status of the study area .

**Figure 4.11 : Distribution of Respondents by their Drinking Water Sources**



*Source : Field Survey, 2016*

Figure 4.13 shows that 61 respondents of the total respondents are using drinking water from the tube well now but before 39 respondents were using drinking water from tubell. Similarly, one respondents of the total respondents is using drinking water from well now but before 7 respondents were using from well and 2 respondents out of the total respondents are using to drinking water from other sources now. Other sources mean river, public tube well and neighbours houses etc. 18 respondents were using drinking water from other sources before becoming member of cooperative.

## CHAPTER - V

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Summary of the Findings

A cooperative is an autonomous association of persons who voluntarily cooperate for their mutual, social, economic, and cultural benefit. Saving and credit cooperatives have been established in Nepal to improve the socio economic status of the poor, women and backward people. It also aimed at increasing the financial access to those areas where financial institutions are not reached. Cooperative is also viewed as the tool that can bridge the gap between urban and rural area through rural transformation. Cooperative plays vital role to overcome the problem of capital shortage through capital formation.

The main objective of the study is to analyze the present role of cooperative activities to income generation and livelihood improvement in study area.

The study is mainly based on primary source of data but secondary are also used for analysis. The primary data are taken from questionnaire, field observation, key informant interview, and focus group discussion. The secondary data are taken from journals, reports, books, publications, websites etc. After collecting the data from the different sources, it is analyzed by using financial and statistical tools. Saving and credit are very important variable of the cooperative which helps to increase the economic activities in the society. The collection of the saving must be taken as a crucial factor by the cooperatives so that adequate funds can be available to mobilize it.

Study was carried on KCL. Various aspects of the sampled members were studied. Monthly income, purpose of taking loan, sources of loan were analyzed to find out the role of cooperative on livelihood. Similarly, change in social status, income sources of respondents, technical support by cooperatives,

role of cooperative in societal involvement etc. were analyzed through different table, charts and figures to find out the social impact.

**The findings of the study are as follows:**

- ) 53.13 percent of respondents are the Brahmin, 42.18 percent of respondents are Chhetri and 4.69 percent of respondents are Dalit.
- ) 34 respondents were literate, 1 respondent was primary level passed, 22 respondents were secondary level passed, 4 respondents were higher secondary level passed, 2 respondents were bachelor level passed, 1 respondent was master level passed.
- ) 79.69 percent of respondents live in nuclear family and 20.31 percent live in joint family.
- ) 87.5 percent respondents were married and 12.5 percent respondents were unmarried.
- ) 45.31 percent respondents are of age between 21-40 years. 48.44 percent respondents are of age between 41-60 years. 6.25 percent respondents are of age above 60 years.
- ) Out of 64 respondents 49 respondents were from agriculture sector ,4 respondents were from business sector ,4 respondents were from household work sector and 7 respondents were from service sector.
- ) Before becoming member of cooperative 10 respondents' monthly income was up to Rs. 5000 .53 respondents' monthly income was Rs.5000-Rs.10000. 1 respondent's monthly income was Rs.10000-Rs.15,000 . But after becoming member of cooperative Rs.5000-Rs.10000 monthly income is of 26 respondents, Rs.10000-Rs.15000 monthly income is of 28 respondents, Rs.15000- Rs.20000 monthly income is of 4 respondents and above Rs.20000 monthly income is of 6 respondents, which shows that the monthly income of respondents has increased after becoming member of cooperative.

- ) 82.81 percent respondents had become member of cooperative 5 years ago. Similarly, 10.94 percent respondents had become 2 years before and 6.25 percent respondents had become recently.
- ) 90.63 percent of respondents have taken loan and 9.37 percent of respondents have not taken loan.
- ) 62 respondents have saved some of their income for future and other 2 have saved for gain profit.
- ) 28 respondents have taken loan for agriculture. Likewise, 11 have taken for business , 4 respondents have taken loan for marriage, and then 2 have taken for health treatment, 6 respondents have taken for foreign employment, other 2 have taken for education and 5 respondents have taken loan for other purpose.
- ) 98.88 percent respondents' loan source is cooperative. Similarly, only 1.56 percent respondents' loan source is Bank and other 1.56 percent respondents' loan source is money launder.
- ) 84.34 percent of respondents save money in cooperative, 14.06 percent of respondents save in Bank and 1.56 percent of respondents save in other place.
- ) 71.88 percent of respondents have benefitted by income generating programme but 28.12 percent of respondent have not benefitted.
- ) 71.88 percent respondents' family's main income source is agriculture. Similarly, Micro Enterprises is of 7.8 percent. Business is of 6.25 percent , Service is of 6.25 percent and remittance is of 7.81 percent.
- ) 95.31 percent of respondents have taken technical support for agriculture but 4.69 percent of respondents have not taken.
- ) 71.88 percent of respondents have increased social activities has but 28.12 percent of respondents have not increased social activities.
- ) 95.31 percent of respondents have taken bonus from the cooperative but 4.69 percent have not taken bonus.

- ) 29 respondents receive remittance from the cooperative. Similarly, 17 respondents receive it from bank and 9 respondents receive from both bank and cooperatives.
- ) 87.50 percent respondents' income level have increased but 12.50 percent respondents' have same as before.
- ) RCC type house is with 57 respondents now but before this type house was with 35 respondents and only one respondents house is muddy type now but before this type house was with 29 respondents.
- ) After becoming member of Cooperative 70.31 percent respondents purchasing power have increased and remaining 29.69 percent respondents' purchasing power is same as before.

## **5.2 Conclusions**

Cooperative societies are important for economic development of the country. They accumulate the scattered, money of small businessman, craftsman and general public and mobilize that to the needy person of lower-middle class. They eliminate middleman in rural area and help in the capital formation. Cooperatives have the responsibility of providing financial as well as technical assistance to the poor people for generating income so Cooperatives is taken as a device to fill the pit between haves and have not. Cooperatives are regarded as engine of economic development of the country.

With respect to the education literate were found higher and master degree were very few. Likewise, Majority of the respondents were become member of cooperative to save for future. Regarding the level of monthly income majority of the respondents earn monthly Rs.10000 to Rs.15000. Level of income and level of saving of respondents were seen increasing after becoming member of Cooperative. Majority of the respondents takes loan from the Cooperative and used on agriculture development.

With respect to reason behind taking loan from Cooperative, majority of the respondents agreed in easy access. Regarding the change in social status after

most of the respondents replied they are getting positive response from other. Majority of the respondent said that they send their children in Government school and they go to both private and government hospitals. Majority of the respondents use siphon toilet and they use tube well water for drinking purpose.

Cooperative plays vital role to provide financial service to its member and help to generate the economic activities of the society. Transformation of unproductive money to the productive sector is very crucial role played by cooperative. They work together to achieve mutual objective, knowledge, skill, behavior, attitude etc. of the members. Cooperative also play significant role on the society through different social activities like free health camp, blood donation, scholarship for students, cleaning program etc. Thus cooperative can be the foundation of the economic development of the country if proper Acts, rules, regulations, policy, vision etc. are promulgated and implemented through the government level.

### **5.3 Recommendations**

The following recommendations can be prepared on the basis of the study for the further growth and development of cooperative:

- ) Cooperative should take initiatives to motivate Dalit, Janajati, women and marginalized people of the society.
- ) Cooperative should have balanced gender and other ethnic groups in the executive committee.
- ) The interest rate on loan is high; it should as minimize as it can.
- ) Principally cooperatives are always responsible to the members; without active members the institution cannot run smoothly. To increase the living standard of members it is necessary to improve economic status. Hence, to meet this purpose client and institute both needs their own business plan. Some business scheme like agro veterinaries and other



suitable programs should be prioritized. Only the saving credit program is not sufficient for economic viability and institutional sustainability.

- ) The institute should organized some kinds trainings, such as cooperative education, entrepreneurship development, business plan preparation, crop diversification, sustainable agriculture program, agro forestry programs, etc.
- ) KCL has positive impact on livelihood of the members. Therefore the institution needs to expand the social development activities to the community.
- ) Members should be encouraged to participate more actively in discussion and deliberation in annual general meeting and monthly meetings of Cooperative.

## REFERENCES

- Acharya, B.M. (2007). *The Performance of Rural Agricultural Cooperatives Society in Sahakari Sambad Annual Issued*, An Unpublished Ph. D. Thesis submitted to Central Dept. of (RD) T.U.
- Acharya, M. (1995). *Twenty Years of Women in Department; What Have Gained?* Kathmandu: CEDA,TU.
- Acharya, Monan (2007). *Director of the National Cooperative Development Board (NCDB)*. Lalitpur : Sahakari Sambad, Annual Issue.
- ADB, (2011) *Annual Report Agricultural Develop Bank*.
- ADB/N. *A study of Selected Co-operations and Revitalization Program: Planning Research Project Division Nepal*.
- Armbruster P. (2004). *The role and importance of saving and credit co-operative* Washington DC.
- Baskota, S. (2004). *Research Methodology*, Kathmandu: New Hira Books Enterprises.
- Baskota, S. (2009). *Statistical Methods for Rural Development*, Kathmandu: New Hira Books Enterprises.
- Beijing and Beyond (2004). *Beijing + 10 NGO Countries Report* Kathmandu.
- Birchall, J. (1988). *The role and potential of co-operatives in poverty reduction* ICA Research Conference, Trento, October, for findings from a survey of Cooperatives in Tanzania and Sri Lanka.
- Bista, D.B. (1967, 1972 & 1980), *The People of Nepal*. Kathmandu, Nepal: Ratna Pustak Bhandar.
- Calvert, (2001). *People's Development with People's Money: The Mobilization-Organization-Finance*. Canada: Nexus Development Practice.
- Charles F. (1972-1937), *Public Finance*, London: Wide field and Nicholson, pp. 250-269.
- Chaudhary P. (2008). *Role of Co-operatives in Rural women Empowerment*: Central Depart of Rural Development Tribhuvan University Nepal.

- Gauli, G. D. (2009). *Empowerment of Women through Cooperative in Nepal : Padmakanya Multiple Campus Bagbazar.*
- \_\_\_\_\_(UNFAO) (2010). *Cooperative Strengthening Programme in Nepal* Supported by the Food and Agriculture Organization of the United Nations.
- Ghimire, A. & Sharma, P. (2011). *Cooperative Movement in Nepal.* Kathmandu : Ratna Pustak Bhandar.
- Harick, (2003). *The Caste Hierarchy and the State in Nepal: A study of Muliki Ain 1854.* Lalitpur: Himal Books.
- ICA. (1995). *International Co-operative Alliance.*
- ILO. (2003). *Cooperatives can play an important role in Poverty- Reduction Efforts.* ILO Regional Office for Asia and the Pacific.
- IRA. (1949). *International Ratio Co-operative Alliance.*
- Khanal, K. (2012). *Role of Saving and Credit Cooperative in Women Empowerment (A case study of Tarigaun VDC of Dang district, Nepal).* An unpublished dissertation submitted to Central department of Economics, Tribhuvan, University, Kritipur, Nepal.
- MoF (2014). *Economic Survey, 2012/13.* Kathmandu: Ministry of Finance (MoF).
- Musgrave, R.A. (1956). *The Theory of Public Finance* New York: McGraw Hill. (CITING) Martinez Vazquez et. al. Revenue and Expenditure in an Intergovernmental Framework, Perspectives on Fiscal Federalism, World Bank Institute, Learning Resource Series, Washington DC.
- Nainwasti, R. (2011). *Role of National Co-operative Development Board (NCDB) in Promotion and Development of Co-operative in Nepal, .* National Co-operative Board.
- Fairbairn, (1994). *The political economy of land, landlessness and migration in Nepal.* New Delhi: Nirala Publication.
- NPC (2010). *National Planning Commission, Interim Plan .*
- NCDB (2011). *Sahakari Sambad: Annual Issue.* Lalitpur: National Co-Operative Development Board) .

- Oli, C. (2001). *Empowerment of Women through Micro-Credit Programme: A Case Study of Grameen Bikash Bank (GBB) Program of Budhabare VDC of Jhapa District*, An Unpublished Master's Thesis, Submitted to Central Department of Sociology/Anthropology, TU, Kirtipur.
- Own, F. (1859) *Principles, Problems and Practice of Co-operative*. Delhi: Konark Publishes Ltd.
- Ozkam (2009). *A Guide to Gender Analysis Framework*. New Delhi: Discovery Publication House.
- Lycklama Nijehot & Geerje, (1991). *Principles, Problems and Practice of Co-operative*. Delhi: Konark Publishes Ltd.
- Paudyal (2011). *Co-operative Development in Nepal (A case study of Arniko Multipurpose Co-operative Limited, Thapathali, Kathmandu)*".
- Poudel, M. (2010). *In an Anatomy of co-operative Movement in Nepal*. Nepal: Upakar Prakashan.
- Roy, (1964). *Local Government Organization and Finance: South Africa. In Public Sector Governance and Accountability Series: The World Bank, Washington DC*.
- Raifferesen, F.W. & Franze, S. (1991). *Two Halves Make a Whole*. Canada: Canadian Council for International Cooperation.
- Rayamajhi (2008) *.Role of Co-operatives in Credit Mobilization*. Analyzed the Co-Operatives Managed by only Women in Kathmandu Valley.
- Sapkota (2011) *Small Famers Co- operative Limited as Alleviation (A case study of Kewalpur VDC in Dhading District)*.
- Sen & Grown (1985). *Local Government Organization and Finance: South Africa. In Public Sector Governance and Accountability Series: Local Governance in Developing Countries*, ed. Shah Anwar, The World Bank, Washington DC.
- Subba, C. K. (2010). *Socio-Economic Transformation through Cooperative in Nepal, Sahakari Sandesh; Kathmandu: Vol. 9 No. 5 (Dec-Jan)*.
- Shrestha, (2007). *An Anatomy of Co-operative Movement in Nepal*. Kathmandu, Nepal: Upakar Prakashan.

## **Annex-1**

### **Socio-Economic Impact of Co-operative on Women (A Case Study of Koliyo Co-operative Ltd. Rupandehi Khaireni)**

1. Name :  
Married .....Unmarried ..... Age: .....
2. Education: Illiterate / Primary/ Secondary/Higher secondary/Above
3. Family: Joint.....Nuclear.....Caste/Ethnicity:.....
4. What is your occupation status ?  
a) Agriculture      b) Business    c) Service    d)    e) Household work
5. What is your monthly income before and now?  
a) Up to Rs.5000      b) Rs. 5000-Rs.10000  
c) Rs. 10000-Rs.15000    d) Rs.15000-Rs. 20000  
e) Up to Rs.20000
6. Where do you go for treatment?  
a) Home treatment      b) Traditional healer  
c) Private clinic    d) Health Post    e) Others
7. What is source of your drinking water?  
a) Tube Well      b) Well    c) Others
8. Who encouraged you to join Co-operative?  
a) Friend      b) Family
9. What was the objective of joining this co-operative?  
a) Saving for future      b) To gain profit      c) Others.....
10. Which source is your first choice of loan ?  
(a) Cooperative      b) Bank      c) Money Launder
11. Have you taken loan from cooperative?  
a) Yes      b) No

## **Annex-2**

### **Socio-Economic Impact of Co-operative on Women (A Case Study of Koliyo Co-operative Ltd. Rupandehi Khaireni)**

1. Mention the purpose of taken loan?  
    (a) Agriculture                      b) Business                      c) Others
2. How do you think is your economic status after joining co-operative?  
    a) Good                                  d) Others
3. Have you participated in any training program?  
    a) Yes                                  b) No
4. Does that training help to empower you?  
    a) Yes      b) No      c) partially
5. Are you involved in any community discussion after joining co-operative?  
    a) Yes                                  b) No
6. Have you sent your child and brother or sister to school?  
    a) Yes                                  b) No
7. What kind of school is it?  
    a) Government school              b) Private school
8. Are you involved in income generating programme?  
    a) Yes                                  b) No
9. Do you encourage others to join this co-operative?  
    a) Yes                                  b) No
10. Have you get technical support for agriculture provided by cooperative  
    (a) Yes                                  b) No

11. Did you have bonus by co-operatives ?

(a) Yes (b) No

12. Do you feel increase in income level after becoming member of cooperative ?

(a) Yes (b) No

13. Do you feel increase in purchase power after becoming cooperative member ?

(a) Yes (b) No

14. Have you benefitted from the income generating programme ?

a) Yes b) No

## **Annex-3**

### **Guideline for Key Information Interview**

- Where did you save your money?
- What are main income sources of your family?
- What type of your house before joining cooperative and now?
- Where do you go for remittance service?
- When did you enter the co-operative?
- What is your monthly income before and after intervention of the cooperative?
- Did you undergoes any training program of this cooperative?
- How do your family members and neighbors deal with you after joining the cooperative?