

CHAPTER I

INTRODUCTION

1.1 Background of the Study

A human society consists of man and women both have equal roles to help their family, Society and country as well. Women occupy more than half of the total population in Nepal. Despite their important role in the women are still economically, socially and culturally backward in the male dominated and traditional structure of the society. Twenty one percent of total women population of the country is poor and the women proportion is higher in the poverty line (Rankin, 2016: 26) which create problem for women empowerment.

Most of the women are limited within household activities. There is a wide gap between women and men when it comes to access to health, nutrition, education and participation in decision making. Women are often found to be the victim of domestic violence. They have also less access to equality and socio-economic rights so; they are still deprived of generating income and engaged in self-employed activities to support their family. As compared to women in urban areas, the rural women have limited educational access and other opportunities to have technical knowledge and managerial skills (Perezzea, 2012: 56). Women empowerment through mobilization of socio- economic resources, co-operative and enabling women to have access to benefits are limited to words and principles only and not brought in practice.

Women Empowerment helps the women or a group of women who initiate, organize and operate a business enterprise. Women empowerment refers owned and controlled by women having a minimum financial interest employment generated in the enterprise to women . Women empowerment help to engage in business due to push and pull factors which encourage women to have an independent occupation and stands on their on legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do some thing new. Such a situation is described as pull factors (Rijal, 2016).

Women-run co-operative organizations can support a lot regarding women empowerment. The poor do not need Charity, they need the tools necessary to help them out of poverty. Co-operative is a tool and a catalyst for economic growth and social change for developing countries in particular. It creates self-employment opportunities for thousands of unemployed men and women through small business and income generating activities. Farmers' cooperatives of various types play a useful role in promoting rural development; cooperatives have special attributes that make them particularly suitable. Among these, they can facilitate the development of remote rural economies, thus upgrading the standard of living of the poor.

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1.2 Statement of the Problem

Women's empowerment and their full participation on the basis of equality on spheres of society, including participation in the decision-making process and access equality, development and place (Beijing Declaration, cited in OCED-DAC, 1998). Empowerment is the process of gaining control over the self, over ideology and the resources, which determine power. To empower women, they need adequate social and economic facilities, employment opportunities, and access to property and wealth, marketing as well as changing the division of labor (Batliwala, 2007:7).

Empowerment is a construct shared by many disciplines and arenas: community development, psychology, education, economics, studies of social movements and organizations. Recent literature reviews of articles indicating a focus on empowerment, across several scholarly and practical disciplines, has demonstrated that there is no clear definition of the concept. Zimmerman (1984: 23) has stated that asserting a single definition of empowerment may make attempts to achieve it formulaic or prescription-like, contradicting the very concept of empowerment. However, for health promotion practitioners, making empowerment operational in health promotion contexts is a crucial issue. Empowerment, in its most general sense, refers to the ability of people to gain understanding and control over personal, social,

economic and political forces in order to take action to improve their life situations. It is the process by which individuals and communities are enabled to take power and act effectively in gaining greater control, efficacy, and social justice in changing their lives and their environment. Central to empowerment process are actions which both build individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets (Rankin, 2001:28).

Nepalese women who constitute more than half of the total population are under privileged and disadvantaged in terms male of their counterparts. They have still nominal access to resources, information and services both within and outside the household sphere. This shows the majorities of women in Nepal are suffering from hard work and have almost need for launching of effective development programs. Improving the situation of rural poor who form the major part of population should clearly be a prime concern where in, the most under privileged classes like women are to be especially targeted for poverty alleviation of the country (Mushtaq, 2008:6). Various programs have been launched for raising the social economic condition of women in Nepal.

Most of the respondents are dependent on agriculture, farming and labors. They are laden with greater household responsibility than men the ownership right over the family properties rest upon the sons and the daughters in a community live with a low income, low saving and low capital formation (Kabber, 2006:9).

Women were actively participated in the beginning but later as the time went by, some loans provided by cooperative appeared as fruitless. But the problem of such loan defaulters was removed by collective forces of women participated in any one of the cooperative. Some of the women are concerned with two or more than two cooperative also. Nowadays, they are being farsighted than in the past. Most of the women thought that deposit at present will secure their future. So, such programs have influenced them a lot. In this regard, the volume of loan disbursement, the degree of repayment and the strong as well as weak areas of investment are to be identified. Benefits received by the target population are to be assessed. Beneficiaries, problems, perceptions and desires are to be explored. However, prospect and problems realized

by women have not been properly assessed and explored. So, this research has tried to address the situation.

1.3 Objectives of the Study

The general objective of this study is to analyze the women empowerment through co-operative programs. The specific objectives are:

1. To identify the socio- economic status of women at the study area,
2. To identify the role of co-operative for women empowerment.

1.4 Significances of the Study

The income generating activities would definitely enhance the economic status of women in the family and the society. It provides support and assistance that enable them to move towards self-reliance through gainful employment and the income generating activities and develop confidence to become independent.

The impact of the program on its intended beneficiaries depends on the qualities of its performance, which in turn depends on the integration of all related factors. So, through this study, the impact and findings of the project could be addressed and possible defects and strengths for success could be rectified. The findings may also indicate target group members' perception, desires and problems.

The knowledge of which could enable officials concerned to formulate the program accordingly. This research has its role in the context of poverty alleviation and improving the status of women of Nepal. So, it has theoretical and practical relevance as well. Therefore, this research has its rationale for fulfilling the scarcity on the semiformal sources of finance in the women development and related information of mechanism of such types of other institutions and it can help the future researchers about women empowerment. There is necessity of income earning program for women and a women organization that would make them organized and self-dependent. Now, most of the women have become literate, efficient and capable for socioeconomic progress. This could be also another rationale of the study.

CHAPTER-II

LITERATURE REVIEW

2.1 Theoretical Review

The word *empowerment* emerged in the 1980s from critiques of the existing gender models for development. The models were critiqued for only having economy as an incentive for including women, and empowerment emerged as a transformatory idea challenging patriarchy and discrimination of gender, race and ethnicity. This way, empowerment aims for changing women's position in developing countries⁸ (Moser, 1989: 5).

Although empowerment emerged as a socio-political process, the word's meaning quickly became narrowed, apolitical and a pathway for neo-liberal ideas. What was really a *process from within* and an alternative to short-term, goal oriented projects largely became quantified. The number of meetings held or the number of women elected to leadership positions became a measure of success rather than acknowledging that empowerment is a long-term process of thinking, learning and acting. Batliwala (2007:27) and other analysts (Smyth, 2007:8) argue that the once powerful word lost its power as it entered policies and programs.

Because the definition of empowerment is not protected, its use has resulted in misuse and many ambiguous definitions: it is used as a verb, a process, a noun, an approach and an activity. Furthermore, who does empowerment, and can it be done to others?

With so many different definitions, *empowerment* also has the potential for people to make it their own or choose their own definition. For this thesis, I have chosen Kabeer's definition of and framework for empowerment as it is developed in the context of rural women in developing countries. Empowerment as "the process by which those who have been denied the ability to make strategic life choices acquire such an ability" (Kabear, 1999, p. 435). To measure what influences making these life choices,

A developing country is for this thesis understood as a country that have "a standard of living or level of industrial production well below that possible with financial or

technical aid; a country that is not yet highly industrialized” (Dictionary.com, 2017). Kabeer divides the ability to exercise choice into three dimensions of choice: *resources*, *agency* and *achievements*.

Resources does not only include economic and material, but also social and human. Resources as the pre-conditions for enhancing choice making, someone’s resources can be seen as a measure of their potential, but does not necessarily imply agency and achievements. Where resources are the toolbox that restricts or makes things possible, *agency* is “the ability to define one’s goals and act upon them”. To have agency can be seen as having the “power to”; it is someone’s process of implementing strategic action. Agency can depend on self-esteem, awareness and education. Indicators of agency can be women’s mobility in public, group participation, decision influence in household or male violence (Kabeer, 1999: 438).

It is important to note that resources and agency alone are not a measure of empowerment, rather a measure of potential choice. This way, agency and resources together represent the capability and potential people have for living the lives they want, whereas *achievements* are the actual outcomes of their efforts. Measures of these outcomes can be frequency of domestic violence, control of income or education level. It is important to note, however, that not all outcomes are positive or turn out as planned. Furthermore, the three dimensions of empowerment are not meant to be seen in isolation, rather they are indivisible and must be seen with reference to each other. Women’s empowerment see the process of empowerment in the interplay of *agency*, *structure* and *relations*. Structure and relations can be seen as parts of Kabeer’s preconditions that she calls resources and agency. *Structure* as “the environment that surrounds her and conditions her choices”. Although Kabeer does not devote much space to discuss structure, she writes that “[s]tructures shape individual resources, agency and achievements” (Kabeer, 1999, p. 461). Structure is therefore understood as an underlying condition for empowerment also in her framework. Indicators of structural restrictions for women can be a lack of access to information and services, little or no political representation or gender discriminatory laws. The machismo culture in Nicaragua is another example of structures that largely hinder a woman’s empowerment process. Moser (1989: 29) argues that empowerment

is a long-term strategy to challenge and break down structures that hold up gender inequality for women to gain new positions in society.

Relations is defined as “the power relations through which she negotiates her path”. To understand these power relations, it can be helpful to examine changes in mobility, acceptance of accountability and relationships and social relations (CARE, 2016c). A change in occurrence of intimate partner violence can be an indicator of agency.

Several authors have pointed out how cooperatives can contribute to the empowerment process (Bacon, 2010: 223). As this thesis looks at empowerment through cooperatives definition is a helpful addition to Kabeer’s to understand empowerment and power dynamics for a whole group. She defines it as “the process by which people, organizations, or groups who are powerless (a) become aware of the power dynamics at work in their life context, (b) develop the skills and capacity for gaining some reasonable control over their lives, (c) exercise this control without infringing up on the rights of others, and (d) support the empowerment of others in their community”.

"Empowerment" is a word widely used but seldom defined long before the word became popular, women were speaking about gaining control over their lives, and participating in the decisions that affect them in home, community, in government and international development policies. The word ‘Empowerment’ captures this sense of gaining control over their lives, participating and decision making. Recently, the word has entered the vocabulary of development particularly in the case of women development (Acharya, 1997:22).

Empowerment is a comprehensive process, and is not, therefore, something that can be given to people. The process of empowerment is both individual and collective since it is through involvement in groups that people most often begin to develop the awareness and the ability to organize to take action and bring about change.

Studies regarding "women's Role in Economic Development (Boserup, 1970:49) revealed that women have often been victims of development programs rather than beneficiaries. Many development programs that were assumed to benefit everybody really benefited men only and negative effects not only on women but on the whole community. The high rate of failure of government's development programs and

policies is attributable at least in part to neglect or lack of knowledge of women's productive roles.

Women empowerment means "the idea that giving women power over their economic, social and reproductive choices which will raise their status promote development and reduce population growth (Bacon, 2010:6).

2.2 Empirical Review

Voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training, and information, cooperation among cooperatives and concern for community. Generally, co-operative have a vital role to play in the lives of women folk in rural areas of the underdeveloped countries like Nepal. Rural women are still economically, socially and politically lagging behind in our male dominated structure of the society. Co-operative are deemed to play an important role for poverty reduction, Justice, equal employment opportunities, small scale business, wholesale enterprises and self - dependence on the part of women folk.

Agricultural co-operative constitute the largest share among the types of co-operatives have been meeting the need of farmers particularly in credit inputs, consumer goods, marketing, storage of agro products and value additions to ensure better prize to farmers and improve their living standers (Acharya, 2041:76). As agriculture and rural development are synonyms, women can carry out various activities through co-operatives. Co-operatives 435 in numbers being operated in as the record of division co-operative office shows are also extending benefits to the rural folk of the district. The operation of saving and credit co-operatives as well as diary co-operatives is project based in Nepal (Karki: 2015:24).

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultured need and aspirations through a jointly owned and democratically controlled enterprise (International co-operative Alliance (ICA, 1995:3). According to Wikipedia, a co-operative ("co-op") is an autonomous association of persons who are voluntarily co-operative for their mutual, social, economic and cultural benefit through a mutually owned and democratically run

enterprise co-operative include nonprofit community organizations and businesses that are owned and managed by the people who use their services (consumers co-operatives) or by the people who work there (worker co-operatives) and take on a variety of forms, ranging from officially registered co-operatives to loosely organized groups of neighbors, family and kin net-works. The concept of co-operative had been emerged in the period of late eighteenth century due to the effect of industrial revolution in United Kingdom when there was huge industrial production in cheap cost. This revolution left the poor and small miserable condition that compelled some of the thinkers and socialites at that time to develop some alternatives to raise the socio-economic condition of the marginalized people (Kharel, 2016: 23).

The co-operatives did not foster because of the unbelief of the member. Although co-operation as a form of individual and societal behavior is intrinsic to human organization, the history of modern co-operative forms of organizing dates back to the Agricultural and Industrial Revolutions of the 18th and 19th centuries. The 'first co-operative' is under some dispute, but there were various milestones (Verma: 2015:21).

Some of the government and non-governmental organizations have started the concepts of women's co-operative organizations for women empowerment and their equal access to self-help projects and development intervention. In Nepalese context, the NGO called participatory District Development programs (PDDP) initiated such program. The programs as such have helped to improve the socio economic status of women in Nepal and promote their participation and integration in national development by contributing towards poverty reduction. The poor, uneducated and rural women with little access to development are deemed to be benefited by such organizations to work together activities like micro credit programs. One of the major women organizations working in Nangin is Mahila Bikash Samuha (MBS) that has been promoting, strengthening and supporting for co-operative basted enterprises to empower women participation in the VDC. Mahila Bikash Samuha (MBS) was established in the VDC in BS (2067). At that time, it was the first non-political and non-profitable NGO working to uplift's the women's socio-cultural status and rights. Since then, MBS realize that women should be dynamic, self-reliant, capable and constructive by conducting various activities and programs themselves. Today, MBS is a well-known name when it comes to the agenda of women. It has established its

distinct identity as a leading organization of the VDC for launching various development, socio-economic activities and programs of women empowerment it different program, it has conducted drinking water project, education and health project, opening shops and mills, fresh milk and dairy industry and worked towards domestic violence reduction program, Mahila Bikas Samuha, women leadership development, old age home and saving credit program (Kharel, 2016: 21).

As is generally well known, land is perhaps the most important income-generating asset in the rural economies of Asia. Yet, scarcity of land and its skewed distribution are two of the major constraints of the rural Asian landscape. Close to 60 percent of the world's agricultural population lives in the villages of Asia, but its share of the world's agricultural land is only about 28 percent. This is much lower than in other developing regions. Furthermore, of this limited available land, a very large portion is comprised of holdings other than small farmers' holdings. While the conditions vary from country to country, small farmers in Asia, although accounting for more than two-thirds of the rural households, have access to only about 20 percent of the arable land. Against this background, economic activities that are not essentially land-based, such as dairying, have become crucial for small farmers and landless laborers. While farmers' cooperatives of various types play a useful role in promoting rural development, dairy cooperatives have special attributes that make them particularly suitable. Among these, they can facilitate the development of remote rural economies, thus upgrading the standard of living of the poor (Berntsen, 2016:76).

The main constraint that milk producers seek to overcome by acting collectively is the marketing of their product. The need to be assured of a secure market is a real one. It can be met by dairy farmers cooperatively establishing their own collection system and milk treatment facility in order to convert their perishable primary produce, which requires special and timely attention, into products with longer-keeping quality for marketing purposes.

According to agriculture perspective plan in the sector will rise from 2.9% to 5.5% by the end of the plan period. Dairy accounted for about two-last decades was about two-third off the livestock sectors. The average growth of milk production over the last decade was about 2.6% per year (Pardhan et al. 2003). In 1995-96 Nepal introduced agriculture-led economic growth and rural poverty alleviation by implementing the 20

year APP which envisages researching and annual growth rate of 5.5% (Chapagain, 1995: 67) The demand for livestock in developing countries is predicated to double over the next 20 years due to human population growth, increasing urbanization and rising incomes more than 81% of the population of Nepal relies on the agriculture sector for employment and income generation. But agriculture development has been sluggish and most importantly has failed to keep the place with population growth. Nevertheless, contrary to the relative decline of agriculture the live stock production index has continuously been increasing over the last decades (FAO, 2015: 78).

The empowerment of marginalized and disadvantaged groups must be enhanced by the provision of income generating opportunities, coupled with education and skill development training, so as to promote awareness about education, health, sanitation, environment, human rights and legal protections. Women are under represented in many areas and there are inadequate opportunities, which are the major obstacles that prevent mainstreaming them. The best strategy for mainstreaming is to involve men and women equally while having a welfare approach in the development field. The mainstreaming of women through social mobilization process in development is desire for women to be at centre stage and the participation of women as decision-makers in determining development priorities. The skill of women will improve not only their own productivity but also that of their children, creating a virtuous circle. When women participate in all development decisions and through this process it will be possible to bring about change in the existing development paradigm (Rijal, 2016:2).

CHAPTER -III

RESEARCH METHODS

3.1 Research Design

Descriptive research design has used mainly for conceptualization of the research objectives and research problem of the study. This study has facilitated a long discussion with interacting clients regarding the empowerment of women through cooperative. Present researcher has used to analyze the collected data and information more accurately and critically.

3.2 Sampling Procedure

Due to various constraints, whole universe has impossible to be studied. However, all the co-operatives working with in Pyuthan has supposed to be a universe. Thus, Tribeni Multipurpose Cooperative of Pyuthan has main source to the study. The study could cover the Tribeni Multipurpose Cooperative Pvt. Ltd, Mallarani Rural Municipality-3, Pyuthan and related women who were directly and indirectly involved in co- operative program. Simple random sampling with some individuals was undertaken for the study. The area of this study was selected by using purposive sampling. There are 408 shareholders who has more than 100 rupees. Out of the 408 shareholders, 100 household has taken as sample by using simple random sampling method. Present researcher believes that 20 % sample has sufficient to represent most of the social as well as economic aspects of the respondents. Under simple random sampling method required sample has selected using Lottery Method which provide free from biasness

3.3 Nature and Sources of Data

Nature of data has qualitative and quantitative. This study has primarily the based on secondary data of the co-operatives published by the division co- operative office and other concerned stakeholders and primary data has collected through interview questionnaire with the selected respondents likewise, secondary data has collected through newspapers, articles and reports, books etc.

3.4 Techniques of Data Collection

This is a field based research to collect the data; the following techniques have used:

Interview Schedule

Interviewing is one of the major methods of data collection in qualitative research. It may be defined as a two-way systematic conversation between an interviewer and an Informant, initiated for obtaining information that is relevant to a specific study. Furthermore, it can be defined as a face to face verbal Interchange in which one person, the interviewer, attempts to elicit information or expression of opinion or belief from another person or persons. An interview is a spoken exchange of information and it is an excellent method of gaining access to information about events, opinions and experiences.

Interview has taken as the main sources of data collection. To collect the primary data from the field door to door interview has held in the study area.

3.5 Method of Data Analysis and Presentation

The collected data has edited, coded, classified and tabulated in generally accepted from; Microsoft Excel and other useful programs have used to process the data in computer. The processed data exhibit an appropriate. Result of the situation in the District.

The field base data and information has collected the rough the survey has analyzed by using various statistical methods according to the need and nature of data. As per the requirement of study, mainly table, charts, diagram etc. have used. The data has analyzed through descriptive method. As for primary data, field survey have conducted using both structured and unstructured data prepared prior to the field visit. Questionnaire has filled with the sampled research among respondents.

CHAPTER - IV

DATA PRESENTATION AND ANALYSIS

In research data collection refers to both data and information gathering activities .There are various methods and ways of data collection depending upon the nature of topic and subject under study or depending on the study objectives, the study design and the availability of time, money and personnel .The data may be quantitative or qualitative and based upon broad approaches to information gathering data are categorized as secondary data and primary data.

Both qualitative and quantitative data were collected and presented using tables so as to easily present and interpret the collected data. The researchers have employed percentage to analyze the collected data with regard to the different variables of socio-economic impact of Cooperatives.

4.1 Socio-economics Background of the Respondents

The personal characteristics of respondents have very significant role to play in expressing and giving the response about the problem, keeping this in mind, in this study a set of personal characteristics namely, age, sex, education, occupation, income etc. of the 100 respondents have been examined and presented in this chapter.

4.1.1 Age of the Respondents

Age of the respondents is one of the most important characteristics in understanding their views about the particular problems; by and large age indicates level of maturity of individuals in that sense age becomes more important to examine the response.

Table 1
Age of the Respondents

Description	No.	Percentage
16- 25	15	15
25-40	34	34
40-60	39	39
Above 60	12	12
Total	100	100

Source: Field Survey, 2019

It is evident from the table that average respondents were about 16-above 60 years old. 15 percent of respondents were from 16-25 age group, 34 percent of respondents were from 25-40 age group and 39 percent of respondents were from 40-50 age group.

4.1.2 Caste/ Ethnicity of the Respondents

Cast or ethnicity is significant variable of our society and has played vital role in social process as well as structure. Mallarani Rural Municipality carried great ethnic diversity which is shown below in the table.

Table 2
Ethnicity of the Respondents

Description	Tribeni Multipurpose	Percentage
Brahmin	45	45
Ethnic Group	21	21
Chhetri	16	16
Dalit	14	14
Other	4	4
Total	100	100

Source: Field Survey, 2019

The above table shows the ethnicity of the cooperative members of Tribeni Multipurpose cooperative. From the above table, it is clear that out of 100 members "Brahmins" were the dominant groups having about 45 percent followed by Chhetri, Dalit, and others having about 21, 16, 14 and 4 percent respectively which shows that Tribeni Multipurpose has many members who are Brahmin.

4.1.3 Family size of the Respondents

The type of family in which a person lives and gets has immense importance in deciding their values, beliefs and behavior pattern which are likely to affect his or her attitude towards a particular problem, hence the family type plays its own role in giving the response of an individual. Data related to family size of the respondents are presented below.

Table 4
Family Size of the Respondents

Family Member	No.	Total
1-3	11	11
4-5	54	54
More than 5	35	35
Total	100	100

Source: Field Survey, 2019

From the above table out of the 100 members of Tribeni Multipurpose cooperative, 54 percent of them had 4-5 members, 35 percent had more than 5 family members and 11 percent had 1-3 family members. It concluded that most of the respondents were of joint family.

4.1.4 Marital Status of the Respondents

Marriage is one of the important social institutions. In a developing country like Nepal, it has undergone many changes. The perception and attitude of the person can also differ by the marital status of the persons because the marriage might make the person little more responsible and matured in understanding and giving the response to the question asked. The details of the marital status of the respondents is presented below.

Table 5
Marital Status of the Respondents

Marital Status	No.	Percentage
Married	62	10
Unmarried	10	62
Widow	14	14
Wider	11	11
Separated	2	2
Divorce	1	1
Total	100	100

Source: Field Survey, 2019

The above table shows that among 100 respondents of Tribeni Multipurpose cooperative, majority i.e. 10 percent of the respondents reported that they were unmarried while 62 percent of the respondents reported that they were married, 14 percent were widow and 11 percent said they had lost their wife. Whereas, only 2 percent of the respondents were separated with each other and 1 percent were divorced.

4.1.5 Educational Status of the Respondents

Education is one of the most important characteristics that might affect the person's attitude and the way of looking and understanding any particular social phenomena. In a way, the response of an individual is likely to be determined by his/her educational status. The detail of educational status of the respondents is presented below.

Table 6
Educational Status of the Respondents

Level	No.	Percentage
Illiterate	10	10
Under SLC	57	57
SLC to Bachelor	28	28
Bachelor Above	5	5
Total	100	100

Source: Field Survey, 2019

According to above illustrated table, 10 percent of respondents had illiterate. 57 percent of the respondents were under SLC, 28 percent of the respondents had done between SLC to Bachelor and 5 percent respondents were Bachelor above of the respondents were involved in Tribeni Multipurpose cooperative.

4.1.6 Occupation of the Respondents

Person's occupations do have a bearing on his or her personality and so also the ways of looking at the problem before him. The quality of life is also determined by an individual's occupation and the incomes derived from it. Occupation of an individual also socialized him/her in a particular fashion which in turn reflects his or her pattern of behaviors. The data pertaining to occupation is given below.

Table 7
Additional Occupation of the respondents despite cooperative

Level	No.	Percentage
Services	25	25
Farming	47	47
Business	22	22
Other	6	6
Total	100	100

Source: Field Survey, 2019

The above table illustrates that among 100 respondents of Tribeni Multipurpose cooperative majority i.e. 47 percent were found to involve in farming despite cooperative followed by services 25 percent, business 22 percent. It was also experienced during the study that if a respondent were unemployed, he/she chooses agriculture work as a last option. The percentage of agricultural occupation therefore was much higher among the respondents of Tribeni Multipurpose cooperative.

4.2 Contribution of Co-operative in local employment generation

There are various types of cooperatives in our country. Every cooperative has its own rules and policy. Every cooperative contribute to the local people in its area. Hence, the information regarding to the contribution of cooperative in local employment generation are presented below:

4.2.1 Contribution of Cooperative in Local Employment Generation

Table 8
Cooperative in Local Employment

Impact	Total
Job in the Co-operative	15
Loan for Business	16
Loan for Commercial Farming and Livestock	25
Foreign Employment	20
Skill Orientated Program	24
Total	100

Source: Field Survey, 2019

The above table shows that the contribution of cooperative in the local employment. Among the 100 respondents, 15 percent said that cooperative had given job to them in the cooperative itself, 16 percent of the respondents said they have provided loan to do a business, 25 percent of the respondents said they had provided loan to commercial farming and livestock, 20 percent responded that they had provided foreign employment and 24 percent responded that they had provided skill oriented program.

4.2.2 Contribution of the Cooperative Sector for Rural Development

The movement of modern cooperative system in Nepal started over fifty years ago was indeed a process of constant search for suitable and effective local organizations that could institutionalize the process of rural development. Cooperatives occupy an important place in uplifting social as well as economic status particularly in rural areas where more than four-fifths of the total population reside and majority of them are poor and excluded from the socio-economic development opportunities. The contribution of cooperatives in rural development can be described on the following points.

-) Reducing poverty and inequalities.
-) Provision of receiving mechanism.

-) Establishing decentralization of leadership.
-) Building awareness.
-) Creating social mobilization.
-) Generating employment and income opportunity.
-) Fulfilling credit needs.
-) Meeting the basic needs.
-) Helping rural industrialization.
-) Keeping social solidarity.
-) Helping agricultural development.
-) Mobilizing local resource.

4.2.3 Satisfaction from Cooperative System

Satisfaction is the fulfillment of the needs and desires. During the study, the researcher investigated on every individual whether they are satisfied with the management and system of cooperative or not. Satisfaction of the member in cooperative helps to flourish the company. Satisfaction among the people of cooperative activities is shown in the table given below:

Table 9

Satisfaction from Cooperative System

Description	Tribeni Multipropose	Percentage
Arrangements of loan distribution	90	90
Management for consumer goods	10	10
Supply of agricultural goods	-	-
Buying and selling of agriculture products	-	-
Total	100	100

Source: Field Survey, 2019

The table no 9 shows the satisfaction of cooperative activities from the Tribeni Multipropose, 90 percent members were satisfied with arrangement of loan distribution process which was provided by cooperative society. 10 percent members were satisfied with management for consumer goods. No people were satisfied from the supply of agricultural goods and buying and selling of agricultural products. From the above table, it is clear that Tribeni Multipropose cooperative was good in loan distribution process and almost every people are satisfied with its facility.

4.2.4 Agricultural Technical Information Providing Sources

As the respondents of the study area are highly depended on agricultural for their livelihood it is very necessary for them to get the information about agriculture. The respondents has got the information through various sector which is stated on the table given below:

Table 10
Agricultural Technical Information Providing Sources

Description	Tribeni Multipurpose	Percentage
Government organization	10	10
Cooperative management	-	-
Electronic media	80	80
Fellow farmers	10	10
Total	100	100

Source: Field Survey, 2019

The table 10 shows that the agricultural technical information providing sources through cooperative societies. From the Tribeni Multipurpose 10 members gets sources from Government organization, 80 percent members from electronic media and 10 percent members has taken the agricultural technical information from fellow farmers. From the above table it becomes clear that no member has got information from cooperative management.

4.2.5 Change in Attitude Behavior from Cooperative

The main aim of cooperative development is to bring about social and economic change in the individuals. By providing the help among the members it is also removing socio-economic hierarchy and introducing progressive change including the change in behavior and attitude which is also shown in the table given below:

Table 11
Change in Attitude Behavior from Cooperative

Description	Tribeni Multipropose	Percentage
Attitude behavior	50	50
Economic benefit	40	40
Training system	10	10
Others	-	-
Total	100	100

Source: Field Survey, 2019

The table 11 shows that the changing behavior after entering in cooperative society. From the Tribeni Multipropose 50 percent members have expressed to change their attitude through the cooperative. 40 percent members have been taking benefit by economic conditions. 10 percent members have expressed their view to be benefited from training system.

4.2.6 Financial Resources of the Cooperative

Both cooperative society's finances of credit consist of internal resources, i.e., owned funds and borrowings from the governmental and other financing institutions. The internal resources of cooperative societies comprise the share capital, reserve fund deposits. In the societies comprise the share capital, reserve fund and deposits. In the societies surveyed, the major source of owned funds is the share capital, it is the large scale of capital.

4.3 Impact of Co-operative for Rural Development

Cooperative in rural area helps to make a impact to the local people in rural area. It provides easy loan facilities, sources of taking credit, reasons of taking credit etc. The information on the impact of cooperative for rural development are described below:

4.3.1 Cooperative for Rural Development

Cooperative plays a vital role for the development of rural area. Tribeni Multipropose has also done various works and programmes for the development of rural area which are presented in the table below:

Table 12
Respondents View towards Cooperative for Rural Development
Impact of Co-operative for Rural

Impact	Total	Percentage
Economic Growth	20	20
Road Management	25	25
Irrigation	40	40
Opportunity of Employment	15	15
Total	100	100

Source: Field Survey, 2019

The above table shows that Tribeni Multipurpose cooperative has helped in the economic growth of the Rainas area by its facility. 20 percent of the respondents believed that this cooperative has helped in economic growth of the area, 25 percent of the respondents believe in this cooperative has been functioning on the road management of the study area, 40 percent says it has provided irrigation facility and 15 percent of the respondents believe that Tribeni Multipurpose has provided opportunity for the employment.

4.3.2 Taking Credit from Cooperatives

The main aim of the cooperative is to facilitate the people by its service. There are various reasons to take credit from the cooperative. The response of the respondents on reasons for taking credit from cooperative are presented in the table below.

Table 13
Reasons for Taking Credit from Cooperatives

Description	Tribeni Multipurpose	Percentage
Becoming easy to take loan	64	64
Interest is low than other	32	32
I don't know	4	4
Other	-	-

Total	100	100
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Source: Field Survey, 2019

The above table shows that, taking credit trend from the cooperative societies. 64 percent members has been taking the credit because of becoming easy to take loan, 32 percent members has been taking the credit because of low interest rate than others likewise 4 percent members has been taking loan unknowingly.

4.3.3 Source of Taking Credit

People often take credit for different purposes. To fulfill the needs and to accomplish their desire people takes the credit from their acquaintance or some organization from where they can easily get it. The sources of taking credits are given below:

Table 14

Source of Credit

Description	Tribeni Multipurpose	Percentage
From land lords	4	4
From commercial bank	24	24
From Cooperatives	66	66
Other	6	6
Total	100	100

Source: Field Survey, 2019

The above table shows that there are different sources of loan provided to the farmers. Some member's farmers had credit from cooperatives. The other sources of credit were commercial bank and the land lords. The above table shows that the sources of taking credit from the Tribeni Multipurpose 4 percent members had taken credit by land cords, 24 percent members had taken from commercial bank, 66 percent members have been taking credit from cooperative society and 6 percent had taken from others sources. More than half of the respondents take credit from the cooperatives.

4.3.4 Reason for Not Taking Credit

There may be various reasons by which the individuals did not take credit. Some of it because of the high interest rate, procedure, etc. Some of the reasons by which the individuals are not interested in taking credit are presented in the table below.

Table 15
Reason for Not Taking Credit

Description	Tribeni Multipropose	Percentage
Enough loan is not given	60	60
The procedure is lengthy	20	20
Not Needed	10	10
High Interest rate	10	10
Total	100	100

Source: Field Survey, 2019

The table 15 shows that the reason for not taking credit. From the Tribeni Multipropose, 60 percent members said that enough loan wasn't given. The procedure was lengthy option for 20 percent members, 10 percent members aren't required and high interest rate for the 10 percent members. From the above table, we can conclude that because of not getting enough loan from the cooperatives many members were not interested to take credit.

4.3.5 Investment of Credit Loan from the Cooperative

Cooperative invests the credit loan for specific area. Each area has its own rules and process. With the source provided by the members cooperative invests credit loan to them. The various sector that the cooperative provide the credit load is stated in the table given below:

Table 16
Investment of Credit Loan from the Cooperative

Description	Tribeni Multipropose	Percentage
Agricultural production	30	30
Cottage (small industry)	10	10
Business	40	40
Education	16	16
Others	4	4
Total	100	100

Source: Field Survey, 2019

The table 16 shows that the actual condition of the investment of the farmers members from the Tribeni Multipurpose, 30 percent members had invested their credit for the agricultural production. 10 percent members for the cottage (small) industries, 40 percent members for the business, 16 percent had investment their credit for the educational sectors, 4 percent members for the others unidentified sectors from the cooperative societies.

4.3.6 Respondents View Toward Consumers Goods Service

There are several views of respondents towards consumer goods service. The view of respondents towards consumer goods service are presented in the table below:

Table 17
Respondents View towards Consumer Goods Service

Description	Tribeni Multipurpose	Percentage
Enough	20	20
Not enough	80	80
Total	100	100

Source: Field Survey, 2019

The above table 17 shows that respondent's view toward consumer good service from Tribeni Multipurpose. 20 percent members have been saying enough and 80 percent members have been saying not enough.

4.3.7 Problems of Cooperative Specially of Saving and Credit Programs

In Nepal, almost all governmental and non-governmental organizations have included saving as a component of their various development programs such as literacy group health group, forest user's group, mother's group, irrigation user's group, agriculture production groups and so on and so forth. After the preliminary objective of the group is completed the saving and later credit component continues and as the groups grow, the technical, increases which in most cases aren't provided by the promoters. The lack of clear vision of the promoters leads to non adherence of best practices in this field by the group resulting further to the distortions of the market. Even when there are existing financial service providers promoters tend to develop their own groups leading into formation of unsuitable group main problems are:

-) Governmental interference

-) Lack of awareness
-) Functional weakness
-) Lack of clear visions
-) Lack of adequate monitoring
-) Lack of technology and diversification of product
-) Lack of proper capital

4.4 Effectiveness of Co-operative for Income Generating Activities

Cooperative needs to be effective and the information providing sources for the cooperative must be strong and effective. The table below explains the information on the effectiveness of co-operative for income generating activities.

4.4.1 Cooperative for Income Generating Activities

There are many cooperatives in our country. They help in the income generating activities in their own way and policy. Similarly, Tribeni Multipropose has also provided

a income generating activities in the study area which are presented in the table below:

Table 18
Cooperative for Income Generating

Description	Tribeni Multipropose	Total
Awareness Program	45	45
Service in Co-operative	25	25
Skill Training	30	30
Total	100	100

Source: Field Survey, 2019

The above table shows the helping hands of cooperative in the income generating activities in the study area. 45 percent of the respondents responded Tribeni Multipropose has provided awareness program to the people, 25 percent of the respondents believe they have provided service in the cooperative for them and 30

percent of the respondents responded they had given skill training program to the respondents.

4.4.2 Information Providing Source for Cooperative

There are various sources by which information can be provided to the cooperative. Some of the information providing sources for cooperative are illustrated in the table below:

Table 19
Information Providing Source for Cooperative

Description	Tribeni Multipurpose	Percentage
From Electronic media	6	6
Newspaper	30	30
Community Interaction	60	60
Others	4	4
Total	100	100

Source: Field Survey, 2019

The above table shows that the information providing sources for cooperative organization. The table shows that 6 percent of the respondents get information from electronic media, 30 percent of the respondents get information from newspaper, most of the respondents i.e. 60 percent get information from the community interaction and only 4 percent of the respondents get information from the other information sources. From the above table, we can conclude that community interaction was the best way of information providing source for cooperative.

4.4.3 Sale of Agricultural Production

The sale of agricultural production with the medium of cooperative like open market, money lender, landlord, etc. are presented in the table below:

Table 20
Sale of Agricultural Production

Description	Tribeni Multipurpose	Percentage
Cooperatives	-	-
Land lord	-	-

Open Market	90	90
Money lender	4	4
Others	6	6
Total	100	100

Source: Field Survey, 2019

The above table shows that the sale of agricultural production through cooperative society. From Tribeni Multipurpose, 90 percent members sold their agricultural production directly to the open market, indicators shows that 4 percent members are sold to the money lender and 6 percent members have sold to others sources.

4.4.4 Opinion about Distribution of Loan by Cooperative

Cooperatives are the medium of loan distribution. Cooperatives provides loan to the respondents by its own rules and regulations. Some may be satisfies and some may not. So, the opinion of the respondents to the distribution of loan by cooperative are presented in the table below:

Table 21
Opinion about Distribution of Loan by Cooperative

Description	Tribeni Multipurpose	Percentage
Satisfied	90	90
Unsatisfied	10	10
Total	100	100

Source: Field Survey, 2019

The table 21 shows that the opinion about distribution of credit by cooperative from the Tribeni Multipurpose, 90 percent respondents has been satisfying with the cooperative's loan distribution. 10 percent have been unsatisfying. Thus, we can say that most of the respondents were satisfied from the distribution of the loan by cooperatives.

4.4.5 Total Investment(in Rs.) of Tribeni Multipurpose

Cooperatives invest their money in different sectors in every year. It may increase or decrease. The table below shows the total investment of Tribeni Multipurpose from 2067 to 2074.

Table 22
Total Investment (in Rs.) During FY 2067 to 2074 of the Tribeni Multipurpose

Fiscal Year	Investment (in Rs.)
2067	1143800
2068	1434000
2069	2306500
2070	3327000
2071	4017000
2072	5731000
2073	6730500
2074	9613500

Source: Field Survey, 2019

The above table 22 shows the total investment of Tribeni Multipurpose from 2067 to 2074. The investment of Tribeni Multipurpose was 1143800 in 2067 and 1434000 in 2068. Similarly it was 2306500, 3327000, 4017000, 5731000, 6730500 and 9613500 in the year 2069, 2070, 2071, 2072, 2073 and 2074 consecutively.

4.4.6 Total Assets of Tribeni Multipurpose

The table below shows the total assets of Tribeni Multipurpose and its increase in percentage from the fiscal year 2067 to 2074 which is presented in the table below:

Table 23
Total Assets Fiscal Years 2067 to 2074 and Increasing Percentage of the Tribeni Multipurpose

Fiscal Year	Total Assets	Increase Percentage
2067	610130	74.72
2068	939836	54.03
2069	1440095	53.23
2070	2163554	50.91
2071	3071216	41.31
2072	4087786	33.09
2073	596035	45.85
2074	8202481	37.57

Source: Field Survey, 2019

Above table shows the total assets and increase in percentage of Tribeni Multipurpose from 2067 to 2074. The total assets of Janat Bachat in 2067 was 610130 and the increase in percent was 74.72. Similarly, in 2067 total assets was 939836 and the increase in percentage was 54.03. The total assets was 1440095, 2163554, 3071216, 4087786, 596035 and 8202481 and increase in percentage was 53.23%, 50.91%, 41.31%, 33.09%, 45.85% and 37.57% consecutively in the year 2069, 2070, 2071, 2072, 2073 and 2074.

CHAPTER - V

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Summary

The present study has been under taken to examine the effectiveness of cooperative credit for rural development which is the case study of Tribeni Multipurpose Cooperative Limited.

Tribeni Multipurpose Cooperative helps for women to be dynamic, self-reliant, capable and constructive by conducting various activities and programs themselves. Tribeni Multipurpose Cooperative 's women are launching various development, socio-economic activities and programs of women empowerment it different program, it has conducted drinking water project, education and health project, opening shops and mills, fresh milk and dairy industry and worked towards domestic violence reduction program, Mahila Bikas Samuha, women leadership development, old age home and saving credit program. It help to marginalize and disadvantage groups must be enhanced by the provision of income generating opportunities, coupled with education and skill development training, so as to promote awareness about education, health, sanitation, environment, human rights and legal protections.

Major findings of the study have been summarized as:

5.1.1 Background Characteristics of Respondents

The leading ethnicity was Brahmin resulting to 45 percent following by Ethnic Group and Chhetri. It is evident from the table that average respondents were about 16-above 60 years old. 15 percent of respondents were from 16-25 age group, 34 percent of respondents were from 25-40 age group and 39 percent of respondents were from 40-60 age group.

Almost 56 percent of the respondents were female. About 64 percent of the respondents were of joint family. Most of the respondents were unmarried i.e. 39 percent. 10 percent of respondents had illiterate. 57 percent of the respondents were under SLC, 28 percent of the respondents had done between SLC to Bachelor and 5 percent respondents were Bachelor above of the respondents were involved in Tribeni Multipurpose cooperative.

About 47 percent of the respondents have been involved in farming sectors and 25 percent of the respondents in service sector and 22 percent of respondents in business sectors.

5.1.2 Contribution of Cooperative in Local Employment Generation

Satisfaction of cooperative system from Tribeni Multipurpose 90 percent members is satisfied with arrangement of loan distribution. The reason for not taking credit from the Tribeni Multipurpose (out of 100 respondents) 60 percent members said that enough loans weren't given.

Technical information providing sources from Tribeni Multipurpose 80 percent members are informed by electronic media. About 50 percent of the respondents changed their attitude after entering into the cooperative.

5.1.3 Impact of Cooperative for Rural Development

Tribeni Multipurpose Cooperative had developed irrigation project, managed road and helped in the economic growth of the study area. About 64 percent of the respondents took credit from the cooperatives because its easy to take loan. Sources of taking credit are land lords, commercial bank and cooperative societies from the Tribeni Multipurpose (Out of hundred respondents), 4 percent are from land lords, 24 percent from commercial bank and 56 percent are from cooperative society.

Around 60 percent of the respondents did not like to take credit because enough loan is not given to them. Most of the members of Tribeni Multipurpose took credit through cooperative society. Interest rate is 13 percent for credit distribution provided by cooperatives.

5.1.4 Effectiveness of Cooperative for Income Generating Activities

Tribeni Multipurpose has given awareness program, skill training and service in cooperative for the people of study area. Information providing sources for cooperative organization are electronic media, newspaper, and community interaction from the Tribeni Multipurpose 6 percent from electronic media, 30 percent from newspaper and 60 percent from community interaction.

Cooperative societies and commercial banks are the main sources of credit provider organization. Sale of agricultural production through cooperative society from Tribeni Multipurpose 90 percent members sold their agricultural production through open market. There is no facility of agricultural productions selling cooperative. 90% of the

respondents were satisfied from the distribution of loan by Tribeni Multipurpose. 40 percent of the respondents had invested in the Tribeni Multipurpose Cooperative. Main financial resources of the cooperative are the monthly saving deposit, interest of the providing credit.

Improvement in life style, socio-economic condition of the respondent's family due to the increment in their income. Increase social and economic relation, exposure, empowered and access to formal financial institution. Direct self employment creation through entrepreneurship development. Change in financial behavior like saving habit, utilization and membership in financial in institution.

5.2 Conclusion

Nepal as being predominantly an agricultural country, agricultural development has permanent importance in the process of overall economic as well as rural development of the country. So the government after 1951 had paid much attention to develop agricultural development through rural development, different laws and rules have been adopted by the government for a well functioning of the cooperative.

The main focus of the study was to find out the effectiveness of cooperative credit for rural development. Cooperatives are often blamed for an efficiency. Though there are shine examples of successful and vibrant cooperatives yet a large number continues to face criticism not only from their own members but also from other segments of the society. There are various reasons, which are attributed to the weakness of cooperatives.

Many of these reasons are real but don't necessarily lead to a conclusion that cooperative are efficient and member cannot run their own organizations. Many of these so called faults are pure misconception and imaginary and are floated due to various self interests involved. These are due to lack of information, inadequate management competency, poor advocacy role played by the cooperatives and their leaders, excessive self interests and poor public relations. The remedy lies in education, extension, training and professionalization.

Cooperative institutions provide social and economic services to their members. They not only service the members but also service their family and the community. Any amount of aid or assistance given to primary societies or to any institution from external sources tends to weaken the institution more than anything else. The key factor in the management of cooperatives the participation by members.

5.3 Recommendation

The following recommendations are made to improve the working of cooperatives.

-) Whenever possible, performance should be given to implementing a supervised credit program through cooperative organizations. In this case technical and social supervision may be made for effective and at a much lower cost.
-) Governmental bank and others should provide sufficient loan to cooperatives in time when it is needed.
-) The management should try to maintain a good relationship between the managerial staffs, workers and members of the board and general publics. Likewise the cooperative organization should develop coordinative among the Cooperatives.
-) On the part of other Cooperative societies they should adopt efficient and latest market strategies to make themselves capable of increasing their transactions as well as fulfilling growing demand of new financial services and facilities so that they will be able to cope with the Cooperative challenges.
-) The according system of the Cooperative must be modern and scientific.
-) Cooperatives should also provide consumer goods and other essential goods needed to farmers.
-) Provision for credit amount should be increased.
-) The Cooperative societies lacks the educated and skilled manpower due to lack of Cooperative education program though the history of Cooperative is being very old, it hasn't been conceptualized yet. Therefore, it is suggested that the Cooperative education and Cooperative training must be provided for the development of Cooperative societies and the up liftment of socio-economic condition of the country.
-) As Cooperatives are effective in mobilizing marginal and small farmers Cooperative movement should be promoted on a massive scale in rural community.
-) Since effectiveness of farmers Cooperatives is further strengthened when they also join savings and credit Cooperatives, farmer's Cooperative member should be encouraged to join saving and credit Cooperatives as well.

-) Being an autonomous organization, participation of women, Dalit and Janajatis is not ensured in such Cooperatives. Hence, some sort of mechanism should be established to enhance participation of women, Dalits and Janagatis in the Cooperatives.
-) Priority will be given to promotion of agri-industry and productive sectors.
-) Develop objective policies to attract and promote Cooperative.
-) Promote Cooperative to mobilize small and scattered saving.
-) Cooperative education member education and sharing of success and weakness should be promoted significantly.
-) Incentive mechanism may be introduced to people involved in the management linking to performance.
-) Monitoring and supervision must be enhanced.

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QUESTIONNAIRE

Research Questionnaire:

Name of Interviewer:Date of Interview:

Name of Respondent:

1. Ward No:

2. Ethnicity:

- a. Brahmin [1], b. Ethnic Group [2], c. Chhetri [3], d. Dalit [4],
- e. If others Specify [5]

3. Age:

4. Sex:

- a. Male [1] b. Female [2] c. Third Gender [3]

5. Marital Status:

- a. Married [1], b. Unmarried [2], c. Widow [3]
- b. d. wider [4] e. separated f. divorce

6. Educational Status

- a. SLC [1] b. SLC to Bachelor [2] c. Bachelor above [3]

7. Name of entrepreneur group

- a. processing b. Marketing c. processing /marketing
- d. All of the above e. Others

8. Type of cooperative:

9. Years of cooperative registration:

10. Additional Occupation of the respondent despite cooperative:

- 1) Services [2] 2) Farming [3] 3) Business [4] 4) Other [5]

I. Information on the contribution to empowerment of cooperative in local employment generation:

1. In which area are you satisfied from cooperative system?

- a) Arrangement of loan distribution b) Management for consumer goods
- c) Supply of agricultural goods d) Buying and selling of agriculture products

2. What are the areas of agricultural technical information providing sources?

- a) J.T.A b) Co-operative management c. NGOs/INGOs
- d) Fellow farmers

3. What are the changes in behavior after entering in cooperative?

- a) Attitude behavior b. Economic benefit

- c. Training System d) Others

4. What are the financial resources of the co-operative?
.....

5. What are the contributions of cooperative for rural development?
.....

II. Information in the impact of co-operative for social empowerment.

1. What are the reasons for taking credit from cooperatives?

- a) Becoming easy to take loan[1] b) Interest is low than other [2]
- c) I don't know [3] d) Others [4]

2. What are the sources of credit?

- a) From landlords [1] b) From commercial banks [2]
- c) From co-operatives [3] d) Others [4]

3. What are the reasons for not taking credit?

- a) Enough loan is not given b. The procedure is lengthy
- c) Not needed d. High Interest rate

4. What are the area of investment of credit loan from cooperative?

- a) Agricultural Production b) Cottage (Small Industries)
- c) Business d) Education e) Others

5. What is the view of respondents towards consumer goods service?

- a. Enough b. Not enough

6. What are the problems of cooperative especially of saving and credit programs?
.....

III. Information in the Effectiveness of co-operative for Income generating activities.

1. What are the information proving source for cooperative?

- a) From electronic media [1] b) Newspaper [2]
- c) Community Interaction [3] d) Others [4]

2. What are the sale of agricultural production through co-operative?

- a) Cooperatives b. Landlord c. Money lenders d) Open market
- e. Others

3. What is your opinion about distribution of loan by cooperative?

- a. Satisfied b. Unsatisfied

4. What is the total investment of Tribeni Cooperative?
.....

5. What is the total assets of Tribeni Cooperative?

.....