

Appendix 1
Correlation between total deposit and total loan investment

(In millions)

year	deposit(x)	loan(y)	X=X- \bar{X}	Y=Y- \bar{Y}	x ²	y ²	x y
2063	2.40	11.50	(4.64)	(6.90)	21.511044	47.61	32.0022
2064	3.98	18.55	(3.06)	0.15	9.351364	0.0225	-0.4587
2065	6.53	15.23	(0.51)	(3.17)	0.258064	10.0489	1.61036
2066	8.37	18.71	1.33	0.31	1.774224	0.0961	0.41292
2067	13.91	28.01	6.87	9.61	47.224384	92.3521	66.03992
total	35.19	92.00	0.00	0.00	80.12	150.13	99.61

The correlation coefficient:

$$r = \frac{\sum xy}{\sqrt{\sum x^2} \times \sqrt{\sum y^2}}$$

$$= \frac{99.61}{\sqrt{80.12} \times \sqrt{150.13}}$$

$$= 0.908$$

Probable Error (P.E.)

The probable error (P.E) is defined by,

$$\text{P.E. (r)} = .6745 \times \frac{(1-r^2)}{\sqrt{n}}$$

$$= .6745 \times \frac{(1-0.908^2)}{\sqrt{5}}$$

$$= 0.6745 \times 0.0785$$

$$= 0.05295$$

Therefore,

$$= 6 \times \text{P.E.}$$

$$= 6 \times 0.05295$$

$$= 0.3176$$

Where,

r = the value of correlation coefficient.

n= number of pairs of observations

Appendix 2

General information question:-

1. Is your regular deposited in cooperative?
Yes No
2. Are you taken loan from cooperative?
Yes No
3. In our opinion, are you participated in cooperative to change income generation in life?
Yes No
4. Have you taken information about increasing the food production system in cooperative activities?
Yes No
5. Are you using any technology for agriculture activity?
Yes No
6. Have you taken loan for agriculture activities?
Yes No
7. Could the cooperative attracted for small farmers from the cooperative activities?
Yes No
8. Do you feel the cooperative services efficient on agriculture sector?
Yes No
9. What do you feel about the experience sharing of community farmer?
Yes No
10. In your opinion, does the cooperative keep the cheaper interest rate than other financial institution?
Cheaper Expensive
11. Do you take to discount from regular interest payment on loan?
Yes No
12. Did you ever have any notice from the cooperative for the repayment for your due amount?
Yes No

13. Do you able to pay interest in time?

Yes No

14. Do you know about loan payment schedule?

Yes No

Appendix 3

Structural interview question

1. Are you satisfy from the service provided by this cooperative?

1. Very bad 2.bad 3.worse 4. Normal 5. Better 6. Good 7. Very good

2. How do you feel about the agriculture loan provided by this cooperative?

1. Very bad 2.bad 3.worse 4. Normal 5. Better 6. Good 7. Very good

3. How do you realize about the cooperative loan system?

1. Very bad 2. bad 3. worse 4. Normal 5. Better 6. Good 7. Very good

4. What do you feel about the distribution system of seed for production?

1. Very bad 2. bad 3. worse 4. Normal 5. Better 6. Good 7. Very good

5. What is your opinion on the participants discussion on agriculture information organized by cooperative?

1. Very bad 2. bad 3. worse 4. Normal 5. Better 6. Good 7. Very good

6. How do you feel about the loan monitoring system on agriculture?

1. Very bad 2. bad 3. worse 4. Normal 5. Better 6. Good 7. Very good

7. What in your opinion on the role played by cooperative on financial activities?

1. Very bad 2. bad 3. worse 4. Normal 5. Better 6. Good 7. Very good

8. Are you satisfied from the interest provided by rural saving amount?

1. Very bad 2. bad 3. worse 4. Normal 5. Better 6. Good 7. Very good

9. What do you think about the loan procedure system of cooperative?

1. Very bad 2. bad 3. worse 4. Normal 5. Better 6. Good 7. Very good

10. What do you feel about the role played by the cooperative to bring change in society by investing agricultural activities?

1. Very bad 2. bad 3. worse 4. Normal 5. Better 6. Good 7. Very good

11. What in your opinion on the discount provided on repayment of loan by the debtors?

1. Very bad 2. bad 3. worse 4. Normal 5. Better 6. Good 7. Very good

12. Do you think that saving accounts of farmers on cooperative is benefited for them?

1. Very bad 2. bad 3. worse 4. Normal 5. Better 6. Good 7. Very good