

# Chapter I

## Introduction

### 1.1 Background

Nepal is a small Himalayan kingdom between two big economic powers of Asia, China in the north and India in the east and south with open borders. Nepal is a landlocked country. In addition, Nepal is one of the least developed countries in the world. There are many reasons behind being an underdeveloped country. The basic characteristics of the Nepalese economy are, the population growth at 1.34 per annum, per capita income is about \$ 721-\$742 percent of the total population depends on agriculture and 26% percent live below the poverty line (NPC, 2012/13). Nepalese labor force is increasing day by day into the international market. The common problems of Nepal throughout the country are unemployment, underemployment and disguised unemployment. Many youths are involved in or depend on agriculture sector because they are deprived from employment opportunities in other sectors like industry, service, NGOs and INGOs. Nepalese people are forced to seek other sectors as employment due to the inadequate development in agriculture sector. Nepalese economy is geared up only by foreign employment. Therefore, foreign employment has played a very significant role in the Nepalese economy.(Shrestha, 2014)

Savings and credit Cooperatives are financial institutions which can play a significant role to develop economic situation of the developing countries like Nepal. “A Cooperative is an association of persons usually of limited means who have voluntarily joined together to achieve a common economic and through the information of a democratically controlled business organization, making equitable contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking”(Rawal, 2014).

Cooperatives, as economic enterprises and as self-help organizations, play a meaningful role in uplifting the socio-economic conditions of their members and their local communities. Over the

years, cooperative enterprises have successfully operated locally-owned people-centered businesses while also serving as catalysts for social organization and unity. With their concern for their members and communities, they represent a model of economic enterprise that places high regard for democratic and human values and respect for the environment. As the world today faces unstable financial systems, increased insecurity of food supply, growing inequality worldwide, rapid climate change and increased environmental degradation, it is increasingly compelling to consider the model of economic enterprise that cooperatives offer. The cooperative sector, especially in developing countries, also presents itself as an important element that can contribute to the realization of the Millennium Development Goals. (Acharya, 2009)

The cooperative enterprise also presents an important model as many of the poorest and disadvantaged face social exclusion, lack of access to opportunities and growing economic inequality. As the uneven effects of globalization have led to a rise in the unregulated informal economy, workers in the informal sectors have formed shared service cooperatives and associations to assist in their self-employment. In rural areas, savings and credit cooperatives provide access to banking services which are lacking in many communities. Credit cooperatives also play an important role in the formation of small and micro businesses. They can affect the kind of financial 'deepening' that the World Bank envisages, as they consistently reach the poor in a sustainable way (Thapaliya, 2009).

Cooperatives can contribute to the achievement of the MDGs because of their inherent characteristics. Because cooperatives are economic associations, they provide the opportunity for poor people to raise their incomes. Because they are democratic with each member having one vote, they empower people to own their own solutions, and because they pool risks at the level of the enterprise and offer micro-insurance they increase security. In addition, there is increasing evidence indicating that cooperatives also contribute directly and indirectly to meeting several of the other MDGs, such as primary education for children, gender equality and reducing child mortality (Acharya, 2009).

Makar Ganesh Mahila Krishi Sahakari Cooperative Ltd (MGMKS) is the rural savings and credit cooperative in Kathmandu district. It has 90 female members. This MGMKS will establish in 2005. It provided savings and credit services, free skill development training services for its members.

This study will mainly concerned to analyze activities of savings and credit cooperative, economic and empowerment status of its members and economic change of members through the savings and credit.

## **1.2 Statement of the Problem**

More than half of the total populations of Nepal are lived in rural area. Therefore they can contribute immensely to the national development. Kathmandu is also rural district. Agriculture is the main occupation of this area. The study will be conducted on the Makar Ganesh Mahila Krishi Sahakari cooperative, Kathmandu district. However, due to prevailing gender discrimination, current socio-economic status of rural people in Nepal is very poor. The poor people are being discriminated in every aspect of the society. These and so many other factors have pushed rural people to be at the back of the development.

This study will concerned with the following research questions

- i. What is the present status of involvement in economic activities?
- ii. Who are Low presence in social meeting ?
- iii. Who are Low involved in every decision making of the family.?
- iv. what are the main change of rural people's life style after the involvement of rural cooperative and saving

Though MGMKS has provided savings and credit services to their members who have not yet solved their financial problem as expected by them. So many times all members have presented complain to cooperative desk. They blame that the loan provided to them is not adequate and it is not available on the right time. Consequently, this situation affects negatively the repayment and membership. Some of the cooperatives members have left while some others membership is stagnant.

### **1.3 Objectives of the Study**

The general objective of the study is to assess the role of Makar Ganesh Mahila Krishi Sahakari cooperative in the empowerment of its members

The Specific Objectives Include:-

- i. To analyze the of savings and credit cooperative activities.
- ii. To find out economics status of MGMKS members.
- iii. To find out socio- economic changes of members through the savings and credit cooperative.

### **1.4 Significance of the Study**

Economic empowered People contribute greatly production of whole families as well as to the communities and they have easily success to accesses health facilities. All is an indispensable strategy for advancing development and reducing poverty. Monitoring progress towards gender equality and to know democratic process is therefore of great importance.

Empowerment of People, demands recognition of their rightful place in the decision making process. People should have knowledge and resources, greater autonomy in decision making, greater ability to plan their lives, greater control over the circumstances that influence their lives and free from shackles imposed by prevailing customs, beliefs and practices. They should become active members in development process rather than simple beneficiaries of programmes and service. People must be provided opportunities to have control over production resources that would lead to better life for their families and their children.

The result of this study may provide useful information to improve savings and credit delivery and implement appropriate mechanism to Kathmandu district Cooperative desk as well as cooperative agency (government Organizations who are responsible to organize, promote and regulate primary and secondary cooperative societies) thereby to improve the income and to

empower the rural cooperative members . The output of the research may contribute to improve the credit supply system of savings and credit cooperatives and hence motivate member to increase their savings amount

### **1.5 Limitation of the study**

- This study is limited in Maker Ganesh Rural co-operative ltd.
- This study is limited only Kathmandu district.
- Out of 90 (total) members, 45 respondents will be selected.
- The study is limited to the certain socio-economic impacts and its indicators. Thus the validity of the data provided by the respondents hinge upon two main

### **1.6 Organization of the thesis**

This report is divided into six chapters. In first chapter, introduction, objectives, rationale and significance of the study and limitation of the study has been mentioned. Chapter two is the literature review section which explains about the energy situation in Nepal, concept of solar technology and SHS, situation of solar home system in Nepal and some research findings. Chapter three describes the methodology employed to achieve the study objectives. In chapter four, general description of the project sites, population characteristics, technical and cost specification and the facility at the study area has been explained. Analysis and interpretation of data in chapter five. Chapter six deals with the major findings, conclusion and recommendation of the study signifying the completion of the study report. Bibliography, interview schedule and checklists have been attached as annexes at the end of the report.

## **Chapter- II**

### **Literature Review**

#### **2.1 Review of Theoretical Perspective**

The Nobel Peace Prize winner Prof. Mohammed Yunus of Bangladesh was the first person who developed and applied the concept of savings and credit cooperatives or micro-finance. In 1976 he established savings and credits bank in the Jobra village of Bangladesh. Chaudhary (2008)

Consumer cooperatives, which emerged in Britain in the 1840s along the Rochdale system, are today the market leaders in Italy, Switzerland, Singapore and Japan. They are also very active in the Scandinavian countries and Atlantic Canada. In the UK, which has seen the fiercest competition among consumer chains, consumer cooperatives are fifth in market share and are pre-eminent in the small supermarket sector. Consumer co-operatives have a strong record of creating decent work for their employees, engaging in fair trade with producer cooperatives in developing countries, setting industry standards for honest labeling, and promoting healthy diet (The Asia foundation, 2010).

In the new-developed countries, cooperatives have had the chance to develop in their own ways over the last two centuries, without much government interference. The first type to develop was a 'friendly' or mutual health society that insured people against sickness and provided basic health care. In the USA, some of the largest health providers are consumer cooperatives; in the Pacific Northwest one cooperative provides health care for 570,000 members; in the Mid-West another has as many as 630,000 members. In Japan, 120 consumer cooperatives provide health care for around three million members, who meet in small 'hen' groups to discuss preventive health issues. (Global Finance Magazine, 2007)

### **2.1.1 Global Context**

In the mid-19th century, Raiffeisen and Schulze-Delitzsch founded cooperative self-help institutions of farmers and business people. The first Raiffeisen banks and Volksbanks will be established. Municipal savings banks (Sparkassen) also emerged at the same time. The locally-anchored savings banks and cooperative banks, which will be normally very small in size, accepted savings to be deposited and granted microcredit – in other words, they will be the first microfinance institutions in the world. And they are still active in this field today, 200 years later. They actively promote the generation of savings by the public at large finance three-quarters of all small and medium-sized businesses and more than 80% of all start-up businesses in Germany (Paul Armbruster, 2004).

Cooperative self-help institutions will be originally founded because of the need to optimize the economic position of the individual member by joint business activities - based on solidarity in line with the economic principles of self-help, individual responsibility and self-governance - as a result of better access to financial services and markets, while maintaining the member's own capability to operate and compete in the markets. The existence of functioning cooperative societies leaves a positive mark on the economic and social structure of a country since cooperatives develop on the basis of local initiative and local economic strength; decentralized cooperative systems can operate in close proximity to markets and target groups. In the context of globalization, cooperatives are particularly well-equipped to combine the advantage of local activities with regional and national networking within the system, provided they adapt their structures and operations accordingly, thus contributing considerably not just to strengthening their members but the local/regional economic structure in which they are operating (Paul , 2004).

In Africa it has been defined as the operations of savings and credit associations, rotating savings and credit associations (ROSCAs), professional money lenders, and part-time money

lenders like traders, grain millers, smallholder farmers, employers, relative and friends, as well as cooperative societies. (Larenstein University of Applied Sciences, 2008)

Rotating savings and credit associations (ROSCAs) are also an important source of credit in most African countries. These are found in both rural and urban areas as either registered welfare groups or unregistered groups. They mainly provide credit to those who would likely be ineligible to borrow from other sources. ROSCAs have developed mostly in response to the lack of access to credit by SMEs (small and micro enterprise), forcing them to rely on their own savings and informal credit sources for their financing. It has been found that rural firms use ROSCAs more than urban ones. They mostly integrate savings into their credit schemes, thus mobilizing savings from their members. However, even for members of ROSCAs, not all their credit needs can be satisfied within the associations. This implies that there is some proportion of borrowing and lending that is not catered for by either formal institutions or such associations. This is catered for by personal savings as well as borrowing between entrepreneurs and other forms of informal transactions. Rural firms rely more on ROSCAs since they present easier access. Savings and Credit Cooperatives (SACCOs) also provide both savings and credit facilities to their members. The amount of credit provided depends on the amount of the individual members' savings, but the use of money is not restricted (Larenstein University of Applied Sciences, 2008).

### **2.1.2 Regional Context**

The Asian and Pacific region is home for over 60 percent of the world's population and more than 70 percent of the region's population lives in rural areas and primarily involved in agriculture. Integrating and empowering rural People by promoting People's entrepreneurship in green cooperatives has been recognized as an important approach to alleviate rural poverty and enhancing sustainable rural development. The promotion of People's entrepreneurship in the area of green cooperatives is a vital approach where People can play pioneering role for income generating activities, employment opportunities and improve quality of life for sustainable development. Furthermore, many People reside in rural areas and therefore agricultural employment can be a primary source of income for the People. Obviously, People's development



in the region depends on the improvement of the situation of rural communities. However, People lack access to land credit or production inputs and, they bear inadequate knowledge and business experience of cooperatives. In conclusion, People's entrepreneurship through green cooperatives, capacity building and information can enable them to produce and market their green products (World Journal of Agricultural Sciences, 2008).

India produces only five percent of the total quantity of milk produced this amount is too inadequate to meet the country's demand. As a result, many dairy cooperatives have been formed to meet local demand and to develop dairy industry. It has been noticed that for small farmers, livestock production is a family operation and most of the livestock management is carried out by People. Various researches have been conducted to explore the role of dairy cooperatives on People's empowerment or the role of People in dairy farming in rural areas. A case study of Kishan cooperative in India shows that dairy activities can empower rural People immensely (Sarker Manish and Hideki Tanaka; 2007)

### **Cooperatives in Developing Countries**

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 government. 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 cooperatives 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 (Global Finance Magazine, 2007)..

### **2.1.3 National Context**

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. (Chaudhary 2008)

The development of the cooperatives started in Nepal since 2010 BS 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 will be compelled to migrate. The cooperative department played an important role to resolve the disaster with patience. (Acharya, 2009)

Even in the ancient time there used to be certain forms of cooperatives in Nepal, like Dharma Bhakari, Parma and Guthi etc. In line of this “Rapti Valley Cooperative Loans Committee” was formed in 2013 BS to provide the loan to the farmers issuing the executor order. In addition, cooperative development treasury was established in 2018 BS 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 will be established under cooperative central organization. Cooperative training center was established in 2019 BS. Under the cooperative bank act 2019 BS in 28 Bhadra 2020 BS Cooperative Bank was established which was later converted into Agricultural Development Bank in 2024 BS. (Acharya, 2009)

According to the declaration of the cooperative programmed in the royal address the cooperative programmed will be launched in 27 districts. The Sahakari Sastha act 2016 BS and Sajha Sasthan in 2041 BS was promulgated in 2041 BS. After cancelling the Sajha Sasthan Act, Sahakari Act 2048 BS and Sahakari Niyamawali 2049 BS will be implemented this shows the importance of cooperative in Nepal (Acharya, 2009).

However, the cooperative programme adhering to the globally recognized cooperative principles and values started in the country only in 1956 when 13 credit cooperatives will be established in the Chitwan Valley. The objectives of the cooperatives societies will be 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)

Modern Cooperatives began in Nepal in 1954 when a Department of Cooperatives was established within the Ministry of Agriculture to promote and assist development of Cooperatives. By the end of mid-April, 2010, a total of 22,646 cooperatives will be registered across the country. Capital share of these institutions totaled Rs 20.196273 billion and the number of total members was 2,963,114 (male members – 1,763,376; female members – 1,199,738). A total of Rs 124 121.831359 billion savings will be collected while investment worth Rs 105.453569 billion was made from these institutions. Except the initial institutions, from central to district level of cooperative campaign, National Cooperative Association Ltd – 1, National Cooperative Bank Ltd – 1, Central Sector-wise Association – 11, District Cooperative Association – 66 and Sector-wise District Cooperative Association – 127, have been registered and are in operation (Economic survey 2013\14

### **Promotion and Expansion of Cooperatives as a Main Pillar of the Economy**

The class, group and community like women, Dalits, Janajatis, backward societies, landless peasants, Muslims, Madhesi; who have been forced to remain behind from the national mainstream of development for centuries; as well as the remote areas will be transformed into productive force through cooperatives. In order to develop cooperative as the foundation of increasing production, minimizing poverty and inequality, import substitution, export promotion, employment generation and promotion of social justice and harmony, the national program of "Cooperatives in Villages, Employment at Every Household" will be expanded as a campaign. (Budget, 2012/013)

Cooperatives will be established as strong pillar by building inclusive economic base and utilizing local resources, capital and labor. Special grants and facilities will be provided through a cooperative trust for backward classes, caste, sex, conflict affected, martyrs' families, landless and informal sector workers to get involved in economic activities. The traditional profession of Dome, Chamar, Musahar, Sarki, Damai, Kami etc, will be transformed into modern profession by bringing them into commercial cooperatives with the provision of grants. (Budget, 2012/013)

Seed money will be provided to the cooperatives run by People on the basis of project proposal to enhance the skill, capacity and confidence of People. Emphasis will be given to develop agricultural wholesale and retail market. Concessional loan and seed money will be provided for tillers, cattle grazers, badee and rural landless People who intend to get involved in production of seasonal and off-season vegetables, fruits, tea, coffee, herbs and fishery and animal husbandry. Arrangement will be made to share 50 percent of the total cost of irrigating system for cooperative farming by the government. (Budget, 2012/013)

Assistance will be provided to proposed small farmers' tea cooperative factory of Jhapa Prithivinagar. Capital subsidy and concessional loan will be provided to set up the cooperative sauce factory in Lalbandi of Sarlahi district, renowned for high tomato production. Seed money will be provided to set up veterinary service centers and pharmacy run by animal husbandry and dairy cooperative of village. Customs tariff will be exempted on the import of machineries for dairy cooling system and processing unit, food, vegetable and fruit processing centers. Customs tariff will be rebated on rational basis for tractor, power tiller, thresher, rice mill and required machineries for cooperative farming who cultivate by pooling small fragmented piece of land into larger site of farm. (Budget, 2012/013)

Customs tariff facilities will be given for the import of transport vehicle on rational basis to sell the essential consumer goods in fair price and to deliver the locally produced goods into the market through the establishment of multipurpose cooperative in each village development committees. Customs tariff will be exempted on the basis of project viability for bus and tax operation in Kathmandu valley and urban areas through the establishment of cooperative formed with the involvement of transport workers. A sum of Rs. 10 Million will be provided to construct the central office building of National Cooperative Federation. (Budget, 2012/013)

Effective monitoring system will be made in order to maintain fiscal governance in the savings and credit cooperative sector. Necessary amendment will be made in prevailing act and rules in order to make cooperative movement more effective. Emphasis will be given to increase the capacity of the institutions related to the cooperative movement. Government of Nepal will formulate a working procedure for the purpose of customs exemption and grant facilities to cooperative unions and societies (Budget, 2012/013)

With the same view Gothpana Savings and Credit Cooperative (MGMKS ), considered for this study, was established in 2058B.S in Martadi village development committee (VDC) KathmanduNepal. Martadi VDC lies in Sati Zone of Nepal. At the time of the 2068 Nepal census it had a population of 8,807 persons living in 1,920 households. Among them the female population had 4,101 and male 4,706. The major castes groups residing in the area are; Rawal, Thapa, Aidi, Dalit(Damai, Luwar, Chadara, Nepali, Sunar), Barman etc. They are mostly small farmers with agriculture as the major occupation. Rice, Maize, wheat, Mustard are the principal cereal crops, whereas potato, onion, dalhan, telhan crops milk production through livestock are other sources of income (KathmanduDistrict Profile 2069).

This study has attempted to explore whether the People of the Martadi VDC are feeling any difference in their life style after the cooperative. In addition, the research tried to assess if the People are employ will bed in decision making through the activities of cooperatives.

In this study the researcher has tried to assess the activities of savings and credit cooperatives, economic and empowerment status and, economic change of members due to the savings and credit cooperative. For the case study Gothpana Savings and Credit Cooperative (MGMKS ) that lies in Martadi VDC Kathmanduwas considered

Cooperative Federation of Nepal is the apex body of cooperative movement in Nepal. It launches several activities mostly in the areas of training i.e. Cooperative Trainings, Leadership Development Training, Capacity Building Training, Member Awareness Campaigning, Agriculture Marketing Training, Product Diversification on Agro Products, Success Case Replication etc. Likewise, the project also develops model cooperatives, support to People cooperatives, distribute seed money for the expansion of agriculture business related to production and marketing (UNFAO, 2010).

Savings and credit cooperatives (SCCs) provide a variety of microfinance services to various households living in the Hills, Terai, and Kathmandu valley. Nearly all Nepali SCCs are self-funded. Most of these SCCs are profitable, including those located in poor remote areas of the hill region. Key regions for the SCCs strong financial performance include reliance on member savings and control of administration costs. (Paudel 2011)

Savings and credit cooperatives are the only source of financial services to the community people in the rural areas where commercial banks do not operate. In addition, during insurgency, when all commercial banks withdrew from the rural areas, the sources of microfinance services in the rural areas will be community – based SCCs (Paudel 2011).

Cooperative is an effective way for People empowerment, gender balance, socio-economic development, leadership development, cooperative management, financial management training, skill development and other gender sensation activities which is being carried out through different program at national, regional, and local level. It also conducts interaction program for People empowerment with the participation of the representative of cooperative and its stakeholders. It can be formulated code of conduct for committee members through the cooperative which is maintained ethical and financial discipline of their cooperatives. It also launches awareness program for cooperative in different districts regularly. Beside these national cooperative runs agro-marketing for equality production and marketing the products internally and externally to realize the better price to the farmers to uplift the socio-economic condition of People. It can also select may other project such as national cooperative bank, operation of cooperatives exhibition, distribution of fertilizers, supply of construction materials, and production of district cooperative unions through logical supports. (Bastakoti, 2011)

## **Chapter III**

### **Research Methodology**

This chapter will describes the methods and processes applied to conclude this research. In addition, it also includes the rationale for site selection, sampling procedure, and techniques used for data collection. Following procedure will be applied to find out the actual condition of the rural People.

#### **3.1 Research Design**

It will be carried out both on the basis of exploratory and descriptive research design. It will focused to investigate the role of cooperatives in rural areas.

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

An intensive field survey will be conducted to obtained data and information for the study. Collection of data is the first and foremost work in a research. Both qualitative and quantitative data will be collect and use in the presented study. Therefore, primary and secondary sources of information will be used.

##### **3.2.1 Primary source of data**

Primary data will collect through a schedule of self- structural questionnaire interview and discussion. The sources of primary data are the sample beneficiaries. Primary data will be collected through the administration of questionnaires and direct interview with beneficiaries. The questionnaire will collect both quantitative data from the individual who feet within the sample. As the majority of the respondents of the study will illiterate, the research himself administered the questionnaire.

#### **3.3. Rationale of Site Selection**

Kathmandu district will be selected for the case study, where different people live with different ethnicity and cast, among them most of the residents are empowered through savings and credit cooperative.

### **3.4 Sampling Procedure**

The Researcher will select Maker Ganesh Mahila Cooperative Ltd that lies in the Kathmandu District, out of 90 (total) members, 45 respondents will be interviewed. The samples will be selected by using simple random sampling method. This is the 50 percentage of the total universe.

### **3.5 Techniques of Data Collection**

For the research both primary and secondary data will be used. Primary data are collected from field survey; interview, observation, questionnaire and sampling. Likewise secondary data will be collected from websites and internet, report of the NGOs/ INGOs, relevant books, journal, magazine, and other related research literature. For the study following techniques will be used to collect primary data.

#### **3.5.1 Interview through Household Questionnaire**

To obtain the primary data face to face interview (unstructured and structured) was adopted, where the researcher directly talked to the respondents to know the fact of the rural people. It involves interaction between interviewer and respondents. The researcher was included this types of questions; general information, information about income, borrowing, expenditure, business activities, occupational change and empowerment.

#### **3.5.2 Case Studys**



This method was used to explore the life pattern, activities and life history of the respondent. The case study supported to get immense information about rural people and their family member. The researcher used two case studies.

### **3.5.3 Informal Interview**

During field study, informal interactions with a number of people will be made. They will be asked about savings and credit business informally. This technique was also useful to provide essential information about the activities of members.

### **3.5.4 Field Note**

It is almost impossible to remember all the information collected during the field survey therefore field notes will be recorded to remind later. During field survey both subjective interpretation of the situations and the raw interpretation of the fact will be records.

## **3.6 Method of Data Analysis**

Collected information will be processed and analyzed scientifically with the help of computer software like excel as well as manually. Different tables are preparing for different socio-economic variables. Mathematical calculation and statistical operations and tests are performed for quantitative information. Qualitative information is presented in descriptive way. To visualize information different diagrams and charts are prepared.

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