

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study:

A cooperative is an autonomous association of persons who voluntarily cooperate for their mutual, social, economic, and cultural benefit through a mutually owned and democratically run enterprise. Cooperatives include non-profit community organizations and businesses that are owned and managed by the people who use their services or by the people who work there (worker cooperatives) and take on a variety of forms, ranging from officially registered cooperatives to loosely organized groups of neighbors, family, and kin networks. Cooperatives are based on values like self-help, democracy, equality, equity, and solidarity. These values, among other aspects of cooperatives, are particularly useful in empowering women through membership. In statements in advance of International Women's Day in early 2013, President of the International Cooperative Alliance, Dame Pauline Green, said, "Cooperative businesses have done so much to help women onto the ladder of economic activity. With that comes community respect, political legitimacy and influence." Cooperatives allow women who might have been isolated and working individually to band together and create economies of scale as well as increase their own bargaining power in the market.

However, despite the supposed democratic structure and the values and benefits shared by cooperative members, particularly women, due to gender norms and other instilled cultural practices, women suffer a disproportionately low representation in cooperative membership around the world. Representation of women through *active* membership (showing up to meetings and voting), as well as in leadership and managerial positions is even lower. The cooperative movement began in Europe in the 19th century, primarily in Britain and France, although The Shore Porters Society claims to be one of the

world's first cooperatives, being established in Aberdeen in 1498 (although it has since demutualized to become a private partnership). The industrial revolution and the increasing mechanism of the economy transformed society and threatened the livelihoods of many workers. The concurrent labor and social movements and the issues they attempted to address describe the climate at the time.

The co-operative concept in the form of Guthi, Parma, Dhikuri, Dharmabhakari etc has been used from a very beginning in Nepalese societies. Characteristics of these historical social institutions are almost resembled with primary form of co-operatives. For the institutional development of such societies, the then government aimed to adopt co-operative system as a means for economic social and cultural development of the people as well as an appropriate and effective tool for rural development. The then government established the Department of Co-operative under the Ministry of Planning, Development and Agriculture in 1953 A.D. The modern cooperative movement initiated from Rapti Valley (Chitwan District) as a part of flood relief and resettlement program. At the first time 13 credit cooperative societies established in 2013B.S. were provisionally registered under the executive order of the then government which got legal recognition after the enactment of Cooperative Societies Act 2016B.S. The first Co-operative Societies Act was revised several times and it was replaced by the Sajha Societies Act in 2041B.S. After the restoration of multiparty democracy the Sajha Societies Act was replaced again by the Co-operative Act 1992. The Department of Co-operative has provided the authority for registration and regulations of co-operative societies/unions/federations under the Acts.

The interim Constitution of Nepal, 2063 has considered Cooperative sector as one of the three pillars for national development. Several types of cooperatives societies operated in the country are Saving and Credit, Multipurpose, Dairy, Agriculture, Fruits and Vegetables, Bee Keeping, Tea, Coffee, Consumers, Energy, Communication etc. including

production, financial and service. Nepal has initiated its cooperative movement after 1950 AD. Policy and programs launched by the government have emphasized the importance of Cooperative modality to maintain peace in the society by means of self employment and to expedite the development works. It is believed that some 3 million people are already affiliated so far in more than 20000 cooperatives and more than 50000 people are employed directly in Cooperative business.

With the restoration of democracy in 1990 and promulgation of a new Cooperative Act in 1992, there has been resurgence in the cooperative movement in Nepal. This is evidenced by the fact that the number of registered cooperatives has grown to 9362 (Statistics on Nepalese Cooperative Societies & Unions, Government of Nepal, Ministry of Agriculture & Cooperatives, Department of Cooperatives, 2007, July 9) as of the record up to April 13, 2007, compared to 830 in 1990. With the increase in number, cooperatives have diversified their involvement in micro & medium level enterprises. Indeed cooperative sector is flourishing one of the largest private sector business enterprises in Nepal. One of the factors that have contributed to the rapid expansion in both the number and the enterprise coverage of cooperatives is the new policy and legal regime allowing grassroots based spontaneous initiatives of communities to organize themselves into cooperatives for doing business and serving the communities. This is in contrast to the government led and government directed cooperatives prior to 1990.

There are presently nearly 9,362 primary cooperatives and these are federated into a number of subject-specific cooperative unions at the district level (72), district cooperative unions (49), central cooperative union (5), and 1 national cooperative bank. The National Cooperative Federation is the apex level representative body of all the cooperatives at the national level. Among the five central level cooperative unions, there is one each for dairy, coffee, fruits and vegetables, consumers, and savings and credit.

Financial cooperatives (credit unions, savings and credit cooperatives or cooperative banks) enable easy access to savings and credit at low-cost. They work by pooling limited capital: members' mandatory purchase of ownership shares in the cooperative and their deposit/savings accounts serve as the funding base to enable the cooperative to extend credit to members. Financial cooperatives are the largest providers of microfinance services to the poor. It is estimated that globally, financial cooperatives reach 78 million clients living below a poverty line of \$2 per day. In South Asia, for example, 54.5 per cent of borrowers living below \$2 per day were served by cooperatives, compared to 19 per cent served by other microfinance providers. Financial cooperatives thus play a central role in the achievement of an inclusive financial sector that encompasses the poor.

Financial cooperatives contribute to poverty reduction in various ways. Access to credit to finance micro, small and medium enterprise generates employment and incomes. Low-cost savings facilities for the poor and small depositors help to reduce members' vulnerabilities to shocks such as medical emergencies, and encourage future investments, including education and small business enterprises. Empirical research of the last decade has demonstrated that demand for savings services exists, even among the poorest. If formal means of savings are unavailable, poor people tend to use livestock, jewellery or other informal arrangements that typically have a low or negative interest rate. For people living in poverty, savings is critical to counterbalance the cyclicity of income.

For the last few decades cooperatives organisation has been increasing in Nepal, so there has been increase to develop the agricultural and non agricultural sector and this has created many formal and non formal opportunity for women in rural sector. The large-scale migrations of Asian groups from Tibet and Indo-Aryan people from northern India, which accompanied the early settlement of Nepal, have produced a diverse linguistic, ethnic, and religious pattern.

Nepalese of Indo-Aryan ancestry comprise the people of the Tarai, the Pahari, the Newar, and the Tharus—the great majority of the total population. Indo-Aryan ancestry has been a source of prestige in Nepal for centuries, and the ruling families have been of Indo-Aryan and Hindu background. Most of the Tibeto-Nepalese groups—the Tamang, Rai, Limbu, Bhutia (including the Sherpa), and Sunwar—live in the north and east, while the Magar and Gurung inhabit west-central Nepal. The majority of the famous Gurkha contingents in the British army have come from the Magar, Gurung, and Rai groups.

The "Kirat " period of Nepal, we finds village base or non informal cooperative organisation or activities. During the "Lichhavi" and "Malla" period of Nepal small local level cooperative organisations were set up and a lot of development were achieved. In "Rana" regime and "Panchayat" era as 'Sajha' the cooperative institutions are also regulated from local and national level .

After 1980 A.D. Nepalese government strategy is mainly prioritise investment, providing employment opportunities and fulfilling basic needs of the poor people. Cooperative organisation's economic attendance has also been to target programmes to economically, socially and politically disadvantage people.

Nepal's climate, influenced by elevation as well as by its location in a subtropical latitude, ranges from subtropical monsoon conditions in the Tarai, through a warm temperate climate between 4,000 and 7,000 feet in the mid-mountain region, to cool temperate conditions in the higher parts of mountains between 7,000 and 11,000 feet, to an Alpine climate at altitudes between 14,000 and 16,000 feet along the lower slopes of the Himalaya mountains. At altitudes above 16,000 feet the temperature is always below freezing and the surface covered by snow and ice.

The history of Nepal is about economic struggle. History of Nepal and its underdevelopment process started by its ties to British India during the Rana regime and how capitalism gradually spread in to Nepal bringing more negative impacts than positive.

With the emergence of multiparty democratic system, Nepal entered in to the world economy and global capitalist system through the policy of liberalization, the privatization and emphasis on macro economy. Landlocked, lacking substantial resources for economic development, and hampered by an inadequate transportation network, Nepal is one of the least developed nations in the world. The economy is heavily dependent on imports of basic materials and on foreign markets for its forest and agricultural products. Nepal imports essential commodities, such as fuel, construction materials, fertilizers, metals, and most consumer goods, and exports such products as rice, jute, timber, and textiles.

The political and administrative system of Nepal has not made those changes in trade, investment, and related economic policies that would expedite economic development and attract foreign capital. The government's development programs, which are funded by foreign aid, also have failed to respond directly to the needs of rural people. Cooperative organisational role represents a small but growing segment of economic activity. Most cooperative organisation are member orient, and based on the economic improvement of organisation members.

For geographic and historical reasons, nearly all of Nepal's trade is with India. Attempts have been made to diversify trade through agreements with such countries as Japan, South Korea, Pakistan, the United States, Germany, Poland, and China. The state trading agency, National Trading Limited, has expanded its activities by fostering the development of commercial entrepreneurial activity. Large-scale commercial activity has hitherto been in the hands of foreigners, primarily Indians.

Poverty in Nepal is widespread, with an incidence close to 25.4 percent. Between 1976 and 1996, the number of poor increased by approximately 3.5 million people. Many basic services are still underdeveloped. Only 50 percent has access to safe drinking water and the illiteracy rate is nearly 40 percent. Poverty is more widespread in the rural areas than in the urban areas.

1.2 Statement of the Problem:

Over 75% farmers fall under the category of small and marginal farmers in Nepal. Their holdings are so small in size that they can hardly earn their livelihood from agriculture, small business and cottage industry. The productivity of the land per unit area is low and even declining in most cases because of the prevailing traditional agriculture system, easy, and cheap credit facilities also. The illiteracy among the rural people are remaining as a major constraint in modernization process (Adhakari , 1997). Peace and security political instability obstructing factor of development and progress has been in Nepal now.

Marginal income of the household leads to inability to fulfill the needs of rural people, which compelled them to take loan from local money lenders or any banks at a very high interest rate. If they can't pay this loan amount on time, they have to sell their property in cheaper. So it has dragged them victim of poverty. The financial institutions are very far away from the distance of and also the access of rural people. They are not aware of financial works and they have low income of savings.

After 1990, the cooperative movement is rapidly raising in Nepal because of new cooperative policy or Cooperative Act 2048 . State is very serious to promote the economic condition of poor people. In such a situation, one can't think about savings and investment form other financial sector.

The people who live in rural areas are back in socio economic sectors. There was not equal access of women, Dalits and other ethnic groups in loan facilities, education, leadership, health and other social economic sector in the community, they were back in all aspects. Thus the study is relates how is the participation of women in financial programs of Co-operatives and what is the role of Co-operatives for women to uplift the economic status and their living standard in rural areas.

1.3 Objective of the Study:

Cooperative society helps in collecting scattered small fund from women of rural area and invests it for their future benefits. With the help of different cooperatives societies women have been able to start some small business like shop, fancy store, hatchery and so on. With the help of these business, women have been able to contribute in their daily expenditure as well as help in saving for the future.

The major objective of the research study is to explore the women's position in saving and credit cooperative organisation in Ichangunarayan area of Kathmandu. To achieve the goal of general objective, the following specific objectives have been set:

1. To study the women's participation in cooperatives financial programme.
2. To find out the role of cooperative for women's economic development and to examine significant change in the living standard of rural women on selected area .

Nepalese socio- cultural structure is a major factor to give the freedom for Women to participate the economic activities or to earn money. The patriarchal norms and values help to control the women to participate in social and economic activities, and there is no any good rules and regulation to destroy it.

We cannot found the major study on the topic of women participation on cooperatives organisation. So the study is only related that three objectives to find out the actual conclusion about women position or condition, who are the members of cooperatives.

1.4 Rationale of the Study:

Cooperative believes on common liabilities and consumption. Cooperative is organization of dispersed resources, skill, means and capital of community through active participation of its members to solve the common problems and to meet the targeted objectives.

Cooperative can be successful without active participation of the people. This program is totally based on democratic norms, values and process, so any member can join the organization for their progress and to organize for development. It is obvious that poor people lack means, resources and capital so ; there is no any good option for them besides organizing the dispersed resources, means and capital with united effort for their development.

The study is concerned with the role of two cooperative organisations, which is located at Ichangunarayan VDC; ward no. 4 of Kathmandu District. This study will help to find out the answer to the following question: What kind of services are provided for women? What is the role and involvement of women in the society? What is the position of female in the organization? What types of effects are there in social and economic life of women because of the organisation? Are some of the question that the research tries to probe into.

Lastly the study attempts to show the rural areas women clear picture regarding to their livelihood by using primary as well as secondary data in the context of saving and credit co-operatives programme. The study can help to understand the shortcoming of the programme and put forward the recommendation in the concerned field for the betterment of the programme.

1.5 Organization of the Study:

This study has been divided into six major chapters. First chapter deals with different aspects of the study consists of Background of the study, Statement of problem, Objectives of the study, Rational of the study and Organization of the study.

Second chapter deals with "Literary Review" divided in two parts: first describes the general overview and second is a movement of cooperatives. The third unit is methodology of research and this unit deals the method of research. Fourth unit is about he setting and respondent profile. This unit is about setting and introduction of study area.

Fifth unit is the unit of data presentation and data analysis units. This unit represents the table of sampling and its conditions in different aspects and also tries to shows the condition of women from the chart methods.

Sixth unit is the final unit of this study and this unit is conclusion unit. This unit provides the major conclusion and finding result of this study. it also provides the recommendation and gives the summary of the study.

Chapter Two

Literature Review

2.1. General Overview

Cooperatives were introduced in Latin America by European immigrants in the early 1900s; later they were often fostered by state action in connection with agrarian reform. Marketing and credit cooperatives have been important in many African nations, especially since World War II. During the Soviet era, marketing cooperatives of the U.S.S.R. and eastern Europe functioned as part of a centrally controlled purchasing network for farm produce. Cooperative farms in those countries were modeled on the Russian *artel*, in which all land was pooled and worked in common and income was distributed according to work performed.

The cooperative movement developed rapidly in the latter part of the 19th century, particularly in the industrial and mining areas of northern England and Scotland. It spread quickly among the urban working class in Britain, France, Germany, and Sweden and among the rural population of Norway, The Netherlands, Denmark, and Finland.

In the United States, attempts at consumer and agricultural marketing cooperatives were made at the beginning of the 19th century. Although most U.S. cooperatives developed in rural areas, consumer and housing cooperatives spread substantially in metropolitan areas in the late 20th century.

Co-operative is a form of business enterprises, or community organization, incorporated in service to its members and users, in order to meet their common economic, social and cultural needs and aspirations. Co-operative is jointly-owned and democratically controlled by its members and users on the basis of one member, one vote.

Co-operatives follow democratic, participatory and transparent decision-making processes and organizational structures so that their members and users (i.e. owners,

workers and consumers) may be directly responsible for benefiting themselves and the society in general.

Co-operatives are based on the value of self-help, mutual help, self-responsibility, democracy, equality, equity and solidarity. Co-operative members believe in the ethical values of honesty, owners, social responsibility. The major seven principle of cooperatives are as follows:

- (A) Voluntary and Open Membership
- (B) Democratic Member Control
- (C) Member Economic Participation
- (D) Autonomy and independence
- (E) Education, Training and Information
- (F) Co-operation among Co-operatives
- (G) Concern for Community

Majority of the people are poor in Nepal and most of them are women. In the present transitional period of our country, conflict between political parties and war many women are displaced from their house. Because this types of internal conflict and war, majority of women are forced to live vulnerable life. In this situation, women empowerment though development of cooperative and increasing their participation in cooperative business is important.

Nepal is a poor country in South Asia and it is ranked as the twelfth poorest country in the world. However, over the last decade the country has made considerable progress reducing poverty. Poverty rates declined across all of Nepal's development regions and ecological belts:

Headcount poverty rate declined from 42% to 31% between FY95/96 and FY03/04

Urban poverty declined from 22% to 10%

Rural poverty declined from 43% to 35%. The standard of living improved between Y95/96 and FY03/04: (2004)

Cooperative is based on democratic principles, so it is able to play important role in economic and social development of developing countries. Nepal is also adopting the cooperatives forms its first plan for the economic and the social development by associating cooperative in agriculture. About 85 percent people are engaged in agriculture as their main occupation and women are playing vital role in agro business, production and processing, but there effort are not evaluated and they are made weak in economic and social sector.

Many countries of the world accept cooperatives as the important pillar for the economic and social development of the country. Self-sustenance, self-motivation, well management, equality in distribution, consumption and participation are the basic pillars of cooperatives. Nepal has also improved some of its human development indicators: infant and child mortality rate decreased, albeit with large regional variations. Child malnutrition and maternal morality remain high and the prospects of achieving this Millennium Development Goal are unclear. Nepal's achievements are impressive given the country's politically difficult and conflict-ridden environment. A number of structural economic factors explain Nepal's unexpectedly strong development outcomes.

A cooperative is not a new concept for Nepal. In ancient age when Aryan sang their Hymns in praise of natural gods, we find references about credit and lending business in those hymns. The Vedas- Rig Veda and Athrab Veda in particular abound in numerous and specific reference about credit and mutual cooperation in economic fields.

A cooperative is defined by the International Co-operative Alliance's Statement on the Co-operative Identity as an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled.

A cooperative may also be defined as a business owned and controlled equally by the people who use its services or who work at it. Cooperative enterprises are the focus of study in the field of Cooperative economics.

It is an established fact that cooperatives are the only institution that can provide both the economic machinery and the social values required by our age, if there is any hope for the struggling masses of the emerging countries, like Nepal, it is through mutuality, through working together and through cooperation.

Thus it should be quite patent that cooperation, now occupies a portion of cardinal importance as a form of business organization, in almost all the countries of the world, whether they are small or big, whether they are capitalist or socialist, whether they follow one religion or other. The caste, colour, religionism etc. have not been any bar for the development of the cooperative movement.

Cooperative can increase productivity directly through technological change and indirectly also through institution arrangement or through the creation of psychological or social climate that will include the farmers to strive for greater productivity.

According to National Cooperative Union of India's message on cooperative day 2008, "Under the competitive scenario, Cooperatives highlight the need to restructure the policy to achieve a new vision based on faster, more brands based and an inclusive socio-economic growth. Such a policy framework is aimed at reduction of poverty and bridging the various divides, which are fragmenting civic society in various developing countries like Nepal and India".

Cooperatives are the mechanism for economic development; it helps to maintain economic sustainability on the third world countries in the present globalisation period. In the global sense there are eight hundred thousand members in cooperatives and it provides employment for ten hundred thousand-world populations.

Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, social , racial, political or religious discrimination. Co-operatives are democratic organisation, controlled by their members who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights and cooperatives at other levels are also organised in democratic manner.

Cooperatives are based on the values of self-help, self-responsibility, democracy and equality. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others. Such legal entities have a range of unique social characteristics. Membership is open, meaning that anyone who satisfies certain non-discriminatory conditions may join. Economic benefits are distributed proportionally according to each member's level of participation in the cooperative, for instance by a dividend on sales or purchases, rather than divided according to capital invested.

2.2 History of Co-operative Movement

Co-operation as a form of individual and societal behaviour 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. In 1761, the Fenwick Weaver's Society was formed in Fenwick, East Ayrshire, and Scotland to sell discounted oatmeal to local workers. Its services expanded to include assistance with savings and loans, emigration and education.

In 1810, social reformer Robert Owen and his partners purchased New Lanark mill from Owens's father-in-law and proceeded to introduce better labour standards including

discounted retail shops where profits were passed on to his employees. Owen left New Lanark to pursue other forms of co-operative organization and develop co-op ideas through writing and lecture. Co-operative communities were set up in Glasgow, India and Hampshire, although ultimately unsuccessful. In 1828, William King set up a newspaper, *The Cooperator*, to promote Owen's thinking, having already set up a co-operative store in Brighton .

The Rochdale Society of Equitable Pioneers, founded in 1844, is usually considered the first successful co-operative enterprise, used as a model for modern co-ops, following the Rochdale Principles. A group of 28 weavers and other artisans in Rochdale, England set up the society to open their own store selling food items they could not otherwise afford. Within ten years there were over 1,000 co-operative societies in the United Kingdom.

Other events such as the founding of a Friendly Society by the Tolpuddle Martyrs in 1832 were key occasions in the creation of organized labour and consumer movements. In Norway dairy Cooperatives covers 99% of milk production and consumer co-operatives covers 25% market share. On the other hand Saludcoop health co-operative 2nd largest employer in Colombia caring for 25% of population. One studies shows 4 of 10 Canadians are members of at least 1 co-operative and co-operatives handle 40% of farm cash receipts in Canada. 520 million of 760 million co-operative members worldwide are from co-operatives in Asia. (Cooperative Department Articles 2007)

Some fact of Co-operative enterprise provides 100 million jobs worldwide far more than multinational corporations. Over 120 million people - 2 of every 5 people-are members of 48,000 U.S. co-operatives. In Finland were responsible for 74% of the meat products, 96% of dairy products, 50% of egg production, 34% of forestry products and 34% of total deposits in Finnish banks . (ICA website)

Cooperatives may be generally classified as either: (a) Consumer cooperatives. (b) Producer cooperatives. But in detail co-operatives organisation is classified on the following ways.

(A) Housing Cooperatives

1. Market-rate housing cooperatives

2. Limited equity housing cooperatives

(B) Building cooperative

(C) Retailers' cooperative

(D) Utility cooperative

(E) Worker cooperative

(F) Business and employment co-operative

(G) Social cooperative

(H) Consumers' cooperative

(I) Agricultural cooperative

(J) Cooperative banking (credit unions and cooperative savings banks)

(K) Federal or secondary cooperatives

(L) Cooperative wholesale society. (Source: Wikipedia's free encyclopedia)

2.3. National and International Level of Co-operative's Organisation

2.3.1. National Cooperative Federation of Nepal Ltd

The National Cooperative Federation of Nepal (NCF/N) established in June 20, 1993 under the Co-operative Act, 1992 is an apex body of the cooperative movement of all types and levels of cooperatives organized on the basis of universally accepted cooperative values and principles.

As the national apex body of cooperatives of all types and levels, it on behalf of them represents in government, national and international forum NCF/N represents around

8000 cooperatives operating throughout the country. Approximately 2 million individual members are involved in the different types of co-operatives for their economic, social and cultural development various activities.

NCF/N is a member of International Cooperative Alliance (ICA), Geneva. It is also affiliated with the International Federation of Agriculture Producers (IFAP), France and Network for the Development of Agricultural Cooperatives (NEDAC), Thailand.

Vision of NCF/N is to promote and establish such Nepalese civil society where the Democracy, Equality, Solidarity, Social justice, Caring for other and Gender-Balanced sustainable development will be followed by the cooperatives.

The general objective of NCF/N is to promote, strengthen and empower the cooperatives for the benefit to their members on the basis of mutual cooperation through the participatory development process in the country. To attain the general objectives, some specific objectives of NCF/N are set as follows:

- a. To raise the sense of mutual help and cooperation among the people for fulfilling their needs and aspirations through cooperatives.
- b. To organise seminars, workshops, awareness raising programs on the emerging issues and lead the movement for safeguarding and implementing the cooperative norms, values and principles.
- c. To promote, strengthen and develop the cooperatives through cooperative training, education and specific projects activities for making cooperative efficient and viable
- d. To develop marketing network to the cooperative products in order to promote the business for the economic benefits of the members.
- e. To extend and explore support to the economic, social, professional and sustainable development of cooperatives in order to strengthen and promote cooperative business.

- f. To provide leadership to the cooperative movement and to represent on behalf of cooperatives in the Government and other national and international forums.

NCF/N has initiated Women Empowerment Program which have emphases how to mobilise the micro credit on the productive and income generating activities along with the other empowerment programs focusing on the women, Schedule cast, Indigenous women and remote area in order to improve the living standard & mitigate the poverty of the deprived people through cooperatives in the community level.

(2.3.2) National Cooperative Bank Limited (NCBL)

National Cooperative Bank Limited (NCBL) has been established in exercise of the power conferred by the sub - section 4 of section 26 under the Cooperative Act, 1992 (first amendment, 2000) as an umbrella institution to provide banking and financial services to all its member cooperatives following the long and continuous demand and efforts of co operators. Assessing the importance of setting up a separate bank to exclusively support the cooperatives in the country, His Majesty's Government of Nepal had amended the Cooperative Act, 1992 and released 10 million rupees as equity participation. NCBL is primarily established

(2.3.3.) International Cooperative Alliance (ICA)

The International Cooperative Alliance (ICA) is an independent worldwide international association of cooperative organizations of all types. Founded in London on August 1895 by the International Cooperative Congress, the ICA is affiliation in 102 countries with 256 national and 4 international level organizations as members serving well over 800 million individual members worldwide. ICA's major myths are as follows :

- a) Co-operatives don't work; aren't competitive – they all fail!
- b) “Tools of governments – not independent”
- c) Yesterday's organizations, no role in global world of today

- d) “Too much democracy” is bad for business.
- e) Values are incompatible with commercial success.
- f) Are poorly managed, under funded.

(Source: *Iain Macdonald, Director General ICA*

7th Asia-Pacific Co-operative Ministers' Conference: 2-5 February 2004) ICA collaborates with several United Nations agencies, including the International Labour Organization (ILO), Food and Agriculture Organization (FAO) and the Council for Trade and Development (UNCTAD). ICA enjoys Category-I Consultative Status within the United Nations Economic and Social Council (UNECOSOC).

ICA is one of the largest and oldest NGO's in the world, established 1895. “the ICA is an independent non-governmental organization which unites, represents and serves co-operatives worldwide” . Its members includes 230 national and international organisations in all sectors of activity from 100 countries, representing 760 million individuals worldwide hold consultative status with the United Nations and its agencies. Its global and regional (decentralized) structure, with offices covering:

- i) Head Office: Geneva, Switzerland
- ii) Asia-Pacific: New Delhi, India
- iii) Americas: San José, Costa Rica
- iv) East, Central & South Africa: Nairobi, Kenya
- v) West Africa: Ouagadougou, Burkina Faso
- vi) Europe: Geneva, Switzerland
- vii) Plus Project Offices, Middle East, Asia, South America

ICA is a guide body of cooperative movement in the world. It has globally network to control and to guide the cooperative organization and movement. So in detail it's works are as follows:

- a) Survey of members to be undertaken
- b) New communications strategy to be developed
- c) Greater co-ordination of communication activities, better management of information and knowledge within ICA network
- d) Promotion of coop.
- e) International standing, Sectoral liaison, Regional strategies and Good governance.
- f) Membership analysis and subscription review.
- g) Policy making and Promoting the co-operative identity.

ICA Strategic Focus are as follows : Global Networking and Trade Contacts, Co-operative Legislation and Policy, Development Assistance – Fighting Poverty, Promoting the Co-operative Identity and Raising awareness on co-operatives in international institutions.

(2.3.4) Cooperative Department

Cooperative movement of Nepal is ongoing for five decades. Nepalese government is trying to maintain rules and regulation for sustainable development of cooperative organization. In the present days Cooperative Act 2048 gives the authority to establish the Cooperative Department and to maintain it. The cooperative Department has following objectives: the department is a control body of cooperative institution and it always provides the positive way for organization. On the other hand department also plays the vital role to makes the rules and regulation for cooperatives and always gives the priorities to study and research on cooperative fields.

(2.3.5) Nepal Federation of Savings and Credit Co-operative Union Ltd. (NEFSCUN)

NEFSCUN is the only national apex body for Savings and Credit Cooperatives (SACCOS) and their District Unions in Nepal. A member based organization, providing

financial and non-financial services to members, guided by International Credit Union Principles and Values. It promote, strengthen and provide a forum for SACCOS to become viable community based financial institutions through providing value-added services such as education, training and financial services. Since being formed in 1988 with 28 SACCOS, NEFSCUN has grown to 439 member SACCOS representing approximately 100,000 individual members in 2004. It have active member SACCOS in over 52 of Nepal's 75 Districts. Core services and programs are: representation, advocacy & networking, financial/non-financial services, democratic governance and capacity building support. In addition to ongoing Capacity Building activities, the Central Finance Facility Interlending (CFFI), NEFSCUN Mutual Assistance Program (NEFSCUN MAP) and SACCOS Ranking System are three of major services

2.3.6 Co-operative Act 1992

The co-operatives have to register under the Co-operative Act of Nepal at Department of Co-operatives. Although, the Registrar of the Co-operative Department is responsible to register the Savings and Credit Co-operatives he has delegated the authority to the District Co-operative Officer for credit unions. According to the present co-operative act of Nepal , the eligibility to register the savings and credit co-operatives is as follows: At Least 25 members, Living within the specified common bond, Purchase at least one share of the co-operative by each individual members, Written by laws of the credit union, Action plan for the year, Decision of the preliminary meeting of the individual members, Financial Statement and Citizenship certificate etc.

2.3.7 National Cooperative Development Board

The board is established under the NCDB Act 2049 . Its Executive board committee under the chairmanship of minister of Agricultural will manage the board

activities. Board supports the government to develop the cooperative organisation and to make the rules and regulation for cooperative formulation and regulation .

Its performance other function relating to the development of cooperative societies. National Cooperative Development Board (NCDB) was formed in August 1991 as ad hoc basis by His Majesty the King in accordance with the decision of the Council of Ministers.

The Board was initially entrusted the responsibility of revising the cooperative legislation and designing a strategy for revitalizing the cooperative movement so as to make it self-reliant and people managed. More specifically, the main tasks of NCDB included the following:

1. Formulate cooperative policies;
2. Work out a new cooperative legislation;
3. Help set up the structure of the cooperative movement from bottom to top;
4. Coordinate the activities of cooperatives in different sectors; and
5. Establish necessary infrastructures required for facilitating the process of cooperative development.

Subsequently in October 1992, the permanent status of NCDB was confirmed by an Act of Parliament with the main functions to assist the government and cooperative movement on policy matters, to help organize technical and financial assistance to the cooperative movement and to serve as a coordinating body between the government and cooperative movement.

As specified in Section 6 of the National Cooperative Development Board Act, 1992, the function, duties and powers of the Board are as follows:

1. To assist His Majesty's Government in formulating plans and policies concerning cooperative development;

2. To facilitate the implementation of cooperative polices;
3. To create and maintain a cooperative development fund with a view to providing cooperatives with loans or grants for development purposes;
4. To participate in the share capital of cooperative societies, unions or banks;
5. To stand surety for cooperatives;
6. To extend technical assistance to cooperatives;
7. To bring coordination between cooperatives and other related government as well as nongovernmental agencies/Organizations, and thereby, encourage cooperatives to expand their business services;
8. To facilitate joint investment of His Majesty's Government, cooperative and other national as well as international organizations for the industrial development in the cooperative sector;
9. To conduct the required studies and research work for cooperative development; and to carry out all other functions as may be deemed necessary for promoting the cooperative movement

(2.4) Register Process of Saving and Credit Cooperatives:

According to the present co-operative act of Nepal, the eligibility to register the savings and credit co-operatives is as follows:

- At Least 25 members
- Living within the specified common bond
- Purchase at least one share of the co-operative by each individual members
- Written by laws of the credit union
 - Action plan for the year
- Decision of the preliminary meeting of the individual members
 - Financial Statement

- Citizenship certificate etc.

The co-operatives have to register under the Co-operative Act of Nepal at Department of Co-operatives. Although, the Registrar of the Co-operative Department is responsible to register the Savings and Credit Co-operatives he has delegated the authority to the District Co-operative Officer for credit unions.

The act provides for various committees within the society to ensure its proper financial operation and management. The cooperative act 1992 attempted to reframe the relationship between co operatives and the state by effectively reducing the interventionism of government and affirming the pre-eminence of members in cooperative decision making.

(2.5) Classical History of Co-operatives in Nepal.

Modern consumer cooperatives, usually called co-ops in the United States, are thought to have begun in Great Britain in 1844, with the Rochdale Society of Equitable Pioneers. The society created a set of organizational and working rules that have been widely adopted. They included open membership, democratic control, no religious or political discrimination, sales at prevailing market prices, and the setting aside of some earnings for education. Cooperative or similar organisation have undoubtedly been in existence since the early days of civilization (Anschel, 1969). To see the history of cooperative movement in its modern form in Nepal, we need go to back to a little more than two decade only, while cooperative credit institutions have been in existence in most of the countries of Asia for round six decades (Singh, 1970) which is younger than its sister movement in Europe.

The first cooperative societies in Indonesia seen in 1896 and in India 1904. The saving and credit cooperative movement grew out of the European experience of the industrial revolution in the 19th century form England. But has proven adaptable and relevant to developing countries.

The movement is now well established around the world and notable in Sri Lanka in 1972, Bangladesh in 1984, Korea 1972 and in Thailand 1968. They have their own saving and credit cooperative system under their legislation. The cooperative movement is the result of government's sincere desire to improve the economic lot of farmers through inter cooperation among themselves. The cooperative philosophy is based on the institutional support to the farmers to make them self reliant and independent through inter cooperation .

Cooperation in its simplest form was not known in the ancient villages of Nepal. Since the ages in the past the people have set up some sort of usages of the cooperative principles (Shrestha, 1978). "Dhikuti", "Dharma Bhakari", " Mana Guthi or Mana Jya" and " Parma" are the examples of Nepalese rural traditional cooperative institutions. Except these " Local Money Lenders" are in existence in our society.

The Dhikuti is based upon the collection of equal amounts of money from group members at regular intervals. The funds mobilized one member to another at a time in rotation. Early documented evidence of the existence and operation of Dhikuti is provided by Bista (1967\72) based on a field study carried out in Pokhara in 1964. According to this source, the Dhikuti had an average membership of 20-30 persons with individual contribution or shares ranging from Rs. 100 to 1000 per annual rotation. The average life span of Dhikuti was thus 20 to 30 years. The order of rotation was determined on the basis of either immediate need, lottery or bidding. The " Dhuduti " especially popular in " Thakali Community " .

" Mana Guthi" can be seen still existing in Kathmandu, which is another system of voluntary cooperation in farming. "Parma" is now still operating cooperation tradition system which practiced in country. Parma is not only the agricultural works but also cutting wood and others. " Dharma Bhakari " which literally means a religious store is a kind of

grain bank a popular type is the next type of traditional rural cooperatives. Each family in the village put aside certain quantities of grain after the end of the harvest season. At the time of scarcity, the quantity of grains thus collected is advanced to the farmers. Cooperatives have been successful in a number of fields, including the processing and marketing of farm products, the purchasing of other kinds of equipment and raw materials, and in the wholesaling, retailing, electric power, credit and banking, and housing industries.

(2.6) Chronological History of Cooperative Movements in Nepal.1953

(a) Establishment of Department of Cooperatives (DOC) under the Ministry of Agriculture for Planning and Development

1954 (a) Realizing need of cooperatives for the resettlement programme initiated for the flood-stricken people through Multipurpose Development Plan of Government of Nepal.

1956 (a) Promulgation of the Executive Order of Government of Nepal and recognition of cooperative society under it.

(b) Credit Cooperative Society for the first time, was established in Chitwan District.

1958 (a) The district level staff of DOC under the administrative control of Rural Development Block carried out cooperative activities.

1959 (a) DOC was kept under the Ministry of Food, Agriculture and Forestry

(b) Cooperative Society Act, 1959, came into effect

1961 (a) Cooperative Society Rules, 1961, came into effect

(b) The first amendment of Cooperative Society Act, 1959

(c) Establishment of Cooperative Development Fund

(d) Establishment of Sajha Society (Sajha Central Office)

1962 (a) Establishment of Cooperative Training Center

- (b) Establishment of Credit and Marketing Cooperative Union.
 - (c) Cooperative Bank Act, 1962, came into effective
 - (d) DOC was transferred to the Ministry of Panchayat
- 1963 (a) Establishment of Cooperative Bank
- (b) Conversion of Rural Development Blocks into District Panchayat Cooperative section was kept under the District Panchayat
- 1964 (a) Initiation of Agriculture Re-organization Programme
- (b) Initiation of Supervised Credit System
 - (c) Transfer of Staff members in Cooperative activities to the Land Reforms programme
 - (d) Publication of "Sahakarita" (Cooperation).
- 1966 (a) DOC was kept under the Ministry of Land Reforms, Agriculture and food.
- 1967 (a) Formation of Central Investigation Committee on cooperatives
- (b) Emphasis on 'Sajha Management' in the 7th point in the Back to the Village National Campaign
 - (c) Conversion of Cooperative Bank into Agricultural Development Bank.
- 1968 (a) Transfer of administrative and developmental works being carried out by DOC to the Department of Land Reforms.
- 1969 (a) DOC was kept under the control of the Ministry of Land Reform.
- (b) Implementation of the Coordinated Agricultural Development Programme
 - (c) Compulsory Saving for the first time converted into shares in Bhaktapur.
 - (d) Credit and Marketing Cooperative Union was converted into District Cooperative Union.

(e) Return of Cooperative promotional and strengthening of activities undertaken by the Department of Land Reform to DOC.

(f) Introduction of guided cooperative programme emphasizing qualitative growth through reorganization and amalgamation.

1970 (a) The second amendment of the Cooperative Society Act, 1959.

(b) Introduction of Cooperative Strengthening Programme.

(c) Establishment of Central Cooperative Strengthening Committee.

(d) Establishment of District Cooperative Strengthening Committee.

(e) Transfer of management of Cooperatives to ADB.

1971 (a) The first amendment of Cooperative Societies Rules, 1961

1973 (a) Implementation of Cooperative Education Programme regularly

1976 (a) Integration of Population Education with Sajha

(b) Implementation of Sajha Programme emphasizing Sajha in a wider scale

(c) The second amendment of Cooperative Society Rules, 1961

(d) Compulsory Savings was converted into the share capital of Sajha Society

1977 (a) Introduction of Sajha Society Administrative and Financial Regulation,
1977

1978 (a) Transfer of Sajha Societies' Management handled by ADB to the
managing committee of cooperatives.

(b) Introduction of Sajha Society Financial and Administrative Regulation, 1978

(c) More emphasis on the qualitative growth of Sajha Societies than on quantitative
growth

1980 (a) Implementation of Small Farmer Cooperatives

(b) Introduction of Sajha Society Financial and Administrative Regulation, 1980

(c) Special focus on co-operative system in the Constitution of Nepal.

1984 (a) Enactment of Sajha Society Act, 1984, for making the cooperative development campaign effective

1985 (a) Conversion of DOC into Sajha Development Department

(b) Conversion of Cooperative Training Center into Sajha Development Training Center

(c) Conversion of the Regional Cooperative Office into Regional Sajha Development Office

(d) Conversion of the Cooperative Section into Sajha Development Section

1986 (a) Announcement of Sajha Sanstha Rules, 1986,

1987 (a) Formation of a 17-member 'High Level Central Coordination Commission for making the Sajha

(b) Campaign more strong and effective

(c) Sajha Development Department was transferred to the Ministry of Agriculture

1988 (a) Announcement of compulsory savings to be refunded to the depositors

1990 (a) Remittance was announced by Government of Nepal up to the interest and compensation exceeding the principle amount in case of a full payment of principal paid by debtors within July, 1991.

b) Formation of an *ad hoc* committee for National Sajha Cooperative

1991 (a) Formation of a seven-member National Cooperative Federation Consultative Committee for submitting its opinion in order to strengthen the Sajha campaign and make it effective. The report presented by the Committee.

(b) Dissolution of Sajha Central Office

(c) Formation of a 11-member National Cooperative Development Board for the preparation of policy based norms, organizational structure its mobilization system,

activities of cooperative movement for the preparation of necessary rules, bye-laws and other infrastructure in order to establish organizations from village level to central level.

1992 (a) Enactment of Cooperative Act, 1992.

(b) Formation of District Cooperative Implementation Committee and an *interim* steering committee for continuation of cooperatives until January, 1992

(c) Conversion of Sajha Development Department into DOC.

(d) Conversion of Sajha Development Training Center into CTC.

(e) Conversion of Regional Sajha Development Office into Regional Cooperative Office

(f) Conversion of Sajha Development Section into District Cooperative Office.

1993 (a) Enactment of Cooperative Society Rules, 1993.

(b) Dissolution of Regional Cooperative Office

(c) Nationwide election of cooperative societies/unions.

(d) Establishment of National Cooperative Federation

(e) Establishment of Central Consumer Cooperative Union.

(f) Establishment of Central Milk Producers Cooperative Union.

(g) Formation of a large number of Single-purpose Cooperatives such as Consumers Cooperatives, Milk Producers Cooperatives, Saving and Credit Cooperatives throughout the country.

1994 (a) Publication of "Sahakari Sandesh" (Co-operative Message).

1995 (a) Distribution of Rs. 31.8 million to the old cooperative employees by NCF as benefits received from Government of Nepal for only one time.

1997 (a) Reception of the membership from the International Cooperative Alliance (ICA).

(b) Initiative taken by NCF for observance of International Cooperative Day.

1998 (a) Nepal (NCF/N) was elected for the post of Vice-Chairman of the Agriculture Committee for ICA, Asia and the Pacific Region.

2000 (a) Nepal (NCF/N) was elected for the post of Chairman of the Agriculture Committee for ICA, Asia and the Pacific Region.

(b) Conversion of Ministry of Agriculture into the Ministry of Agriculture and Cooperatives.

(c) Establishment of the National Cooperative Award by NCF.

(d) Formation of the National Cooperative Development Advisory working Team and submission of report.

(e) The first amendment in the Section 26 of the Cooperative Act,

2001 (a) Announcement of observance of International Cooperative day by the Government.

(b) Republication of "Sahakari Sandesh " weekly.

2002 (a) Cooperative Ministers' Conference hosted by Nepal organized by International Cooperative Alliance, Regional Office for Asia and the Pacific, New Delhi in collaboration with National Cooperative Federation of Nepal.

(b) The Ministry of Agriculture and Cooperatives has issued a circular, saying that there is no restriction for the eligibility of 'civil servant' as shareholder of cooperative although the Sec. 14 of the Anti-corruption Act refers to civil servant not eligible to become the shareholder of cooperatives.

(c) Nepal elected for the member of ICA ROAP Standing Committee.

2003 (a) Establishment of National Cooperative Bank Ltd.

(b) Seventh General Assembly of Network for Development of agricultural Cooperatives' (NEDAC) was held in Nepal from 29th Oct. to 1st Nov.. In which Nepal was elected as Co-Chairman for two years.

2004 (a) National Cooperative Federation of Nepal established "National Cooperative Development Fund, NCDF

(b) Nepal Government constituted a high level cooperative sector improvement consultative committee under convenorship of the Minister of Agriculture and Cooperatives submitted its report to the Government of Nepal.

(c) Ministry of Finance constituted to study the legal frame work and institutional development of the savings and credit cooperative society and National Cooperative Bank under the convenorship of then Member of Ghanashaym Khatiwada submitted it's report to the Ministry of Finance.

(d) Government of Nepal announced the policy of GOAN-GOANMA SAHAKARI GHAR GHAR GHAR MA ROJGARI through it's budget of the current fiscal year 2061-62

2005 (a) Completion of Second National Women Cooperative Congress held at Kathmandu.

(b) Change of Name of MOAC.

(c) Change of name of CTC into Central Cooperative Training Centre

(d) Establishment of Regional Level Cooperative Training Office combining with Division Cooperative Office in Kailali, Surkhet, Kaski and Chitawan

(e) Change of name of District Cooperative Office into Division Cooperative Office.

(f) Grant of the sum Rs. 1. Million by Government of Nepal to NCF as a token for NCDF

2006 (a) Change of Agriculture Policy Unit into Agriculture and Cooperative Policy Unit in MOAC for coordination and establishing contact about cooperative policy-making.

(b) Election of Nepal as Standing Committee Member of ICA/AP.

(c) Establishment of Central Coffee Producers Cooperative Union

(d) Establishment of Central Fruits and Vegetables producers Cooperative Union.

(e) Election of Nepal as Vice-chairman of Housing Cooperative Foundation.

(f) Beginning of Cooperative Golden Jubilee 2006/7 throughout the country for full year.

2007 (a) Completion of Cooperative Golden Jubilee 2006/07 with four special cooperative publications.

(2.6.1) Women In Co-operatives

On the record of Cooperative Department, nine thousand three hundred and sixty one (9361) cooperative institutions are registered on the year of 2063. The table of department shows the participation of women on following conditions:

Table 1

Women participation on Cooperatives.

Total Cooperatives	9361
Total women's leading cooperatives	1057
Total women Members on cooperatives	400386
Total women staffs on cooperatives	10904

Source: Cooperative Department (Date: 2013)

Table No. 2

General Chart of women leading cooperatives in Nepal.

Function	No. of Cooperatives	No. of women members	NO. of Women employers
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Agriculture	119	12037	6
Saving and Credit	616	59079	629
Multi-Purpose	286	3803	19
Health	1	67	0
Others	53	798	1
Total	1057	109014	655

Source: Cooperative Department (Date : 2013)

The both table shows that women guide low numbers of cooperatives. Cooperative Department record shows that there are 9361 cooperatives in Nepal on 2008 and of them one thousand fifty seven cooperatives are only under women. So we can say that there is no high level participation of female in cooperatives organisation. The second table shows that 286 multi purpose cooperatives are under women leaders. Like same 616 saving and credit cooperatives are under women leadership. Thus these table shows that most of the women are interested to participate on saving and credit cooperatives and after then multi purpose cooperatives.

CHAPTER - THREE

RESEARCH METHODOLOGY

A study without a proper methodology used cannot be called a wild goose chase. Every study needs a good and proper methodology, to carry out study works smoothly and to visualise all to works clearly. Research method is an important for the all type of research. A sketch of method, used in this study is described in this chapter.

3.1 Research Design

The present study is specially designed to describe the women's micro saving and credit position, managerial role in institution. It is based on:

- (a) The descriptive research design and
- (b) The explorative research design.

Past and present condition have been identified and described to dependency condition, socio- economic condition and managerial position of women in cooperative institution.

3.2 Selection of Research Area and Rational :

Men and Women are the opposite part of the same coin. This research mainly going to explain the women participatory role on different aspects of cooperative organisation. Cooperative institutions are the major economic sector of Nepalese economy and this study is going two-selected Saving and Credit cooperative to find out the research conclusion.

Ichangunarayan VDC, ward no -9, Kathmandu district was selected , because this are is my residential area and the selected cooperatives are also established by the local people who are close with me.

3.3 Universes and Sampling Size:

Ichangunarayan VDC is the main study area. There are 37 Cooperatives and they are established for different purposes. The study is based on two saving and credit cooperatives and they are as follow : Raniban Mahila Saving and Credit Cooperative Ltd. and second is Panchdhara Multi Purpose Cooperative, which are established in ward no 7 and ward no 4 respectively of Ichangunarayan VDC.

In these cooperative some of women members are actively engage and some are non-actively engaged. As whole cooperatives are not a studying area, one Saving and Credit and another one Multi Purpose cooperative are selected for study purpose.

Other important things that, only 50 female members are selected for taking interview out of 750 female members. Most of them are interested to share their problem for research and also interested to help for this researching work. Here are two major goals that sampling can achieve:

- (a) The first is to establish the representative ness and to reduce bias.
- (b) The second is to be able to make inferences.

In this study, simple random sampling (Simple random sampling (SRS) is a method of sampling in which the units in a sampling frame are numbered and then drawn in to the sample if they match the random numbers which have been selected. Method is applied only selecting cooperative and selecting cooperative women members out of 2-registered cooperative institution.

The study is trying to find out the real condition or position of women in cooperatives. The only female are taken for the study. 25/25 women respondents are chosen from each cooperatives. The selecting process is trying to select all types of women, who are involving in cooperatives on different levels and different purpose.

Table No. 3

Sample of respondents are taken from Cooperatives.

S.NO.	Position	No of Respondents	Percentage
01	Executive Committee member	4	8
02	General Member	38	6
03	Staff	4	8
04	Sub-Committee member	2	4
05	Adviser	2	4
Total		50	00

(Sample is taken from two cooperatives Raniban Mahila Saving and Credit Cooperative Ltd and Panchdhara Multi Purpose Cooperative.)

The table shows that the study sampling is taken from two cooperatives and its involved member on different sector. from total sampling 76 percent samples are taken from general members and 8 percents are taken from staff and 4-4 percent are from subcommittee and adviser group . the 8 percent sample is also from executive committee members.

3.4 Nature and Source of Data:

The data is qualitative as well as quantitative in nature . Primary data is most important for the specific objectives, which research wants to get. In order to fulfil the special objective of the study, the analysis is mainly based on primary data. Primary as well as secondary data were used in this study. Here primary data were collected from:

- (a) Observing
- (b) Interview schedule
- (c) Key informative interview

Similarly secondary data were collected from related published and unpublished works, books, journals, reports, census and other related literature. Besides this, some

specific and valuable secondary data included, Cooperative Department's publication, cooperative Development Board and others cooperative Organization's publications.

3.5 Data Collection Technique:

Primary data are required for the nature of the study and the researcher collected the required information through different techniques such as interview, observation and survey.

3.5.1 Interview Schedule:

Interview technique is a verbal method of securing data especially in the field of research. It is a direct method of data collection. It is a two way purposeful conversation initiated by an interviewee to obtain information that is relevant to some research proposal. In this study, Interview has been used for the collection of data from women members in cooperative. Specially, interview is designed for collection primary data. In this study group interview and personal interview is used to collect the data.

3.5.2. Observation:

Observation as one of their central data gathering method, Schwandt defines observation in qualitative research as " direct firsthand eye-witness account of everyday social action". It serves most directly the research purpose of description, which is primary goal of this study. In this study observation can bring greater clarity of cooperative role for women member's activities and economic participation for local women empowerment.

3.5.3. Key informant interview :

Key informant interview method is used strongly to collect the data or information about the cooperative movement of Nepal and the world. The personalities are taken from high-level cooperatives officers, and its subject experts.

3.6 Reliability and Validity of Data:

Reliability is accuracy or a precision of a measuring instruments and validity is a scale processes its validity when it actually measures what it claims to measure. This thesis used purposive method to use this selection in this participated and non-participated method. So the reliability and validity of the data.

The many method used to final to find of the cooperative environment and women participation in cooperative organisation in Ichangunarayan VDC. Observation, survey, Interview, are used to find out the conclusion, so here is a reliability and validity on the data.

3.7 Data Processing and Analysis:

Data process focuses in three processes: Editing, Coding, and Tabulation and Classification of data. On the other side data analysis process emphasis the data analysis from Qualitative and Quantitative methods. Quantitative method focuses the statistical tools for data analysis. In this study all the process is used to find out the conclusion.

3.8 Limitations of Study:

The study has limited time to conduct field worker. So it was not possible to explore detailed condition of the women of all the cooperative institution of Kathmandu valley. Therefore only Two Saving and Credit cooperative institutions are selected for the study.

This study has focused only one those women that have their involvement in cooperative organisation as a members. Financial security, social security are the major part of capacity development, especially for cooperative women members, who are socially discriminated form economy and others. This study is based on the study of cooperative women members and its participatory position.

CHAPTER-FOUR

THE SETTING

4.1.1 Introduction of Kathmandu District.

The earliest known inscription in the Kathmandu Valley is dated 185 AD. The oldest firmly dated building in the earthquake-prone valley is almost 1,992 years old. Four stupas around the city of Patan said to have been erected by Charumati, attest to the ancient history present within the valley. The Kirats are the first documented rulers of Kathmandu Valley, the remains of their palace are in Patan near Kendra Hiranyavarna Mahavihara. The Lichhavi Dynasty whose earliest inscriptions date back to 464 AD were the next rulers of the valley.

The Malla Dynasty consisted of Newar rulers, who ruled Kathmandu Valley and the surrounding area from the 12th century till the 17th century when the Shah Dynasty founder Prithvi Narayan Shah conquered the valley as he created present-day Nepal. Most of ancient Nepali architecture present in Nepal today is from the Malla/Newar era. The city of Kathmandu is named after a structure in Durbar Square called Kaasthamandap. In Sanskrit, Kaasth means "wood" and Mandap means "covered shelter." This unique temple, also known as Maru Sattal, was built in 1596 A.D. by King Laxmi Narsingh Malla.

The entire structure contains no iron nails or supports and is made entirely from wood. Legend has it that the timber used for this two story pagoda was obtained from a single tree. Kathmandu is also sometimes called "Kantipur". Newars, the native people of the Kathmandu valley use the original term from Nepal Bhasa .The "old" city is noted for its many Buddhist and Hindu temples and palaces, most dating to the 17th century.

Tribhuvan International Airport also is located about 25 km from the city centre, offering domestic and international flights. The city is located in the north western part of Kathmandu valley. The Kathmandu Valley covers an area of 218 sq. miles. It is situated at

1336 m above the sea level. Bagmati, Bishnumati, Dhobikhola, and Tukucha rivers wind through the city. Kathmandu district is the cosmopolitan heart of the Himalayan Region. It is the gateway district of Nepal. It has a glorious history going back two thousand years, and a refined culture that ranks among the highest in Asia. It is also a modern financial and business hub, exotic tourist destination, and a sacred goal for pilgrims. Kathmandu is situated in a bowl-shaped valley in central Nepal.

Kathmandu Valley has very old and long Cooperative history. We can find that's Cooperative movement is very success in Kathmandu and this table proves the facts.

Table No 4

Present Situation of Cooperatives in Kathmandu District

No	Types of Co-op	Num of Co-op	Women Members	Male Members	staff (M\F)
1	Multi-purpose	368	2036	30548	506/829
2	Saving and Credit	3055	28792	48221	3547/3431
03	Agricultural	100	576	947	105/204
04	Education	5	150	452	8/25
05	Consumers	31	5	1402	31/44
06	Milk	27	66	161	0
07	Health	24	500	600	45/49
08	Hydro	2	11	29	0
09	Others	34	812	1430	192/104
Total		3646	32948	83790	4434/4686

Source: Co-operative Department (Date:2013)

4.1.2. Brief Introduction of Ichangunarayan VDC

Located in the west north of Kathmandu, Ichangunarayan VDC is one of the best touristic and pilgrimage places. White Gumba, Ichangunarayan Temple, Radha Krishna Mandir (Raniban) and Swoyambhu Nath Stupa are the places not to be missed. Day by day such beautiful and religious places are densely populated because of unrated population growth and narrowly sensed urbanization. As a result of the increasing population, new places Gairee Gaun, Ghale and Magar Gaun are formed for settlement. The VDC has ample physical, social and economic infrastructure like roads, sewerage, electricity, telephone, educational institutions, health care and financial institutions.

Magar, Newar, Gurung Chhetri and Brahmins are the major caste living in this VDC. Most of the parts of this VDC is occupied by Magar. We cannot neglect the number of immigrants in this VDC. Nepal Armed Police Force is situated in the middle of Ichangunarayan VDC that is why the place is, almost all the time settled with new residence. The living standard of the people of this VDC is moderate. The people of this VDC, along with the changing economic face of the country and the communities, are inclined towards cooperatives which is the fore and foremost reason for the establishment of 22 cooperatives in the same VDC.

4.1.3 Co-operative History of Ichangunarayan VDC.

Raniban Mahila Cooperative Ltd is the first Cooperative established in Ichangunarayan VDC, which was established in 2056 BS. This Saving and Credit Cooperative mainly focuses to encourage for saving and provides help to promote the business of its members. This cooperative is established with 60 male and 5 female members with 2500 share capital. Its registration number is 436. Thus, the cooperative history is started from 2056 in this VDC. Likely the second Cooperative organisation is Ichangunarayan cooperative., which is established on 2057 with 22 male and 6 female

members. And the third is Sewaro Saving and Credit Cooperatives, established in 2063 BS with revolutionary pace of involving nearly 70% female members.

In this VDC most of the Co-operatives are established after 2056 and on the other hand there are total 37 cooperatives. The following is the position of Co-operative and the involvement of women on Ichangunarayan VDC, which is disclosed from the following chart:

Table No. 5

Types of Cooperatives in Ichangunarayan VDC

No.	Types of Co-operative	Number of Co-op	Male-Female Member
1	Saving and Credit	30	(538-M) (175-F)
2	Multipurpose	5	(250-M) (33-F)
3	Agriculture	1	(0-M) (26-F)
4	Health	1	(15-M) (10-F)

Source: Cooperative Department (Date: 2013)

3. Introduction of Selected Cooperatives.

Panchdhara Multi Purpose co-operative Ltd. is a financial organisation that is owned and controlled by its members, operating primarily on funds generated through members' saving and saving mobilization for consumer service as its main activities. This organisation is established on 2063 B.S. with multipurpose including financial support for community people.

Raniban Mahila Saving and Credit Co-operative is female based Co-operative organisation in Ichangunarayan VDC. This Co-operatives tries to increase the women involvement in Co-operative movements. There is difference between these two co-operatives, because one is for male and female and another is only for women. So we are trying to shows the real picture of these co-operatives on these aspects. From these Tables

we can get the full information about the activities of Raniban Mahila Saving and Credit and Panchdhara Multi Purpose Co-operative Ltd.

Table No. 6

Financial situation of RMSCC and PMPC

(RMSCC)			(PMPC)
S.No.	Subject	Amount (NR.)	Amount (NR.)
1.	Total Saving	130 Lakh Rupees	60 Lakh
2	Total Share	20 Lakh Rupees	5 Lakh
3.	Total Loan Providing	125 Lakh Rupees	55 Lakh

Source: RMSCC and PMPC, Annual Report, 2013

The aforementioned chart shows the participation of female in the co-operatives and their financial situation. According to the chart, the total saving of RMSCC is exceeded by 50 lakhs than that of PMPC where total share of RMSCC is 15 lakhs more than PMPC. The most important difference between these co-operatives is PMPC includes only female members whereas RMSCC includes both male and female.

Table No. 7

Loan situation in PMPC and RMSCC

(PMPC)				(RMSCC)	
S.No.	Subject	Percentage	Interest rate	Percentage	Interest rate
1.	Business Loan	80%	13 %	85%	14 %
2.	Hire Purchase Loan	5%	16%	5%	18%
3.	Fixed Deposited Loan	5%	15%	XX	XX
4.	Small Farmer Loan	10%	13%	10%	14%

Source: PMPC and RMSCC Annual Report, 2013

The above listed chart, shows the loan situation in PMPC and RMSCC. The subject for the highest loan percentage of both cooperatives is business loan. Being only managed and coordinated by female, the PMPC, has been managed and organized better than the other. The least loan is used in Fixed Deposited Loan which is only 5 % out of total whereas RMSCC has launched only 5% out of the same in Hire Purchase Loan.

Table No. 8

Funds system of PMPC and RMSCC

(PMPC)			(RMSCC)
S.No.	Types of funds	Percentage	Percentage
1.	Reserve Fund	25%	25%
2.	Co-operative Development Fund	10%	15%
3.	Co-operative Education Fund	10%	0 %
4.	Staff Bonus Fund	15%	10%
5.	Loss Recovery Fund	15%	15%
6.	Share Dividend Fund	25%	25%
7.	Maintenance fund	0%	10
Total		100%	100%

Source: PMPC and RMSCC Annual Report, 2013

The above given chart is important for giving information on Funds system of PMPC and NASCC. In both co-operatives 25% of total fund is reserved fund following the share Dividend fund in the same percentage. And it is notable that the RMSCC has not separated any fund for co-operative education. The both cooperatives have divided their total fund on six different topics.

Table No. 9**Involvement of Women (sector wise)**

(PMPC)				(RMSCC)	
S. No.	Subject	Men	Women	Men	Women
1.	Share Holder	24	5	0	25
2.	Total general member	836	345	254	613
3.	Working Committee	7	0	0	9
4.	Loan Committee	2	1	0	3
5.	Total Staff	8	7	0	12
6.	Involvement in daily Saving	521	217	139	465
7.	Taken loan for different purpose	470	290	22	246

Source: PMPC and RMSCC Annual Report, 2013

The above chart is acute representation of situation of female participation in different co-operatives namely PMPC and RMSCC. It is already mentioned that RMSCC is established bonding female but there are also male members in the number of 254 in the organization. RMSCC co-operative shows the very enforcing participation of female in co-operatives. According to the data, 465 female are involving in daily saving which is 326 in number more than men. The same chart also becomes a good indicator for comparative study of involvement and position of female in different co-operatives. PMPC has no any female working committee out of seven whereas RMSCC has nine female committees out of all i.e. nine.

Table No. 10**Saving Programme In PMPC and RMSCC**

(PMPC)				(RMSCC)	
S. No.	Name of Saving account	Interest rate	Female involvement	Interest rate	Female Involvement
1.	Special Saving	2%	10%	5%	5%
2.	Ordinary Saving	4 %	45%	5%	0%
3.	Fixed Saving	8 to 15 %	25%	10 to 12 %	20%
4.	Women and Child	5%	20%	5%	70%
5.	Khutruke Saving	XXXX	XXXX	5%	5%

Source: PMPC and RMSCC Annual Report, 2013

Similarly, the table number 10 discloses the picture of saving programme of male and female in PMPC and RMSCC. Generally the status of person is stratified through their saving i.e. if a person earns Rs. 50,000 in a month and saves nil, it is believed that he or she earns none at all. Not only that, the volume of saving also provides the living standard in the society that means people having high saving volume in society lives sophisticated life and it is also taken as the sustainable financial development for future whereas the condition of low saving or none at all have vice-versa.

Here in the given chart, giving more priority to child and women, the cooperatives RMSCC tries its best to provide adequate service and social status to them. They have offered 5% interest for women and child savers. That is why 70% child and female are involved in such activities/saving which is the key to upgrade the familial, social and whole life.

CHAPTER FIVE

RESPONDENTS PROFILE AND SITUATIONAL ANALYSIS

5.1 Profile of Respondents based on Women's Participation and Economic Growth in Cooperatives.

5.1.1. Religious composition of respondents:

Nepal is multi-religious country where people representing various religious groups are found. The study is going to find out the reality of Women's religious verities, who are actively participating on cooperative institution.

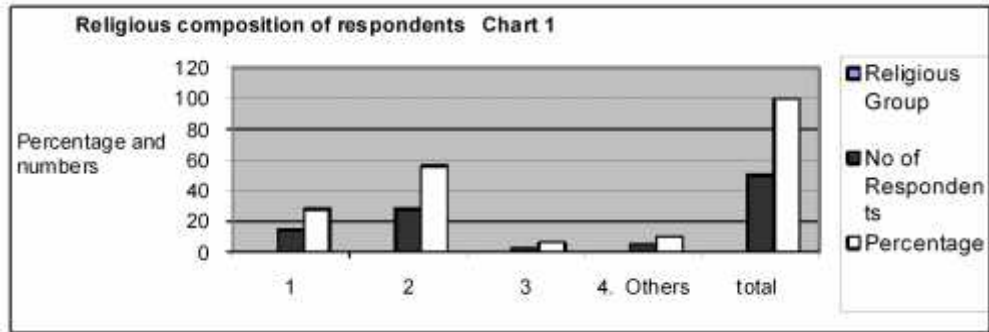
Table No. 11

Religious belief of the Respondents

S.No.	Religious Group	No of Respondents	Percentage
1.	Hindu	14	28
2.	Buddhist	28	56
3.	Christian	3	6
4.	Others	5	10
Total		50	100

Source: Field Work, 2013

The above data shows that 14 respondents are from Hindus, 28 respondents i.e. 56 percent respondents are from Buddhist, and three respondents i.e. 6 percent of the total are Christian and five i.e. 10 percent respondents are from others. After the interview it is also clear that most of the Buddhist and others celebrate Dashain and Tihar and most of the Hindus are celebrate the Christmas and Loshar. They all are integrated with each other and happily celebrated each other's festivals. It is concluded that majority of the women are Buddhist and the second is Hindu. Women with different religions do respect each other.



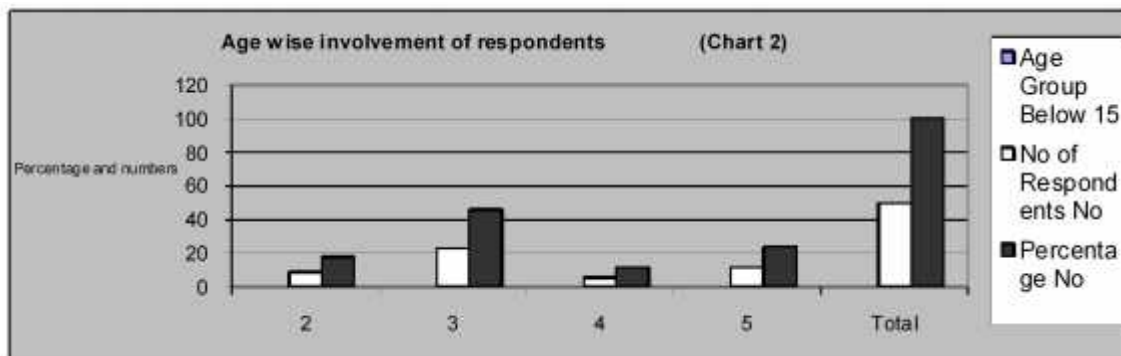
5.1.2 Age wise involvement of respondents

Given below is the information collected on the age group of women presently participating on cooperative organisation. Age composition is dividing in different age group and these groups represent the actual condition of female on the basis of age.

Table No. 12

Age wise involvement of respondents

S. No	Age Group	No of Respondents	Percentage
1.	Below 10	No	No
2.	10 to 25	9	18
3.	25 to 35	23	46
4.	35 to 45	6	12
5.	45 to 65	12	24
Total		50	100



Source: Field Work , 2013

Age is not obstacle bar for participating, so different age group were found among the cooperative organisation. Women from 10 to 65 years of age groups are engaged in cooperative institution. The above table makes clear that all of the members in the organisation are in between 10 to above 60.

The distribution of the members by age group shown that there is no member below in 10, out of 50 respondents. 18 percent are from 10-25 age group, 46 percent are from 25-35 age group, 12 percent are from 35 to 45 age group and 24 percent females are from above 45 age group. The above data distinctly reveal that the highest number of cooperatives members comes from the age group of 25 to 35.

5.1.3 Sex Composition of Respondents:

Sex is a biological difference of human. It is divided in male and female. This study is only related on female participation on cooperatives, so all the sampling are taken from women. All the Selected respondents are women from two cooperatives organisation. Study is related to find out the reality of participating women in cooperative institution. Therefore the study is only focus the women role and activities on cooperatives.

5.1.4 Caste wise composition of women :

Our country is a composition of various ethnic groups or caste groups and several religious practices. Due to this reason our society is divided in to different castes, creed and

sub-castes. It creates major hazards in the path of socio economic progress. Because it develops racial and social misunderstanding as well as existing on wanted social values also create hurdles for gaining economic excellence.

Nepal need to accept this challenge and need to work out for building a proper economic growth by creating socio economic awareness in the society. In the course of research an attempt was made to find out the percentage of women participant on the basis of caste or ethnicity. The research tried to figure out which had the lowest the data has been tabulated here.

Table No. 13

Castewise Composition of Women in Selected Cooperatives

S.No.	Cast Group	No of Respondents	Percentage
1.	Brahmin/ Chettri	8	16
2.	Magar	2	4
3.	Tamang	9	18
4.	Sherpa	17	34
5.	Shrestha	8	16
6.	Others	6	12
Total		50	100

Source: Field Work, 2013

The above table shows that the highest numbers of women are from Sherpa group, which consist 34 percent of the total respondents. There were 16 percent Brahmin/ Chattri women, 16 percent Shrestha, 4 percent Magar, 18 percent Tamang and 12 percent others. From the sample of the study shows that majority of the women are form ethnic group and they are dominated under privileged and illiterate

In addition, it indicates that women of various caste and ethnic group have been member in the cooperative organisation. Although it is a caste based society. The women of ethnic group also heavily involve in cooperative to promote their economy.

5.1.5 Educational status of women:

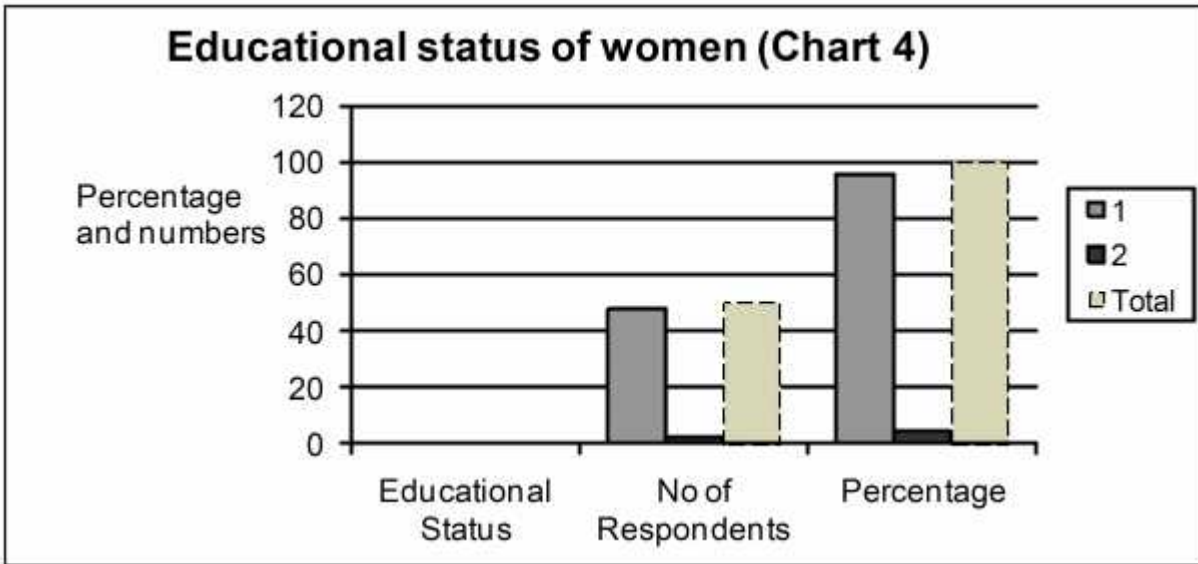
Educational status is a major part to situational analysis of women's role in cooperative. This educational section of study is divided in to two tables. First table represents the literate and illiterate rate of women and second table expose the educational qualification of participate women. This classification has done in order to find out the educational status of the women.

Table No. 14

Educational Status of Women

S.No.	Educational Status	No of Respondents	Percentage
1.	Literate	48	96
2.	Illiterate	2	4
Total		50	100

Source: Field Work, 2013



Source Field Work, 2013

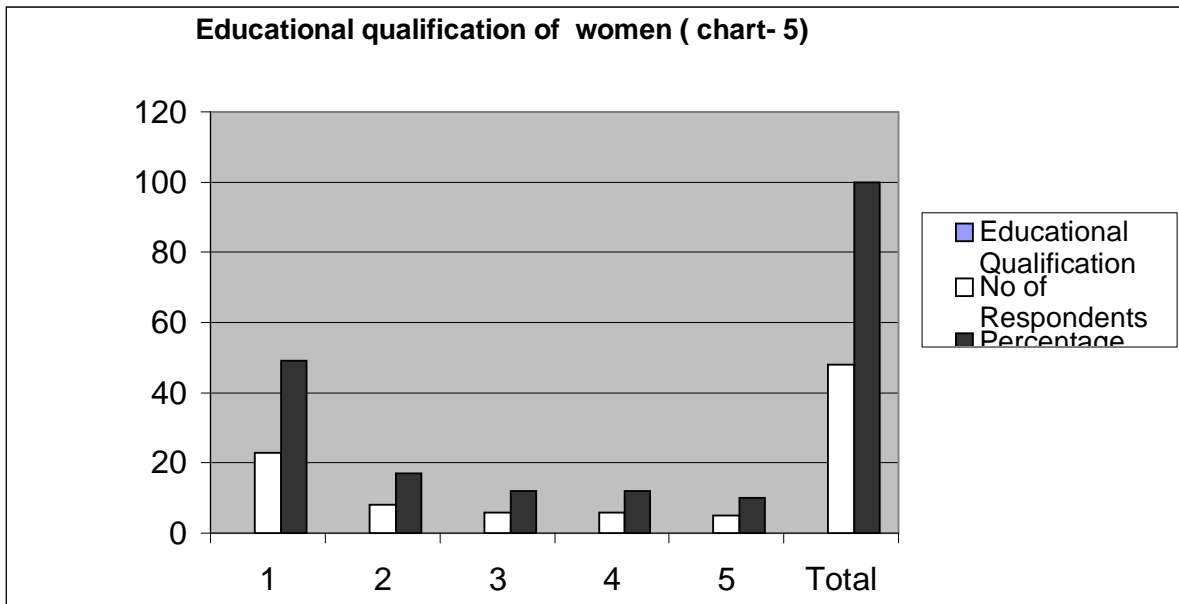
This table argues that the 96 percent of women are literate and 4 percent of women are illiterate. From this situation we conclude that most of the women are literate and small numbers are illiterate.

Table No. 15

Educational qualification of women

S.No.	Educational Qualification	No of Respondents	Percentage
1.	Under S.L.C.	23	49
2.	S.L.C. Passed	8	17
3.	Intermediate	6	12
4.	B.A	6	12
5.	M.A.	5	10
Total		48	100

Source: Field work (2013)



Source: Field work (2013)

From the above table, majority of women are under S.L.C., among them 49 percent women are Under SLC, 17 percent of women are SLC. Passed and 12 percent of labour are intermediate, 12 percent are Bachelor level passed women and 10 percent are passed Master level in total of 48 women. Most of the Bachelor and Master Passed women are involved as a office staff and management Committee.

So it is clear to say that majority of women are literate but they have not high level of education. The study find out that most of the women can do signature and read the newspaper.

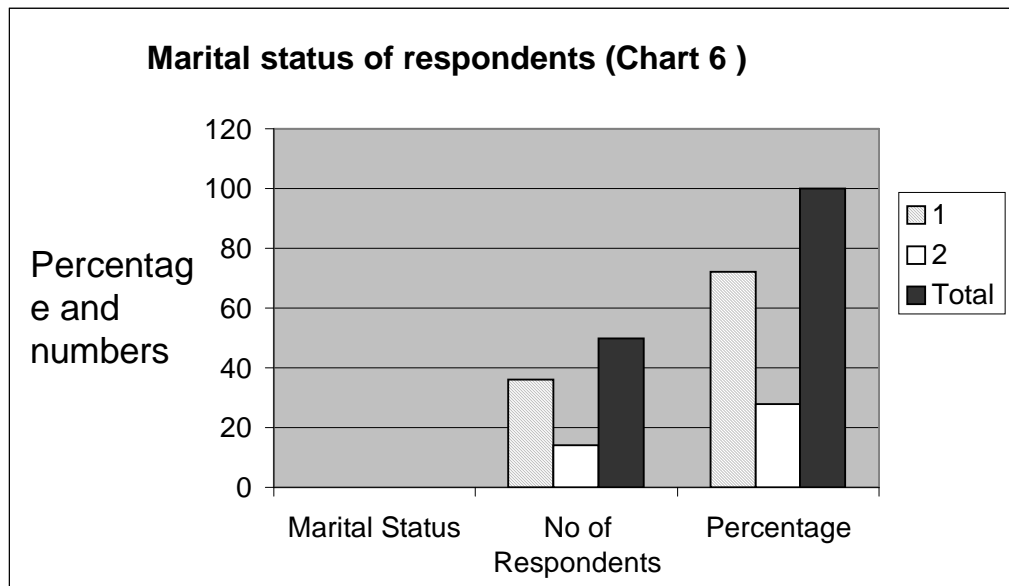
5.1.6 Marital status of the respondents:

The Dessertant was curious to know the marital status of the female in selected cooperatives. The following table provides the marital status of the respondents.

Table No. 16

Marital status of respondents

S.No.	Marital Status	No of Respondents	Percentage
1.	Married	36	72
2.	Unmarried	14	28
Total		50	100



Source: Field work (2013)

The above table shows that high ratios of married women are engaged. 72 percent of females are married and 28 percent of unmarried. Comparatively very high married are engaged in selected cooperatives because of the family responsibilities and future of their children support. It is clear that married women have to bear more responsibilities. They try to do all activities to keep their family safe and happy.

Unmarried women have ambition in their life. Some of them are saving money to go foreign country to earn money. Some are saving money by reducing their expenses to start another business to live a better life in future. They also support their family.

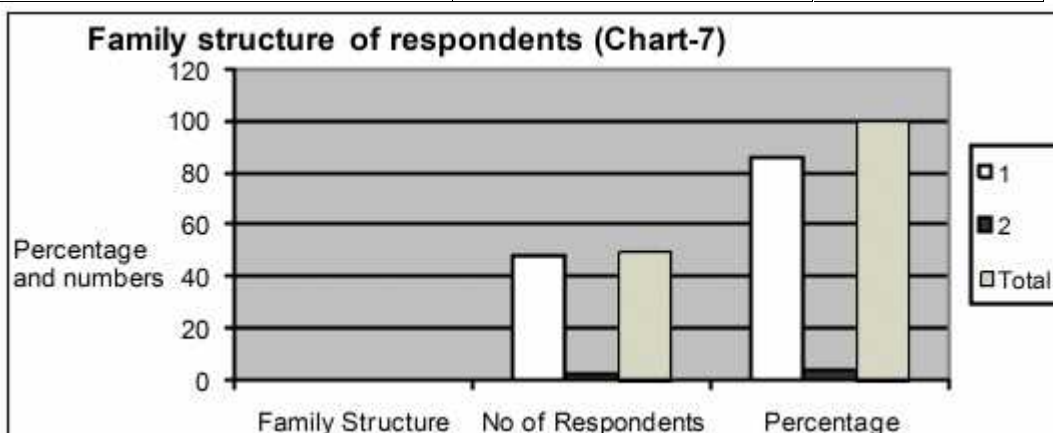
5.1.7 Family structure of respondents:

Family structure is a major part for the socio-political, economic, and cultural analysis of women from selected organisation. The family structure of study is divided in to two tables. First table represent the family structure of workers and second table expose the family size of respondents.

Table No. 17

Family structure of participant women in cooperatives

S. No	Family Structure	No of Respondents	Percentage
1.	Unclear	48	96
2.	Joint	2	4
Total		50	100



Source: Field work (2013)

Most of women i.e. 96 percent of the total sample lived in unclear types of family, 4 percent are lived in joint family structure. This study shows that most of the women are coming here to find out the good future for their own child and to gain the opportunity for own self. The finding revealed that the women with unclear family are appear then others with joint family. We look from this point of view, and find that unclear family of the women is also and indicates of changing family structure in our country. Given below is the

information collected on the family size of women presently member at selected cooperatives.

Table No. 18

Family size of respondents

S. No	Family Size	No of Respondents	Percentage
1.	Nuclear	35	70
2.	Joint	15	30
Total		50	100

Source: Field work (2013)

This above table makes clear that 70 percent of women are in nuclear family size whereas 30 percent of women are in joint family. This table presents that they have consciousness about family planning and they are also responsible for their family members.

5.2 Situational Analysis of Data:

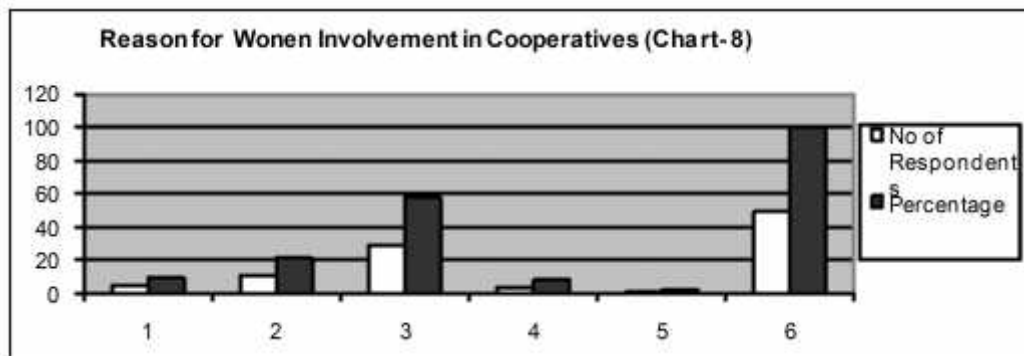
5.2.1. Reason for Involvement in Cooperatives .

The study finds out the many reasons for involvement of women in co-operatives. There is no only one cause to involve in institution. The following table provides the reasons of respondents to involve in saving and credit cooperatives.

Table No. 19

Reason for involvement in Saving and Credit Co-operatives

S.NO.	Involvement Reason	No of Respondents	Percentage
01	Poor condition.	5	10
02	To help family.	11	22
03	Self satisfaction	29	58
04	To be self-reliant	4	8
05	Others	1	2
Total		50	100



Source: Field work (2013)

From this table and chart we find 58 percent respondents are involving for their own satisfaction and 22 percent women are involving to help the family. Ten percent respondents are involving to manage their poor economic condition and eight percent are to be self-reliant. Thus this study finds out that there is no only reason to involve the women in co-operative organisation but all they have only one goal to achieve the economic improvement in life.

5.2.2. Role of family.

Family is a first institution to promote the women in economic activities. Family plays vital role to involve the women in co-operative, so this probes to find out the family role to involve the women in co-operative. The study table is presented below.

Table No. 20

Role of family for involvement

S.NO.	Family aspect	No of Respondents	Percentage
1	Right	43	86
02	Wrong	4	8
03	Ignoring	3	6
Total		50	100

Source: Field work (2013)

The above table shows that majority or 43 women feels that positive aspect of family to involvement in cooperatives. But 4 respondents' family feels the involvement in co-operative is wrong and 3 respondents family ignores the involvement. Thus we can conclude that co-operative movement is going on right way, because the study shows charming to involvement in saving and credit co-operatives.

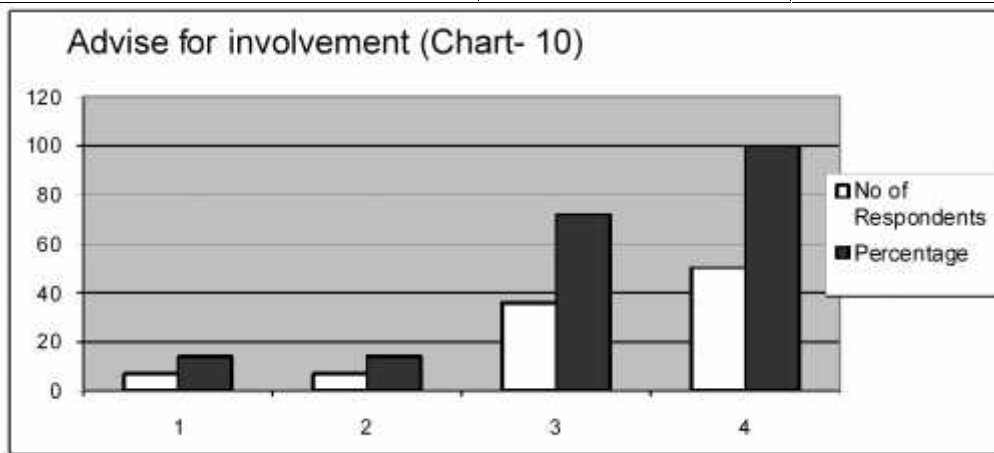
5.2.3. Advise for Involvement.

Nepalese government defines that Co-operative is a major institution for economic development on rural area. The three-year Interim Plan also focused the large number participation of people in cooperatives. So on this context study is trying to find out the adviser factor to involve the women in Saving and Credit Cooperatives.

Table No. 21

Advise for the involvement of women in Co-operatives

S.NO.	Advise for involvement	No of Respondents	Percentage
01	Self interest	7	14
02	Parents	7	14
03	Friends and relatives or others	36	72
Total		50	100



Source: Field work (2013)

The table and chart argues that 72 percent of women are involving for advise of friends and relatives. On the other hand 14 percent women are involving for their own interest and like same 14 percent are involving from their parents suggestion. From this table we can conclude that good schooling is necessary for women to participate in cooperative.

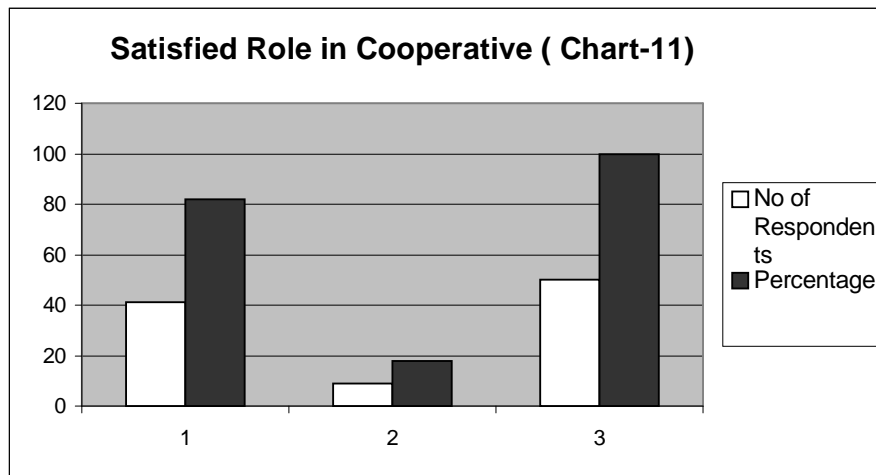
5.2.4. Level of Involvement Satisfaction:

Satisfaction is an important factor for actively participates in saving and credit co-operative to increase their economic condition. Satisfaction helps to create the opportunity for women to establish and raise the economic activities. Therefore this study is trying to find out the satisfaction level of respondents, which is presented below.

Table No. 22

Level of role Satisfaction

S.NO.	Role in Cooperative	No of Respondents	Percentage
01	Satisfied	41	82
02	Unsatisfied	9	18
Total		50	100



Source: Field work (2013)

The above table shows that majority or 82 percent respondents are satisfied with their role in cooperatives. Minor percent or 18 percent respondents are unsatisfied to participation on cooperatives. But It is true to say that if the saving and credit activities are promoted in a positive way for women there is no need of funds form abroad for the development activities of the country and satisfied women realize that reality.

5.2.5. Paying System:

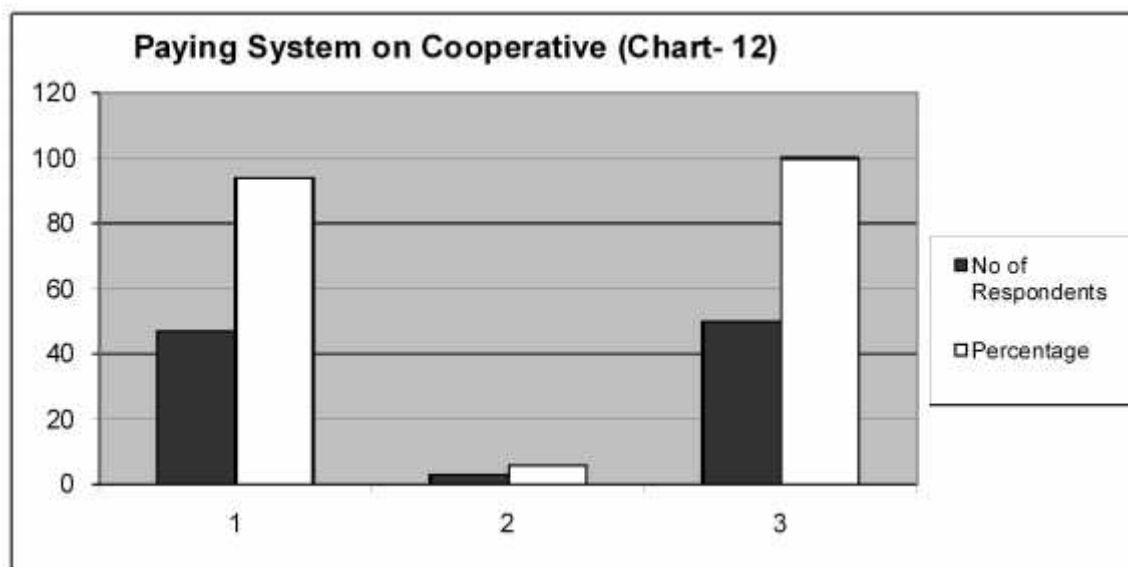
Providing the saving and others types of payment in time for members is a major responsibility for co-operatives organisation. The data is also collected the felling of respondents on paying system of co-operatives.

Table No. 23

Paying System of Co-operatives

S.NO.	Paying System	No of Respondents	Percentage
01	Paying in time	47	94
02	Non paying in time	3	6
Total		50	100

Source: Field work (2013)



This table shows that 47 women are satisfied on the paying system of co-operative and 3 women are unsatisfied. The finding revealed that co-operatives are success to prove the payment in time for their members. They have no money crisis to provide the service for members.

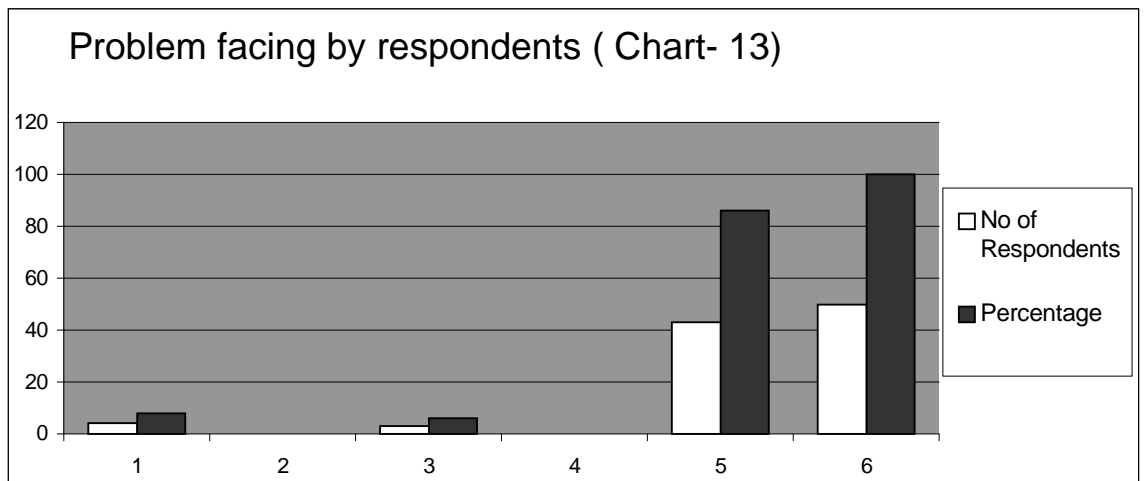
5.2.6. Facing problem after involvement:

Involvement in saving and credit co-operatives is an opportunity for women to establish their own identity. But some times they feels uneasy situation from involvements, therefore the research tries to figure out the facing problem of women after involvement.

Table No. 24

Facing Problem after Involvement

S.NO.	Facing Problem	No of Respondents	Percentage
01	Economic	4	8
02	Physical	0	0
03	Psychological	3	6
04	Health and others	0	0
05	No problem	43	86
Total		50	100



Source: Field work (2013)

The above table shows that the high number of women are very happy for involvement in co-operatives, which consist 86 percent of the total women. There are 8 percent women who are facing economic problem. And the six percent women are facing psychological problem from family after involvement. From the sample of the study shows that co-operatives organisations are promoting women for economic activities.

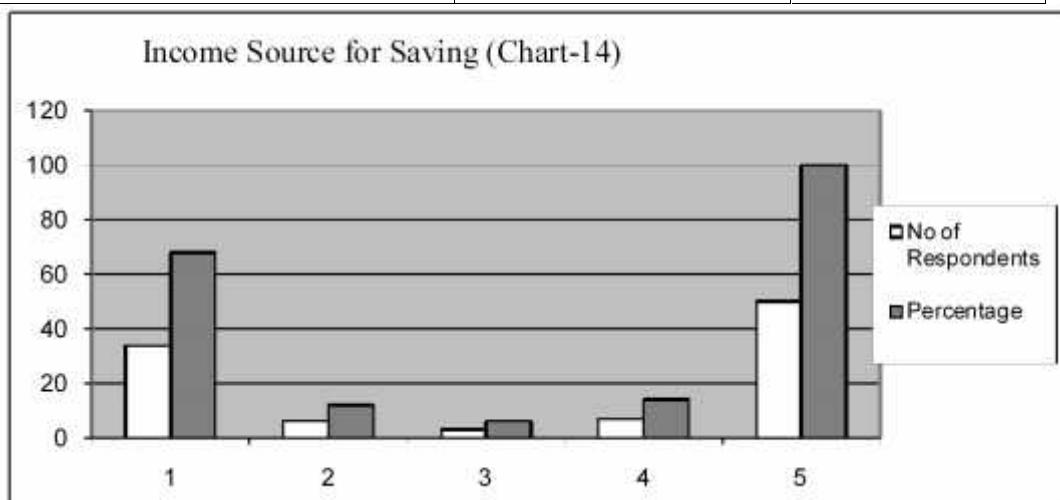
5.2.7. Income source for saving:

Income source is most important factor to regular the saving in co-operatives. Most of the women members are doing some economic activities for regular saving in their organisation. The following table shows that the economic activities of respondents.

Table No. 25

Income source for Saving

S.NO.	Income Source	No of Respondents	Percentage
01	Business	34	68
02	Job	6	12
03	Agriculture	3	6
04	Others	7	14
Total		50	100



Source: Field work (2013)

Table explain that out of 50 respondents 68 percent are involving in business. These co-operative promotes women for business to increase the income. On the other hand 6 percent jobholders are also regularly saving the money. Small number of farmers women are involving in these organisation. Table shows 6 percent women are involving in farm

agriculture to income generating. Thus we can conclude that co-operative in local level are very effective mechanism for employment generation.

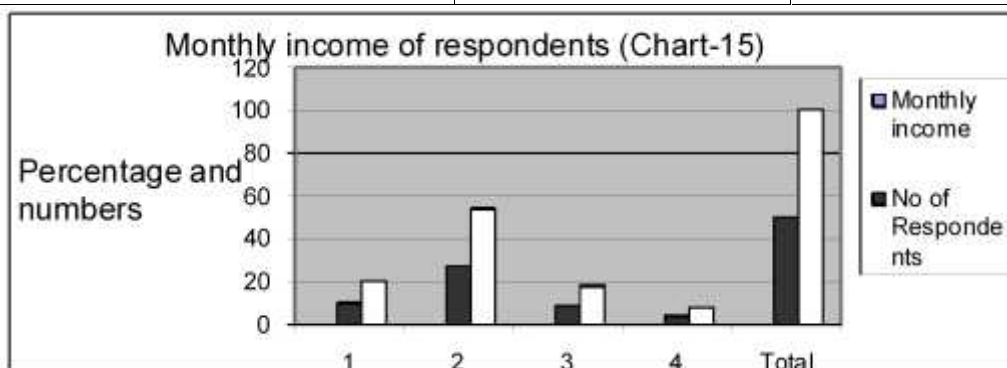
5.2.8. Monthly Income of Respondents:

The dissertant has got the following information from the study as and attempts were mood to find out monthly income of the respondents who has been tabulated below.

Table No. 26

Monthly Income of Respondents

S. No	Monthly income	No of Respondents	Percentage
1.	Below Rs. 5000	10	20
2.	Rs. 5000-7000	27	54
3.	Rs. 7000-10000	9	18
4.	Above 10000	4	8
Total		50	100



Source: Field work (2013)

It is clear from the table that largest number of women, 54 percent falls in the category of earning Rs 5000 to 7000 per month. 20 percent respondents are earning below Rs. 5000 per month and 9 respondents i.e. 18 percent are earning Rs. 7000 to 10000. 4 respondents i.e. 8 percent women are earning Rs. Above 10000. The women that earn below Rs. 5000 per month are facing financial problem to save the regular money in co-

operatives. They are in small business. Above 10000 earner are from large business and also from respected job

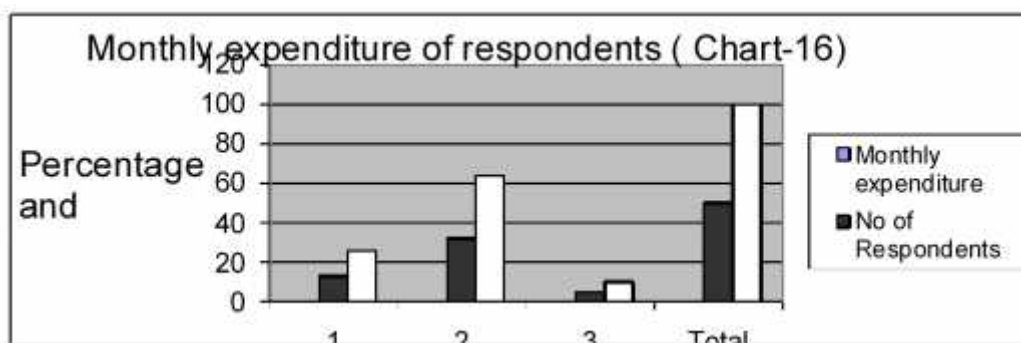
5.2.9. Monthly expenditure of respondents:

Following information have been received from the study when the study was carried out to find monthly expenditure of the respondents. The finding has been tabulated below.

Table No. 27

Monthly Expenditure of Respondents

No	Monthly expenditure	No of Respondents	Percentage
1.	Below Rs. 5000	13	26
2.	Rs. 5000-7000	32	64
3.	Above Rs. 7000	5	10
Total		50	100



Source: Field work (2013)

Income is necessary for the spend and above table shows that the number of respondents 13 who spend below Rs. 5000 per month is 26 percent, 32 respondents who spend Rs 5000 to 7000 range is 64 percent, 5 respondents i.e. 10 percent spend above Rs. 7000. Most of the respondents spend money to support their family or husbands.

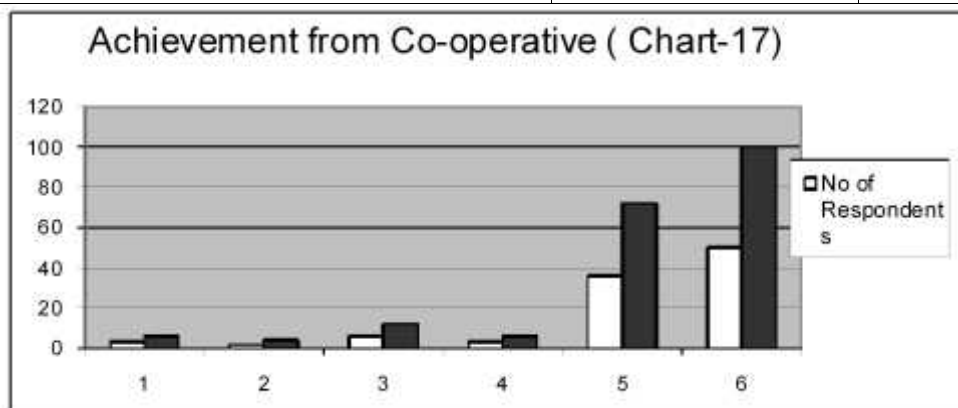
5.2.10. Achievement from cooperatives:

Involvement in cooperative is a process of improvement in living standard. From the interview method this study is trying to find out the achievement of respondents after joining the co-operatives and to analyse the improving living standard of them.

Table No. 28

Achievement from Co-operative Involvement

S.NO.	Achievement	No of Respondents	Percentage
01	Improving economic condition	3	6
02	Getting social respects	2	4
03	High business promoting	6	12
04	Getting Family Members respects	3	6
05	All of them	36	72
Total		50	100



Source: Field work (2013)

The table shows that 72 percent respondents are feeling that they got all the chances for carrier development, and 12 percent realise that involvement in cooperative helps to promote their business. Six percent respondents feels the improving economic condition in life and family and four percent women feels the getting social respects after joining co-

operatives. Thus this table presents that there is no loss for women after joining the co-operatives.

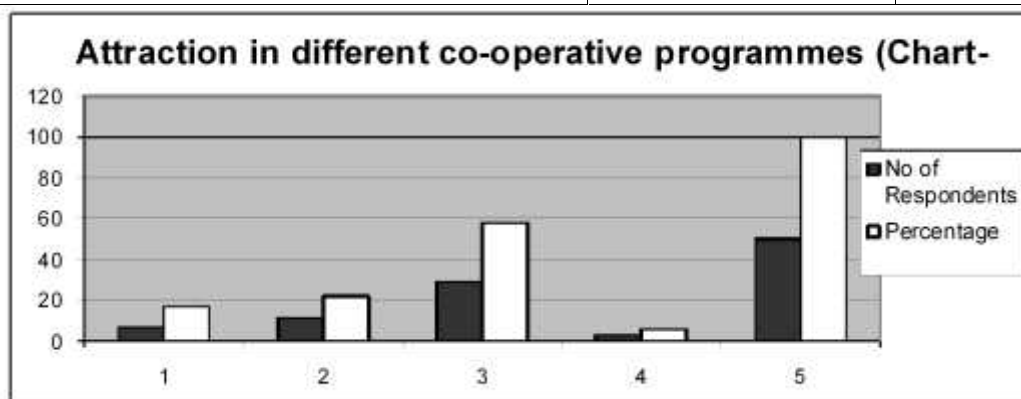
5.2.11. Women Interested Programme:

From the interview method this study is trying to find out the charming of women in different programme, which are provided by Co-operatives.

Table No. 29

Attraction of Respondents in different Co-operative Programmes.

S.NO.	Programme	No of Respondents	Percentage
1	Only Saving Programme	7	14
2	Only Credit Programme	11	22
3	Saving and Credit Programme	29	58
4	No popular Program	3	6
Total		50	100



Source: Field work (2013)

Following table presents that 58 percent respondents are interested on saving and credit programme, and 22 percent respondents are agree to say that credit programme is better in organisation. 14 percent respondents are convinced on the saving programmes and six percent respondents are disagreed to support the programme. The table tries to say that most of the women are involving in saving and credit programme to promote their business

and to support their family. Small numbers of women are interesting on the saving programme, because they views that there is high interest rate in saving. On the other side 11 women are interested on credit programme, because of low interest rate.

5.2.12. Saving Pattern of respondents:

Saving is a major focusing part of saving and Credit co-operatives organisation. The following table shows the saving practices of women in cooperatives.

Table No. 30

Saving Pattern of Respondents.

S.NO.	Saving Pattern	No of Respondents	Percentage
01	Daily	27	54
02	Weekly	8	16
03	Half monthly	3	6
04	Monthly	13	26
Total		50	100

Source: Field Work (2013)

The above table reveals that the majority of the respondents i.e. 54 percent are practicing daily saving and 26 percent are in monthly. Sixteen percent women are involving in weekly saving programme and six percent are in half monthly programmes. The study find outs that the daily saving programme is popular on business sector women and weekly and semi monthly saving programme is famous for agricultural and labour women. But monthly programme is only popular on Jobholders women. There for the entire programme is popular on the base of working nature of women.

5.2.13. Women in Loan:

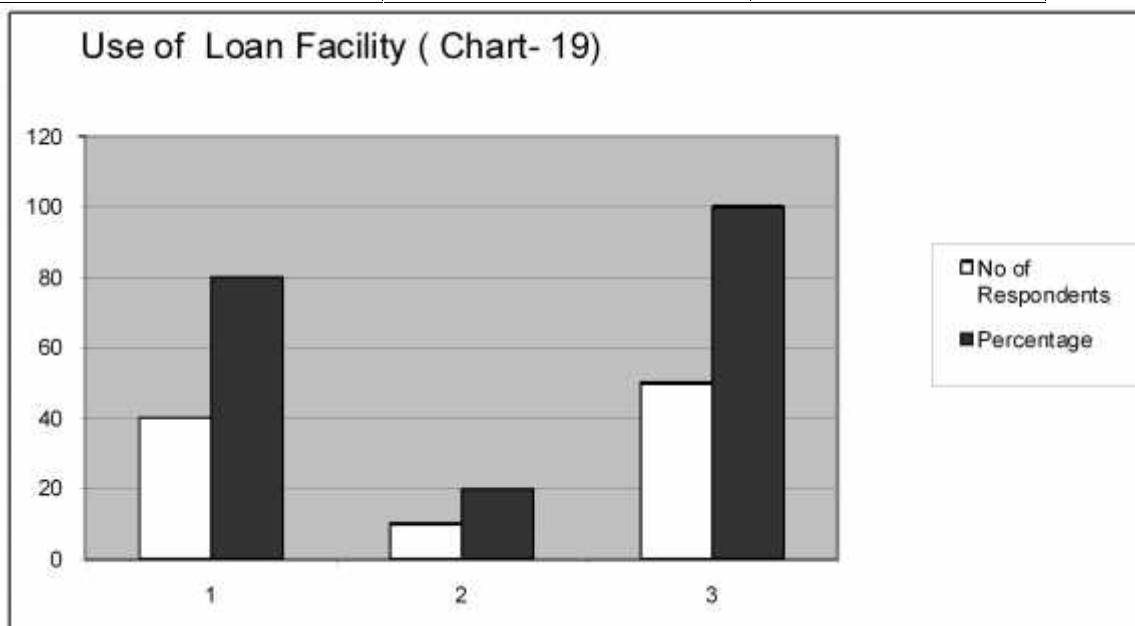
The research tries to find out the quantity of loan taken of respondents. The study focuses the two table to explain the loan condition in cooperatives. First table is to

understand the women participation in loan and second table is to understand the quantity of loan taken by women.

Table No. 31

Women Participation in Loan.

S.NO.		No of Respondents	Percentage
01	Loan borrower	40	80
02	Non borrower	10	20
		50	100



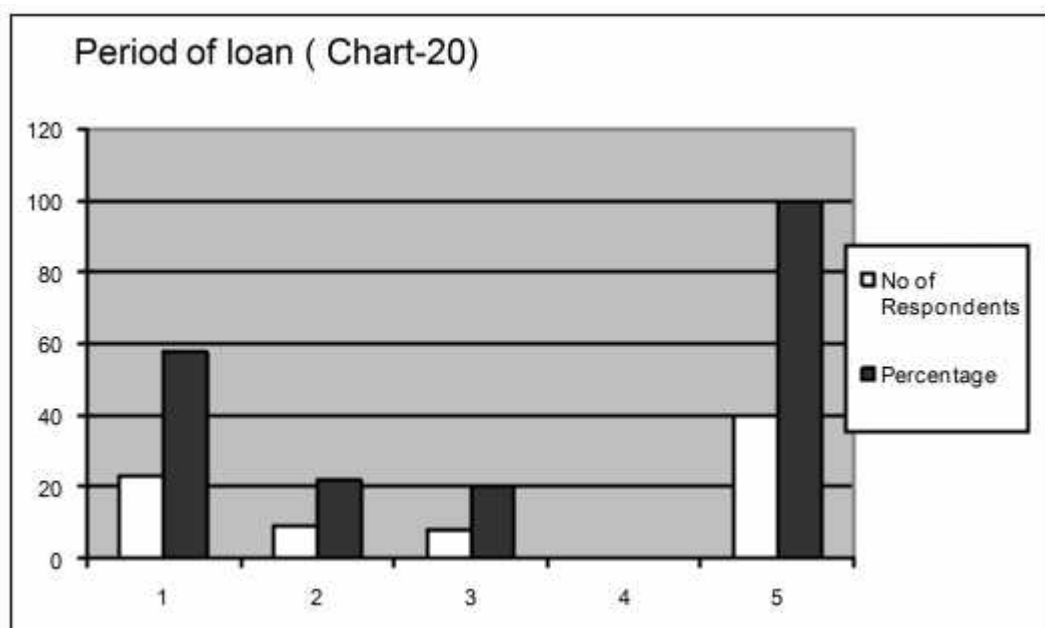
Source: Field Work (2013)

The table shows that 40 women i.e. 80 percent women are taking loan for different purpose and 10 women i.e. 20 percent women are not taking loan from out of 50 respondents. This table tries to show that most of the women are taking loan to regulate their business and to maintain individual or to face the family problems.

Table No. 32

Quantity of Loan

S.NO.	Loan	No of Respondents	Per centage
01	Below One Lakh	23	56
02	One to three lakh	9	22
03	Three to Eight Lakh	8	20
04	More then Eight Lakh	0	02
Total		40	100



Source: Field Work (2013)

The table shows that 23 respondents i.e. 56 percent out of 40 respondents are taken below one lakh and 22 percent are taken between one to three lakh. Twenty percent respondents are taken three to eight lakh rupees as a loan. There is no number of respondents on more then eight lakh loan. The pattern of loan shows that most of the women are taking small amount of loan to regulate their small business.

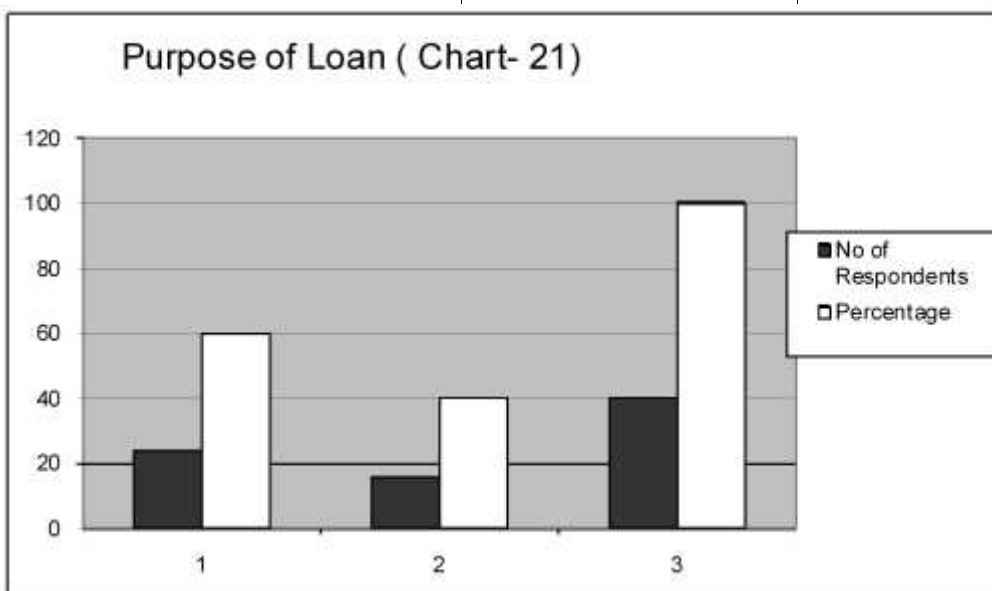
5.2.14. Purpose of Loan:

Both co-operatives are providing loan in different purpose. But this study is trying to find out the using pattern of loan, which figure is given below.

Table No. 34

Using purpose of loan

S.NO.	Purpose of Loan	No of Respondents	Percentage
01	For Business	24	60
02	To manage self problem	16	40
	Total	40	100



Source: Field Work (2013)

The above table shows that majority of respondents i.e. 60 percent are taken the loan for the purpose of business and the 40 percent i.e. 16 respondents are taken loan for to manage their self problem. Therefore table shows that respondents are taking high level of benefits from these co-operatives.

5.2.15. Future in cooperative:

From the fieldwork, we find that most of the women are involving in cooperatives to manage their economic and social position. Most of the respondents say that cooperative education is necessary for women for involvement to use their knowledge on productive sector. Thus, can conclude that women have not negative felling about co-operatives.

5.2.16. Good programme for conduct:

Good programme is necessary for women to promote their activities. So most of the women suggested the following programmes is needed. The table is given below.

Table No. 34

Good programme for conduct

S.NO.	Suggestion	No of Respondents	Percentage
01	Low interest rate women Lone Programme	22	44
02	Long term Business Loan programme	13	26
03	High saving interest rate for women programme	15	30
Total		50	100

Source: Field Work (2013)

The table shows that 44 percent respondents suggest Low interest rate loan is need for women to promote their business. On the other hand 26 percent wants long term business loan for business and 30 percent wants high level of interest rate in saving programme. Thus this study shows that women are very interesting to participate in cooperate but they have no idea to involve.

CHAPTER- SIX

SUMMARY, CONCLUSION AND RECOMMENDATION

6.1 Summary

History of Nepal and its underdevelopment process started by its ties to British India during the Rana regime. Cooperative organisational role represents a small but growing segment of economic activity in Nepalese Society. Most cooperative organisation are member orient, and based on the economic improvement of organisation members. The cooperative movement developed rapidly in the latter part of the 19th century, particularly in the industrial and mining areas of northern England and Scotland. A cooperative is not a new concept for Nepal. In ancient age when Aryan sang their Hymns in praise of natural goods, we find references about credit and lending business in those hymns.

This study is based on two Saving and Credit Co-operatives located on Kathmandu District, Ichangunarayan V.D.C. The women in cooperative, they have lack of knowledge, training, education and skill for prestigious job. They are far away from the knowledge of economic rights, human rights, equal rights and other rights of women. The women are the backbone of the society, but women are most neglected because of the weak bargaining power.

ICA is a guide body of cooperative movement in the world. It has globally network to control and to guide the cooperative organization and movement. After 1990, the cooperative movement is rapidly raising in Nepal because of new cooperative policy or Cooperative Act 2048.

The interview method was applied to fulfil the objectives of the present study. In research various method were applied. Survey, Observation and interview were extensively used to collect the necessary information. The result of the data collected through various

techniques in the field were analysed descriptively for which descriptive statistics such as percentage table was used. Hence primary data was obtained. Thus the study is related to find out the result of women participation on cooperatives organisation to manage their economic status.

This study is designed to explore the women involvement employments in the Saving and Credit Co-operatives. This study is concentrated on the socio-political, economic, cultural situation of women in organisation. From Selected Saving and Credit Co-operatives 50 women are selected for sampling.

In Ichangunarayan VDC most of the Co-operatives are established after 2063 and on the other hand here are total 22 cooperatives. Selected Koshish Saving and Credit co-operative Ltd. (PMPC) is a rural base financial organisation and Raniban Mahila Saving and Credit co-operative (RMSCC) is female based Co-operative organisation..

The study clear that all of the respondents in the co-operative are in between 10 to above 60 years and the highest number of cooperatives members comes from the age group of 25 to 35. Most of the selected women are from ethnic groups. There are 96 percent of women are literate and 4 percent of women are illiterate. The study shows that most of the women can do signature and read the newspaper.

The women are consciousness on the subject of family planning and they are also responsible for their family members. We finds that 58 percent women are involving for their own satisfaction and 22 percent women are involving in cooperative to provide the economic help for family, all the respondents have only one goal to achieve the economic improvement in life.

Here is a good schooling for women to participate in cooperatives. 82 percent respondents are satisfied with their role in cooperatives and 47 women are satisfied on the paying system of co-operatives. The co-operatives organisations are promoting women for

economic activities. 68 percent respondents are involving in business, which table shows that co-operative organisation are playing actively role to promotes women for business to increase the income.

There is no loss for women after joining the co-operatives. 72 percent respondents are felling that they got all the chances for carrier development from cooperatives. Study shows that most of the women are taking loan to regulate their business and to maintain individual or to face the family problems. The pattern of loan shows that most of the women are taking small amount of loan to regulate their small business.

6.2 Conclusion

Saving and Credit Co-operative Programme in the study area undoubtedly has achieved its objectives in socio-economic development front to an extent by savings accumulation and loan disbursement. It has helped rural poor women though providing Loan as well as creating awareness and inspirations.

Cooperative movement in Nepal in order to find out way to reduce poverty through the saving and credit cooperatives. It is necessary to think to start cooperatives activities at the grass root level. The role of cooperative in Nepal is quite significant and they have mobilized large amount of money.

The history of cooperative after 2007 BS the cooperative have been opened not only to mobilize saving but also to make proper investment of the saving in order to earn interest. The role of Saving and Credit cooperatives to reduce poverty from the country is great and the mobilized capital should be invested for industrial expansion within the country.

The important factors in providing credit to the rural women from the commercial banks depends up on availability of the institution to provide credit facilities, people should have capability to take credit by putting collateral and others and people should have affordability that is capability to pay bank interest rate and pay back of the loans. Such

factors are not easily with the rural women, so, institutional credits to the rural women are not easy. As a result the rural saving and credit cooperatives can be alternative mechanisms to provide credit facility to them.

The cooperatives opened by the women members at the grass root level should be encouraged and in the rural areas women groups too should be motivated to form their cooperatives.

In a cooperative, one of the most important elements is willingness for coordination and cooperation among the members. At a village level women are generally illiterate and poor, so the women involved in the saving and credit cooperatives should be independent, discipline and free minded so that there may not be exploitation among the women members themselves. Nepal government has planned different programmes through the cooperatives in order to alleviate poverty at the gross root level.

The information and their analysis on various aspects indicate that socio-economic condition of participating women has improved as compare to earlier Cooperatives. Light of organisation, directly or indirectly, together with other modernizing and developmental factors enlightened the socio-economic well being of the community. It brought some desirable change on general economic activities.

6.3 Recommendation:

Based on the finding of the present study the following recommendations are made on the basis of the study.

(a) That the Government, and other organisation have to take initiative to look after the facing problem of women in the village area.

(b) Participating of women on Saving and Credit Cooperatives must be necessary in rural area. There fore it is necessary to make the rule for the participation of women .

(c) Training programme should be made to the women to develop their skill.

(d) For the encourage of involvement in cooperatives, they should provided with inventive and reward.

(e) The women must get all the facilities provided from organisation.

(f) Break the communication gaps between Working committee and general members and makes the lovely environment for good relationship with all the members of each other. Communication brings the respective relationship and tries to reduce the crises.

(g) Arrange the Training and workshop to promote the women in Saving and Credit cooperatives.

(h) Generating awareness and social mobilization.

(j) Give most priority to develop the economic condition of women and improve their living standard.

(k) Skill development training should be given more priority for income generating activities.

(l) Social and community programme such as education, family, women empowerment and awareness should be well implemented.

(m) All the members should be made aware enough about use pattern and important of saving money. Saving should be made compulsory and regularized.

(n) Business development service should be given to the borrower to prevent misuse of loans.

(o) Technical knowledge should be made available by the help of any concerned line agencies for respective enterprises for women.

ANNEX I

(B) Respondent Profile

1. Name:

Name of Respondent, who are the members of these two cooperatives .

- | | |
|-----------------------|--------------------------|
| 1. Binita Thapa | 2. Tripurra Shrestha |
| 3. Ramita Ban | 4. Lucky Sherpa |
| 5. Sharmila Basnet | 6. Ganu Shakya |
| 7. Tham Kumari Bhujel | 8. Maya Tamang |
| 9. Dolma Lama | 10. Kanchi Lama |
| 11. Rina Adhikari | 12. Nar Kumari Ghising |
| 13. Sita Mukhiya | 14. Dil Maya Tamang |
| 15. Bindu Subedi | 16. Aastha Katuwal |
| 17. Binita Lamichhane | 18. Radha Subedi |
| 19. Kalpana Pariyar | 20. Santa Maya Shrestha |
| 21. Kalpana BC | 22. Aruna Kafle |
| 23. Bhawana Chhetri | 24. Parbati Magar |
| 25. Dhankumari Gurung | 26. Nila B.K. |
| 27. Samjhana Dhakal | 28. Urung Sherpa |
| 29. Aashika Giri | 30. Shantoshi Darlami |
| 31. Sanu Sherpa | 32. Uma Gaudel |
| 33. Nimdike Sherpa | 34. Bhim Kumari Baramu |
| 35. Sonam Sherpa | 36. Kali Maya Shrestha |
| 37. Sharmila Pariyar | 38. Chiring Dolma Sherpa |
| 39. Maiya Magar | 40. Pramila Rai |
| 41. Anita Purkoti | 42. Jayanti Magar |

43. Anju Gole

45. Sumina Lama

47. Sujita Karmacharya

49. Aljina Magar

44. Arpana Poudyal

46. Kabita Osti

48. Jina Darai

50. Sumina Ale

ANNEX- II

Questionnaire

(A) Respondent Profile

1. Name:

2. Age:

3. Educational Status:

a. Literate:

b. Illiterate:

4. Sex:

a. Male:

b. Female:

5. Religion:

a. Hindu

b. Buddhist

c. Christen

d. Others

6. Caste:

a. Bramin\ Chatri

b. Magar

c. Tamang / Rai

d. Others

7. Educational:

a. Under SLC.

b. S.L.C.

c. Intermediate

8. Marital Status:

a. Married

b. Unmarried

9. Family Structure:

a. Joint

b. Unclear

10. Family size:

a. Below 4

b. 4 to 6

c. Above 6

(B) Socio- Economic Aspects:

11. Monthly income for respondents

- a. Below Rs. 5000
- b. Rs. 5000 to 7000
- c. Above 10000

12. Monthly expenditure of the respondents.

- a. Below Rs. 3000
- b. Rs. 3000 to 5000
- c. Above 5000

13. Reason for Involvement in Cooperatives.

- a. To be self-reliant.
- b. Poor economic condition.
- c. To help family.
- d. Self satisfaction.
- e. Others

14. What aspect your family for your Involvement.

- a. Right
- b. Wrong
- c. Ignoring.

15. Who advised you to choose participation on Cooperative?

- a. Self interest.
- b. Parents.
- c. Friends and relatives or others

16. Are you satisfied with your role in cooperative?

- a. Satisfied
- b. Unsatisfied

17. Do you get the saving and others payment in time?

- a. Paying in time
- b. Non paying in time

18. In your Involvement what kinds of problem have you face as a women?

- a. Economic.
- b. Physical.
- c. Psychological.
- d. Health and others

19. What are the major income sources for saving ?

- a. Business
- b. job
- c. Agriculture
- d. others

20. What type of change do you feel after joining this organisation?

- a. Improving economic condition
- b. Getting social respects
- c. High business promoting
- d. Getting Family Members respects

21. In which position you are in this organisation?

- a. Executive Committee member
- b. General Member
- c. Sub-committee member
- d. Adviser

22. Your feeling about Achievement from co-operative involvement.

- a. Improving economic condition
- b. Getting social respects
- c. High business promoting
- d. Getting Family Members respects
- e. All of them

23. What type of saving do you do in this organisation?

- a. Daily
- b. Weekly
- c. Half monthly
- d. Monthly
- e. Half Yearly
- f. Yearly

24. What types of help does this organisation provide to you ?

25. If you have taken loan, how much did you take?

- a. Yes
- b. No

26. If you have taken loan, for what purpose did you take it? And what is its

Quantity?

27. Are you able to pay debt and interest regularly?

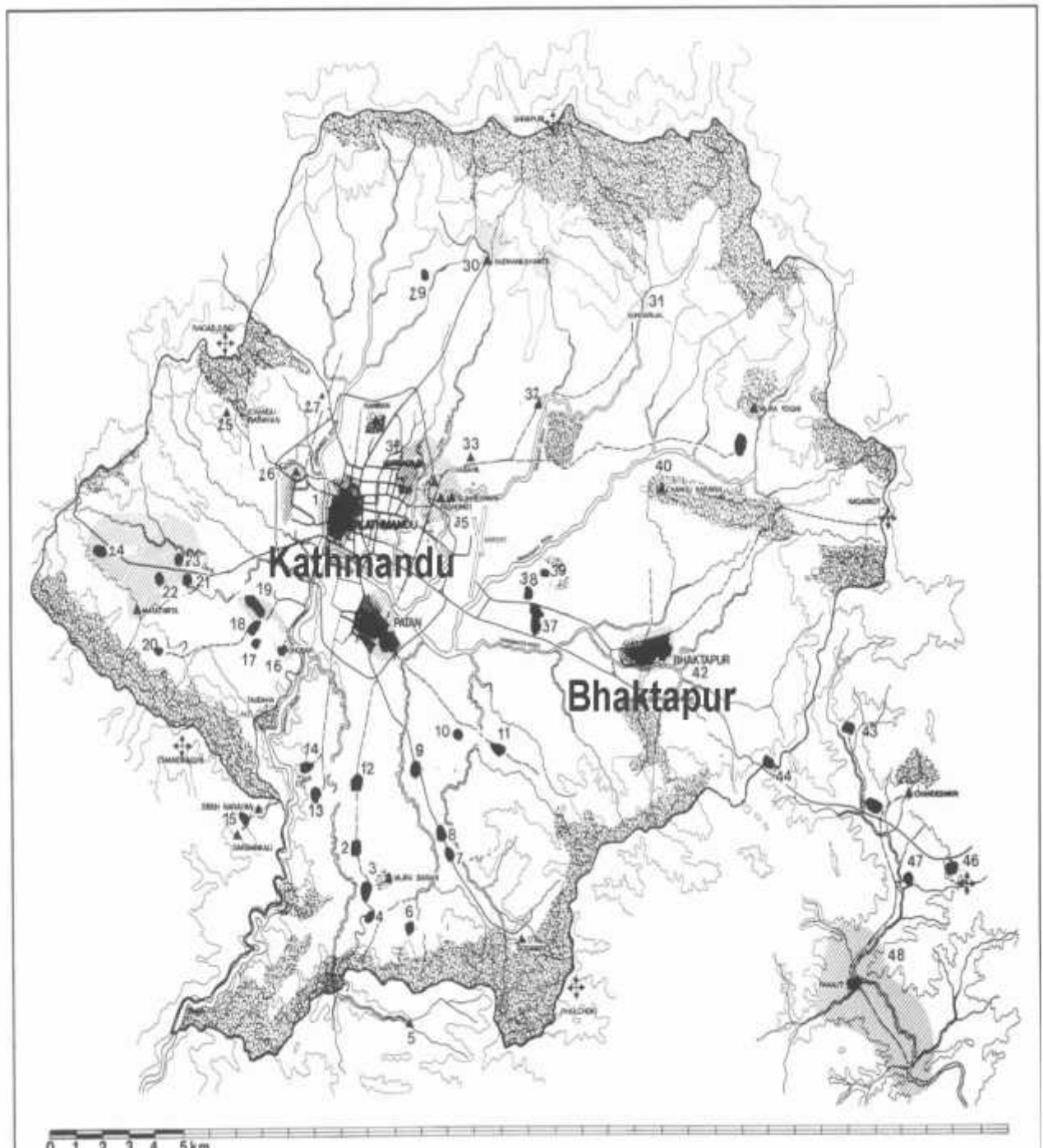
28. In how much time till you clear the debt?

29. What types of programme will be good to conduct by this organisation for women development?

- a. Low interest rate women Lone Programme
- b. Long term Business Loan programme
- c. High saving interest rate for women programme

ANNEX- III

Map of Kathmandu Valley



ANNEX- IV**Co-operatives in Ichangunarayan VDC.**

No	Name Of Coop	W. No	Rg.No	Date	Sector	M	F	Total Capital
1	Raniban Mahila	7	436	056-1-9	S and C	60	5	2500
2	IchanguNarayan	4	653	057-4-11	S and C	22	6	5000
3	Sewaro	6	925	63-1-20	S and c	15	35	2500
4	Pancharatna	4	1064	63-9-06	S and C	19	6	42500
5	Naya Nepal	4	1077	63-9-24	Sand C	30	10	33500
06	Bhugol	6	1194	64-4-2	S and C	2	4	34000
7	Koshish	4	2501	66-5-15	S and C	23	12	500
8	MastMandali	9	1217	64-4-31	S and C	25	11	27000
09	Aakash Devi Mahila	1	1331	64-10-6	Agriculture	18	7	2500
10	Chirag	6	1360	64-10-14	S and C	0	0	2,500
11	Sai Buddha	4	1401	64-11-2	S and C	20	5	62,500
12	Solti	5	1467	64-11-28	S and c	65	0	26,000
13	Jaya Shiva Shakti	2	937	63-2-14	Multi p	28	3	3,100
14	Panchadhara	4	942	63-2-29	Multi p	16	17	33,000
15	Gramin Mahila Bikash	2	970	63-4-8	Multi p	99	0	32,000
16	Himal Shree	6	1511	64-12-19	S and C	34	5	20,000,00
17	Ichanghu Jagriti	6	1124	63-12-30	Multi p	29	4	33000
18	Nawarangi	3	1243	64-5-26	Multi p	24	8	32000
19	Subarna Bhumai	6	1550	65-1-6	S and C	19	6	2500
20	Hrididi Laxmi	9	1562	65-1-12	S and C	17	8	2500

21	Radhe Krishna	9	1738	65-4-2	S and C	49	0	2500
22	Jibikoparjan	1	1805	65-4-31	S and C	0	25	5,00,000
23	Janasudhar	9	1314	65-7-28	S and C	12	13	4,00,000
24	Hamro Nagarjun	9	2215	66-1-10	S and C	21	31	8,00,000
25	Saman Sahabhagita	8	2515	66-5-21	S and C	14	17	4,00,000
26	Dhunghedhara	9	2711	66-8-11	S and C	27	18	7,00,000
27	Hamro Milijuli	8	2784	66-9-19	S and C	11	41	2,00,000
28	Paropakar	1	2911	66-11-11	Health	19	8	5,00,000
29	Sarbamanya	4	3311	67-4-3	S and C	32	34	95,000
30	Almighty	6	3408	67-5-6	S and C	19	19	4,00,000
31	Devnagar	9	3443	67-11-10	S and C	29	22	8,00,000
32	Ganesh Himat	6	3685	67-12-15	S and C	33	29	7,00,000
33	Sundar Nagar	9	3721	68-1-7	S and C	19	30	3,00,000
34	Gairee Gaun	5	3803	68-3-12	S and C	40	28	5,00,000
35	Hamro Prayash	4	3867	68-6-30	S and C	39	31	9,00,000
36	Artha Sansar	9	3982	69-2-12	S and C	32	25	10,00,000
37	Sri Bir Bhagawati	2	1488	64-12-7	S and C	28	31	8,00,000

Source: Cooperative Department (Date: 2013)

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