CHAPTER-VII
SUMMARY, CONCLUSIONS AND SUGGESTIONS

7.1 Summary

Nepalese cooperative movement has no greater experience than world's cooperative activities. It has only 50 years of experience but shows the greater result on its norms and basic principle. This study based on the cooperative development on the background of severe conflict led by armed militant. The study periods is taken 1997-2007, shows the notable development on the side of cooperative and have the valuable role on social and economic activities in the villages. This period seemed to be fertile period for the development of this system which government has recognized as third tire of economy and gave the greater priority in the budgetary activities. Nepalese financial system and organization mainly based on urban sector where 80 percent villages are far from the services of the banks and financial institutions. On this background, some of the rural banks and financial institution shifted or merged to the urban branch because of conflict and some of them were closed. This situation has created great problem in the villages. So that, those rural people were started to organized and established cooperatives societies to fulfill the financial needs and activities. Therefore, these cooperatives societies were expanded and established on different parts of the country as many as the people acquainted on the basic principle. Many people have taken membership on it and the number of members also increases on these societies.

The revolution of Nepalese cooperatives was started from 1959 in an organized and formal way. But it encountered many ups and downs as well in the past/ dawn of democracy in 1989. After the resettlement of democracy, the new Cooperatives Act was launched in 1991, which institutionally recognized the cooperative societies. It is found that instable political situation led lower level of cooperative development within 1991-1997. But after 1997, these development speeds up and enormous growth seemed on the cooperatives system. There were 9720 different types of primary cooperatives in mid July 2007. In the same way, there were 1259747 members on the cooperatives in Nepal. The collected saving amount of these cooperatives was Rs.19517517 thousand and investment was Rs.24147747 thousand on that time (GoN Department of Cooperatives, 2007).
In Morang district, the number of members on sampled cooperatives was 326 in F/Y 1997/98 where it was 7378 additional memberships in F/Y 2007/08. The share amount added in each year was in increasing trend where it was 1527 thousand shares amount added in F/Y 1997/98 but the share amount in F/Y 2006/07 was Rs.736703 thousand. It means the shares capital per year continuously increasing. Saving amount of these cooperatives is also increasing continuously per year. Initially, the saving amount was Rs.3356 thousand in F/Y 1997/98 where this amount continuously rise up per year and became Rs.155943 thousand in F/Y 2007/08. Investment amount of these cooperatives was also increased per year. The investment amount was Rs.2012 in F/Y 1997/98, Rs.2226 thousand in F/Y 2001/02, Rs.71297 thousand in F/Y 2004/05 and was Rs.156907 thousand in F/Y 2007/08. These cooperatives added more and more total assets in each year. There were only Rs.4342 thousand total assets of these cooperatives in F/Y 1997/98 but that total assets added in each year in increasing order, which was Rs.231713 thousand net additions in F/Y 2007/08. Profit on the other hand, increased per year during study period. Fixed assets in each year were also in increasing trend and that was Rs.41597 thousand accumulated on the study period. It is found that these all variables were in increasing trends though the insurgency was there.

The number of cooperatives in Nepal on that study period was in increasing trend. There were 122 additional cooperatives in F/Y 1997/98 whereas there were 322 additional cooperatives registered in F/Y 2007/08. In Morang district, there were 30 additional cooperatives in F/Y 1997/98 and 288 additional cooperatives during the study period.

The number of members on sampled cooperatives was 9240 on the fiscal year 2008/09. There were 75 people directly employed on the cooperatives offices and Rs.50730 thousand was the shares capital on these cooperatives. In the same period, the deposited amount of the members on these cooperatives was Rs.541016 thousand and profit was Rs.14608 thousand. It is found that the disbursement of the cooperatives was easy at 80 percent and all disbursement was possible during that period of conflict. Ninety percent cooperatives earned profit on that period where as 10 percent only not earned the amount of profit. It is found that 90 percent cooperatives collected the given loan easily and only 10 percent cooperatives felt it as possible job
by making some efforts. Therefore, there was no any unreturned (bad debt) amount of loan in the cooperatives. The non-performing asset of 90 percent cooperatives was below 5 percent and 10 percent cooperatives non-performing assets were below 20 percent.

The status of land holding position by the members after membership compared to before membership was in improving condition. Some cooperatives 60-70 percent members have their own land where as some of their 70-80 percent members have land as well. Fifty percent cooperative's 80-90 percent members have land before membership but 80 percent cooperative's 90-100 percent members have land after the membership and only 20 percent cooperative's 80-90 percent members have their own land on the same. Status of dwelling houses among cooperatives members on the sampled cooperatives shows the improving situation. It means, the homeless condition gradually turned onto temporary, temporary to wooden houses, wooden to RBC and RCC as well. In these cooperatives, there were only 0.3 percent homeless members after the involvement where it was 4.9 percent before the involvement in the cooperatives activities. There were 14.5 percent temporary houses before the membership, whereas only 6 percent temporary houses after the membership. Similarly 48.8 percent members have wooden houses before whereas there were 33.3 percent wooden houses after membership. It means more houses are converted into permanent ones. In the same way, there were 24.2 percent RBC houses before membership whereas there were 39.8 percent RBC houses after involvement in the cooperatives. There was only 4.6 percent RCC building before where there were 20.6 percent RCC buildings with members after the membership.

Sampled cooperatives themselves improved their economic conditions. 70 percent cooperatives have their own land, 50 percent have own building and 90 percent have different types of vehicles such as motorbike, milk tanker, ambulance, van, cycles etc. There was 80.4 percent literacy rate before taken membership whereas there were 94.7 percent literate members after taking membership in cooperatives.

In Morang, there was Rs.86089 thousand shares capital in F/Y 2004/05, Rs. 74202 thousand funds, Rs. 400278 thousand saving, Rs.173333 thousand loans from
others; Rs.175987 was the other liabilities during that period. In the same way, there was Rs.19353 cash balance, Rs.55052 thousand-bank balance, Rs.19060 investment, Rs.780407 thousand was the loan to the members and Rs.36467 was fixed assets of cooperatives in the district on that period.

The members of cooperatives were from different occupation but the occupations of the members improved than before. Members transformed the occupation from traditional to advance one. There were 60 percent farmer in the past but now there are 33 percent farmers. In the same way, there were 9 percent small-scale businessmen whereas there are 25 percent small-scale businessmen in the cooperatives. Again the number of wage labor increases compared to earlier time because of the skill and technique learnt from the cooperatives institutions. Other different occupations holder members also increase by 32 percent compare to early time. The sources of finance for the member changes as the conflict spread in the societies. The dependency of members upon bank, landlord and businessmen for loan in the past transformed in to cooperatives. There were only 2 percent people had the cooperatives as the sources for finance in the past but there are 85 percent members depending upon cooperatives nowadays. The dependency upon bank reduced by 79 percent, landlord by 91 percent, businessmen by 93 percent now because of the cooperatives.

All members have toilet facility after the membership but there were 19 percent members who haven’t toilet facilities in the past. It is found that the structure of toilet is also improved compared to the past time. 45 percent members have pipeline water supply, 49 percent have tube-well for drinking water after membership, which are the safe means of water supply. But there were more numbers of well and other sources of water in the past. Loan obtaining facility after getting membership in cooperative is termed as better and easy. 94 percent members felt it as better and easy, only 3 percent felt it as difficult. But in the past, 76 percent member felt it as difficult task.

Members change their consuming pattern fuel. 61.5 percent members have been used firewood in the past but only 11.2 percent members have using firewood as fuel nowadays. 30.3 percent have been used kerosene, 4.5 percent biogas and 0.9 percent L.P. gas in the past. But now, only 6.5 percent have using kerosene, 23.4
percent using biogas and 57 percent have using L.P. gas. 72 percent people agreed that the loan amount is sufficient for them provided by the cooperatives. 21 percent people suggest that it is insufficient for them. 79 percent people have commented cooperatives services as faster service. 12 percent as simple, 5 percent as slow and 4 percent have no any response.

Cooperatives have improved the socioeconomic condition of the people. 86 percent believed that these institutions as good for poor, 13 percent believed as good for rich and one percent believed it as good for both. 66 percent believed that the programmes of the cooperatives are sufficient, 27 percent argued to increase programme and 4 percent commented as not sufficient. In the same way, 91 percent cooperative’s members returned the loan amount in due time, 7 percent returned it late where as 2 percent not returned it yet. The farm product of the members increased with the help of cooperatives. 20 percent believed that the farm product is increased double, 36 percent believed as increase just half than before. 42 percent believed that increase a little. Only two percent disagree that the increment of the farm product after the involvement in cooperatives. The members increase the status of cattle belonging. 25 percent members have more than 5 cattle where as 30 percent members have 3-4 cattle, 33 percent have 1-2 cattle and 12 percent have no cattle. Milk selling position of the members also improved than the previous time period, 24.1 percent members sold 3-4 litters of milk daily, 14.7 sold above 5 litters of milk daily and 27.7 percent self consumed the milk they produced.

The possession of different assets of the members also improved compared early time. Most of the members i.e. 81 percent have radio, 71 percent have wall clock, 82 percent have television, 57 percent have tape recorder, 69 percent have tables, 60 percent have chairs, 42 percent have gas stove 10 percent have bio gas, 45 percent have mobile phone, 47 percent have land-line phone and 36 percent have computer in their home. It is found that the possession of assets condition is highly improved after the involvement in cooperatives. Each of the sampled members have land i.e. 22 percent have below one Kattha of land, 7 percent have 2 Kattha of land, 10 percent have 3-5 Kattha of land, 21 percent have 5-10 Kattha, 10 percent have 10 Kattha- one Bigha of land and 30 percent have above one Bigha of land. It means 70 percent members have the land below one Bigha.
Interest rate of the cooperative's lending is found between 11-16 percent whereas deposit between 6-10 percent per annum. But businessmen, landlord, friends and relatives (informal) borrowing interest rate is found as 15-50 percent where as lending as 15-40 percent per annum. Before membership, 45 percent people borrowed from such informal sector and 32 percent lent to others in the past. But the informal sectors borrowers and lenders reduced by heavy percent nowadays. Monthly income of the members increased compared to previous time. Only 4 percent members have Rs.2501-5000 monthly income, 46 percent have Rs.5001-10000 monthly income, 29 percent have Rs.10001-15000 monthly income and 21 percent have Rs.15001-20000 monthly income nowadays. It is found that monthly expenditure of the members is increased than the before. 16 percent members spent up to Rs.5000 per month, 39 percent spent up to Rs.10000 per month, 29 percent spent up to Rs.15000 per month and 13 percent spent up to Rs.20000 per month after getting membership. It means the income as well as the expenditure patterns of the member increases after the involvement in the cooperatives activities.

7.2 Conclusions

From this research work, we have drawn the following conclusions:

1. Nepal has abundant natural resources, but still it is backward in terms of socio-economic development because of the inability in exploiting the resources. Because of the illiterate people, unused natural resources, technology backwardness and massive poverty, Nepal is one of the developing country in the world. Heavy dependency on agriculture (80.3 percent), Low productivity, hungry, illiteracy (32 percent are still illiterate) and traditional societies still pushed back the Nepalese economy. These all facts carried the societies into conflict led by the Maoist Political Party since 1997. The underground war started by Maoist Party led the whole economy into conflict situation. Different international intermediaries – such as UNMIN, ICRC, UN High Commission for Human Rights, National Human Right Commission and other INGO's such as Carter Center, AI (amnesty international) etc are actively participate to minimize the conflict situation and its effects. ICRC (International Committee of Red Cross) rescued different securities personnel, civil and government staffs from the captured of militants. UNMIN also played vital role
on protecting societies from the danger of war. In the same time, almost Nepalese rural financial system collapse by the war. But the optimism seemed on cooperatives movement because they weren’t the target of war. Civil society protected these institutions as the medium of finance to the rural economy. As many banks branches were contracted either by closing the branches of by shifting-merging the branches to the secured and urban area. Remote villages are financially vacuumed even where there weren’t cooperatives. It means the cooperatives institutions were flourished during that war time all around Nepal. They gave services in the absence of other financial intermediaries. There were 1259747 cooperatives members in Nepal (Department of cooperative, mid July 2007). The saving was Rs.19517517 thousand and Rs.24147747 was the investment of the cooperatives in the country (ibid). In the same way, the saving of the members in Morang also increased during the study period (Annual Reports of cooperatives). The members save more in the cooperatives societies on that period because there was no chance to save amount of money either anywhere besides the cooperatives societies. The members of the cooperatives seemed to be increasing during that period and reached 7378 at the end of FY 2007/08 (Annual Reports of cooperatives). Members shares amount was 1527 thousand in FY 1997/98 but this amount was Rs.736703 thousand in FY 2006/07. This scenario proved that the insurgency couldn’t affect the disbursement amount of the cooperatives in the economy. It shows that the cooperatives mobilized their member’s shares amount on that period.

2. Cooperatives have increased their total assets during the study period. The amounts of total assets initially was Rs.4342 thousand in FY 1997/98 but it was Rs.231713 thousand in FY 2007/08. It means the total assets of the cooperatives increased up in the study period. Cooperatives earned profit in different fiscal year. Almost cooperatives have earned profit even though there was conflict. It is found that the cooperatives have given hidden benefit to the members as health expenditure, group insurance and direct money payment on account. Cooperatives have collected higher amount of income, which is used to buy the fixed assets needed for the daily transaction as well as for the future use. It is found that the cooperatives collected more fixed assets during the study period.
3. Cooperatives societies registered enormous growth during the conflict period. These institutions increased their investment, saving, shares, total assets, fixed assets as well as profit margin on the study period. In the same way, the number of members of the cooperatives increased by many time in each of the fiscal years. There were 326 members added in the cooperatives in FY 1997/98. But there were 7378 more members have taken membership in the cooperatives in FY 2007/08 even though there were conflict period. They wanted to be the members in the cooperatives during the conflict period in the societies because the insurgency was creating financial deadlock when the organized banking sector has gone away from the villages.

4. It is found that the numbers of cooperative societies in Nepal were in increasing trend within the study period. It shows that there were 122 more cooperatives added in the FY 1997/98 where 322 cooperatives were added in FY 2007/08. It means the numbers of cooperatives increased regularly in each of the eleven years time period. In the same way, the numbers of cooperatives in Morang on the study period was also in increasing trend. There were 30 additional cooperatives in FY 1997/98 where as there were 22 cooperatives in FY 2007/08. There were 288 cooperatives added in Morang district during the study period.

5. These cooperatives institutions not only increase the members of their own but created employment opportunity in their offices. The sampled cooperatives have provided job opportunity for 75 personnel in the offices. The direct employment in the cooperatives as well as indirect employment in member's sector by providing sources to them is the double effects of employment in the societies. Cooperatives mobilized the resources of the societies in proper manner by giving interest to the depositor, by investing the amount of money to the entrepreneur and providing employment to the people either through direct involvement or through the indirect activities related to the cooperation. It is found that the trends of earlier profit, increasing deposit, increasing membership and the level of shares capital still sustained in those cooperatives in Morang district. Disbursement of loan amount for the cooperatives is found to be easy task on that period where 80 percent cooperatives easily disbursed the loan amount but banks and finance company
feared to disburse the loan. Therefore, cooperatives are useful in the time of social conflict if they are used for fulfilling the objectives of cooperatives. 90 percent cooperatives have earned profit on the study period. This percentage is not only the fact but also the reality of the cooperatives management in the societies because the earning of the members has their own right to consume it. Therefore, almost all cooperatives were enjoying profit on the time of conflict. Almost all disburse amount was collected by the cooperatives in such difficulties. Non performing assets of 90 percent cooperatives seemed to below 5 percent and only 10 percent cooperatives have such amount below 20 percent. The status of land holding by the members after the membership found as improved as compare to the before time period of involvement in cooperatives. It is noted that 80 percent cooperative's 90-100 percent members have land now. Similarly 20 percent cooperative's 80-90 percent members have land after the membership in cooperatives. Members improved the status of dwelling houses after the membership and taking part in the activities of cooperatives. 20.6 percent members have RCC dwelling houses, 39.8 percent have RBC building, 33.3 percent have wooden houses and only 6 percent have temporary houses after the membership. But there were only 5.6 percent members have RCC dwelling, 24.2 percent have RBC building, 48.8 percent have wooden and 15.5 percent have temporary houses in the past before the involvement in the cooperatives. 5.9 percent have no dwelling houses before the membership in it. Cooperatives are helpful for improving the status of dwelling houses.

6. It is found that 70 percent cooperatives have bought own land. 50 percent cooperatives have own office premises, 90 percent cooperatives have their own vehicles nowadays. These institutions have more members, more level of income by the investment so that they were able to improve their own status. Cooperatives have helped to raise the literacy (educational) status. There were only 80.4 percent people literate in the societies in the past but there are 95.7 percent memers are literate in the cooperative societies. Total liabilities and assets of cooperatives was Rs.910339 thousand in Morang district. This heavy amount of assets and liability up to F/Y 2004/05 is symptom of development of this sector. The members of the cooperative societies have changed the occupation rather than previous time. It is found that the numbers of farmers decreases by 45 percent as others occupation holders numbers increases. It means members have changed the occupation after.
involving cooperatives i.e. small scale business, wage labor; service-men etc. cooperatives are helpful for transmitting the occupation from one to another by facilitating the members economically and physically. On the other hand, there was greater dependence on cooperatives resource for the finance to the members. 85 percent members are dependent in cooperatives for the finance nowadays. People during insurgency were heavily dependent on the cooperatives for the resources which they determined for the future needs. The landlord's, businessmen's loan isn't taken by the members because of the cooperatives. Only 3 percent and two percent members were taken such loan respectively. Members were improved their toilet facility than the past time when they weren't the members in such societies. There were 20 percent members who have RBC toilet before membership whereas there were 64 percent members having toilet facility now days. In the same way there were 29 percent members have RCC toilet in the societies. It means the cooperatives have helped the people. Cooperatives were able to improve the condition of safe drinking water for the members compared to earlier time period. 94 percent people either have got pipeline or tube well water present time.

7. It is noticed that the loan obtaining facility was difficult task where, 76 percent member felt it as a difficult subject to get loan before the membership but after the membership on cooperatives, 94 percent members answered as better and easy task for getting loan from cooperatives. Members have improved the fuel consumption patterns on the other hand. They have reduced the consumption of fire wood heavily and diverted in to bio-gas, L.P.Gas which shows the improving socio-economic status of the members. Members have the sufficient amount of loan in the time of conflict. 72 percent believed that the amount of loan is sufficient and the service given by the cooperatives is also sufficient compared to previous time. Cooperatives are absolutely good for the poor member's than richer section of the members. 86 percent respondents believed that the cooperatives are helpful for the poor. Cooperatives services and program are also sufficient in the villages. 90 percent cooperatives loan repayment found good and retuned on due time even though there was conflict situation. Majority of members have increased farm product by double quantity whereas others increases farm product by one and half than before.
8. Members keep cow for milk. They have commercialized the animal husbandry, so that they have been able to sell more quantity of milk rather than earlier time period. Member people possessed more quantity of different assets compared than before membership in cooperatives. Now, 81 percent members have radio whereas only 56 out of hundred had radio in the past. In the same way, 82 percent members have television in comparison to 23 percent had, out of hundred in the earlier time period. Similarly, 71 percent have wall clock, 69 percent have table and 57 percent have tape recorder nowadays but they had less quantity of these assets in the past time. In the same way, computer, telephone etc. is possessed more by the member after the involvement in the cooperatives. The possession of the durable goods now shows the improving condition of the members. Increased income by the cooperatives activities as well as incentives given by the institutions is use to buy such goods. This condition shows the access of the poor members to the resources. The loan facilities for purchasing consumer's durables, building biogas and others are provided by the cooperatives which is helpful for the member's to raise the economic condition.

9. Now all the members of the cooperatives have the ownership of land. 60 percent members have less than ten Kattha of land. They do not solve the problem of hunger by this quantity of land. But they owned another occupation for feeding themselves. Many members purchased a piece of land after involving the cooperatives. Interest rates of the cooperative is lie between 11-16 percent for loan whereas for deposit lies between 6-10 percent per annum. On the other hand, the private borrowing rate of interest was 15-50 percent whereas lending was 15 to 40 percent per annum. It is found that this informal rate of interest is going to disappear nowadays because of the cooperatives. In the same way, the monthly income of members is found increased compared to before time period. Similarly, the expenditure of the members also increased in the study period because the movement of the cooperatives.
10. We conclude that the mean expenditure of the members of the cooperatives has increased after the involvement in the cooperatives during the time of conflict compared without involvement in the cooperatives activities and getting membership before that period. Since calculated value of $Z$ is greater than 3, we reject the null hypothesis and conclude that the mean income of the members of the cooperatives has increased during the time of conflict when they had membership of cooperatives societies than before the involvement in the cooperatives activities.

At last, it may be conclude that cooperatives development is possible in the conflict economy. They are actively working in the field of micro credit providing small loan facilities. The members have improved their economic status in the study period. Many banks were closing down but cooperatives were enjoying profit and running efficient on that period. Cooperatives societies are helpful tools for the societies and members which improved socioeconomic condition of the members even though there was severe conflict. By testing the hypothesis, it is found that conflict situation has led enormous growth of cooperatives societies during the period of conflict.

7.3 Suggestions

On the basis of this study, the following suggestions can be made for the further development of cooperatives in Nepal.

1. Cooperatives societies are known as third tier of the economy in Nepal. But still there is problem of registering the cooperatives for the good working norms of its own. Some of the landlords also involve in the cooperatives by making the cartel and used their black money in the formal way. Many cooperatives are established in urban area compared to rural area. There is no any preliminary survey to such cooperatives before providing license. Government has less priority on these sectors even when wide spread institutions covered the economy. Some of the institutions are stronger but others are weak on the account of capital accumulation but government has no any support to them. Therefore, government must give priority to these sectors.
2. Lack of regular inspection, lack of capital, inadequate knowledge of accounting and file keeping are the common problem of cooperatives. Tax burden upon the institutions, low level of fixed assets such as own land and building, a little expert on these fields are also affect the cooperatives societies. It is necessary to establish separate institution to supervise these institutions.

3. While the cooperatives are in the process of registration, the applicant’s individual character should study at first (there must be 25 members who submit their citizenship certificate in the time of registration). The pre-feasibility study should take on the proposed area of the cooperatives. In the time of registration, it is recommended that strongly controlled to those persons who have the illegal and corruptive character.

4. The density of cooperatives is more in the urban area rather than rural area. Therefore encouragement should be made to establish cooperatives in the rural area by giving special discount on tax, subsidy and other supports. Regular inspection and supervision should be done to the registered institutions.

5. Government should guide cooperatives sectors by the appropriate policies and plans. Government should provide seed-capital to the rural cooperatives for solving their capital deficiency. Tax concession, opportunity of participation on local economic development, security etc. should provide by the government to the cooperatives. Government’s cooperatives department should provide support, training and education to the cooperative’s members. The accounting and file keeping training be given to the cooperative’s staffs.

6. Cooperatives should adopt less expenditure policy and to increase profit margin. Present profit level of each cooperative is very low in relation to investment and share capital. The informal sharing of profit among cooperative’s members should formalize in order to keep sound financial health of cooperatives.
7. Capital of the cooperatives should increase to fulfill the needs of members. Because of the low level of capital, the investment influences. Equal level of share capital distributed for each shareholder should be encouraged.

8. Cooperatives should try to have own land and building for their use because these fix assets strengthened the institution health. These institutions are recommended to use latest software for transaction and replaced manual system by computerized system, which creates transparency in the institutions.

9. Still there are many people have no membership of cooperatives. They have not knowledge about cooperatives, so membership on these institutions should encourage without any restriction and barriers. Unnecessary terms and conditions on new members must be neglected.

10. It is better to improve the quality of the cooperatives institutions compared to quantity of the institutions. Strong and qualitative numbers of cooperatives may help to improve the economic condition of the societies.

11. Interest rate of the cooperatives should be at least as compare to the late time. Government should provide assistance to minimize the rate of interest which encourage to the members for dealing with cooperatives. Huge amount of money lending to a single member within the institutions should be restricted which secured the norms of cooperatives. Adequate provisioning of bad debt among cooperatives is more suggestive. The policies of the cooperatives should be fruitful to the whole number of members. Cooperatives should be launch to needy and conflict affected area, which brings society into resourceful and peaceful ones.

12. Agriculture based cooperatives should encouraged to develop the agriculture sector in Nepal. The investment policies focused on developing the temporary resident into permanent one. The landless members should return into owners of land by the help of cooperatives. Numbers of employed staffs on cooperatives are insufficient in relation to it members so, there is challenges to increase the working staffs.
13. Safe investment should be the objectives of cooperatives therefore they sustained for long period. The amount of saving must be mobilized on the behalf of members by the medium of investment of loan with minimum rate of interest as much as possible.

14. Participation of lower and lower middle class members should be encouraged by policies and plans of the institutions. Female membership should be encouraged because the half of the population covers by the female in the study area. The cooperatives operated by female are found successful in the study area.

15. There are some members in the society who still use informal sources of finance. These conditions should be controlled by creating awareness and providing information to them. Permanent toilet and safe drinking water project should be launch if it is possible. Promotion of biogas for fuel is suggested compared to other sources of fuel because this is helpful for agriculture and animal husbandry.