

LIST OF FIGURES

<u>Figure No.</u>	<u>Title</u>	<u>page</u>
3.1	Nepal rural financial system at a glance	39
4.1	Increase in number of members	44
4.2	Shares amount increasing trend	46
4.3	Member's saving trend in study area	49
4.4	Investment of the cooperatives	52
4.5	Total assets position of cooperatives	55
4.6	Profit earning of cooperatives	57
4.7	Trend of fixed assets of cooperatives	60
4.8	Relation between number of members, fixed assets and profit	63
4.9	Relation between shares, saving, investment and total assets	64
4.10	Additional cooperatives in different fiscal year in Nepal	66
4.11	Annual increase of the total number of cooperatives in Morang	68
4.12	Possibility of disbursement	72
4.13	Profit earned by the cooperatives	74
4.14	Collection of given loan	76
4.15	Non-performing assets of the cooperatives	78
4.16	Status of land holding by member before involving cooperatives	80
4.17	Status of land holding by member after involving cooperatives	80
4.18	Status of housing	82
4.19	Status of dwelling houses of members in Baragachi multipurpose cooperative	84
4.20	Status of dwelling houses of members in Rajghat milk production cooperative	87
4.21	Status of dwelling houses of members in Star multipurpose	89
4.22	Status of dwelling houses of members in Rajsati Women	91
4.23	Status of dwelling houses of members in Hatemalo multipurpose cooperative	93

4.24 Status of dwelling houses of members in Manokamana saving and credit cooperative	95
4.25 Status of dwelling houses of members in in Sunpakuwa saving and credit cooperative	98
4.26 Status of housing in Itahara saving and credit cooperative	100
4.27 Status of dwelling houses in Machhapuchre saving and credit cooperative	102
4.28 Status of dwelling houses in National employees cooperative	104
4.29 Condition of Literacy among cooperative' members (percent)	108
4.30 Liabilities of different types of cooperatives in Morang	110
4.31 Assets of different types of cooperatives in Morang	112
5.1 Occupational diversification of members	119
5.2 Sources of finance for the members	122
5.3 Improvement of toilet facility	124
5.4 Availability of safe drinking water	126
5.5 Loan obtaining facility	128
5.6 sources of fuel for the members	130
5.7 Sufficiency of loan amount	132
5.8 Member's comment on cooperative services delivery	134
5.9 Improvement in village after launching cooperatives	136
5.10 Comment on cooperative's programmes	138
5.11 Loan repayment of cooperatives	140
5.12 Increment in farm product of the members	142
5.13 Status of cattle holding by members	144
5.14 Milk selling position	146
5.15 Possession of different assets	149
5.16 Land ownership patterns	151
5.17 Interest rate on cooperative's loan	153
5.18 Interest rate on cooperatives deposit	153
5.19 Borrowing interest rate of informal sector	156
5.20 Lending interest rate of informal sector	156

5.21 Monthly income of the members	158
5.22 Monthly expenditure of the members	161
5.23 Annual increases of cooperatives numbers before conflict period	164
5.24 Annual increases of the total numbers of cooperatives in Morang	166
6.1 Annual increase in the numbers of cooperative in Jhapa	176
6.2 Annual cumulative number of members	178
6.3 Annual increase in number of members	183
6.4 Member's shares amount increasing trend	185
6.5 Member's saving trend in study area	187
6.6 Annual trend of investment of the cooperatives	189
6.7 Annual total assets position of cooperatives	191
6.8 Annual profit of cooperatives under case study	193
6.9 Annual increase of fixed assets of cooperatives	195
6.10 Relationship between No. of members, fixed assets and profit	197
6.11 Relationship between shares, saving, investment and total asset	198