

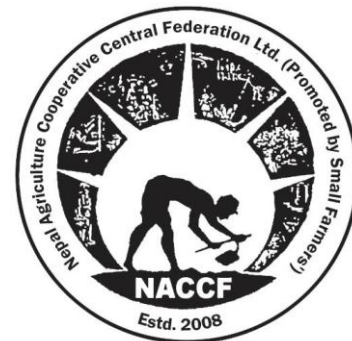
Submitted To :

International Cooperative Alliance- Asia Pasific
ICA-AP Research Committee's
Bali, Indonesia

Role of SFACL Systematic Approach and Farmers Participation: Institutional Sustainability

Submitted by :

Mr. Rudra Bhattarai
Ms. Meena Pokhrel
Nepal Agricultural Cooperative Centre Federation Limited



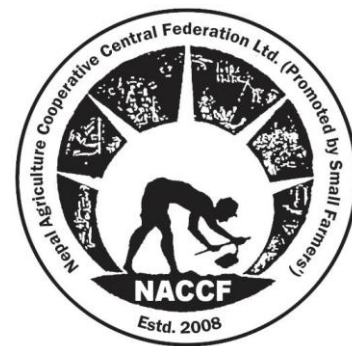
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Rudra Bhattarai and Meena Pokhrel

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Acronym

ADB	Asian Development Bank
ADBL	Agricultural Development Bank Ltd
ADBN	Agricultural Development Bank Nepal
Dev.	Development
FAO	Food and Agriculture Organization
FSS	Financial Self Sufficiency
FY	Fiscal Year
GIZ	Gesellschaft für Internationale Zusammenarbeit
GDP	Gross domestic product
GoN	Government of Nepal
IFAD	International Fund for Agriculture Development
IG	Inter-Group
JICA	Japan International Cooperation Agency
MC	Main Committee
MFIs	Micro Finance Institutions
NACCFL	Nepal Agricultural Cooperative Central Federation Ltd
NPR	Nepalese Rupees
OSS	Operating Self Sufficiency
RUFIN	Rural Finance Nepal
SFACLS	Small Farmers Agro Cooperatives Limited

SFDB	Small Farmers Development Bank
SFDP	Small Farmers Development Program
SFGs	Small Farmer Groups
SPO	Sub Project Offices
SWOT	strengths, weaknesses, opportunities, and threats
UNDP	United Nations Development Program
VDCs	Village Development Committees

Executive Summary

This paper looks issues of access to small farmer agro cooperatives (SFACL) and its model, approach, gender & social inclusive participation, measures to adopt sustainability. It also addresses economic & social impact within the members of cooperative.

This research was conducted to SFACL of Nepal. 100 SFACLs were chosen from 10 districts out of 615 SFACLs spread in 64 districts representing mountain, hilly and terai region.

Both primary and secondary level information related to the research were gathered for the analysis. In primary data collection, different tool of participatory rural appraisal was applied. Beside this, focus group discussion, key informant survey, observation & individual interview were performed while for secondary information, related literature was reviewed. During the course of research secondary level information such as research and study carried out by GIZ/Rural Finance Nepal (RUFIN) on Institutional Sustainability and Impact of Small Framers Agro Cooperative Nepal, were reviewed. Research carried out by JICA on present situation of agro cooperative in rural Nepal Beside this other relevant literature was also reviewed.

It identifies that SFACLs' systemic approach is unique model which has three tiered structure (group-intergroup and main committee). At community level 5-12 people can form a group while representative of all groups in a particular ward form inter-group, which works as catalyst between main committee and group. Main committee is formed by the representative of intergroup. In this model, small farmers are involved in managing the program in all three components of the model. The three strong foundations systemic approach includes: SFACLs at the grassroots level to provide services to its members, based on members need, Small Farmer Development Bank (SFDB) to provide wholesale credit and training and technical support to SFACLs and Nepal Agriculture Cooperative Central Federation Ltd. (NACCFL) Central level

federations of SFACLs to provide non-financial services such as capacity building, policy advocacy & linkage among SFACLs.

Research revealed that, SFACL represents 72% of women participation while it also includes 49 % of disadvantage group (socially excluded/Janajati group) of Nepal such as Raute, Bankariya and Chepang, as their members. It has also served 2500 households who were directly affected by a decade long civil wars. It has been noticed that farmers are shifting toward commercial farming from subsistence farming. Overall network of SFACL has invested 12 billion (NPR) own resources as loan to their members. SFACLs included in research has invested 2.28 billion (NPR) among own members. In addition, SFACLs are also supporting farmers by providing agro-inputs and establishing cooperative market. Besides this, farmers are also receiving non-financial services from (NACCFL), this financial and non-financial services has helped to increase production/productivity.

The findings deepen how SFACL model has helped to increase participation of community and reduce poverty. Agriculture cooperative has proven to be an effective and popular measure for social and economic development of the nation. It has been successful in achieving two major development goals: reaching to the large numbers of rural poor and moving towards cost recovery. In terms of measuring sustainability, Operating Self Sufficiency (OSS) and Financial Self Sufficiency (FSS) of surveyed SFACLs were measured. Average OSS & FSS of surveyed SFACLs were found 134.07 & 128.6 respectively. It indicates that SFACLs operating profit is more than sufficient to cover its operating expenses. .

Research also found that huge participation of socially excluded group, access to agro-input, cooperative marketing, good governance, and high recovery rate indicate the better performance of a SFCL which leads to a sustainable institution.

Hence, SFCL systemic approach is the most suitable community based program owned and managed by small framers to provide financial as well as non-financial services to members.

Chapter one

Introduction and Methodology

1.1 Introduction

Nepalese farmers are facing several challenges due to lack of technology, training, infrastructure etc. Despite of involvement of around 64% of population in agricultural activities, Nepal has to import food from other countries. Agriculture sector of Nepal contributes about 35% of the country's GDP. About two-thirds of agriculture GDP comes from the crops sub-sector with the remainder from the livestock sub-sector. The average household owns 0.8 ha of land, but the majority of households own less than 0.5 ha with a decreasing average household farm size due to land fragmentation over the last several decades. Most agricultural holdings are classified as subsistence family farms (64%) with only 3.1% classified as actual commercial farming operations.

SFACL is an organization dedicated to improving the quality of its members, who are, by and large, poor farmers of rural Nepal. These farmers eke out livelihoods for their families by engaging in subsistence agriculture. Since their farm products are not sufficient to feed their families for a full year, they have to resort to strategies such as working in the non-agricultural sector, or short and long term borrowing (at exorbitant rates) from informal sources (primarily village money lenders), in order to meet subsistence needs. Their access to and use of modern farm inputs and technologies are getting higher.

Nepal Agriculture Co-operative Central Federation Ltd. (NACCF) is the umbrella organization of Small Farmer Agro Cooperative Limited (SFACL) and similar other agriculture cooperatives. SFACLs are agricultural cooperatives which are fully owned and managed by the

local community. They have legacy of the Small Farmers Development Program (SFDP) which had been implemented by the Agricultural Development Bank Ltd. (ADBL) since 1975. Since 1993 more and more of the SFDP's Sub Project Offices (SPO) were converted into Small Farmer Cooperative Limited (SFCL) subsequently transferring their ownership and management to the farmers themselves.

As of July 2014, a total of 615 SFACLs are formed covering 1115 VDCs across 68 districts out of the 75 districts in Nepal. The total SFACLs membership are 625, 000 with an outstanding loan portfolio of Rs. 13.7 billion. SFACLs also receive non-financial services like trainings, technical support, enterprises development, market linkages, networking and lobbying that are provided by the NACCF district level federations.

The Small Farmer Development Bank (SFDB) was established in April 2001 with the vision to be an apex financial institution for SFACL, and other micro finance institutions. It is owned by the Government of Nepal as well as by commercial banks, which are providing refinancing services to the SFACL through its eight area offices across the country.

1.2 Objective

The objective of the study is to assess whether SFACLs performance indicators are supportive to achieve sustainability in the 10 districts. Other objectives set to achieve the main objective are as follows.

- To assess the management, governance , socially inclusive participation
- To assist the credit facilities.
- To study the agricultural opportunity available to them

- To examine the impact of model of Small Farmers Agro Cooperative

1.3 Research Design

The study was conducted among the members of groups and inter group in 100 SFACLs of 10 districts to understand the following issues.

- What type of groups exist and what are their roles and significance in their communities
- What is the perception of technique adopted by these groups?
- What kind of agricultural opportunities is available to them, and other members in the community?
- What types of credit facilities are available in their coop and in the communities?
- What do they feel about leadership, advocacy and decision making ability?
- How is SFACLs working for proper governance and efficient management?
- Will financial and other indicators show that SFACLs are sustainable?
- Social Inclusive participation

Altogether, 100 SFACL representing different area , from both suburban and rural areas were selected for the Study (Annex I). The age and education levels of the respondents vary from 23 to 54 years and illiterate to Masters level, respectively.

1.3.a. Methodology Employed

The section elaborately discusses the set of methods employed to accomplish the objectives set out by the research. More specifically, it contains a discussion on the disk review, nature of data, study area selection criteria and process, instruments of study tools for data collection, study team composition, training and orientation, field work, study period, mode of data analysis and interpretation and limitation of the study.

1.3.b. Desk Review

The NACCFL research team began this study by collection secondary information related to this research work and the sample districts. Different literature and publications concerning demographic and socio-economic data relevant to the study and sample districts were reviewed.

1.3.c. Nature of data

The present study is based on the empirical data collection from the field works and data generated from the qualitative and quantitative questionnaires and probes made during the course of the interview.

1.3.d. Study area selection criteria and Process

Ten districts were chosen to cover different geographical area of Nepal. SFACLs were selected on the basis of random cluster sampling. After that 10 SFACLs were chosen randomly among SFACLs which has socially inclusive group, women led SFACLs and affected by civil war.

Table 1 : Districts situated in Different Regions

Region	Eastern Dev. Region	Central Dev. Region	Western Dev. Region	Mid-Western Dev. Region	Far-Western Dev. Region
Hill		Dhading	Kaski	Surkhet	
		Makwanpur			
Terai	Siraha	Dhanusha		Dang	Kailali
	Jhapa	Chitwan			

1.3.e. Study team composition, training /orientation and field work

The field team were consisted of principle investigator (2) research officer (1), Field Researchers (5), and Enumerators (5). The first two categories were involved at the central level where the later two categories were district based field staff. The field-based staff was involved in the data collection process:

- To make optimum use of their intimate knowledge of the area and the clientele,
- To ensure safe and secure movement of the whole team in the area
- To strengthen the SFACL capacity, and
- To ensure that the SFACL have legitimate ownership of data, findings and result of the survey.

Field teams were assigned to each district. Each field team comprised of four members, principle investigator (1) Research officer (1), Enumerator. An intensive monitoring and observation of the group discussion and administration of questioners were carried out in each district by the Research Officer. As a result, all quantitative and qualitative interviews could be possible to execute in all SFACL.

1.3.f. Training and Orientation:

At the central level a 2- day training was conducted in the training hall of NACCFL. The purpose of the training was to help the field researchers internalize the questionnaires so that they impart the skill to the enumerators and helpers at the district level orientation. The field researchers, in their turn, conducted the orientation at the level for the enumerators.

Pre-testing of the questionnaires was an integral part of the central level training; it was organized in Manahari SFACL. Each of the researchers was assigned to separate task: a) administrating the questionnaires, b) taking notes and observing the respondents understanding, c) tape recording the entire dialogue, and d) time keeping. Almost the entire three- hour morning session was spends for the pretest.

The training, orientation and the pretest provided the field researchers an excellent opportunity to thoroughly understand and internalize the contents of the questionnaires and verbalized these articulately during the focus group discussion and interviews with the SFACL groups- individually and collectively.

1.3.g. Field Work

The entire fieldwork was completed within one and half month of time frame that is Feb- Mid March, 2014.

1.3.h. Study period

The study period was principally divided into three phases: 1) preparatory phase which included review of the secondary data and relevant publications, design and development of survey tools, 2) pretesting of questionnaires, training and orientation of field staff and data collection; and 3) analytical phase for compiling , sifting, analyzing data and information collected from the field and report writing. Study was conducted in April 2014 to Mid July.

1.3.i. Mode of data analysis and interpretation

The study has had both the quantitative and qualitative data. Data on year of operation international resources OSS/ FSS were quantitative in nature. In addition to that, loan mobilization, decision making capacity, were quantitative in nature which have been manually tabulated and presented in terms of frequency of distribution, percentages and averages in tabular and graphic form.

Data on access to agro inputs , cooperative marketing, women participation, their role and significance in the community, practice and techniques adopted by these groups, perception of members on SFACL model, were qualitative and quantitative both. Such data were methodologically analyzed by reviewed all the original texts of the translated/transcribed data form of filed notes and them listing conceptual categories, theme and data.

1.4 Limitation of the study

As pretesting was done in Manahari SFACL, the feedback and suggestion from the pretesting was incorporated to the questionnaire, however, some of the feedbacks obtained during the pretesting were not relevant to some of the SFACLs.

In a few SFACLs, it was difficult to get time with key informant, so the information was collected by interviewing a person other than the key informant.

Despite these limitations, efforts have optimally been made to address all the issues specified in the research objective.

Chapter two

Study site

2.1 Geographical description

Ten different districts were selected for the study. The geographical details of those districts are given below.

1) Jhapa

Jhapa is a district in Terai plains of Mechi Zone in Nepal's Eastern Development Region. The district covers 1,606 km² (620 sq mi). The 2011 census counted 812,650 population. Bhadrapur is the district headquarters. There are total 441 Cooperatives exist in Jhapa including 145 Agro cooperative and 26 SFACLs.

2) Siraha

Siraha District is a part of Sagarmatha Zone. The district, with Siraha Madar as its district headquarters covers an area of 1,188 km². In 2001 it had a population of 572,399, in 2011 637,328. There are all together 311 Cooperatives exist in Siraha including 45 Agro-Cooperative and 24 SFACLs.

3) Dhanusha

Dhanusa District is a part of Janakpur Zone. The district, with Janakpur as its district headquarters, covers an area of 1,180 km² and has a population (2011) of 754,777. It lies in the Central Development Region of Nepal. There are total 389 Cooperative exists in Dhanusha including 66 Agro-Cooperative and 17 SFACLs.

4) Chitwan

Chitwan District is a part of Narayani Zone with Bharatpur, the fifth largest city of Nepal, as its district headquarters. It covers an area of 2,218 km² (856 sq mi), and in 2011 had a population of 579,984 (279,087 male and 300,897 female) people. Chitwan is one of the few remaining undisturbed vestiges of the Terai region, which formerly extended over the foothills of Nepal. There are total 559 Cooperative exists in Chitwan including 54 Agro-Cooperative and 26 SFACLs.

5) Makawanpur

Makwanpur District is a part of Narayani Zone. The district, with Hetauda as its district headquarters, covers an area of 2,426 km² and had a population of 392,604 in 2001 and 420,477 in 2011. There are total 431 Cooperative exists in Makwanpur including 74 Agro-Cooperative and 22 SFACLs.

6) Dhading

Dhading District is a part of Bagmati Zone. The district, with Dhading Besi as its district headquarters, covers an area of 1,926 km², had a population of 338,658 in 2001 and 336,067 in 2011.

The district spreads from 27'40" E to 28'17" E and 80'17"N to 84'35"N. The mountain range "Ganesh" is the predominate mountain range located within Dhading. Some of the peaks are over 7,000 meters. There are total 296 Cooperative exists in Dhading including 97 Agro-Cooperative and 43 SFACLs.

7) Kaski

Kaski District is a part of Gandaki Zone. The name is disambiguated from Kaskikot, the ancient Kaski Kingdom.

The district covers parts of the Annapurna mountain range, and the picturesque scene of the mountains can be observed from most parts of the district. It is one of the best tourist destinations of Nepal. There are total 342 Cooperative exists in Kaski including 49 Agro-Cooperative and 15 SFACLs.

8) Dang

Dang Deukhuri District is the second largest valley in Asia. It is located in an Inner Terai of Nepal's Mid-Western Region. The district covers 2,955 km² with population (2011) of 548,141.

There are total 350 Cooperative exists in Dang including 69 Agro-Cooperative and 20 SFACLs.

9) Surkhet

Surkhet is one of six districts in Bheri Zone which in turn belongs to the Mid-Western Development Region. The district's area is 2,451 km². It had 288,527 population in 2001 and 350,804 in 2011. There are total 383 Cooperative exists in Surkhet including 84 Agro-Cooperative and 19 SFACLs.

10) Kailali

Kailali District is a part of Seti Zone. The district, with Dhangadhi as its district headquarters, covers an area of 3,235 square kilometres (1,249 sq mi) and has a population (2001) of 616,697 and (2011) of 775,709. The district also contains Tikapur Park, one of the biggest parks in Nepal,

and Godha-Ghodi Tal (lake) located at Sukhad Kailali. There are total 356 Cooperative exists in Kailali including 47 Agro-Cooperative and 18 SFACLs.

Chapter Three

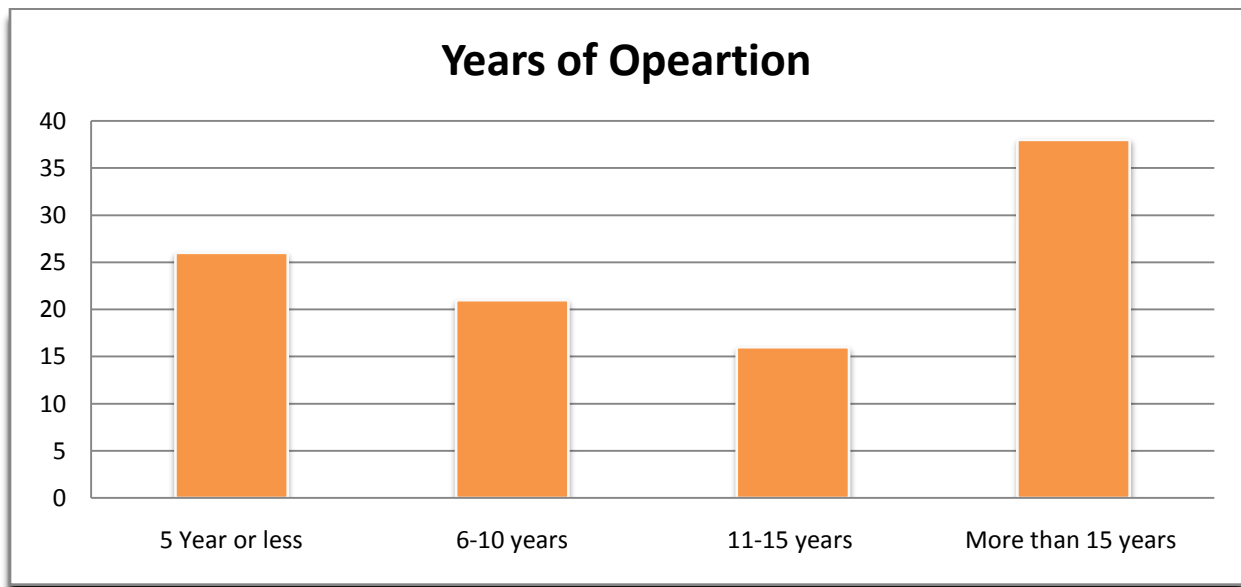
Findings and Analysis

3.1 Institutional Sustainability

3.1. a. Years of Operation

Selected cooperatives of research had vast variation in terms of number of years of operation. Some cooperatives have only completed 1 year of operation while some of them have completed as many as 25 years of operation. As suggested by bar graph, cooperatives that have completed more than 15 years of operation are highest among four groups. Thirty-seven cooperatives fall under this group. Another large number of cooperatives fall under the category of operation having 5 years or less. Twenty-six cooperatives fall under this category while numbers of cooperatives under 6-10 years & 11-15 years category are 21 and 16 respectively.

Figure 1 : Years of Operation

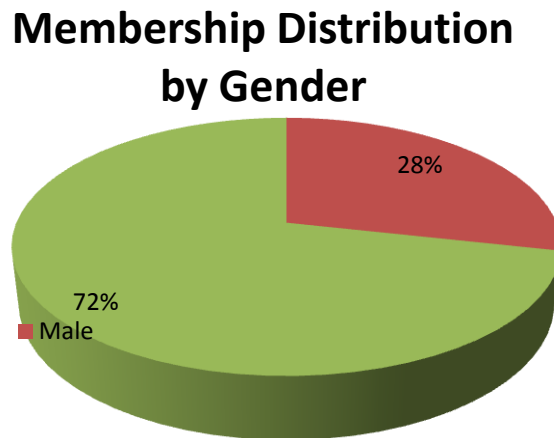


Source : Field Survey 2014

3.1.b Membership Distribution by Gender

SFACLs has emphasized women participation in cooperative from its inception. Those cooperatives established recently ensure participation of women as much as 95%. SFACLs established in earlier phase even have active women participation. Data of 100 SFACLs chosen for this research show that these SFACL have 72% women member while only 28% men members. Apparently, this has empowered women

Figure 2: Membership Distribution by Gender



in society and allowed to have their say on forming better society. Memberships of women in SFACL have allowed women entrepreneurs to start their business on their own.

Case I : Portrait of socially inclusive participation

Raute is very primitive and nomadic discriminated socially and economically. Route, a uniquely living community in forested area of Nepal especially in far and mid western region, they are conceptually embedded with the view that to protect their religion, they should stay away from human civilization. Civilization in the name of clothing , flooding, housing, education and health. Although, they refused transformation before but now with the motivate effort of Small Farmers Agro Cooperative Limited (SFACL) , Sirsha, Dadeldhura district ,they are being socially transformed being a member of the Small Farmers Agro Cooperative.

There are 112 families in Nepal, out of these 34 household and 68 members (male and female both) are member of SFACL. After joining the cooperative, their life style has been changing, now they started goat rearing as a income generating activities. Beside this, they borrow the loan from the cooperatives and make wood vessels and sale it on nearby market.

Now, they started to send their children to school, wear proper cloth, adapted the societies. But still they lack the necessary support and care from the cooperative.

Similarly, Bankariya, one of the endangered ethnic groups of Nepal, who have been living at the riverside of Hadikhola of Makwanpur, There are only 13 household of Bankariya thought the Nepal are member of SFACL Hadikola. Now, they has been engaging on agricultural activities and earning money by selling it .

Source: Small Farmer Agriculture Cooperative Ltd. (SFCL), Sirsha, Dhadeldhura, Hadikhola of Makwanpur

3.1. c. Civil War Affected and Socially Disadvantaged Group

SFACLs have also empowered socially disadvantaged group people and civil war affected people by involving them to cooperative and allowing involvement in income generating activities. Research showed that among 101,838 members of surveyed SFACLs, 49% of them are from socially disadvantaged group¹. This has allowed, members from those groups to involve in economic income generating activities via access in saving and credit. In addition, they have also got access to agro-inputs and cooperative market as enjoyed by other members of cooperative.

¹ Socially Disadvantaged group includes people from ethnic group

In addition, people affected by civil war has also involved in SFACLs. Research reveals that more than 2400 households who are the members of selected 100 cooperatives are directly affected by decade long civil war.

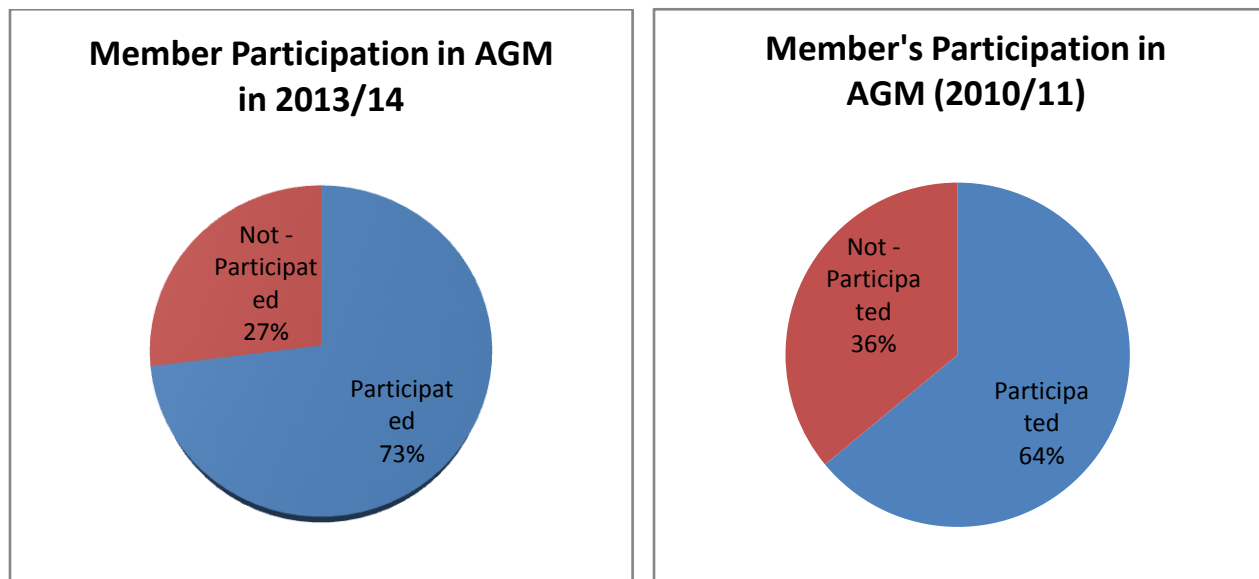
3.1.d. Governance

Governance of the cooperatives was assessed in terms of board structure, participation in general assembly meetings, number of board meetings, functions of different committees and sub-committees as per their roles and responsibilities, and existence of by-laws, policies, and adherence to those.

While forming board in SFACLs, each inter-group will have representatives in board which varies from 7-15. Chairperson and other officials are chosen among the representatives of inter group. Though there is huge participation of women member in base level, involvement of women is not that attractive. All SFACLs form account committee to ensure better governance in SFACLs. SFACLs have made provisions to have at least two meetings of account committee to supervise SFACLs activity.

Government of Nepal has provision of conducting the general assembly minimum once in a year. Where the yearly progress report, financial report and forecasting the activities of upcoming year discussed and approved. It was found that 100% SFACLs have conducted their AGM once a year . According to data, 64% of members had participated in AGM of FY 2010/11 while it increased to 73% in FY 2013/14.

Figure 3 : Member Participation in AGM



In addition, SFACLs were also asked about number of board meetings they conducted in FY 2010/11 and 2013/14 to know the status of governance and involvement of board members in decision making. Research suggests that in average, SFACLs had 13 meetings in FY 2010/11 while 15 board meetings in FY 2013/14. In average, meeting happens at least once a month which helps BoD to check and balance the actions of management.

3.1.e. Management

Management of the cooperatives was assessed based on staff structure, their qualifications, and clarity on their roles and responsibilities about service delivery to their members. It was found that all SFACLs included in research had their own staff to run their day-to-day business which varied from 3-16. Academic qualification of the staff varied from Intermediate level to Masters degree. Majority of SFACLs have their written job description for staff. As a result, staffs are clear about their roles and responsibilities. Few SFACLs, however, didn't have specific job

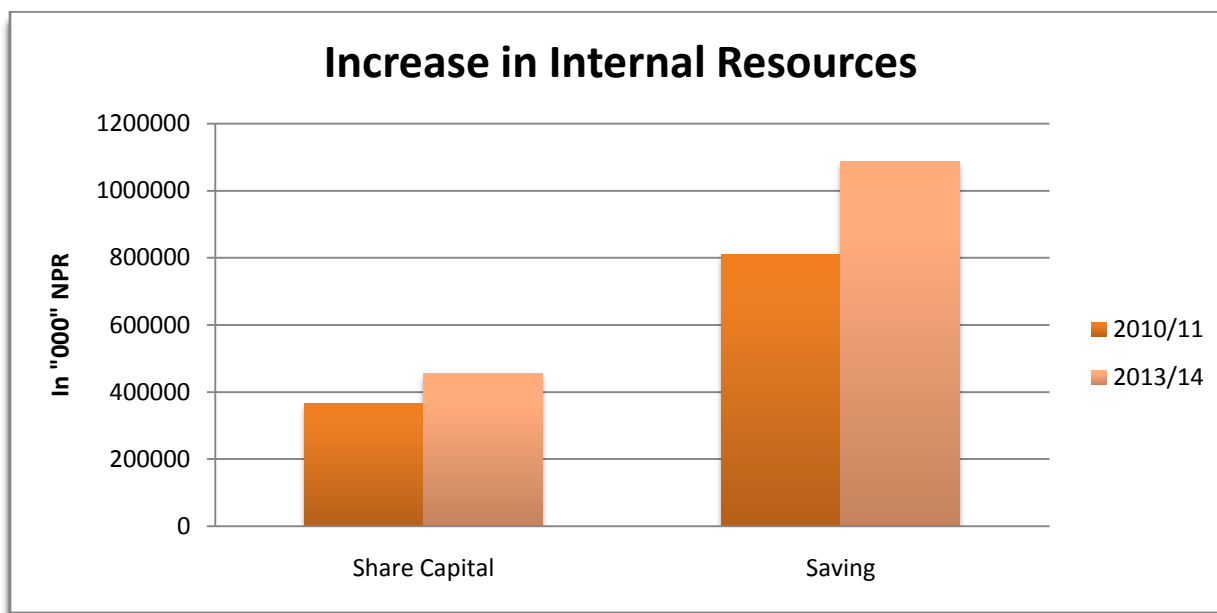
description . It was also found that, board members voluntarily contribute in managing work. SFACL staff also visit field to collect deposit and to carry out the monitoring of ongoing activities of SFACL.

It was found that all of the cooperatives have policies such as loan policy, financial and administration policy, account policy, personnel policy etc. As a central federation, NACCFL has been constantly monitoring and facilitating to update accordingly. While exploring about the business plan, as they all are the clients of SFDB, they have their business plan. Although they have all manuals/ policy required for the agro cooperative, they still need capacity building training on some of the area such as agriculture production and productivities, financial management, cooperative management, institutional strengthening and value chain. In addition to that cooperative members/ BoD/ staff members/ of the cooperatives need exposure visit to learn more as to how cooperative can move ahead.

3.1.f. Internal Resources (Share and Saving)

SFACLs use share capital and member's saving as financial resources to mobilize among members as per their need. Thus, it is one of the important indicators to know how it has contributed in mobilizing individual's resources to needy one. As demonstrated by bar diagram, both share capital and saving has increased in over the passage of two three years. All together 100 selected SFACLs had around 1.2 billion NPR internal resources at the end of fiscal year 2010/11 while 1.45 billion NPR as internal resources at the end of fiscal year 2013/14. Data shows that their share capital during the last three years is increased by 25% while member's saving increased by 34%. It shows those cooperatives are able to operate sustainably by their own resources.

Figure 4 : Increase in Internal Resources



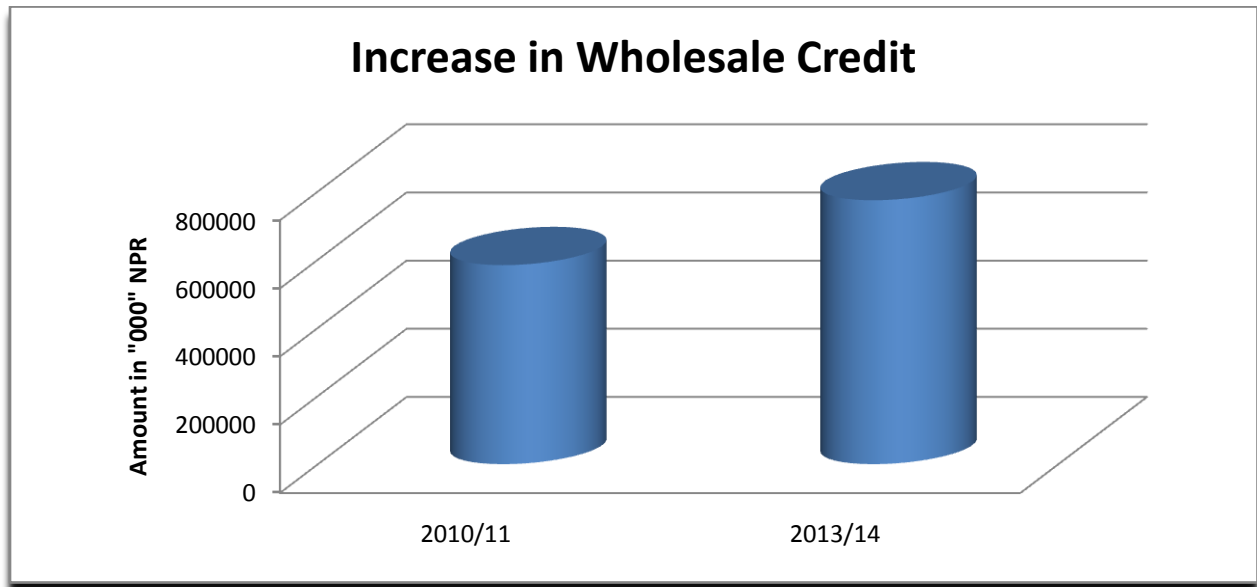
Source : Field Survey 2014

3.1.g. Access to Wholesale Credit

SFACLs use wholesale credit from different financial institution to fulfill their members' demand of credit. Once members' demands of credit exceed total internal resources of SFACL, they knock door of wholesale credit provider for fund. In case of SFACL, Small Farmers Development Bank (SFDB) provides wholesale credit to them. SFDB is closely working with government agencies and other commercial banks to mobilize fund to SFACLs in low interest rate. SFDB is also mobilizing subsidized loan from government to contribute in government's target. For instance, it is now providing subsidized wholesale credit to SFACLs under livestock farming portfolio. Increase in wholesale credit indicates that cooperative members' economic status is improving, provided the loan is used in productive sectors. Data shows that 100 selected cooperatives had taken 583 million NPR wholesale credit in FY 2010/11 while amount of

wholesale credit increased to 774 million NPR in FY 2013/14. During these 3 years, 33% wholesale credit was increased. This organic growth of wholesale credit indicates that SFACL are injecting capital from external resources to gain leverage. This will help to develop economy of SFACL located area.

Figure 5 : Increase in Wholesale Credit



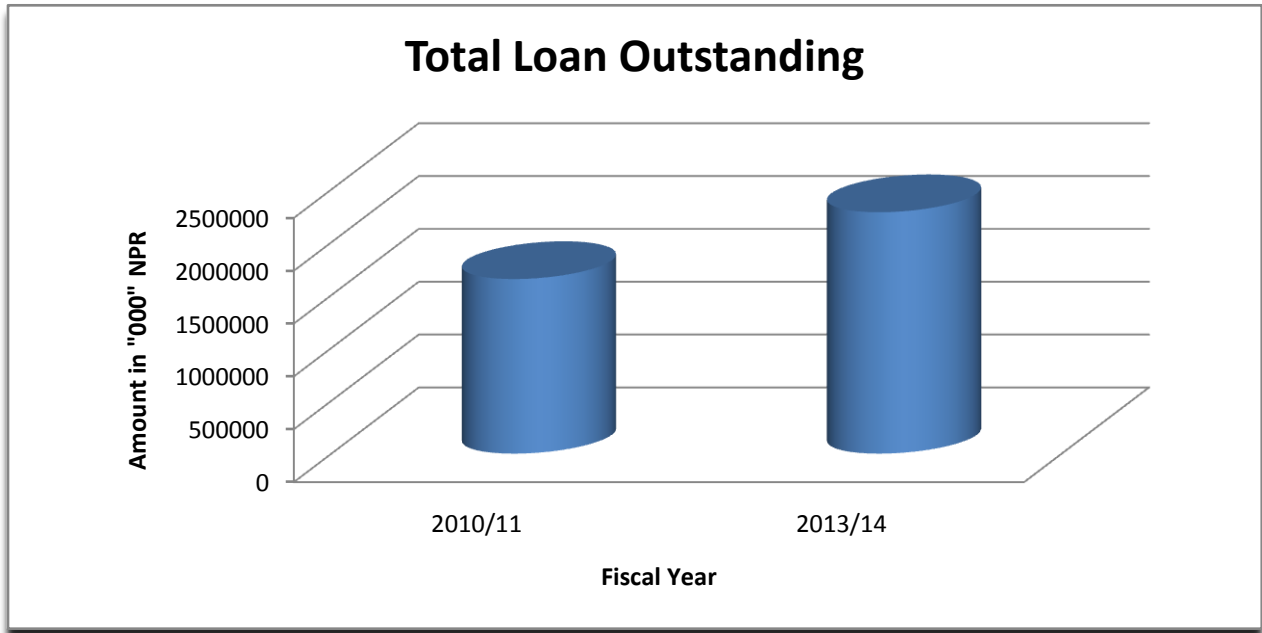
Source : Field Survey 2014

3.1.h. Loan Mobilization

One of the major assumptions while establishing SFACL was its role to address financial requirement of small farmers to involve in productive activities. These farmers, otherwise, would have to take loan from local landlords and very high interest rate while they commercial bank and other financial institution are largely urban centric. Data shows that these SFACLs provided 1.65 billion NPR loan in FY 2010/11 while 2.28 billion NPR in FY 2013/14. SFACLs saw 38% increases in their total loan outstanding in 3 years. Major portion of portfolio of SFACL's loan

included loan in agriculture sectors. In recent years, farmers are taking loans for shifting their subsistence farming to commercial farming.

Figure 6 : Total Loan Outstanding



Source : Field Survey 2014

3.1.i. Operational Self Sufficiency (OSS) & Financial Self Sufficiency

According to UNCDF (2002) the institutional sustainability can be measured in terms of operational self-sufficiency (OSS) and financial self-sufficiency (FSS). OSS is defined as generating enough operating revenue to cover operating expenses, financing costs, and the provision for loan losses. OSS indicates the extent to which the institution is able to cover its operating expenses with its operating income. Financial Self-Sufficiency (FSS) is given as the ratio of adjusted operating income and adjusted operating expenses. FSS measures the extent to which operating profits cover an institution's costs. When calculating OSS the expenses includes all cash and non-cash expenses from the income statement, such as depreciation and

loan loss provision expenses, as well as any cash costs of funds, such as interest and fees actually paid on debt or to savers with voluntary deposits.

Figure 7 : Operating Self Sufficiency Comparison (OSS)

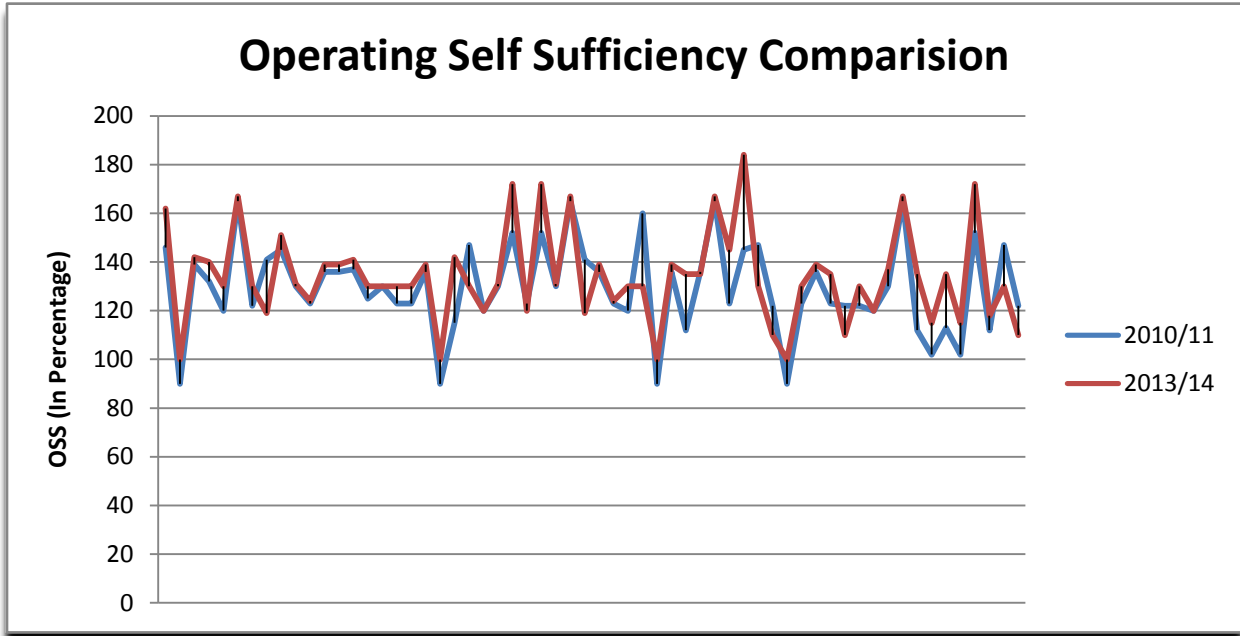
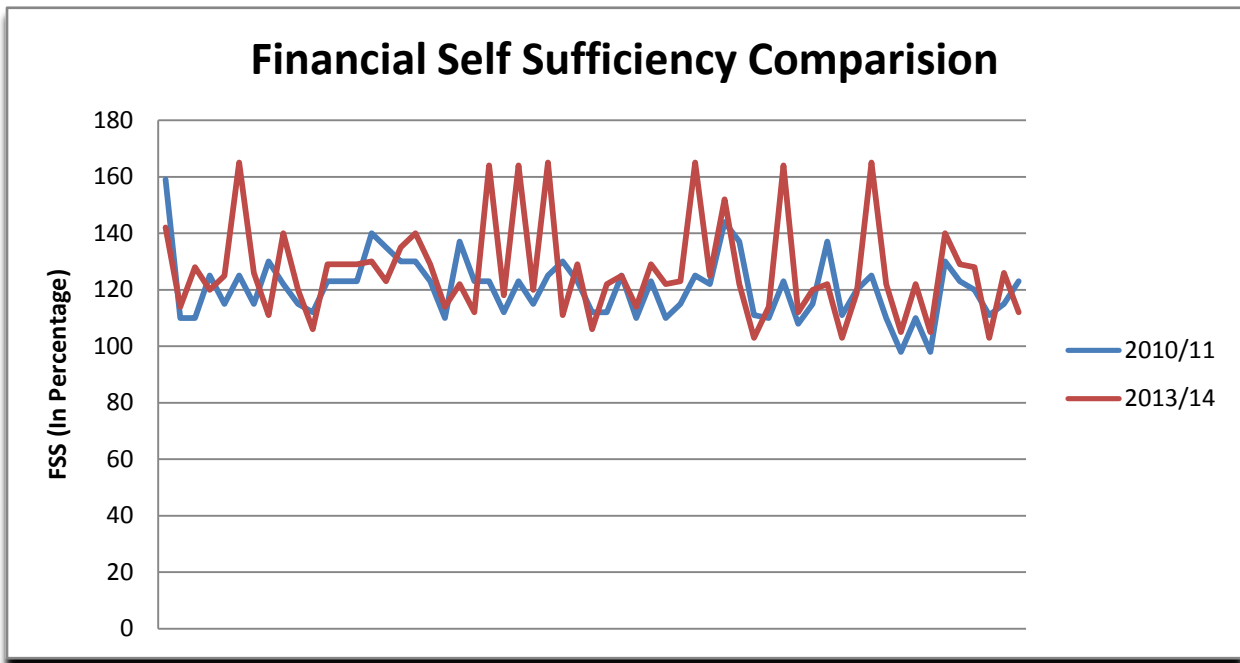


Figure 8 : Financial Self Sufficiency Comparison (FSS)



Source : Field Survey 2014

OSS of surveyed cooperatives showed that SFACLs have showed sound record. Average OSS of those SFACLs in FY 2010/11 & FY 2013/14 is 129.6 & 133.36 respectively. It can be interpreted that their operating income is enough to cover their operating expenses. Moreover, OSS of the SFACLs is in increasing trend in comparison of three years ago and now which means they are excelling their performance to achieve sustainability.

Similarly, FSS of surveyed SFACLs in FY 2010/11 & FY 2013/14 is 121.24 & 125.95 respectively. SFACLs, in average, have earned more than enough adjusted operating income to cover financial expenses. These findings suggest that SFACLs are sustainable entity.

3.1.j. Access to agro-input and Cooperative market

Besides providing saving and loan facilities, agriculture cooperatives' role to provide other non-financial need of their members is extremely important. To address non-financial needs of farmers, some agriculture cooperatives have also started providing agro-input, establishing cooperative market etc. Research indicates that number of SFACL providing agro input and having cooperative market is growing steadily. Number of SFACL providing agro-input increased from 76 to 97 among 100 cooperatives included in research. At the end of FY 2013/14, 97% of cooperatives have provided agro-input which has not only supported SFACL members for timely delivery of agro-input including fertilizers, seed but also contributed institution itself to become more sustainable.

Case II : Social Responsibility

Nepalese women are not only discriminated culturally and socially but also in their own family. Most of Nepalese women in rural area have to rely on men for financial support as women lack education and sufficient skills. It has led to backwardness of women in society.

Women of Kathar VDC of Chitwan District were no exception. They were discriminated by male counterpart/society mainly due to lack of economic activities. In order to decrease discrimination, they wanted to involve in some income generating activities. But one woman alone can hardly do anything that might change their prevalent discrimination. They realized power of unity and decided to involve in group profession via cooperative.

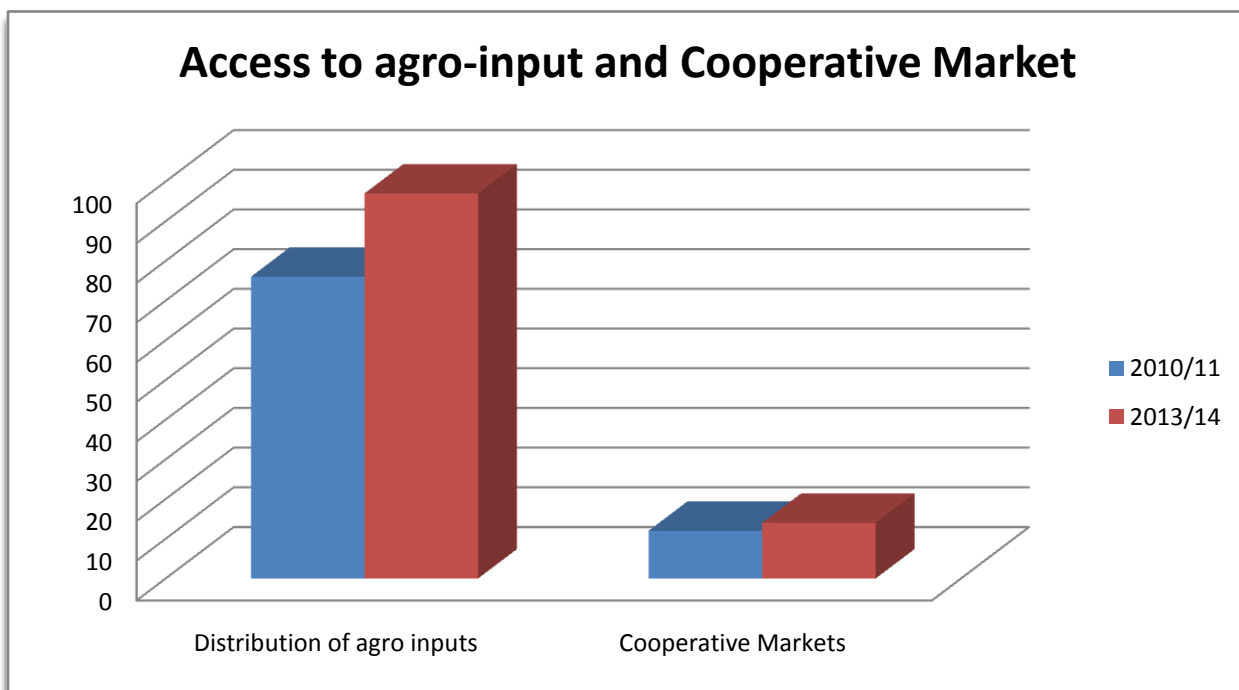
They started a woman based Small Farmer Agriculture Cooperative, SFCL. Women leader of cooperative encouraged other women to involve in cooperative and income generating activities. Now, women have been involving in Bee Keeping after taking loan from SFCL. This business is considered as less risky in rural area. These women started to produce quality honey as they get managerial training, technical training and marketing training from SFCL. Honey produced by member of this cooperative is established as a brand in market.

Cooperative helped for the sustainability of honey production initiated by women. Besides training, cooperative also helped to market honey. Cooperative gifted honey produced by cooperative member while needed in organization which helped to accelerate demand of honey to other parts of district and adjacent district.

In this way, this cooperative has played important role to involve women in income generating activities while also make them more professional. It has not only provided financial support to those women who want to start their own business but also technical and non-financial services. In this way, this cooperative has become successful to transform lives of rural women by developing entrepreneurship of these women and increasing production and productivities of their farm products.

Source: Small Farmer Agriculture Cooperative Ltd. (SFCL), Kathar

Figure 9 : Access to agro-input and Cooperative Market



Source : Field Survey 2014

3.2. SFACLs Systematic Approach

SFDP was designed to assist the rural small farmers and the landless rural poor in increasing their incomes and standards of living, and to promote self-help and self-reliance through:

- building up the institutional base for organizing the disadvantaged rural poor into small-farmer groups around common economic activities and/or production resources;
- providing credit to undertake a range of income-generating activities; and
- providing training and technical assistance to ensure effective utilization of credit provided by the project.

SFCLs are member managed community based cooperative with a unique three-tiered organizational structure, which ensures the involvement of most of the members in the decision making process. The three-tiered Organizational Structure is depicted below.

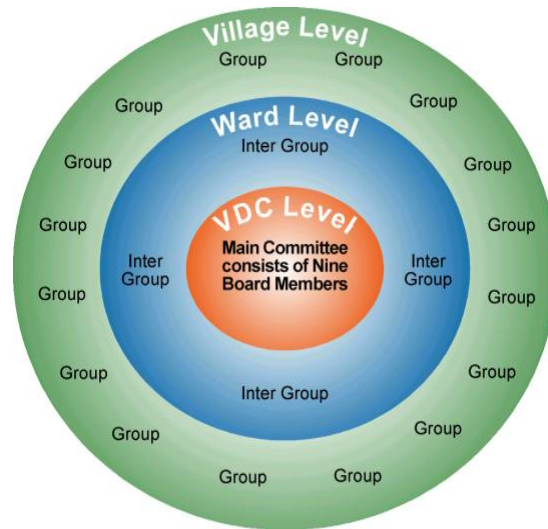


Fig 10 : The three-tiered organizational structures of SFCLs

Small Farmer Groups (SFGs): Representatives of Small Farmer members (5-12 members) form a SFG at grass-root level.

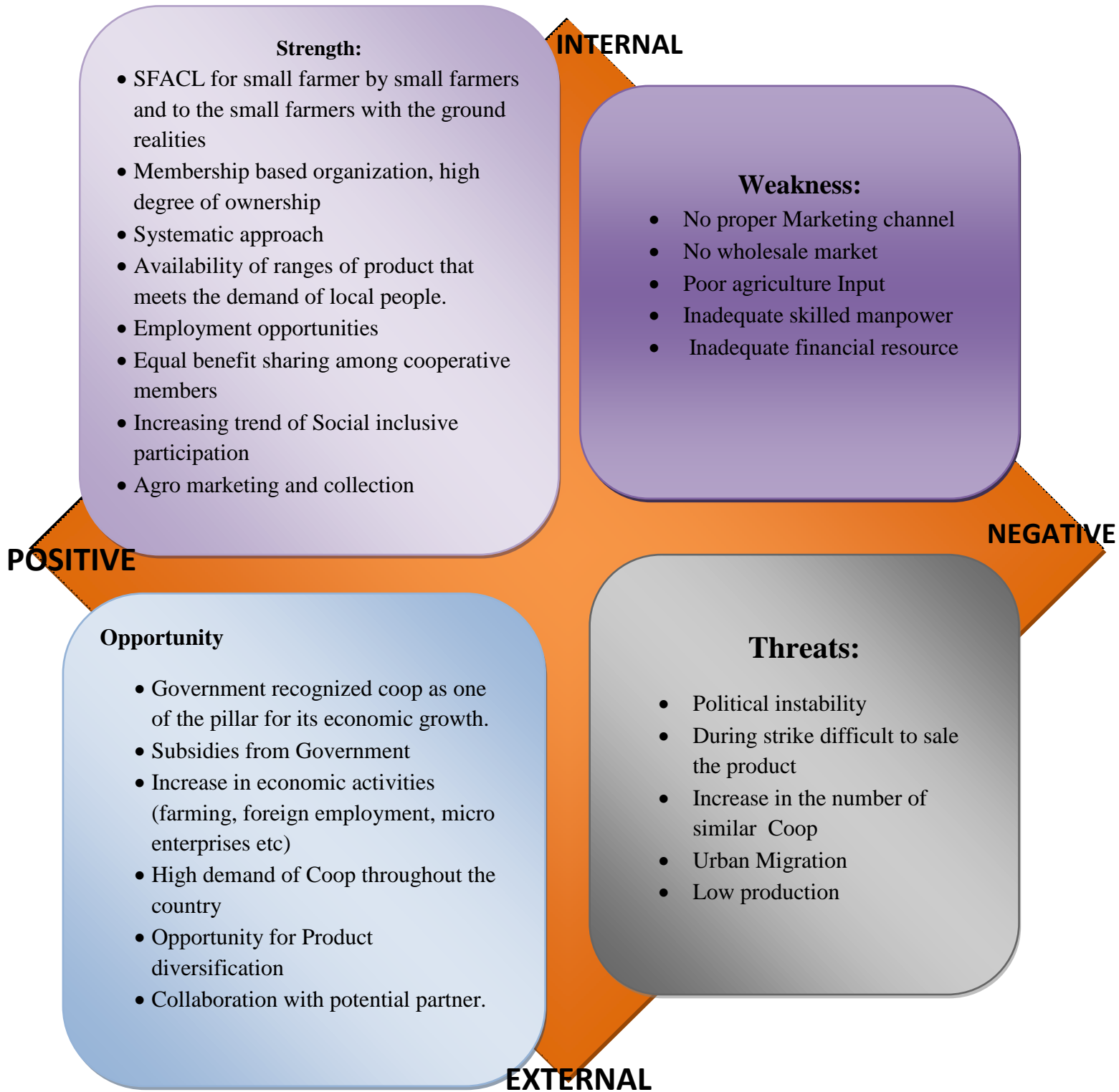
Inter-Group (IG): Two or more SFG form an IG in ward level. The main role of IG is to supervise and coordinate SFG activities under it.

Main Committee (MC): All IG Chairpersons from each IG form the MC / Board of Director (BOARD) of cooperative at VDC level.

3.3. Characteristics of Small Farmers Cooperatives

- A three-tiered Community based structure representing target groups
- Equal opportunities for participation to the poor, irrespective of caste, gender and occupation
- Ownership and management by small farmers
- Three-tiered structure at the village, ward and VDC
- A one door service providing savings, credits, insurance and remittances
- Low administrative cost
- An agro-based institution with principles of cooperative
- Replication of new SFCLs in neighboring villages

3.4 SWOT analysis



Conclusion

Sustainability of SFACLs were assessed on the basis of governance, management, internal resources of SFACL, wholesale credit, OSS, FSS, distribution of agro-input and establishment of cooperative markets and SFACLs systematic approach.

It was found that SFACLs in selected cooperatives had 72% women members in average. In terms of governance, similarly, good participation of members in AGM, regular board meeting, formation of account committee ensure the good governance. The job description has helped to ensure better management and proper staffing.. In addition, it was also found that most of SFACLs have their updated document including by-laws, business plan, thanks to central federation of SFACLs, Nepal Agriculture Cooperative Central Federation Ltd. (NACCFL).

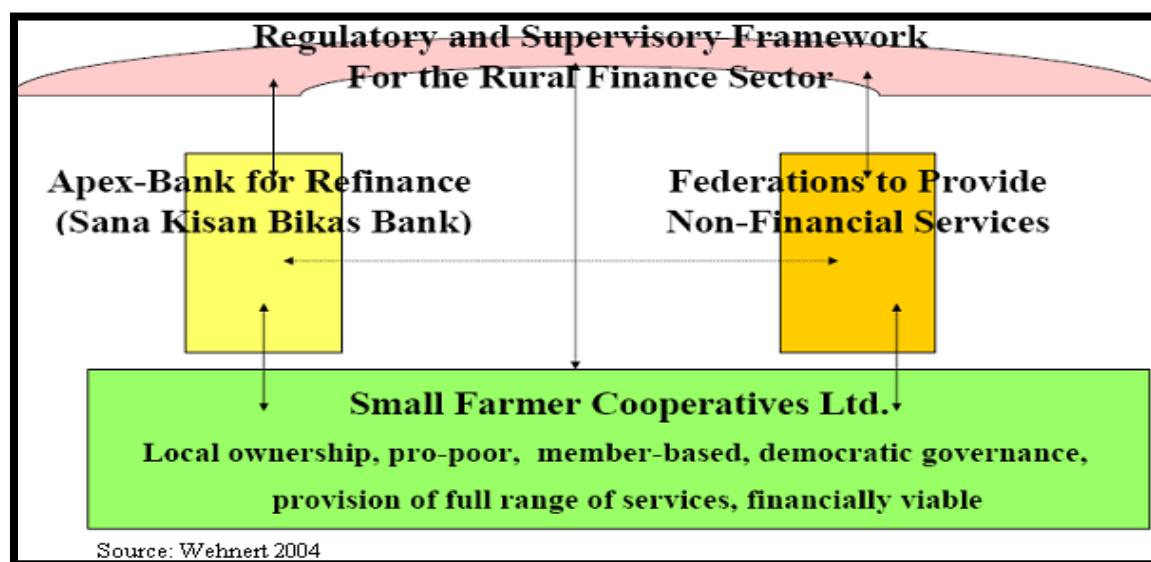
It was also found that SFACLs have good amount of internal resources. Among 100 SFACLs included in research have more than 1.5 billion NPR internal resources. If internal resources are not sufficient to meet credit requirement of SFACLs member, wholesale credit from SFDB is used. Internal resources and wholesale credit is mobilized to their members to meet their financial need. Total loan outstanding of selected cooperatives is 2.28 billion NPR as of mid July 2014.

Study of Operating Self Sufficiency (OSS) & Financial Self Sufficiency (FSS) shows that SFACLs are earning enough revenue to cover their operating expenses. Moreover, their adjusted operating income is sufficient to cover adjusted operating expenses. OSS & FSS of FY 2013/14 is 134.06 and 128.8 respectively. Moreover, OSS & FSS of these SFACLs are in increasing trend which indicates that SFACLs are showing that they are becoming more sustainable.

Cooperatives are also helping farmers to access agro-inputs and get better price by establishing cooperative markets. It has also helped them to generate income as well. This diversification has also helped to become cooperative a sustainable entity.

It was also found that, SFACLs systemic approach is unique cooperative model where small farmers are involved in managing the program in all three components of the model. This model has been proven effective model in providing financial and social services for the poorest community living in the hills, mountains and rural areas. The model is depicted in the following figure:

Figure 11 : Regulatory and Supervisory Framework For the Rural Finance Sector



Systemic approach includes the following three strong foundations:

1. The SFCLs at the grassroots level to provide microfinance services
2. SKBBL to provide refinance facilities, and
3. Federations of SFCLs to provide non-financial services.

This model of cooperative is able to provide complete financial and non-financial services under one umbrella. The program has helped in creating institution of community/ small farmers for providing sustainable services in the community. It helped in employment generation, increasing income of members, improving health, education and sanitation condition of members and their families, women empowerment, improving physical infrastructure and overall development of society where it operate. Therefore, the government of Nepal and donors are continuously providing support to expand this model throughout the country to improve access of agricultural /financial services to the poor in the remote hill areas.

High recovery rate, low amount of overdue loans and interests in arrears, increase in share capital, and increase in number of women and decrease in number of inactive members along with efficient and honest Board and Account Committee members indicate the better performance of a SFCL. Therefore, SFDB and NACCFL have provided training and technical supports to SFCLs and partner cooperatives to strengthen the institutions.

Hence, SFCL systemic approach is the most suitable community based agricultural program owned and managed by small framers to provide financial as well as non-financial services to its members to increase the production and productivities of Small Farmers.

Recommendation

Based upon the research, it was found that though SFACLs have been performing well, some aspects of SFACLs have to be revisited. Following are some of the recommendations which have to be addressed:

- Although women participation is in high within the cooperative, their presence in the BoD is nominal. There should be policy to address to ensure the women participation within the BoD.
- Though most of SFACLs have been conducting AGM with huge member participation, some of SFACL's member participation is not that good. They should be encouraged to have intensive member participation while such event.
- Capacity building training such as agriculture production and productivities, financial management, cooperative management, institutional strengthening and value chain is realized. As a central federation, NACCFL should establish training center to provide both theoretical and practical training to member and member organization.
- Though most of SFACLs have sound OSS & FSS, some of cooperatives have performed below par OSS & FSS. That should be addressed by giving proper monitoring and coaching to those cooperatives.
- Though some cooperative has their own cooperative market, majority of cooperative members have to go through middleman to sell their product. It is recommended to facilitate cooperatives to have own cooperative market.

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Annex I : Status of male and female

S. N.	Name of Cooperative	District	Member		Total	Number of Socially Excluded Member
			Male	Female		
1	Maharanihoda	Jhapa	0	1265	1265	443
2	Mahavara		254	349	603	151
3	Maheshpur		192	513	705	141
4	Khudunabari		183	455	638	191
5	Pathariya		183	455	638	96
6	Prithivinagar		359	1405	1764	441
7	Panchaghachi		81	420	501	50
8	Balubadi		479	391	870	609
9	Shreeaantu		425	770	1195	717
10	Baigundara,Jhapa		3	456	459	230
11	Danabari		0	507	507	355
12	Chulachuli		0	435	435	305
13	Bishnupur		689	551	1247	1060
14	Bhagawanpur		209	178	387	135
15	SitaPur		15	354	369	148
16	Bhabanipur		23	546	569	256

17	Hanumannagar	Siraha	10	455	463	208
18	Rajapur		689	551	1247	561
19	Kalyanpur		859	0	1685	1264
20	Muskar		229	725	954	572
21	Aashanpur		765	575	1340	670
22	Padariya		0	398	506	405
23	Bastipur		57		409	205
24	Manuhar		3	456	459	230
25	Mahendranagar	Dhanusha	0	1196	1196	598
26	Nakatajhis		495	451	946	757
27	Hariharpur		253	589	842	674
28	Puspalpur		209	178	387	310
29	Ragunathpur		192	513	705	423
30	Singahimadan		397	638	1035	828
31	Gobindapur		165	710	875	656
32	Digamberpur		765	575	1340	804
33	Dudauli		0	507	507	203
34	Ranibas		0	435	435	370
35	Kathar,Chitwan	Chitwan	0	1356	1356	339
36	Kumroj .Chitwan		859	0	1685	1264
37	Bhandara, Chitwan		0	995	995	597
38	Piple Chitwan		470	870	1340	804

39	Khaireni, Chitwan	Chitwan	0	1917	1917	479
40	Bachauli		630	1470	2100	1680
41	Birendranagar		809	1466	2275	1365
42	Maguli		438	759	1197	599
43	Hadikhola	Makawanpur	4	1820	1824	1368
44	Manahari		0	1196	1196	359
45	Barsamadi		2	1579	1581	237
46	Bazarabarahai		397	638	1035	828
47	Harnamadi		102	365	467	187
48	Chitlang		64	544	608	304
49	Kulekhani		15	354	369	148
50	Hatiya		0	833	833	250
51	Basamadi	0	1579	1579	947	
52	Salang	Dhading	495	704	1199	600
53	Thakre		479	391	870	609
54	Khanikhola		0	1032	1032	258
55	Malekhu		229	341	570	143
56	Mahadevsthan		0	475	475	143
57	Givanpur		765	575	1340	335
58	Kabalpur,Dhading		0	710	710	284
59	Chainpur, Dhading		511	646	1157	694
60	Nalang, Dhading		437	671	1108	1019

61	Tasarpur,Dhading		229	725	954	239
62	Kumpur		0	710	710	284
97	Nimarlpokhari	Kaski	228	651	879	176
63	Masthana		359	1405	1764	441
64	Sarankot		0	1125	1125	169
65	Begnas		531	368	899	135
66	Salyan		397	638	1035	932
67	LahaChook		0	506	506	455
68	Purchaun		0	1908	1908	1049
69	Dahathum		194	562	756	189
92	Bangsing		220	551	771	386
70	Phedikhola		809	1466	2275	1024
71	Laximipur		Dang	35	562	597
72	Urahari	200		400	600	300
73	Rampur	511		646	1157	694
74	Dhanauri	438		759	1197	539
75	Shreeugaun	630		1470	2100	1680
76	Satbariya	72		263	335	134
77	Dhikpur	409		506	915	275
78	Dharna	479		391	870	609
79	Gutu		438	759	1197	180
80	Kalyan		0	507	507	203

83	Uttarganga	Surkhet	300	766	1066	267
84	Latikoili		765	575	1340	335
85	Hariharpur		120	546	666	266
86	Kunathari		95	430	525	210
87	Gumi	Surkhet	0	683	683	307
88	Mehalkuna		0	1196	1196	299
89	Lekhpharsa		495	451	946	426
90	Satakhani		479	391	870	609
91	Ramghat		495	451	946	378
92	Geta	Kailali	397	638	1035	828
93	Shrepur		689	551	1247	499
94	Malakheti		382	1321	1703	681
95	Bauniya		1182	1161	2343	1195
96	Pratappur		859	0	1685	1264
97	Masuriya		751	870	1621	1216
98	Baliya		0	713	713	428
99	Tribhubanbasti		0	1062	1062	372
100	Sirsha		0	833	833	250
Total			28077	70804	101838	51059

Annex II : Financial Information

S. N.	Name of Cooperative	District	Wholesale Credit (In 1000)		Share Capital		Saving		Loan	
			2010/11	2013/14	2010/11	2013/14	2010/11	2013/14	2010/11	2013/14
1	Maharanijhoda	Jhapa	31762	61725	7232	9434	20050	22022	57663	69671
2	Mahavara		9296	16937	2366	2599	4520	4835	21564	22536
3	Maheshpur		1000	11600	1100	1513	4300	5700	14500	21000
4	Khudunabari		2550	5554	7779	1100	1360	2053	2253	1230
5	Pathariya		1066	2550	5554	7779	1100	1360	20536	22536
6	Prithivinagar		14000	32828	3614	7650	10202	56052	47457	87357
7	Panchaghachi		1270	2280	3524	4648	20300	21600	50900	54900
8	Balubadi		2700	4000	725	825	1321	1421	4226	5125
9	Shreeaantu		10530	11300	1050	2000	10250	11300	15500	23000
10	Baigundara,Jhap a		7397	1733	1515	2804	1300	1493	18500	28710

11	Danabari		2561	6851	7560	6325	8995	1695	1755	3288
12	Chulachuli		1230	1326	3984	6550	8960	1324	1316	3576
13	Bishnupur	Siraha	5624	6290	5684	6213	36542	46292	5996	62992
14	Bhagawanpur		7590	8342	568	857	2451	3476	11356	12374
15	SitaPur		5642	6288	236	857	623	925	6540	7756
16	Bhabanipur		1200	2430	6400	6351	5462	5700	1243	2300
17	Hanumannagar		1235	2813	2451	2500	1354	1515	7542	6648
18	Rajapur		5624	6290	5684	6213	36542	46292	5996	62992
19	Kalyanpur		178	459 0	59 00	8988	352 00	625 00	672 00	17372
20	Muskar		100	103	879	989	1298	7319	2817	20404
21	Aashanpur		307	407	7400	6800	2600	2750	7650	8170
22	Padariya		12500	22300	1100	2597	12500	14501	14500	37500
23	Bastipur		13560	14790	1235	1618	4652	6726	11456	21491
24	Manuhar		7397	1733	1515	2804	1300	1493	18500	28710
25	Mahendranagar		Dhanusha	18100	24978	3500	4354	20700	33827	51600
26	Nakatajhis	4500		8574	4355	3667	9716	13297	21800	23500

27	Hariharpur		5210	6240	8500	9000	5070	8610	7603	8320
28	Puspalpur		7590	8342	568	857	2451	3476	11356	12374
29	Ragunathpur		1000	11600	1100	1513	4300	5700	14500	21000
30	Singahimadan		5642	6560	2653	3952	12350	13889	765 00	896 00
31	Gobindapur		15800	27669	1800	2762	13200	21687	30506	46587
32	Digamberpur		3070	4075	7400	6800	2600	2750	7650	8170
33	Dudauli		3560	7310	5122	6322	8990	1690	1753	3281
34	Ranibas		6850	1326	3980	6550	8960	1324	1316	3576
35	Kathar,Chitwan	Chitwan	400	655	33 00	56 00	200 00	300 00	200 00	300 00
36	Kumroj, Chitwan		178	459 0	59 00	8988	352 00	625 00	672 00	17372
37	Bhandara, Chitwan		134 0	121 0	2480	3066	2640	318 0	35750	47775
38	Piple Chitwan		600 0	1100	40 00	66 00	5000	1000	6000	1200
39	Khaireni, Chitwan		2560	338 0	4520	5530	3500	4680	6530	843 0

40	Bachauli		7310	8390	6917	7918	6964	7975	1669	1769
41	Birendranagar		5000	4420	8533	8766	1221	1332	21046	23044
42	Maguli		1270	2280	3524	4648	20300	21600	50900	54900
43	Hadikhola	Makawanpur	9634	3647	6363	3452	3551	1679	12767	5630
44	Manahari		18100	24978	3500	4354	20700	33827	51600	64568
45	Barsamadi		26500	378 00	2365	3489	11253	21574	45620	663 00
46	Bazarabarahai		5642	6560	2653	3952	12350	13889	765 00	896 00
47	Harnamadi		2561	2560	5420	5610	5140	2463	5426	5987
48	Chitlang		3562	4509	1023	1131	4521	5476	11254	12400
49	Kulekhani		5624	6288	236	371	600	900	6584	7756
50	Hatiya		4100	54 00	2563	4562	5564	2135	245	365
51	Basamadi		26500	378 00	2365	3489	11253	21574	45620	663 00
52	Salang		Dhading	25645	57897	9000	9433	24400	24460	89000
53	Thakre	2700		4000	725	825	1321	1421	4226	5125
54	Khanikhola	9300		9800	3230	3439	9000	11100	22324	24638
55	Malekhu	2800		4294	1230	1440	2500	2709	70436	82395

56	Mahadevsthan		4500	5000	426	536	691	775	2516	3016
57	Givanpur		307	407	7400	6800	2600	2750	7650	8170
58	Kabalpur,Dhadin g		800	120	17 00	30 00	70 00	120 00	2000	331 00
59	Chainpur, Dhading		240	302	2400	58 00	45 00	276 00	130 0	699 00
60	Nalang, Dhading		100	187	400	41 00	260 0	92 00	110 00	186 00
61	Tasarpur,Dhadin g		100	103	879	989	1298	7319	2817	20404
62	Kumpur		800	120	17 00	30 00	70 00	120 00	2000	331 00
97	Nimarlpokhari	Kaski	16699	13525	2871	3821	18799	25539	3818	41371
63	Masthana		14000	32828	3614	7650	10202	56052	47457	87357
64	Sarankot		1049	2876	8230	1033	6750	6850	2189	5083
65	Begnas		7237	12278	6365	7759	6497	10383	23733	34101
66	Salyan		5642	6560	2653	3952	12350	13889	765 00	896 00
67	LahaChook		839	632	532	1214	8813	2280	2087	8978

68	Purchaun		16832	29670	4033	4692	26007	35339	47663	67353
69	Dahathum		18370	23674	1121	1737	10882	17250	33902	46483
92	Bangsing		2354	4561	6341	7710	5053	6094	11640	17952
70	Phedikhola		5000	4420	8533	8766	1221	1332	21046	23044
71	Laximipur	Dang	325	256	3640	4560	3240	4652	5641	5660
72	Urahari		235	465	5854	6542	4541	6421	2351	3465
73	Rampur		240	302	2400	58 00	45 00	276 00	130 0	699 00
74	Dhanauri		1270	2280	3524	4648	20300	21600	50900	54900
75	Shreeugaun		7310	8390	6917	7918	6964	7975	1669	1769
76	Satbariya		4100	4500	1625	2446	4745	5445	8243	16000
77	Dhikpur		500	2700	834	1427	3710	4708	5531	9362
78	Dharna		2700	4000	725	825	1321	1421	4226	5125
79	Gutu	Surkhet	1270	2280	3524	4648	20300	21600	50900	54900
80	Kalyan		0	731	512	632	899	1690	1753	3281
83	Uttarganga		5119	17240	5566	13083	36679	47465	52336	65259
84	Latikoili		307	407	7400	6800	2600	2750	7650	8170

85	Hariharpur		1250	5242	26540	25450	10360	23540	2561	2546
86	Kunathari		2540	1400	8540	28400	1000	25400	56800	68100
87	Gumi		6000	7000	1520	2731	4500	5446	15200	16200
88	Mehalkuna		18100	24978	3500	4354	20700	33827	51600	64568
89	Lekhpharsa		4500	8574	4355	3667	9716	13297	21800	23500
90	Satakhani		2700	4000	725	825	1321	1421	4226	5125
91	Ramghat		4500	8574	4355	3667	9716	13297	21800	23500
92	Geta		5642	6560	2653	3952	12350	13889	765 00	896 00
93	Shrepur		5624	6290	5684	6213	36542	46292	5996	62992
94	Malakheti		1000	1800	3878	5710	26900	32400	44558	69000
95	Bauniya		13864	19229	6421	8725	1772	2585	4304	7324
96	Pratappur		178	459 0	59 00	8988	352 00	625 00	672 00	17372
97	Masuriya	Kailali	3200	42 00	11 00	24 00	29 00	53 00	53 00	11200
98	Baliya		_	40 00	7650	1372	1902	2870	4931	9730
99	Tribhubanbasti		15360	21240	3897	6295	13411	6094	31427	44403
100	Sirsha		4100	54 00	2563	4562	5564	2135	245	365

Total			583830	774223	365380	455353	810313	1087960	1652013	2284462

Annex III : Operational Self Sufficiency (OSS) & Financial Self Sufficiency (FSS)

S. N.	Name of Cooperative	District	Operational Self Sufficiency (OSS)		Financial Self Sufficiency (FSS)	
			2010/11	2013/14	2010/11	2013/14
1	Maharanijhoda	Jhapa	137	141	123	129
2	Mahavara		125	130	140	130
3	Maheshpur		127	130	137	126
4	Khudunabari		130	130	135	123
5	Pathariya		123	130	130	135
6	Prithivinagar		123	130	130	140
7	Panchaghachi		136	139	123	129
8	Balubadi		90	100	110	114
9	Shreeaantu		123	135	120	128
10	Baigundara,Jhapa		117	135	115	124
11	Danabari		113	135	110	122
12	Chulachuli		102	115	98	105
13	Bishnupur	Siraha	152	172	123	164
14	Bhagawanpur		134	150	118	150
15	SitaPur		130	150	117	130

16	Bhabanipur		123	120	112	118
17	Hanumannagar		134	138	117	132
18	Rajapur		152	172	123	164
19	Kalyanpur		130	131	115	120
20	Muskar		146	147	120	135
21	Aashanpur		165	167	125	165
22	Padariya		150	162	129	147
23	Bastipur		148	150	135	150
24	Manuhar		149	132	130	125
25	Mahendranagar		147	130	137	122
26	Nakatajhis		122	110	111	103
27	Hariharpur		125	125	113	110
28	Puspalpur		127	122	117	120
29	Ragunathpur		123	127	115	117
30	Singahimadan	Dhanusha	123	135	115	115
31	Gobindapur		130	137	120	119
32	Digamberpur		165	167	125	165
33	Dudauli		112	135	110	122
34	Ranibas		102	115	98	105
35	Kathar,Chitwan		145	151	122	140
36	Kumroj .Chitwan	Chitwan	130	131	115	120
37	Bhandara,		125	126	113	117

38	Piple Chitwan		126	130	116	112
39	Khaireni, Chitwan		122	129	113	113
40	Bachauli		123	124	112	106
41	Birendranagar		136	139	123	129
42	Maguli		136	139	123	129
43	Hadikhola		115	142	134	129
44	Manahari		147	130	137	122
45	Barsamadi		120	120	123	112
46	Bazarabarahai		117	120	122	113
47	Harnamadi	Makawanpur	122	119	120	114
48	Chitlang		119	121	124	111
49	Kulekhani		120	120	123	112
50	Hatiya		120	122	123	113
51	Basamadi		120	120	123	112
52	Salang		146	162	159	142
53	Thakre		90	100	110	114
54	Khanikhola		139	142	110	128
55	Malekhu	Dhading	132	140	125	120
56	Mahadevsthan		120	130	115	125
57	Givanpur		165	167	125	165
58	Kabalpur, Dhading		122	130	115	126
59	Chainpur,		141	119	130	111

	Dhading					
60	Nalang, Dhading		130	127	125	118
61	Tasarpur, Dhading		132	125	120	120
62	Kumpur		122	130	115	126
97	Nimarlpokhari	Kaski	122	130	122	134
63	Masthana		123	130	130	140
64	Sarankot		124	133	125	131
65	Begnas		130	134	126	138
66	Salyan		133	136	128	133
67	LahaChook		135	129	122	137
68	Purchaun		125	130	131	128
69	Dahathum		125	130	130	126
92	Bangsing		130	138	125	130
70	Phedikhola		136	139	123	129
71	Laximipur	Dang	140	122	125	125
72	Urahari		138	130	128	120
73	Rampur		141	119	130	111
74	Dhanauri		136	139	123	129
75	Shreeugaun		123	124	112	106
76	Satbariya		120	130	112	122
77	Dhikpur		160	130	125	125
78	Dharna		90	100	110	114

79	Gutu	Surkhet	136	139	123	129
80	Kalyan		112	135	110	122
83	Uttarganga		136	135	115	123
84	Latikoili		165	167	125	165
85	Hariharpur		123	145	122	125
86	Kunathari		134	160	133	140
87	Gumi		145	184	144	152
88	Mehalkuna		147	130	137	122
89	Lekhpharsa	Surkhet	122	110	111	103
90	Satakhani		90	100	110	114
91	Ramghat		122	110	111	103
92	Geta	Kailali	146	145	116	132
93	Shrepur		152	172	123	164
94	Malakheti		112	118	108	112
95	Bauniya		121	126	113	116
96	Pratappur		130	131	115	120
97	Masuriya		132	130	116	121
98	Baliya		129	122	118	119
99	Tribhubanbasti		128	125	117	117
100	Sirsha		130	130	119	116

