Role of Co-operative in Member's Livelihood Development

A case study of Shakali Saving & Credit Cooperative Ltd, Gothatar-VDC, Kathmandu

A THESIS SUBMITED

TO

Central Department of Rural Development

Tribhuvan University

In partial fulfillment of the requirement for the Degree of the Master of Arts (M.A)

In

Rural Development

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Recommendation Letter

This thesis entitled "ROLE OF COOPERATIVE IN MEMBER'S LIVELIHOOD DEVELOPMENT: A case study of Shakali Saving & Credit Cooperative Ltd, Gothatar VDC, Kathmandu has been prepared by Pawan Rana Magarunder my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

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Approval Letter

This thesis entitled "ROLE OF COOPERATIVE IN MEMBER'S LIVELIHOOD DEVELOPMENT: A case study of Shakali Saving & Credit Cooperative Ltd, Gothatar VDC, Kathmandu submitted by Pawan Rana Magar inpartial fulfillment of the requirement for the Degree of the Master of Arts (M.A) in Rural Development has been approved by the evaluation committee.

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Declaration

I hereby declare that the thesis entitled "ROLE OF COOPERATIVE IN MEMBER'S LIVELIHOOD DEVELOPMENT: A case study of Shakali Saving & Credit Cooperative Ltd, Gothatar VDC, Kathmandu submitted to the Central Department of Rural Development, Tribhuvan University is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of preparing this thesis. The result of this thesis has not been printed or submitted anywhere else for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

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ACKNOWLEDGEMENTS

First of all, I would like to express my sincere gratitude to my thesis supervisor Prajwal Man Pradhan, Lecturer of Rural Development, faculty of Humanities and Social Science, Tribhuvan University and all the faculty member of Rural Development for their continuous guidance, enlightening ideas and valuable suggestions. Without their guidance, co-operation and encouragement of them I would not have been able to present this thesis in this form.

I would like to extend my special thanks to Shakali Saving &Credit Cooperative Ltd, staffand to all respondents.

I am grateful to friend Sagar Shrestha & Arbin Subba, for contributing their time in data collection and for the suggestion during the thesis tenureship.

I would also express my humble gratitude to my family whose values, love, guidance and encouragement helped me to give my best in everything.

ABSTRACT

This thesis entitled **Shakali Saving & Credit Cooperative Ltd, Gothatar VDC, Kathmandu** has been prepared for the fulfillment of Master of Arts in Rural Development. The main objective of the study is to find out the role of co-operative in member's livelihood development. However, specific objectives are to assesses the saving pattern and mobilization of saving, to study the impact created by cooperative in income opportunities and to analyze the socio-economic improvement in member's livelihood development.

The research design of this study is analytical and descriptive type.Basically, the study is based on the primary data obtained from the people who are members of cooperative. The collected data are processed according to the need of the study.To collect primary data, individual questionnaire and structured questionnaire interview methods are applied.Due to the limitations of time and budget, only 40 members and 1 key resource person member from cooperative are taken as sample. Sampling are taken through random sampling. Data are represented in various units and forms depending on its nature to conduct through analysis on it to fulfillment tools such as tabulation, percentage, bar graph, mean and other graphical presentation has been employed as analytical tools.

The studied sample found the participation on co-operative of Brahmin (40%) and janajati (37.5%) was majority. According to study majority of the members have passed out SLC (35%), Bachelor (30%), lower secondary (22.5%), intermediate (10%) and master degree (2.5%) respectively. This show in some level there is literate people though whole beneficiary cannot be said as same. Among 40 respondents 90% of them are married and 10% of them are single. Similarly, household size up to 4 members are 40%, 5-8 members is 50%, above 8 there is 10%.Retail and business respondents have a trend of depositing in daily basis whereas respondents job holder have chosen to monthly option. Sample population has various purposes for saving such as household expenses, future, investment, education and loan respectively.

Most of the respondents deposit the amount for the future purpose and needed variables like for household expenses, education, health, business, land, house and so on. This also lead to take loan as necessary for investment in the business to enhance the income.

TABLE OF CONTENTS

Page

COVER PAGE	i
DECLARATION	ii
RECOMMENDATION LETTER	iii
APPROVAL LETTER	iv
ACKNOWLEDGEMENT	V
ABSTRACT	vi
List of Table	X
List of Figure	xi
List of Acronyms/Abbreviations	xii

CHAPTER I:

INTRODUCTION

1.1 Background of the Study	1 - 2
1.2 Statement of the Problem	2
1.3 Objectives of the Study	2-3
1.4 Significance of the Study	
1.5 Limitation and scope of the Study	

CHAPTER II:

LITERATUR REVIEW

2.1 Theoretical Review4	4
Meaning of Livelihood 4	l
DFID's Sustainable Livelihoods Approach and its Framework 4	-5
2.1.2Meaning of Cooperative5-	-6
Values and Principles of Co-operatives	
Objectives of Cooperative7	
2.1.2 Types of cooperative8-	10
2 Empirical study 1	0
2.1Meaning, origin and objectives of the sustainable Livelihoods Approach 1	.0 -12
2.2 History of the cooperative movement1	.3

Global Experience	•••••	13-14
Development of Info	ormal Nepalese Cooperative	14 - 16
Cooperatives Regula	ation in Nepal	17-18

CHAPTER III:

METHODOLOGY

3.1 Research Design	19
3.2 Nature and Sources of Data	19
3.3 Sample Selection Procedure	
3.4 Data Collection: Tools and Technique	
3.4.1 Individual Questionnaire Survey	19
3.4.2 Key Informant Interview	
3.5 Methods of Data Analysis	20

CHAPTER-IV:

ANALYSIS AND INTERPRETATION FIELD SURVEY DATA

4.1 Introduction of Gothatar VDC 21
4.2 Character of Respondents
4.2.1 Socio- Economic Condition of the Sample Households22
4.2.2 Age and Gender Wise Distribution of Sample Households
4.2.3 Distribution of Ethnic Group of Respondents
4.2.4 Education Distribution of Respondents
4.2.5 Marital Status of Respondents 25-26
4.2.6 Household Size of Respondents
4.2.7 Occupation of Respondents27-28
4.2.8 Main source of Household Income of Respondents
4.2.9 Saving pattern and mobilization of respondents
4.2.10 Time period of saving pattern in cooperative by respondents
4.2.11 Type of saving account of respondents
4.2.12 Trend of depositing money 32
4.2.13 Purpose of saving 32 - 33
4.2.14 Saving amount investment in various socio-economic variables

4.2.15 Decision to mobilize saved amount
4.2.16 Cooperative services for mobilization of saving amount
4.3 Impact created by cooperative in income opportunities
4.3.1 Changes in income after being member in cooperative
4.2.2 Service mechanism that cooperative helping to enhances income
4.2.3 Accessibility increased in social variables
4.2.4 Cooperative service not related to financial activities
4.2.5 Has there been change in the decision making
4.2.6 Satisfied by cooperative service
4.2.7 Are basic and additional needs fulfilled after joining cooperative
4.2.8 Cooperative impact in development of saving behavior
4.2.9 Do you have account in other institution?
4.2.10 After joining cooperative increase in access to variable physical, social, financial
assets
4.2.11 Income increased in terms of percentage after joining cooperative
4.2.12 After joining cooperative what kind of income activities has been enhanced
4.3.1 Key Informant Information42

CHAPTER-V:

SUMMARY, FINDING, CONCLUSION AND RECOMMENDATION

5.1 Summary and Major Findings	
5.2 Conclusion	45-46
5.3 Recommendation	
References	
Annex A	
Key Informant Information Checklist	
Annex B	
Individual Questionnaire	

LIST OF TABLES

	Page
Table No 4.2.2: Age and Gender Wise Distribution of Sample Households	22- 23
Table No 4.2.3: Distribution of Ethnic Group of Respondents	
Table No 4.2.4: Education Distribution of Respondents	24-25
Table No 4.2.5: Marital Status of Respondents	25-26
Table No 4.2.6: Household Size of Respondents	26-27
Table No 4.2.9: Saving pattern and mobilization of respondents	29
Table No 4.2.10:Time period of saving pattern in cooperative by respondents	
Table No 4.2.11: Type of saving account of respondents	31
Table No 4.2.12:Trend of depositing money	32
Table No 4.2.13: Purpose of saving	32-33
Table No 4.2.14: Saving amount investment in various socio-economic variables	33
Table No 4.2.16: Cooperative services for mobilization of saving amount	34
Table No 4.3.1: Changes in income after being member in cooperative	34-35
Table No 4.2.2: Service mechanism that cooperative helping to enhances income	35-36
Table No 4.2.3: Accessibility increased in social variables	36
Table No 4.2.4: Cooperative service not related to financial activities	36-37
Table No 4.2.6: Satisfied by cooperative service	37-38
Table No 4.2.7: Are basic and additional needs fulfilled after joining cooperative	38
Table No 4.2.8: Cooperative impact in development of saving behavior	38-39
Table No 4.2.9: Do you have account in other institution?	39-40
Table No 4.2.10: After joining cooperative increase in access to variable physical, socia	
assets	
Table No: 4.2.11 Income increased in terms of percentage after joining cooperative	40-41

LIST OF FIGURES

Figure No 4.2.2: Age and Gender Wise Distribution of Sample Households	.22- 23
Figure No 4.2.3: Distribution of Ethnic Group of Respondents	23-24
Figure No 4.2.4: Education Distribution of Respondents	24-25
Figure No 4.2.5: Marital Status of Respondents	25-26
Figure No 4.2.6: Household Size of Respondents	26-27
Figure No 4.2.9: Saving pattern and mobilization of respondents	. 29
Figure No 4.2.10:Time period of saving pattern in cooperative by respondents	30-31
Figure No 4.2.11: Type of saving account of respondents	31
Figure No 4.2.12:Trend of depositing money	32
Figure No 4.2.13: Purpose of saving	. 33
Figure No 4.2.14: Saving amount investment in various socio-economic variables	. 33
Figure No 4.2.16: Cooperative services for mobilization of saving amount	34
Figure No 4.3.1: Changes in income after being member in cooperative	. 34-35
Figure No 4.2.6: Satisfied by cooperative service	. 37-38
Figure No 4.2.8: Cooperative impact in development of saving behavior	. 38-39
Figure No: 4.2.11 Income increased in terms of percentage after joining cooperative	. 40-41

LIST OF ACRONYMS/ABBREVIATIONS

CBS	:	Central Bureau of Statistic
DDC	:	District Development Committee
GDP	:	Gross Domestic Product
GoN	:	Government of Nepal
HHs	:	Households
HMG	:	His Majesty's Government
ICA	:	International Co-operative Alliance
INGO	:	International Non-Governmental Organization
Ltd.	:	Limited
NGO	:	Non-governmental Organization
Nos.	:	Numbers

VDC : Village Development Committee