

**IMPACT OF CO-OPERATIVE ON MEMBER'S
SOCIO-ECONOMIC CONDITION**

**(A Study of Kalam Saving and Credit
Co-operative Society Ltd., Pokhara)**

A Thesis

**Submitted to the Department of Economics,
Faculty of Humanities and Social Sciences of Tribhuvan University
in Partial Fulfillment of the requirement for the Degree of**

MASTER OF ARTS

in

ECONOMICS

Submitted By

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LETTER OF RECOMMENDATION

This thesis entitled “Impact of Co-Operative on Members Socio-Economic Condition: A Study of Kalam Saving and credit Co-operative Society Ltd. Pokhara” is prepared by Santosh Lamichhane under my supervision. I hereby recommend this thesis for approval by the thesis committee.

Date: Feb 22, 2023

Mr. Rajendra Prasad Subedi
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APPROVAL SHEET

We certify that the thesis entitled “Impact of Co-Operative on Members Socio-Economic Condition: A Study of Kalam Saving and credit Co-operative Society Ltd. Pokhara” submitted by Santosh Lamichhane to Department of Economics, Prithvi Narayan Campus Pokhara, of Faculty of Humanities and Social Sciences, Tribhuvan University in partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS, has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

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ABSTRACTS

Co-operative is one of the priorities defined by Nepal government for economic upliftment of the citizen. The role of co-operatives is to improve living conditions, create jobs, reduce poverty, increase food security, women's empowerment, human capital development, create a rural market, and social integration. The cooperative management is key for satisfaction its member and contribute in income of the member. A study conducted in Kalam saving & credit co-operative society ltd which established in 2067 BS at Pokhara ward 9. The cooperative with 889 members provides service of saving and credit to its members. A structured questionnaire was interviewed with 89 members sampled at 95% level of significance and 10% margin of error with objective analyzing cooperative actions and satisfactions of member and to evaluate the socioeconomic status and cooperative contribution to its members. The interviewed samples were selected in a convenient way among visitors at cooperative. The study result shows that the average satisfaction of the members towards membership satisfaction, membership procedure, Kalam SACCOS loan and saving facilities and contribution in livelihood improvement of the member is greater than 4 indicating highly agreed on satisfaction.

In total, 85.4% members' income were changed before and after joining the cooperative. Moreover 89.9% respondent agreed that their standard of living was changed with support of cooperative. The result obtained that income level of members were significantly difference before and after the cooperative membership ($\chi^2 = 61.37, p < 0.001$). But their economic status were not found significantly different ($p < 0.218$) on how many years the members joined the cooperative. Similarly, income improved was not different with occupation, education level and number of dependent in the household. The members of the cooperatives were highly satisfied with cooperative and felt that the cooperative impacted their living standard.

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ABBREVIATION / ACRONYMS

CBS	: Central Bureau of Statistics
FNBSB	: Federation of Nepal Books and Stationery
GDP	: Gross Domestic Product
HMG	: His Majesty Government
ICA	: International Cooperative Alliance
ILO	: International Labor Organization
MDGs	: Millennium Development Goals
NEFSCUN	: Nepal Federation of Saving & Credit Co-operative Unions
PMC	: Pokhara Metropolitan City
SAARC	: South Asian Association for Regional Co-operation
SACCOS	: Saving and Credit Cooperative Society
SCCs	: Saving and Credit Cooperatives
SDGs	: Sustainable Development Goals
SED	: Socio-Economic Development
SPSS	: Statistical Package for the Social Scientists
UK	: United Kingdom
USA	: United State of America