SOCIO-ECONOMIC IMPACT OF CO-OPERATIVES IN NEPAL

(A STUDY OF PRABHAT SAVING AND CREDIT CO-OPERATIVE LTD. KRISHNAPUR, KANCHANPUR)

A Thesis Submitted to the Central Department of Economics, Tribhuvan University, Kirtipur, Kathmandu, Nepal In Partial Fulfillment of the Requirements for the Degree of MASTER OF ARTS in ECONOMICS

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DECLARATION

I hereby declare that the thesis entitled **Socio-Economic Impact of co-operatives in Nepal (A Study of Prabhat Saving and Credit Co-operative limited, Krishnapur, Kanchanpur)**submitted to Central Department of Economics, 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 results of this thesis have not been presented 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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LETTER OF RECOMMENDATION

This thesis entitled Socio-Economic Impact of Co-operatives in Nepal: A Study of

Prabhat Saving and Credit Co-operative Ltd. Krishnapur, Kanchanpurhas

prepared by Mr. Dil Bahadur Chaudhary under my supervision. I hereby recommend

this thesis for examination by the Thesis committee as a partial fulfillment of the

requirements for the Degree of Master of Arts in Economics.

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iii

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We certify that this thesis entitled Socio-Economic Impact of Co-operatives in Nepal: A Study of Prabhat Saving and Credit Co-operative Ltd. Krishnapur, Kanchanpur submitted by Mr. Dil Bahadur Chaudhary to the Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuwan University, in partial fulfillment of the requirement 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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v

TABLE OF CONTENTS

	Page No
Declaration	i
Letter of Recommendation	ii
Approval Letter	iii
Acknowledgements	iv
Table of Contents	v
List of Tables	viii
List of Figures	x
Abbreviations/ Acronyms	xi
CHAPTER I: INTRODUCTION	1-9
1.1. Background of the Study	1
1.2. Statement of the Problem	7
1.3. Objectives of the Study	8
1.4. Significance of the Study	8
1.5. Limitations of the Study	9
1.6. Organization of the Study	9
CHAPTER II: REVIEW OF LITERATURE	11-26
2.1.Concept of Cooperatives 11	
2.2 Review of Related Studies	12
2.2.1.International Context	12
2.2.2. Nepalese Context	15
2.3. Review of Thesis	17
2.4.Research Gap	25
CHAPTER III: RESEARCH METHODOLOGY	27-29
3.1.Introduction of Study the Area	27
3.2. Research Design	27
3.3. Nature and Sources of Data	28
3.4.Sampling Procedure	28
3.5.Tools and Techniques of Data Collection	28
3.5.1. Key Informant Interview	28
3.5.2.Questionnaire Survey	28
3.6. Methods of Data Analysis	28

CHAPTER IV: PRESENTATION AND ANALYSISOF DATA30-62

4.1.General Characteristics of Members Prabhat Saving And Credit Cooperative	
Limited.	30
4.1.1. Cast/Ethnicity	30
4.1.2. Education	31
4.1.3. Gender wise Discussion of PSACCL	33
4.1.4. Age-wise Classification of the Respondents	33
4.1.5. Family Pattern of Respondents	34
4.1.6.Marital Status of Respondents	35
4.1.7.Occupation wise Analysis of Respondents	36
4.2. Living Standards	37
4.2.1. Luxury Goods	37
4.2.2. Drinking Water	39
4.2.3. Toilet Structure of the Respondents	40
4.2.4. Fuel Consumption of the Respondents	41
4.2.5. Schooling of the Respondents	42
4.2.6. Treatment of the Respondents	43
4.3. Financial Analysis of Prabhat Saving and Credit Co-operatives Ltd	44
4.3.1.General Introduction of Prabhat Saving and Credit Co-operatives Limited	45
4.3.2. Deposit Collection and Loan Disbursement of the Cooperative	45
4.3.3. Annual Percentage Change of Deposit Collection and Loan	
Disbursement	47
4.3.4. Collection and Mobilization of Saving of PSACCL	48
4.3.4.1.Methods of Collection of Saving	48
4.3.4.2. Mobilization of Saving	49
4.4. Economic Status	50
4.4.1.Employment Creation after becoming member in PSACCL	51
4.4.2. Purpose of Taking Loan	52
4.4.3. Sources of Loan before the Establishment of Co-operative	53
4.4.4. Satisfaction with Loan System54	
4.4.5. Income Level of the Respondents	55
4.4.6. Status of Household Expenditure after being a Member	56

4.4.7. Condition of Poverty Reduction	57
4.4.8. Main Sources of Saving and Income	58
4.4.9. Amount of Monthly Saving in Co-operative	59
4.4.10. Main Purposes for Saving	60
4.4.11Level of Satisfaction from the Service of Co-operative	61
CHAPTER V: SUMMARY, CONCLUSION AND RECOMMENDATION)NS 63-66
5.1. Summary of Findings	63
5.2. Conclusion	65
5.3. Recommendations	66
REFERENCES	
ANNEX	

LIST OF TABLES

	Page No.
Table 4.1: Cast/Ethnicity of the Respondents	30
Table 4.2: Distribution of Respondents by Education	32
Table 4.3: Gender Composition of Respondents	33
Table 4.4Age of the Respondents	34
Table 4.5: Respondents by Family Types	35
Table 4.6: Respondents by Marital Status	35
Table 4.7: Distribution of Respondents by Occupation.	36
Table 4.8: Luxury Goods Composition of the Respondents	38
Table 4.9: Drinking Water Composition of the Respondents	39
Table 4.10: Toilet Structure of the Respondent	40
Table 4.11: Fuel Composition of Respondents	41
Table 4.12: Schooling of the Respondents	42
Table 4.13: Treatment of the Respondents	43
Table 4.14: Deposit Collection and Loan Disbursement of the Cooperative	45
Table 4.15: Annual percentage Change of Deposit Collection & Loan Disbut	rsement47
Table 4.16: Methods of Collection of Saving	49
Table 4.17: Mobilization of Saving in Last Five Years	50
Table 4.18: Employment Creation after PSACCL	51
Table 4.19: Purpose of Taking Loan of the Respondents from Co-operative	52
Table 4.20: Sources of Loan before the Establishment of Co-operative	53
Table 4.21: Burrowers Satisfaction with the Loan System	54
Table 4.22: Monthly Income before and after Joining the Cooperative 55	
Table 4.23: Condition of Expenditure after being a member	57
Table 4.24: Condition of Poverty Reduction	57
Table 4.25: Income Source of the Respondents	58

Table 4.26: Amount of Monthly Saving in Co-operative	59	
Table 4.27: Main Purposes for Saving	60	
Table 4.28: Level of Satisfaction from the Service of Cooperative	61	

LIST OF FIGURES

	Page No.
Figure 4.1: Cast ethnic compositions of the respondents	31
Figure 4.2: Education of the respondents	32
Figure 4.3: Age of the respondents	34
Figure 4.4: Distribution of respondents by occupation	37
Figure 4.5: Condition of luxury goods before and after of the member	38
Figure 4.6:Condition of drinking water before and after of the member	39
Figure 4.7: Toilet Condition after Joining the Co-operative of Member	40
Figure 4.8: Fuel Composition before and after of the Member	42
Figure 4.9: Condition of School before and after of the Member	43
Figure 4.10: Condition of treatment before and after of the member	44
Figure 4.11: Deposit collection and loan disbursement of the cooperative	46
Figure 4.12: Annual percentage change of deposit collection & loan disburse	ment 48
Figure 4.13:Loan Disbursement in Different Purposes	53
Figure 4.14: Sources of Loan before the Establishment of Co-operative	54
Figure 4.15: Monthly Income Level of the Respondents	56
Figure 4.16: Income Source of the Respondents	59
Figure 4.17: Main Purposes for Saving	61

ABBREVIATIONS/ ACRONYMS

ADB: Asian Development Bank

AD : Anno Domini

CEDA : Center for Economics Development and Administration

CEDECON : Central Department of Economics

DCCB: Cooperative Banks and District Central Cooperative

Banks

FY: Fiscal Year

GDP : Gross Domestic Product

GBB : GrameenBikas Bank

HSEB: Higher Secondary Education Board

J ICA : International Co-operative Alliance

) ILO : International Labor Organization

INGO : International Non-Government Organization

Ku : Kathmandu University

Ltd : Limited

MOF : Ministry of Finance

MFIs : Micro Finance Institutes

) MFPs : Micro Finance Programs

NGO : Non-Governmental Organization

) NLFS : Nepal Labour Force Survey

PSACCL: Prabhat Saving and Credit Cooperative Limited

PACS : Primary Agricultural Credit Societies

RSCC: Rastrasewak Saving and Credit Cooperative

SACCO : Saving and credit cooperatives

S&C : Saving and Credit

SLC : School Living Certificate

TU: Tribhuvan University

J UNICEF : United Nation International Child Education Fond

J USAID : United States Agency for International Development

J UCB : Urban Cooperative Banks

J VDC : Village Development Committee

J WWW : World Wide Web