

**ROLE OF CO-OPERATIVES FOR SOCIO-ECONOMIC  
DEVELOPMENT IN NEPAL:**

**A Study of BhabishyaNirman Sana KisanKrishiShakariSastha  
Ltd.Dashainakali Municipality, Kathmandu**

**A Thesis Submitted to:**

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**March, 2019**

## DECLARATION

I hereby declare that the thesis **ROLE OF CO-OPERATIVES FOR SOCIO-ECONOMIC DEVELOPMENT IN NEPAL: A Study of Bhabishya Nirman Sana Kisan Krishi Shakari Sastha Ltd. Dashainakali Municipality, 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 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.

Sami Karki

Date: 2075-12-12 B.S.

March 31, 2019 A.D.

## LETTER OF RECOMMENDATION

This is to certify by Sami Karkihhas completed the thesis entitled **ROLE OF CO-OPERATIVES FOR SOCIO-ECONOMIC DEVELOPMENT IN NEPAL: A Study of BhabishyaNirman Sana KisanKrishiShakariSastha Ltd. Dashainakali Municipality, Kathmandu** under my supervision and guidance. I, therefore, recommend this thesis for final approval and acceptance.

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April 03, 2019 A.D.

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## **LETTER OF APPROVAL**

The thesis work entitled **ROLE OF CO-OPERATIVES FOR SOCIO-ECONOMIC DEVELOPMENT IN NEPAL: A Study of Bhabishya Nirman Sana Kisan Krishi Shakari Sastha Ltd. Dashainakali Municipality, Kathmandu** has been approved by the department in the prescribed format of the faculty of Humanities and Social Science prepared by Sami Karki in partial fulfillment of the requirements for the Master's Degree (M.A) in Rural Development has been evaluated and approved by the evaluation committee.

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## ABSTRACT

Co-operative is an autonomous association of person united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Co-operative, is an economic enterprises and as self organization which is functioning on its own way and making supportive role in the rural development and economic development of Nepal. Nepal is the one of the least developed country in the world. It is extremely necessary that the poverty and under development of the nation should be attacked from all possible direction. Co-operative movement is one such a measure to improve the economic condition and lower the blows of poverty and under development to the country and its people or members. Moreover, the co-operative organizations of Nepal are working in rural areas to uplift the economic condition of poor people by accepting their small saving and providing loan at reasonable rate of interest for investing in productive and skill oriented sector. The thesis entitled **ROLE OF CO-OPERATIVES FOR SOCIO-ECONOMIC DEVELOPMENT IN NEPAL: A Study of BhabishyaNirman Sana KisanKrishiShakariSastha Ltd. Dashainakali Municipality, Kathmandu** General objective of the study is to find the role of co-operatives for socio-economic development in Nepal. The objective of the study is study of the socio-economic status of the people who are related to NabaBikash Saving and Credit Co-operative Society Limited.

After the restoration of democracy (2046) the most developed concept for social empowerment is 'co-operative' so have are innumerable co-operatives in our country. In this study the saving and credit mobilization for socio-economic developing process of NBSCCL is studied. All the co-operatives of Nepal are taken as population and NBSCCL is taken as samples for the study. 70 respondents were taken who were the members of BhabishyaNirman Sana KisanKrishiShakariSasthaLimited through accidental, random sampling method. Based on their information, analysis of data was conducted. Questions were asked to the respondents who were the current member of the BhabishyaNirman Sana KisanKrishiShakariSasthaSaving and Credit Co-operative Society Limited.

In the course of study it was found that the Co-operatives have the responsibility of providing financial as well as technical assistance to the poor people for generating

income so co-operatives is taken as a device to fill the pit between haves and have not. The study also showed that financial activities. Sampled co-operative was able to meet the financial function especially basic saving and credit services. The activities of BhabishyaNirman Sana KisanKrishiShakariSasthaLimited were found effective members were empowered for increasing the life standard by financial activities of BhabishyaNirman Sana KisanKrishiShakariSasthaLimited at individual and household levels. More members were satisfied to the financial function of BhabishyaNirman Sana KisanKrishiShakariSastha Limited. The sampled co-operative used to give different kind of training also to its members for different sectors. This study mainly focused for the positive change of socio-economic status of the people through the financial activities of saving and credit co-operatives which help to generate incoming source.

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## **ABBREVIATIONS/ACRONYMS**

ADBN	Agricultural Development of Bank of Nepal
AD	Anno Domini
BS	BikramSambat
BNSKKSSL	BhabishyaNirman Sana KisanKrishiShakariSastha Ltd
CBS	Central Bureau of Statistics
CTC	Co-operative Training Center
DOC	Department of Co-operative
ICA	International Co-operative Alliance
ILO	International Labor Organization
INGO	International Non-government Organization
MDG	Millennium Devt. Goal
NCF	National Co-operative Federation
SFDC	Small Farmer Development Committee
UN	United Nations