

# FINANCIAL SOUNDNESS AND SUSTAINABILITY OF NEPALESE CO-OPERATIVE ORGANIZATIONS

( A CASE STUDY OF JANA SEWA SAVING AND CREDIT  
CO-OPERATIVE SOCEITY LIMITED, PURANCHOUR  
KASKI)



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## **ACKNOWLEDGEMENT**

This research study entitled "Financial Soundness and Sustainability of Nepalese Co-operative Organizations" is undertaken to identify the present situation of rural based saving and credit co-operatives in Nepal. For this, the study is based on as a case study of Jana Sewa Saving and Credit Co-operative Society Limited Puranchour, Kaski. I have undertaken this research to identify and assess the role of co-operatives for socio-economic development and their sustainability in rural areas.

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Sarangkot-6, Kaski

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## LIST OF ABBREVIATIONS USED

A.D	Anno Domin in the year of Lord
ADB	Agriculture Development Bank
B.S.	Bikram Sambat
C.V.	Coefficient of Variation
F.Y.	Fiscal Year
GDP	Gross Domestic Product
GTZ	German Technical Co-operation
HMG	His Majesty of Government
http	Hyper Text Transfer Protocol
i.e.	That is
JSSC	Jana Sewa Saving & Credit Co-operative Society Limited.
MA	Master of Arts
MFIs	Micro Finance Institutions
NCF	National Co-operative Federation
NRB	Nepal Rastra Bank
P.E.	Probable Error
Ph.D.	Doctor of Philosophy
r	Coefficient of Correlation
S.D.	Standard Deviation
SPSS	Statistical Package for Social Science
T.U.	Tribhuvan University
V.D.C	Village Development Committee
www	World Wide Wave



### Name List of Respondents of JSSC

S.No.	Member No.	Name	Address
1	4	Bhanubhakta Paudel	Puranchour - 7
2	128	Bishnu Devi Adhikari	Puranchour - 7
3	80	Deepa Paudel	Puranchour - 6
4	17	Ganesh Prasad Paudel	Puranchour - 7
5	147	Gauri Devi Gautam	Puranchour - 9
6	8	Gauri Gautam	Puranchour - 7
7	11	Govinda Prasad Paudel	Puranchour - 6
8	76	Gyan Dhara Adhikari	Puranchour - 7
9	3	Keshar Bahadur Adhikari	Puranchour - 7
10	22	Megha Bahadur Adhikari	Puranchour - 6
11	15	Minraj Paudel	Puranchour - 6
12	37	Nanda Lal Gautam	Puranchour - 7
13	16	Nirmal Prasad Gautam	Puranchour - 5
14	93	Pabitra Adhikari	Puranchour - 7
15	36	Pahal Man Nepali	Puranchour - 8
16	19	Purna Giri	Puranchour - 9
17	127	Radha Devi Paudel	Puranchour - 6
18	81	Radhika Gautam	Puranchour - 9
19	2	Ram Prasad Adhikari	Puranchour - 9
20	21	Ram Prasad Adhikari	Puranchour - 9
21	41	Rama Devi Bhujel	Puranchour - 7
22	1	Rishi Ram Bastola	Puranchour - 2
23	24	Sambar Bahadur Nepali	Puranchour - 8
24	109	Seeta Paudel	Puranchour - 6
25	92	Shanti Regmi	Puranchour - 6
26	52	Sita Dhungana	Puranchour - 7
27	103	Tara Adhikari	Puranchour - 9
28	29	Tej Bahadur Adhikari	Puranchour - 7
29	78	Tika Giri	Puranchour - 9
30	89	Uma Devi Gautam	Puranchour - 9