

Rebuild Better Together

SAHAKARI SANDESH

A Publication of National Cooperative Federation of Nepal. Ashad-2078 (July 2021)



**Vibrant
cooperative
movement for
community
resilience**

**Let's transform
leaders**

**NCF
Developed
10-years
Strategic Plan**

|| A leading Federation of
Sustainable and Decent
Cooperative Movement

**MBA Course in
Coopertatives**

Cooperative Identity: Building Resilience on Pandemic

महामाटी समुत्थान निर्माणमा सहकारी



सहयोग:

नेपाल सरकार
भूमि व्यवस्था, सहकारी तथा गरिबी निवारण मन्त्रालय
सिंहदरवार, काठमाडौं



CCOP

प्रकाशक:

राष्ट्रिय सहकारी महासंघ लि. नेपाल
पुल्चोक, ललितपुर



MBA COURSE IN COOPERATIVES;

A significant achievement of Cooperative Movement

Women Inclusion in Cooperatives:
Policies & Practice in Nepal **71**
Ms. Om Devi Malla,

Management and Governance of
Cooperatives for Poverty Reduction
in Nepal **76**
Prof. Dr. Binod Krishna Shrestha

Cooperative Movement of
Nepal and SDGs **83**
ChitraKumari Thamsuhang Subba

Cooperative Education:
A way forward **89**
Hari Gopal Risal¹ 'Bibek'

Legislative Dynamisms in the
Promotion of Cooperatives in Nepal **92**
Babul Khanal



5 NCF Developed 10-years Strategic Plan



NCF's 28th Annual
General Meeting

10



18 National Level Workshop
on Women Inclusion in
Cooperatives

Rebuild Better Together

SAHAKARI SANDESH

Kathamandu, CDO, Regd. No. 115/058/059

GPO Regd. No. : 5/060/061

Volume 17. No. 12. Aashad 2078 (July, 2021)

Advisor

Minraj Kandel

Chairman, NCF

Keshav Prasad Badal

Former Chairman, NCF

Deepak Prakash Baskota

Former Chairman, NCF

Management

Information & Publication Sub
Committee**Tek Prasad Chaulagain**

Coordinator

Rajendra Paoudel**Bipin Sharma**

Member

Chief Editor

Chitra Kumari Thamsuhang

Subba

Editor

Ram Sudan Timalisina

Sub-Editor

Kedar Baskota

Special Support

Suresh Thapa

Computer Layout

Bishwaraj Sapkota

Marketing

Dhruba Rijal

Published by

**National Cooperative Federation
of Nepal**

Hariharbhawan, Pulchowk, Lalitpur

P.O. Box 11859, Kathmandu, Nepal

Tel : 5010033, Fax : 977-1-5010075

Email : ncfcoop@gmail.com

Web : www.ncfnepal.com.np

facebook : facebook.com/ncf.nepal.9

Publication Support

Ministry of Agriculture, Land**Management and Cooperatives**

Singhadurbar, Kathmandu, Nepal

Printing

**Jay Laligurans Investment and Trading
Company**

Hariharbhawan, Lalitpur

Phone No : 01-5524211

Cooperatives: friends of the community

With the spread of the COVID 19 Pandemic Economic development of Nepal has been affected. As a result numerous people are living in under poverty line and the ambition of the youth have been hampered. Although it is expected that youth from abroad will return to Nepal and become entrepreneurs. It is not possible to believe that this will change the graph of import and export in Nepal. Because it has not been able to chart a clear path. Due to which Youth are still forced to go to work abroad. Significant achievements can be gained if we work through the cooperative model to make the youth entrepreneurs.

Considering the current situation, the cooperative movement is carrying out various activities for the time being. Due to covid in Nepal, a situation was created where people had to die without getting even Oxygen. At that time, the cooperatives cooperated and extended a helping hand for the oxygen plant and others. The epidemic is still not normal. Due to which, the cooperatives are working in close proximity to the community. Cooperatives also have to work on long-term practicality and long-term benefits. Such epidemics are likely to increase inequality, reduce social capital, and create environmental imbalances. The Government has also lauded the role played by the cooperative movement in increasing popularity at the cost of cooperation, solidarity and reciprocity in times of crisis. Nepal's cooperative movement has succeeded in realizing the need for cooperatives in complex situations.

This situation has also affected Nepal's cooperatives. It means that the state should show sensitivity in providing facilities to the cooperatives as in other sectors. The more the cooperative movement with the largest network in the country is strengthened, the more the community will benefit and the more the government will benefit. Cooperatives can come as a game changer for Nepal's dependent economy. Because the latest statistics have shown that one out of four citizens of Nepal is involved in cooperatives. We should be able to make good use of this huge network.

Cooperatives have played a vital role in community when the state does not have access. Even when all banking channels in rural areas were closed during the armed conflict time in Nepal, the cooperatives were fearlessly providing financial services to the community. Even now, cooperatives have done important work as friends of the community. In Nepal Cooperatives are at the forefront of raising awareness in the community, providing food, providing loans for running a business smoothly, assisting in the operation of enterprises, and working in the field of health and environment.

We can define the role played by cooperatives in the pandemic of Covid 19 as the builders of economic, social and environmental sustainability. As a member-owned economic enterprise, cooperatives seem to focus on long-term gains rather than short-term gains, without compromising on quality. Nepal's cooperative movement is looking for opportunities to have a comfortable presence in all sectors. This situation would not have been created if the health cooperatives had been given a comfortable opportunity. Our demand is that the people can easily establish cooperatives on issues related to the basic needs of the people.

MBA Course in Cooperatives;

A significant achievement of Cooperative Movement

For the first time in Nepal, Tribhuvan University is going to start MBA course in 'Cooperative and Entrepreneurship Development' from the upcoming session. After the long initiation from NCF to include cooperative's curriculum in the university formal education, it has been possible when NCF and the Central Department of Management, TU signed on MoU on dated 4th July 2021 in Kathmandu for Curriculum Development and Semester Commencement. This initiation is believed to be a milestone to strengthen cooperatives as well as on producing more efficient and competent human resources in cooperative sector.

The MoU has been signed by Chitra Kumari Thamsuhang Subba, and TU Prof. Dr. Ramjee Gautam; General Manager and the Dean of Central Department of Management, TU respectively. As stated in the MoU, TU is going to start MBA in Cooperative and Entrepreneurship

Development from upcoming session and the curriculum will be finalized in coordination with NCF. For the curriculum development, NCF also supported NRs 5,00,000 (Five Hundred Thousand) to the Central Department. During the MoU signing program, the Dean of TU, Prof. Dr. Dilliraj Sharma said that the Department and NCF jointly work for the sustainability and effectiveness of the course, along with bilateral experience sharing program within abroad universities.

On behalf of the NCF, Chairman Min Raj Kadel expressed his views as, "There is still shortage of competent human resource in cooperative sector though it has been creating direct employment opportunities to more than 88 thousand people. One of the reasons was due to the lack of formal education of cooperatives in schools, college and universities. We hope this initiation will fulfill the gap."

Meanwhile, the immediate Past Chairman, Keshav Prasad Badal recalled his experience of Japan and said, "There are both 'Cooperative University' and





‘University Cooperative’. Cooperatives are the foundation of Japanese Development process and Nepal could also go ahead considering it as a role model.”

Likewise, NCF Senior Vice Chairperson and ICA Global Board Member Om Devi Malla, expressed her delights and said, “Finally the long term homework resulted in success, and it will have significant contribution on producing competent human resource in Cooperatives. When staffs becomes professionals and competent, then only organizations can function well and achieve its goals.”

Similarly, NCF Vice Chairman Ramesh Prasad Pokhral expressed his belief that the relationship between NCF and TU will be further strengthen in the days to come. As cooperatives are common platform, where there is the sense of ‘We’ and ‘Our’. It has also developed a foundation to Cooperative Post Graduate Diploma Course in Cooperative Management in partnership with NCF and TU. Babul Khanal, the DGM of NCF, was also



presented at the occasion.

NCF has been organizing various dialogues, interaction, advocacy and lobby to include cooperative education in formal educational institution in Nepal. According to the Department of Cooperatives, there are more than 29,886 cooperatives in the country, and there are more than 88,000 people employed in Cooperatives that could be potential beneficiaries.



NCF Developed 10-years Strategic Plan



National Cooperative Federation of Nepal has successfully formulated a 10-years strategic plan. The workshop was held in Chandragiri from 2 to 4 March, 2021 with the vision "A leading Federation of Sustainable and Decent Cooperative Movement."

The technical session of workshop was facilitated by former Finance Secretary Rameshwor Khanal, Master Coach and CEO of Visionary International Indra Gurung, Associate coach Rajeshwori Shrestha including Cooperative Instructor Keshav Pokhrel.

Former Finance Secretary Khanal said that if the strategy could be formulated in time, it would bring good results. He also stressed on the need to formulate a plan so that everyone can take ownership. Strategic planning is subjected to be formulated for a long time, even the leadership that comes later can follow the good path of the strategy, Khanal said.

The workshop was attended by the Board of Directors, Account Supervisory Committee and senior management team. NCF Chairman Min Raj Kadel expressed his vote of confidence that a big thing would be achieved in the cooperative movement if we are able to successfully implement the strategic plan. General Manager Chitra Kumari Thamsuhang Subba said that this strategic plan would be a milestone of Cooperative Movement of Nepal if we are able to design appropriate goal, strategy and action with good intentions. The strategy must be focused on uplifting the cooperative movement and self-reliant of NCF.

The initial draft of strategic plan formulated based on specific pillars i.e. Enabling Environment, Self-Regulation and Governance, Robust Member Union, Professional and self-sustained NCF.

Vibrant cooperative movement for community resilience

Cooperatives are considered as a driving vehicle to create a coherent community. However, due to the overspread of COVID-19, the community resilience has been disrupted. A huge impact on national economy has been revealed. Numbers of people are pushed towards poverty line and enthusiasms of youths are isolated. As a result, in such a critical situation as well, the trend of youth has significantly increased to go for overseas jobs. The alarming situation is not yet under controlled and people had to die without getting oxygen supplement and people including cooperative staffs are seeking for a dose of vaccine. In nutshell, we could claim that the pandemic is likely to increase inequality, reduce social capital, create environmental imbalances and smash community resiliency.

But hope is still adequate. Cooperatives are functioning in close proximity to the community level people. Cooperatives, as a front liner, are extending a helping hand for the oxygen plant and other rehabilitation package. Numbers of practices are being implemented through cooperatives for community welfare for the shake of poor, youth, marginalized and returnee's migrants. Nevertheless, it is also expected that youth from abroad will return to Nepal and become entrepreneurs to full fill the gap. In the other, possibilities are there to rule out such concurrent problems with the optimum use of cooperative network to stop brain drain. Cooperatives have played pivotal role in community when the other bodies had no access. Imagine the scenario, when all banking channels in rural areas were closed during the insurgency, the cooperatives had fearlessly provided financial services to the community. Before and after disaster, conflict and pandemics, cooperatives have done important work as a friend of the community. We could explore the fact that cooperatives of Nepal are always in the forefront in raising awareness among the community people, accessing to food, disbursing loans for smooth operation of business,



assisting in the operation of enterprises, and working in the field of health and environment.

As a member-owned economic enterprise, cooperatives need to focus on long-term gains rather than short-term solution without compromising on quality service delivery. Hence, cooperative movement of Nepal is looking for opportunities to have a comfortable presence in all sectors. This situation could be minimized if the health cooperatives are given comfortable opportunity. Let's demand to create an enabling environment for the smooth operation of health and other commodity cooperatives by eliminating all legal constraints.

However, this is not enough to say that "It's enough". Cooperatives still have to function in a sustainable manner which we are the expectations of state and people. Cooperatives must have to function for long-term benefits of its members and community. We can define the role of cooperatives in the pandemic of COVID-19 as the rebuilders of sustainable economic, social and environmental activities and a leader for community resilient.

Realizing this fact of people's participation in cooperatives, as one out of four citizens of Nepal is involved in cooperatives, the state should be more sensible to provide legal and promotional support to cooperatives like other sectors. Let's come together to utilize this huge network to create a vibrant cooperative movement for community resilience.



NCF Suggestions on Government's Policy and Programs

NCF, on behalf of the Cooperative Movement of Nepal, submitted its 19 points suggestions to the Finance Minister Bishnu Paudel and to the Minister of Land Management, Cooperatives and Poverty Alleviation Dr. Shivamaya Tumbahamphe to be incorporated in policy, program and budget on upcoming fiscal year on 28th April 2021. The cooperator's team, led by NCF Chairman Min Raj Kadel, along with the Immediate Past Chairman Keshav Prasad Badal, urged to provide subsidies to promote digital services of cooperatives especially in Payment and Settlement Act 2019 which has been already applicable in other financial

institutions.

NCF also urged to enhance capacities of cooperatives for the meaningful contribution on achieving sustainable development goals, make appropriate legal provisions and entrepreneurship development programs through cooperatives for youth, poor, marginalized groups, returnees migrants and those who lost their jobs, by providing subsidy loan for such enterprises, and COVID affected business for their livelihood.

NCF also suggested to encourage and support different level cooperatives on infrastructure, technology, capital investment and to establish

cooperative business as per the concept of public and cooperative partnership. Also demanded to have favorable legal provision to utilize the organizational fund's 50% in state's prioritize sector or in the sector of agriculture, tourism, energy, consumers etc. The delegation also requested government to support in agriculture tools, machines, seeds, agriculture production and marketing.

NCF also insisted to have provision of compulsory internal auditing systems to the cooperative/unions that have the annual transaction of over 250 million in order to maintain good governance in organizations. In the other hand, NCF and Cooperative Unions should be responsible for that. Similarly, in regards to the tax provisions while delivering interests, and the additional cost while making inter cooperative transaction payment, should also be avoided, the team elucidated.

Likewise, the team also urged to have similar provisions to National Cooperative Bank Ltd. as equally as for the financial banks. The team appealed for providing member of National Cheque Clearing House and to support on different aspects which very important for risk minimization of transaction through cooperatives, cash less transaction, support for innovative technology development as well as provision of budget for stabilization fund.

Similarly, the team also demanded for

some amendments in legal provisions that's hindering cooperatives to work in various sectors directly associated to human lives as insurance, education, health, company act etc. Moreover, it also demanded for tax free for three years if cooperatives go on merger, and provision to continue one of the PAN number of the merged cooperatives to proceed smoothly.

Additionally, it also suggested for cooperative housing promotion, smart city and smart farming development, disbursement of social security allowance through cooperatives, establishment of cooperatives cold storage, agricultural collection center and in marketing with partnering with private sector.

There should also be provision of establishing "Credit Information Center" to minimize the risk of financial cooperatives, "Saving and Credit Security Fund" in the specialized cooperative union's modality.

During the meeting, the Secretary of the Ministry of Land Management, Cooperatives and Poverty Alleviation, Teknarayan Pandey, the Registrar of the Department of Cooperatives, Lila Prasad Sharma were also presented whereas in the team of cooperators NCF Board member, Tek Prasad Chaulagain, the Chairman of NEFSCUN Paritosh Paudel, NCF General Manager Chitra Kumari Thamsuhang Subba and the Deputy General Manager Babul Khanal were presented.





NCF Chairman, Vice Chairman, BoD and GM Awarded



In respect of playing significant role in the contribution of Cooperative sector's promotion and development, NCF Chairman Min Raj Kadel, Vice Chairman Ramesh Prasad Pokhrel, Board Member Khem Bahadur Pathak and the General Manager Chitra Kumari Thamsuhang Subba have been honored by the Right Honorable President Bidya Devi Bhandari in Kathmandu.

All the four senior cooperators were awarded by Prabal Jana Sewa "Shree Chaturtha". Similarly, the Joint Secretary of the Ministry of Land Management, Cooperatives and Poverty Alleviation, Janakraj Joshi has been honored by Suprabal Jana Sewa Shree Tritriya, the Board member of National Cooperative Bank Ltd. and CEO of Sahara Nepal Savings and Credit Cooperative Ltd. Jhapa, Mahendra Giri also honored by the "Janasewa Shree Pancham Padak". NCF congratulated all the honored cooperators for their success and outstanding contribution in social arena.

The NCF Vice Chairman Ramesh Prasad Pokhrel, and the Board Member Khem Prasad Pathak were also awarded earlier on 9th April 2021 whereas NCF Chairman Min Raj Kadel and General Manager Chitra Kumari Thamsuhang Subba were honored on 14th April 2021 in the President Office, Kathmandu.

NCF's 28th Annual General Meeting

Cooperatives' issues could be solved in a single roundtable meeting



Finance Minister, Bishnu Paudel vowed that the government is ready to discuss and solve all the issues of cooperatives in a single table meeting. Cooperatives one of the major foundation to lead country towards socialism thus cooperatives have to work as a strong pillar of nation's development always not necessarily complaining about legal hurdles, he said. "We can find out the solution to make cooperative friendly environment and Nepal government is ready to sit together with the Cooperative Movement. Now, it's not the time to complain absolutely, rather to move ahead progressively." Minister Paudel

expressed such views while addressing the 28th Annual General Meeting of NCF. Paudel also said, "If required, we can even invite the round table meeting with the presence of PM Oli, Finance Minister, Governor of Nepal Rastra Bank to find out the path to solve all the problems existed. He requested cooperative movement to plan accordingly. Government is ready to find out the solutions.

Similarly, Minister of Land Management, Cooperatives and Poverty Alleviation, Dr. Shivamaya Tumbahamphe also stressed on the possible way outs instead of roaming on the existing problems. Addressing the AGM, Minister



Tumbahamphe said that the ministry is ready to solve all the legal issues and wants to work together with the cooperative movement with some solid programs eliminating malpractices in this sector.

During the program, NCF Chairman Minraj Kadel presented Annual Progress Report and the convener of Account and Supervisory Committee, Dharmadutta Devkota presented the comprehensive committee report.

Likewise, NCF Senior Vice Chairman and ICA Global Board Member, Om Devi Malla presented the annual programs and budget for the Fiscal Year 2077/078. Malla also informed that NCF has increased partnership programs with member cooperatives. Similarly, Vice Chairman, Ramesh Pokhrel informed about various policies and procedures prepared by NCF. While General Manager of NCF, Chitra Kumari Thamsuhang Subba, presented the Audit Report of fiscal year 2076/077.

Earlier during the inauguration session, NCF Advisor Honorable Member of National Planning Commission, Usha Jha, Former Chairman Deepak

Prakash Baskota, Member of National Farmer's Commission, Ravindra KC and the Co-chair of National Cooperative Development Board Dakshya Paudel addressed the program.

During the AGM, two books "Cooperative on the way towards Socialism" written by NCF Immediate Past Chairman Keshav Prasad

Badal and Nepali Translated version of "Guidance Note on Cooperative Principle published by ICA, were jointly launched by the Minister of Finance, Bishnu Paudel, and the Minister of Land Management, Cooperatives and Poverty Alleviation, Dr. Shivamaya Tumbahamphe.

Participants raised contemporary issues that's hindering cooperative movement to flourish in its way in the closing session. Moreover, they

also suggest to take clear stand on contemporary legal issues and support program to DCUs for their promotion and sustainability.

NCF has also decided to hold annual general meeting on 27 of Poush each year. NCF for the first time, held this meeting in hybrid manner, virtual and physical.





Bilateral Discussion between Chief Secretary and Coop Movement

The cooperative delegates led by Chairman of NCF, Min Raj Kadel, met and discuss with the newly appointed Chief Secretary Shankardas Bairagi in Kathmandu on 5th October 2020. On behalf of cooperative movement, the Immediate Past Chairman of NCF, Keshav Prasad Badal, Vice Chairman Ramesh Prasad Pokhrel, General Manager Chitra Kumari Thamsuhang Subba and other Senior Cooperators were presented in the meeting.

Chief Secretary, Bairagi said in the meeting, "Cooperative movement has played significant role in nation's prosperity, and cooperative is important sector for nation's economy. I will have a dense meeting, interaction and discussion with cooperative movements soon." As cooperatives are deeply rooted to the community people, cooperatives can also play important role to control COVID-19, he added.

The Immediate Past Chairman, Keshav Prasad Badal stressed on the need of cooperative friendly

policy and legislation so that the cooperatives could contribute effectively to make socialism oriented economy.

The team also requested the Chief Secretary, the spirit of constitution, to develop cooperative friendly environment which is aimed to support on cooperative production, processing, industry and service and many more.

During the meeting, the Chief Secretary also said that infrastructure development, good governance and effective service delivery mechanism is the government's priority and cooperatives' contribution on it will be very crucial. He also informed, "While making plan and programs, cooperatives will be in the priority. I will have a regular meeting with the cooperative movement as required."

Mr. Bairagi was appointed as the Chief Secretary by the Cabinet on 1st October 2020. Earlier, Bairagi served as the Secretary in the Ministry of Foreign Affairs.

NCF Celebrated 99th International day of Cooperatives

Legal Obstacles will be amended: Minister Shrestha



NCF has elatedly celebrated the 99th International day of Cooperatives, 27th UN International Day of Cooperatives and 28th National Cooperative Federation Day on 3rd July 2021 in Pulchowk, Lalitpur. Inaugurating the celebration, Minister of Land Management, Cooperatives and Poverty Alleviation, Lilanath Shrestha said that cooperative's contribution is significant in social transformation that includes poverty alleviation, women empowerment, and creating employment opportunity. I came to know that there are 47 national laws interlinked with cooperatives that are obstructing cooperatives to function smoothly. I will work

on creating cooperative friendly environment by amending such legal provisions."

Likewise, appreciating the contribution of cooperatives on poverty reduction, Secretary Tek Narayan Pandey insisted on to focus on production in rural areas. Despite doing all these good jobs, he also said that cooperatives have some weaknesses as well and such reports came in ministry time to time. He also requested to follow one cooperative's good practices by others.

The celebration program was successfully organized by NCF in hybrid (Virtual and Physical) manner, and the program was attended by number of cooperators from

all over the country, few as physically and more at virtual. In the program chaired by the NCF Chairman Min Raj Kadel, senior cooperators including the Immediate Past Chairman Keshav Prasad Badal, Senior Vice Chairperson and ICA Global Board Member, Om Devi Malla, Vice Chairman Ramesh Prasad Pokhrel and Board Members were presented and expressed their remarks in the program. During the program, the Joint Secretary from the Ministry of Industry, Commerce and Supplies, Chandrakala Poudel, presented paper on the theme of the day "Rebuild Better Together".

Likewise, General Manager of NCF, Chitra Kumari Thamsuhang Subba highlighted on the objectives of the Program. Highlighting the roles and contribution of cooperative on rebuilding on the post COVID-19, the International day of Cooperatives has been celebrated. The International Cooperative Day is always celebrated on the first Saturday of July all over the world.

Meanwhile, as earlier, to encourage senior cooperators, Cooperative Unions, Cooperatives and cooperative staffs NCF awarded individuals and cooperatives.

Baskota Rewarded with National Cooperative Award



The leading personality of Nepalese Cooperative Movement, Deepak Prakash Baskota has been rewarded with 'National Cooperative Award' by NCF on the especial occasion of 99th International day of Cooperatives on 3rd July 2021 in Lalitpur. During the occasion, the Secretary of the Ministry of Land Management, Cooperatives and Poverty Alleviation, Lila Nath Shrestha congratulated him and handed over the cheque of NPR 50,000 (Fifty Thousand Only) as an appreciation stipend.

Each year, NCF announced the award on the National Cooperative Day and formally reward on the occasion of International Day of Cooperatives.

In this very occasion, NCF has awarded Baskota for his tremendous work to promote and flourish Nepalese Cooperative Movement into new height. Baskota was also the former State Minister and Founding Chairman of National Cooperative Development Board as well as the Founding Chairman of NCF.

Triangular coordination within Provincial Level, Local Level and Cooperatives is necessary



Minister of Land Management, Cooperative and Poverty Alleviation, Dr. Shivamaya Tumbahamphe, said that the coordination and collaboration between government and cooperative movement can only lead to the nation's prosperity. As a chief guest, she expressed her views during the inauguration session of workshop "The Role of Province and Local Level in prosperity through cooperatives" which was organized by NCF in Lumbini Province on 22 February 2021.

Minister Tumbahamphe further urged the representatives of Local levels to coordinate and collaborate with cooperatives for land and other developmental issues as well.

During the workshop NCF Chairman Min Raj Kadel, after the massive discussion on the common issues, expressed his assurance that such workshop plays a crucial role to promote cooperative movement in Lumbini Province. The workshop was conducted in the model of paper presentation and



“The need of coordination and collaboration among Province, Local Government and Cooperative for Sustainable Local Economic Development”

panel discussion sessions. The later part of the program panel discussion was moderated by the NCF Senior Vice Chairman and ICA Global Board Member, Om Devi Malla. The panelist included Mayor of Ghorahi Sub Metropolitan City, Narulal Chaudhari, Chairman of Sisne Rural Municipality Kumari Baral, Chief Executive Officer of Narainapur Rural Municipality Mahendrajung Sahi, and the Board member of Nepal Agriculture Central Cooperative Federation Ltd as well as the chairman of Everest Agriculture Cooperative Ltd, Dev Bahadur K.c.

Four papers were presented by the experts. The first paper was presented by the Under Secretary of Ministry of Land Management, Cooperatives and Poverty Alleviation, Ananta Kumar Basnet on “The role of Provincial and Local level on the policy provision for entrepreneurship development through cooperatives while NCF General Manager Chitra Kumari Thamsuhang Subba presented paper on “The need of coordination and collaboration among Province, Local Government and Cooperative for Sustainable Local Economic Development”. Similarly, NCF Immediate Past Chairman Keshav Prasad Badal presented paper on Role of Cooperatives and local level on localization of SDGs whereas Cooperative Expert Dr. Khagaraj Sharma presented the paper on Property of Lumbini Province and Cooperative Movement. A panel discussion on Coordination within

Provincial and Local level and cooperatives for the journey of prosperity moderated by Om Devi Malla, Senior Vice Chair of NCF and ICA Global Board Member.

At the end of the workshop, based on the discussion and participant suggestions, Five Points Declaration was announced by the Vice Chairman of NCF, Ramesh Prasad Pokhrel, and requested all for its successful implementation. Meanwhile, NCF Board member Laxmi Prasad Sharma, DCU Chairman Dhrubaraj Adhikari and the Deputy Mayor of Resunga Municipality Sita Bhandari shared their views and said that workshop has been really effective and fruitful. They expressed their commitment to coordinate and collaborate between local level and cooperative movement.

Lumbini Province Deputy Speaker, Krishni Tharu, Provincial Minister of Land Management, Agriculture and Cooperative, Aarati Paudel, Immediate Past Chairman of NCF, Keshav Prasad Badal, Member of Lumbini Province Parliament Bhoj Prasad Shrestha, Vice Chairman of Provincial Cooperative Development Board Ghanendra Raj Ghimire and other senior cooperative leaders were presented.

253 participants entertained the workshop where 164 participants were from local level representatives and chief administrative officers.



Meaningful Women's Participation in cooperative for gender equity: Minister Tumbahamphe

The Minister of Land Management, Cooperatives and Poverty Alleviation, Dr. Shivamaya Tumbahamphe insisted on the coordination between cooperatives and Local Governments where meaningful participation of women is inevitable for social transformation.

Addressing the national workshop "The Role of Province and Local Level in Economic Development through cooperatives", organized by NCF, Minister Tumbahamphe expressed such views. She expressed her views as a Chief guest in Gandaki Province on 9th March 2021.

Minister Tumbahamphe said, "Despite the legal provision of 33% women participation in Government agencies and other social organizations in the Constitution of Nepal,

meaningful women participation is not as it is expected. Moreover, women's participation should not be just only for participation and involvement, but for the social transformation." Minister Tumbahamphe added, The role of cooperative sector is very crucial for nation's prosperity and stability. We need to focus on to link the human capital, power and capital into economic development. If there are legal obstacles, it could be revised as per the need. She also said that the role of cooperative could be increased in order to address the issues related to land management as well.

Meanwhile, Member of Federal Parliament, Man Kumari GC and Bidhya Bhattarai also highlighted on the need of entrepreneurship

development to transform society through youth and women via promoting cooperative sector. While addressing the program, Immediate past Chairman of NCF and Former Minister Keshav Prasad Badal emphasized on the desperate need of coordination and collaboration of Cooperatives with Local Government to reduce multi-dimensional poverty existed in our society. The Vice Chairman of National Youth Council, Madhav Dhungel, and the Chairman of NEFSCUN, Paritosh Paudyal also highlighted on the need of cooperation and coordination between cooperatives and local level for the optimum utilization of local resources to increase production increase for sustainable development.

NCF Chairman, Minraj Kadel briefly explained about the need of such workshop to increase and strengthen the potentiality of economic and social development through cooperative collaboration.

A welcome remarks was delivered by NCF Board member Huma Kumari GC (Anju) followed by the remarks from the Senior Vice Chairperson of NCF and ICA Global Board Member, Om Devi Malla, NCF Vice Chairman, Ramesh Prasad Pokhrel as well as Former Board Members and Province Cooperative Registrar.

The two days' workshop organized in support with the Ministry of Land Management, Cooperatives and Poverty Alleviation. Three papers were presented by the experts. The first paper was presented by the Vice Chairman of Provincial Policy

and Planning Commission of Gandaki Province, Dr. Giridhari Sharma on "Gandaki Province's Prosperity and the Cooperative Movement". The session was chaired by the NCF Vice Chairman Ramesh Prasad Pokhrel. Similarly, the second paper was also presented by the Secretary of the Ministry of Financial Affair and planning, Chandrakala Paudel on "The need of coordination and collaboration among Province, Local Government and Cooperative for Sustainable Local Economic Development". The session was chaired by NCF senior Vice Chairperson Ms. Om Devi Malla.

Likewise, third paper was presented by the Immediate Past Chairman of NCF, Keshav Prasad Badal, on "Local Government and Cooperative on localizing SDGs" which was chaired by the NCF Chairman Minraj Kadel. At the end of each presentation, the participants discussed massively on subject of each paper while the participant's concerns were addressed by the presenters.

Meanwhile, "Keshav Prasad Badal Cooperative Journalism prize" was also awarded to the Journalist Srijana Panta from Baglung, worth NPR 15,000 by the Chief Guest of the Program, Minister Shivamaya Tumbahamphe.

There were more than 225 participants in the program including the Mayors, Deputy Mayor, Chief Administrative Officers, Districts cooperative unions and subjective Cooperative Union's Chairman, representatives from DCUs and the leaders of cooperatives from Gandaki Province.





National Level Workshop on Youth Inclusion in Cooperatives

“Youth are backbone of any enterprise”

In order to encourage youths in cooperative, NCF organized two days National workshop from 1-2 March 2021 in Lalitpur. The workshop was formally inaugurated by the Minister of Forest and Environment, Prem Bahadur Aale. Minister Aale expressed his commitment to address some policy level barrier to promote cooperatives and cooperative entrepreneurship. Minister Aale said that the Government has given high priority to the cooperatives. He further said “I am ready to talk with the Prime Minister Oli for the Act Amendment” as per the need. Moreover, it is very crucial to unite and involve youth in cooperative for environmental conservation as well.

Similarly the NCF Chairman, Min Raj Kadel said that cooperatives are playing significant role

on poverty reduction. Cooperative movement is working on encouraging youths in entrepreneurship for more employment opportunities and production increase. Similarly, the immediate Past Chairman of NCF, Keshav Prasad Badal, highlighted on cooperatives’ focus on youth entrepreneurship capacity development as every country’s development largely depend on youths creative participation and entrepreneurship. In the same program, NCF Board member and Coordinator of Youth Coordination Sub Committee, Sagar Dhakal expressed bitter reality as it is still more difficult to operate business from cooperative than from private sector. The situation must be improved. If possible, he insisted to have loan provision to members on project base. The General

Manager of NCF, Chitra Kumari Thamsuhhang Subba said that there must be youth inclusion in cooperative top management as well.

In the workshop, two papers were presented. The paper on “Youths Role on Cooperative for Entrepreneurship through Cooperative” was presented by the Entrepreneur Expert, Nabin Kumar Karna from International Labour Organization and the session was chaired by the Convener of Account and Supervisory Committee of NCF, Dharma Dutta Devkota. During his presentation, he clearly explained about the concept and types of entrepreneurship, Entrepreneurship in Cooperative, mandatory qualities on cooperative entrepreneurs, youth’s status in Nepal, unemployment as youths’ problem, significance of entrepreneurship promotion, its barriers and other important aspect. He also focused on how to create employment opportunities through entrepreneurship development in own country instead of going for overseas employment. After the presentation, there was massive interaction with the participants regarding youths and cooperative entrepreneurship.

A panel discussion was held with youth entrepreneurs in the program to encourage youths to think and act widely as there are opportunities everywhere, we just need to properly explore it and act accordingly. The Communication Officer of NCF, Ramsudan Timilsina moderated the discussion session where

the panelists were presented from different private sector entrepreneur like as the CEO of Khalisishi, Aayushi K.C, CEO of Urban Girl, Nikita Acharya, and CEO of Aantarprerana Niraj Khanal. All three panelists expressed their own experiences on how they are able to be a good entrepreneur; and how they overcome their challenges. In a very convincing manner, all the panelists encouraged everyone to explore various opportunities in Nepal.

On the second day, the Program Officer of NCF, Amit Adhikari, briefly informed through recap session about what was done in the day one. After the brief reflection, there was a presentation on “Youth and the Use of Innovative Technology in Cooperative” by the CEO of Nepal Clearing House, Neeleshman Singh Pradhan. The session was chaired by the NCF Board member and NCBL Chairman K.B. Upreti. During his presentation, presenter Pradhan explained about the rapidly growing use of technology and its’ significance

in cooperative sector, especially for financial transaction, their quality services, effectiveness and efficiency, and its uses and so on. Like before, there was massive interaction with the participants about how to use such technologies in cooperative, possible obstacles and technical assurance.

After the paper presentations, two youths associated with cooperatives also briefly shared their experience as agro entrepreneurs. Both of them were trained in Israel, realized the vast opportunities in agriculture sector in Nepal, and currently working on it very smoothly. They requested all to realize the potentiality in their own country and work in agriculture. Due to the geographical varieties, youth manpower, focus on production increase, employment opportunities and so on.

There were more than 150 participants from across the country. The two days’ national workshop concluded with the brief closing program and recommendations.





National Level Workshop on Women Inclusion in Cooperatives

“Women in leadership is essential”

Minister for Women, Children and Senior Citizens Julie Kumari Mahato has expressed happiness that women are working together for entrepreneurship development and production in through cooperatives. Cooperatives have made significant contribution in women empowerment. Minister Mahato said that cooperatives have 56 percent participation of women so the contributions of cooperatives are important in raising the economic, social, cultural and political consciousness.

While inaugurating a national workshop on women’s inclusion in cooperatives organized by the National Cooperative Federation of Nepal, Minister Mahato said, “The government has high

expectations as women are densely involved in production.” She also promised to take an initiative to eliminate any problem from policy level faced by cooperatives especially in women entrepreneurship.

Minister Mahato opined that the industries and businesses run by women could be set as an example by making them bigger.

She said that no one would be there as a street beggar and the government would take the responsibility to eliminate any kind of hunger. “If you see a homeless people on the street, let us know and we will take responsibility of them.” He said, “Government of Nepal has planned to make the roads hunger free by the end of 2021. He said

that the cooperatives are in forefront in terms of effective networks at the province and local levels.

In the same program, Usha Jha, a member of the National Planning Commission and an advisor of NCF, said that women are the position of decision making level, they are subjected to not to take rights only but to give rights to others. She expressed the view that the women must be in the prominent role.

We give birth and we give rights because we are not asking for rights but are giving them. NCF Chairman Min Raj Kadel said that out of 70 district cooperative unions, three women are chairperson rests of others are being inspired to take the lead. Om Devi Malla, Senior Vice Chairman and ICA Global Board Member said that in the

21st century, women should not only rely on inclusion but on equality in decisions making process.

Ms. Malla pointed out the need of effective presence of women at the leadership level even though 56 percent women are already involved in cooperatives. She said that the women cooperators are liable to obtain rights only after fulfilling their duties. On the occasion, Dr. Bimala Rai Poudel, women entrepreneur, presented a paper on "Attempts of Central Level Cooperatives and Challenges on Gender Inclusion. The program was chaired by NCF Board Member and coordinator of NCF women subcommittee coordinator Amrita Subba.

Similarly, Senior Vice Chair Malla presented a paper on "Policy Provision in Women's Inclusion and the Role of

Cooperatives. The program was entertained by member of parliament Man Kumari GC, NCF Vice Chairman Ramesh Pokhrel, NCF board member and National Cooperative Bank Ltd. chairman KB Upreti, Baord Member Amrita Subba and Padam Gurung including NEFSCUN Chairman Paritosh Poudel expressed their views on the topic.

In the two-day workshop, women entrepreneurs Kamala Subedi and Mallika Shrestha shared their enterprise experiences. Similarly, a presentation was also made on "The Efforts and Challenges of Central Level Cooperative Union in Women's Inclusion". The cooperative has 7.8 million members throughout the country where 56 percent are women.



Seminar on Effectiveness of Account Supervisory Committee in Cooperatives



Province Minister for Land Management, Agriculture and Cooperatives Bimala KC has said that cooperatives should be established as an institution of good governance and present as an example for others. The program was conducted in Surkhet of Karnali Province organized by National Cooperative Federation of Nepal with the support of Ministry of Land Management, Cooperatives and Poverty Alleviation. Minister KC spoke this during the inauguration of two-days seminar on the “Effectiveness of the Account Supervisory Committee”.

In the context of three pillar economy of Nepal stated in the Constitution, only one of its pillars cannot be realized as important said by Minister KC. On the occasion, Yagya Dhakal, Director of Nepal Savings and Credit Central Cooperative Union expressed his vote of thanks for organizing such important and relevant programs. National Cooperative Federation of Nepal

is playing a leading role for good governance by making the cooperative movement stronger and capable, he added. Similarly, Harihar Nath Yogi, Director of National Cooperative Bank Ltd., stressed on the need to fulfill its responsibility from the capacity of Account Supervisory Committee is crucial to strengthen the cooperative movement.

Raju Basnet, Registrar of Karnali Province advised that the regulatory body should take action even though cooperatives are self-regulated body. Secretary at the Office of the Chief Minister, Ananda Saru said that the economic revolution would not be successful without the establishment of good governance. Speaking on the program, NCF Board Member Tika Budhathok said that cooperatives play an important role for social transformation. He further added, cooperative movement has to decide its business in a dignified manner and help in creating a conducive environment for the adoption of

technology.

During his speech, he said that the Accounts Supervisory Committee of the National Cooperative Federation of Nepal should play a role in promoting the institutional good governance by addressing the issue raised during the audit. Som Bahadur Shrestha, Member of NCF Accounts Supervisory Committee delivered welcome speech.

Ananda Zak Saru, Chief Minister of Karnali Province and Secretary of Chief Minister office presented a working paper on the interrelationship between the Board of Directors and the Accounts Supervisory Committee. The program was chaired by NCF President Min Raj Kadel. Similarly, Raju Basnet, Registrar of province cooperatives, presented a paper on the scope and process of internal auditing. Participants put forward their concerns and comments on the working papers presented in the program. More than 125 participants from various stakeholders including cooperators took part in the program.

Dharmadatta Devkota, Convener of Account Supervisory Committee of NCF presented a paper on “The Role of Account Supervisory Committee in Internal Control System and Institutional Good Governance”.



Interaction on the Role of Cooperative in Climate Resilience

NCF has organized one-day interaction on “The Role of Cooperatives in Climate Resilience”. During the program, supported by the Ministry of Land Management, Cooperatives and Poverty Alleviation, the Secretary of the Ministry of Education, Science and Technology, Gopinath Mainali presented a paper on the “The Role of Cooperatives on Climate Resilience”. Mainali has already served as Secretary in the Ministry of Land Management, Cooperatives and Poverty Alleviation. He is well-known and renowned personality in the Cooperative sector.

Likewise, there was also a panel discussion on the Meaningful Participation of Cooperative and members on Climate Action, moderated by the NCF General manager Chitra Kumari Thamsuhang Subba, where the panelists were the Asst.

Residential Representative of UNDP, Vijaya Singh, Hasana Shrestha from the Department of Environment, Erica Udash as Ecosystem Analyst from ICIMOD, and Arjun Pokhrel, the Chairman of Central Bee Keeping Cooperative Union as a cooperator.

NCF Chairman Min Raj Kadel, Immediate Past Chairman Keshav Prasad Badal, Senior Vice Chairman and ICA Global Board Member Om Devi Malla, Vice Chairman Ramesh Pokhrel, Board Members, representatives from the Department of Cooperatives, National Cooperative Development Board, Under-Secretary of the Ministry of Land Management, Cooperatives and Poverty Alleviation Rishiram Pangen, Senior Officer of Alternative Energy Promotion Center Rana Bahadur Thapa, representative from the Ministry of Forest and Environment

Somnath Gautam, and the Officials from Central Subjective Cooperative Union, and Primary Cooperatives along with the representatives from various development partners took part in the program.

“Participatory Guarantee System” a step in cooperative organic farming

One-day interaction program has been conducted by NCF to promote organic fruits and plantation through cooperative. Inaugurating by watering on the plant vase guava, Immediate Past Chairman of NCF, Keshav Prasad Badal illustrates the importance of organic farming campaign.

Meanwhile, the General Manager of NCF briefly explained about the significance of the orientation program. Addressing the program, NCF Chairman, Min Raj Kadel said that cooperative movement is linked with production and business thus cooperatives can do a lot in the field of agriculture, hydro, tourism and other businesses.

Two technical papers were presented at the program. Under Secretary from Ministry of Land Management, Cooperatives and Poverty Alleviation, Ananta Kumar Basnet presented the paper from legal and policy provision perspective whereas, Scientist Officer from the Department of Environment, Saroja Adhikari presented her paper on the concept of “Participatory Guarantee System” (PGS) and its importance in stakeholder certification system. Further, Mr. Basnet through his paper

said that Ministry is working on the establishment of Land Bank for production increase. He highlighted on the need of fruits farming through cooperatives in Nepal as Nepal still import around 200, 000 metric ton fruits, worth around NPR 11 Billion, which could be significantly decreased through cooperative intervention.

Whereas Adhikari highlighted on the need of Organic farming, she said that Nepal can move ahead by adopting PGS Certificate system for Sustainable Agriculture. The PGS system is globally renowned system as it measures the quality of production by involving the farmers themselves.

Likewise, the Deputy Director of the Department of Environment, Indra Kumar Joshi, expressed his view to promote fruits, plantation and organic farming through cooperatives.

From technical point of view, Proprietor of Global Agro and Nursery, Jhapa, Deepak Nepal informed about his struggle and said “we won’t get failed if we have courage, patience and continuity in Agriculture”. I will guarantee on it,” he vowed.

Mr. Nepal also highlighted on the need of cooperatives for agro promotion. He said when there is cooperative with farmers, it’s easier for management. “Otherwise farmers should work on their field or to seek around for market?” He revealed.

The program moderated by NCF International Relations and Program Officer, Suresh Thapa. At the end of the program plants of various fruits and medicinal herbs were distributed among

the participants

Orientation on Renewal Energy Technology: A step forward in climate action

NCF has organized one-day orientation program on Renewal Energy Technology on 3rd March 2021. The program was inaugurated by the NCF Chairman Min Raj Kadel. The NCF General Manager, Chitra Kumari Thamsuhang Subba, briefly illustrated on the objectives of the program. Her speech was centralized on the entrepreneurship development through utilization of Renewable Energy.

A paper on “Renewable Energy Technologies and Related policies and Programs in Nepal” was presented by the Senior Officer of Alternative Energy Promotion Center (AEPC), Krishna Chandra Paudyel.

Similarly, Sundar Bahadur Khadka from AEPC also briefly explained about the renewable Energy Technologies. Whereas the Loan Officer of AEPC and GIZRERA Energy Finance Advisor, Suman Dhakal informed on biogas loan, loan system and deployment of revolving fund.

The orientation program was supported by the Ministry of Land Management, Cooperatives and Poverty Alleviation and organized by NCF with the aim to contribute on regional environmental imbalances, livelihood improvement, creation of employment at local level, preservation of jungle, use of renewable energy for energy protection through cooperatives etc. The program was functioned by NCF Deputy General Manager, Babul Khanal.



Transformation Leadership Workshop

Let's transform leaders ?

'Donate' or 'Deliver' key message of "Transformation Leadership Training" organized by NCF on 14th – 16th December 2020 in Kathmandu.

The term was used in the training by the Master Consciousness Trainer and the Lead Coach of the Training Indra Gurung to make participants realize roles and responsibilities of the NCF Board and the Account and Supervisory Committee. Gurung said, "Either you should donate or

arrange the donations, if we can't do any of them then we have to think why I am the Board member?

"You have been chosen due to your contribution. It needs to be meaningful. And you further need to have clear vision about your organization that you want to see in the future," Gurung added.

In Cooperative and any organization, Board is the heart. Board redirects and encourages the management to achieve

organization's vision. In that sense, Board is the backbone of any organization. Especially, the NCF board members must perceive a view on making NCF and its member's self-dependent.

During the program NCF Board and the Account and Supervisory Committee also developed a 'vision board' for upcoming three years. Most of the participants' imagined to have independent and financially strong, effective NCF in the Vision Board.

Coach Gurung said, "Visualization is one of the most important brain exercises. When we will have the visualization, we need to continue it, and the visualization board always support to make it alive."

NCF Board member, Rajendra Paudyal said that now he started thinking as "Why do I become NCF Board Member? What are my Roles? Paudyal also added that while taking any decision, leaders' intention must be clear which is very important.

Similarly, the Immediate Vice Chairman of NCF, Keshav Prasad Badal, said the workshop has provided new energy and encouragement to enhance leadership capacity, Badal said, "Now it has been clear how do we take lead and make decisions from seven level of consciousness. It helped to realize in which level I am in, and a decision making process indeed."

The practical exercises have been demonstrated on the seven level of consciousness, developed by Barrett Value Center. The workshop was observed and participated by NCF Board and Account Supervisory Committee members, representing from all seven provinces. The workshop was organized on Gokarna Forest Resort, Kathmandu,

NCF Board member and also the Parliamentary member of Sudurpaschim Province, Tara Lama Tamang said that the Transformation Leadership training has been very much essential to develop collective vision and to lead any organization as a visionary leader. Lama said, "For any leaders, they must have the capacity to be transformed as well as establishing own identity and to guide change with inspiration."

During the workshop, all the participants realized the need to establish as an example with cooperative culture in workplace, staff ownership and strong sense of freedom. While the General Manager Chitra Kumari Thamsuhang Subba

presented the 'Cooperative Culture,' developed by the NCF Management.

Realizing the need of Transformation leadership in cooperative, in support with the Ministry of Land Management, Cooperatives and Poverty Alleviation, NCF organized a 3 days' program, NCF Chairman Minraj Kadel revealed. Kadel added, "We all need to think deeply to transform ourselves to address the situation after Covid-19 outbreak."

While the Convener of Account Supervisory Committee, Dharma Dutta Devkota, expressed his delight as the workshop has played crucial role to develop new level of mindset that is more creative, productive and innovative.

"Have you ever worked in a team, where one person who has the capacity to make clear vision, by heart interest to work, recharge whole group and energize everyone to work together?" I believe, for such leadership transformation, this workshop supports, Coach Gurung said.

NCF senior Vice Chairperson and ICA Global Board Member, Om Devi Malla said, "Transformative Leadership is a type of leadership that aspires to follow positive transformation. NCF is forming environment to transform Leaders of Cooperative sector. For that, leaders also have skills to manage time in their personal and professional career.





Capacity Building through Cooperative Training and Education

As per the program and budget of fiscal year 2020/2021, NCF organized various trainings to enhance the capacity of members' organizations and local levels as well as government representatives. NCF contributed through

regular training and education to its member organizations and cooperators to make them self-reliant on the basis of the universally accepted cooperative principles and values. Each year's NCF carries out various trainings, education program in coordination with different level governments and stakeholders.

This year NCF organizes more than 35 various types and levels of trainings physically and virtually in the various parts of the country. The trainings were mainly focused on to develop capacity enhancement of Managers in Cooperatives, Account Supervisory Committee, Business Plan Development, Strategic Plan Formulation, Proposal Writing, Account Management and so on, aiming to enhance capacity development of DCUs/ Cooperative's board member, officials, staffs and representatives of local levels.

From this extensive training, more than 1109 participants were directly benefited from various training as enlisted below.

S.N.	Name of Training	Event	No. Of Participants
1	Annual Program and Budget Formulation	2	78
2	Proposal Writing	1	35
3	Cooperative Regulation and Promotion	3	142
4	Board Members Capacity Development	3	75
5	Managers Capacity Development	2	68
6	Strategic Planning Formulation	1	25
7	Account Supervisory Capacity Development	2	70
8	Loan Risk Management	3	82
9	CooperativeToT	1	29
10	Account Management	1	44
11	PEARLS Monitoring System	1	25

In Support of Ministry of Land Management, Cooperatives and Poverty Alleviations

S.N.	Name of Training	Event	No. of Participants
1	DCU Managers Capacity Enhancement (Central Level)	1	17
2	Cooperative ToT(Central Level)	1	12
3	Cooperative Management (District Level)	6	199
4	Cooperative Account Management(District Level)	6	208
5	Business Plan Development	1	29
6	Entrepreneurship and Cooperative Business Development	1	45



Registered First Wholesale Consumer Specialized Cooperative Union in Province-1.

First Wholesale Consumer Specialized Cooperative Union has been registered in Province No 1 with the support of NCF. During the certificate handing over program, NCF Vice Chairman Ramesh Prasad Pokhrel said, "Now, cooperative sector has been paralleled in the monopoly market of private sector where consumers will be benefited by easily available quality production at reasonable rate." Cooperatives can play significant role to reach to the larger number of consumers through its network. In the other, cooperatives always valued sustainable production and consumption.

During the ceremony, Province-1 Registrar Balram Niraula claimed that the specialized cooperative union can give better quality and services competing with private sector.

Meanwhile, the Chairman of newly established Specialized Cooperative Union Mahendra Giri expressed his commitment to provide quality services of daily consuming products at easy and reasonable price as early as possible.

Senior Cooperators including NCF Board Member Ganesh Dhakal, Member of Account and Supervisory Committee Som Bahadur Shrestha, Board member of the specialized cooperative union participated the program which was facilitated by the NCF Board Member Shiva Kumar Dangi. The specialized cooperative union was formed and registered by collecting 10 million and 800 thousands Capital, collected from 31 primary cooperatives of the Province no 1. To promote specialized cooperative union, NCF has been organizing such program in all seven provinces.

MERGER IS INEVITABLE: Workshop on Cooperatives Merger



NCF organized one-day workshop to encourage cooperative unions to go on merger with similar sectoral cooperative unions. Addressing the program, NCF Chairman Min Raj Kadel said that Merger supports to make unions even stronger and effective. NCF urges to go for the merger with the unions from the beginning. Kadel said that those cooperative unions (Central and District level) that fails to meet the provisions mentioned in Cooperative Act are highly encouraged to go on merger for better institutional strength.

The program was organized targeting 12 different commodity central level cooperative unions of agriculture sector. During the program, the Under Secretary of Government of Nepal Rishiram Pageni presented paper on “Necessity, Method and Process of Cooperative’s Merger”.

Likewise, the General Manager of NCF, Chitra Kumari

Thamsuhang Subba, briefly explained about the objectives of the program and said that to strengthen cooperative movement, merger is one of the remedy for strong institution and capital. She also conveyed the fact that government is insisting on to encourage cooperative merger to make them even stronger and efficient. NCF Board Members D.B. Basnet and Tek Prasad Chaulagain were also presented in the program.

The enthusiastic participants shared their feelings regarding the merger. Some expressed their delight to go for the merger, whereas some showed their dilemmas and appropriateness. The chairman of Herbal Central Cooperative Union, Ishwori Pandey urged to go for the merger to improve the livelihood of farmers. Similarly, the Treasurer of Dairy Central Cooperative Union, Krishna Prasad Sapkota said that the inactive unions must either

suspended or merged with another. It’s even more relevant if we start this campaign of merger from district level. Likewise, the Vice Chairperson of Central Beekeeping Cooperative Union, Januka Thapa also supported the urgency of merger. Unlike other, the Immediate Past Chairman of Central Tea Cooperative Union, Govinda Dahal raised his concern and said that before going to any merger, we must be clear about who will be responsible to rule out any problems if aroused from merger. The Vice Chairman of Central Fishery Cooperative Union, Sanjay Kumar Shah said the merger should not be forceful rather it should be promotional. Likewise, the Account and Supervisory Committee Convener of Nepal Agriculture Central Cooperative Union, Mahershwor Subedi said, it’s better to merge from the bottom up approach.

Recently, two central unions Vegetable and Fruits Central Cooperative Unions and Seed Producers Central Cooperative Unions are merged to each other and became Agriculture Seeds, Vegetables and Fruits Central Cooperative Union. It has been an example that even the central level cooperative unions can get merged to become stronger and efficient.

NCF Team met European Union Delegation in Nepal



NCF discussed with a team of European Union (EU) on how Nepalese cooperatives and EU can jointly work together on development activities of Nepal.

NCF Senior Leaders and High Level Management met the EU Ambassador to Nepal Nona Deprein Kathmandu.

On Behalf of European Delegation, the Senior Advisor and Senior Program Manager Ranjan Shrestha was also participated. Similarly, on behalf of the NCF, Chairman Min Raj Kadel, Immediate Past Chairman Keshav Prasad Badal, Senior Vice Chairperson and ICA Global Board Member Om Devi Malla, Vice Chairman Ramesh Prasad Pokhrel, General Manager Chitra Kumari Thamsuhang Subba and Deputy General Manager Babul Khanal participated in the meeting.

During the meet, the NCF team informed about the major activities of cooperatives in Nepal and possible intervention in the future.

Meanwhile, the Chairman also handed over the “The Thought Letter” to the Ambassador of EUD on how cooperatives sector could represent and contribute in EUD’s programs, and what are the ways to include cooperatives sector in EUD’s Country Roadmap.

Accepting the Letter, the Ambassador assured the team to continue such meetings and dialogues in the future. EUD showed its concern to work with NCF and the cooperative sector of Nepal by identifying possible activities with intervention modality.

Accordingly follow up meeting between EUD Nepal and NCF held virtually. ILO Nepal also participated in the meeting. The discussion was mainly focused to explore potential areas of collaboration between the organizations. Deputy Head of Cooperation of EUD Nepal Ms. Eloisa ASTUDILLO-FERNANDEZ highlighted that the meeting was organized basically to explore areas

of collaboration. She opined that decent work opportunities, division of labour, Gender Equality and Social Inclusion (GESI), etc. could be interesting areas to consider as women do not have access to financing services at the grassroots level, therefore such actions would be good for disadvantaged groups in the areas where NCF is working. The action also contribute to understand internal governance system of NCF, and extend support to find out entry points, and help to promote it. In addition, the support could be helpful to digitalization of cooperative so that they could serve better. Ms. Fernandez mentioned that the collaboration is cooperatives is already good however, EU and its partners are ready to strengthen the collaboration, however there is a need to narrow down the requirement and be specific in highlighting the support needed so that the work could be initiated, probably early the next year.

Senior Programme Manager of the EUD Nepal Dr. Ranjan Prakash Shrestha mentioned that the EU has worked very closely with the cooperatives while implementing the EU funded Renewable Energy Project. He said that the partnership with the cooperatives and NCF would be instrumental to extend services to rural and poor communities where other financial service providing institutions are not present.

Mr. Richard Howard, Country Director, ILO Nepal informed that women in Nepal are active and involved in

forestry, agriculture and value chain programs. Therefore, working with cooperatives is important to strengthen skills and ensure social protection. Mr Howard also proposed to have a technical meeting to identify the common areas of work without further delay.

Mr. Andrew Bonges, consultant from ILO Nepal emphasized on the process of connecting the targeted people with the value added integrated activities and added that the role of cooperatives for realizing the targeted people is imperative.

Mr. Prakash Pokharel, National Program Manager

ICA, NCF Senior Vice Chairman emphasized on the need of project for reaching towards the deprived people and remote area through cooperatives and said that cooperatives are the most effective toll to empower women.

NCF Vice Chairman Mr. Ramesh Prasad Pokhrel, General Manager Chitra Kumari Thamsuhang Subba, Deputy General Manager Babul Khanal, Program Officer Amit Adhikari and managers from the different project components from EUD Nepal were also present on the occasion.

The meeting concluded



ILO Nepal mentioned that cooperatives are trusted institutions where every women and household are involved, this is why ILO has chosen to work with cooperatives in various sectors.

Mr. Min Raj Kadel, NCF Chairman expressed his happiness with EUD Nepal for its high consideration for including the cooperative in EU Country Road Map paper. Ms. Om Devi Malla, Global Board Member of

with need of identifying the tangible activities to be launched immediately in line with addressing the COVID 19 pandemic affected people focusing on migrant and jobless returnees for creating their self-employment and livelihood. It was also agreed on the meeting to continue the dialogue and to initiate the immediate activities as pilot in view of extending it in the future.

Bilateral meeting between NCF and ILO

NCF organized a bilateral meeting with the high level delegates of ILO, including the Country Director Richard Howard at NCF office on April 7. The meeting was mainly focused on to create synergy for potential partnership and collaboration between two organizations especially on developing favorable policies, member centered activities, skill enhancement, effective marketing support to the cooperatives products and so on. Earlier, welcoming the high Delegates, on behalf of NCF, Chairman Min Raj Kadel welcomed the team. Chairman Kadel also informed about the potential partnership between NCF and ILO in the field of Social security, Labor Act, Occupational Safety and Health (OHS) in Cooperatives, cooperatives contribution on informal economy and many more.

During the interaction session, NCF General Manager Chitra Kumari Thamsuhang Subba presented a paper on “Nepalese Cooperative Movement and the National Cooperative



Federation of Nepal”. With verbal consent to continue such dialogues and willing to work together in the days to come, the meeting was concluded. On the program senior leaders of NCF including Board Member K. B. Upreti, D.B. Basnet, NCF General Manager Chitra Kumari Thamsuhang Subba, DGM Babul Khanal, and Senior Officials took part.

NCF encourages in Cooperative Merger



NCF has been encouraging and promoting cooperatives and unions in the merger and has a policy of promoting the merged one. On the special occasion of 99th International day of Cooperatives on 3rd July 2021, NCF handed over NPR 5,00,000 (Five Hundred Thousand) to the District Agriculture Cooperative Union, Lalitpur as an encouragement stipend. Prior to the program, the merger between Agriculture Cooperative Union Lalitpur and District Mushroom Producers Cooperative Union have been merged and had received merged certificate on 22nd June 2021. During the special day, the Secretary of the Ministry of Land Management, Cooperatives and Poverty Alleviation Tek Narayan Pandey handed over the cheque to the Cooperative Union. NCF Senior Vice Chairperson Om Devi Malla is also the Chairperson of District Agriculture Cooperative Union Ltd, Lalitpur.

Cooperative Movement Welcomed Federal Budget

NCF has welcomed the Budget of Government of Nepal for FY 2078/79. NCF organized a virtual discussion session with cooperators and stakeholders on 1st June 2021. During the interaction, most of the cooperators said that the budget is progressive therefore we welcome this budget. However, they also showed their concern on the part of its implementation. Participants also raised concerned about smooth management of the fund of "Poverty Alleviation Groups" after converting them into Cooperatives as well the issue of increasing cooperative access on digital service, proper utilization of grants and so on.

Meanwhile, NCF Chairman Min Raj Kadel appreciated the Finance Minister Bishnu Paudel for incorporating suggestions of cooperative movement into the budget. "Though there are still some issues of the cooperative sectors and NCF will continuously lobby, Kadel added. Similarly, the Immediate Past Chairman and Former Minister Keshav Prasad Badal said that the budget is best for the cooperatives not only from economic aspect but also from social and environmental aspect. The budget had tried to address issues hindering to achieve SDGs too.

Similarly, NCF Senior Vice Chairperson and ICA Global Board Member Om Devi



Malla said, "Once the whole cooperative movement raised the single voice with collective suggestions from various Central Cooperative Unions and the National Cooperative Bank, the government has also started to give priority to cooperative in the budget. Now we jointly need to make it successful by coping challenges."

Similarly, Vice Chairman Ramesh Prasad Pokhrel said the budget has made easier for cooperatives to go into technology. Likewise, the Convener of NCF Account Supervisory Committee Dharma Dutta Devkota, welcomed the budget for being a cooperative friendly. NCF Board Member and National Cooperative Bank Chairman, K.B. Upreti also welcomed the budget as it encouraged cooperatives in agriculture, production, marketing, poverty reduction and has tried to address issues of digitalization in monetary policy.

During the program, NCF

General Manager Chitra Kumari Thamsuhang Subba presented papers on "The major points of budget associating with cooperatives and its business". She also admired the dedication of cooperators team while submitting 19 points cooperative movement's suggestions to Finance Minister Bishnu Prasad Paudel, and the Minister of Land Management, Cooperatives and Poverty Alleviation Dr. Shiva Maya Tumbahamphe on 28th April 2021. She also highlighted the reflection of suggestions into budget.

Senior cooperators from Central and District Level Cooperatives actively participated in the interaction. At the end of the program, NCF Chairman Min Raj Kadel urged all the cooperators to contribute from their side to strengthen and promote cooperative movement for positive economic social and environmental transformation, and to establish the sector as a strong pillar of national economy.



NCF interaction with various Local Governments

In order to strengthen the bilateral relations between cooperative movement and local levels, NCF organized various interaction programs with Local levels throughout the year. In the latter period, NCF organized an interaction program in Hariwan, Sarlahi, coordinating with District Savings and Credit Cooperative Union, Sarlahi on 17th April 2021.

Inaugurating the program, the Minister of Land Management, Agriculture and Cooperative of Province No 2, Sailesh Prasad Saha expressed his commitment to play active role in approving the draft of provincial cooperative act to release it at earliest possible. Minister Saha said, "We have already received suggestions from the cooperators of all the eight districts." Similarly he also informed that the government has allocated budget to build cooperative cold storage with 50%/50% investment from the Government and Cooperative. Moreover, the government has paid 220 million interests of cooperative members that have been accumulated in the period of lockdown.

The interaction program was chaired by the Senior Vice Chairperson and also ICA Global Board Member Om Devi Malla. During the program Malla also presented paper on "Coordination and Collaboration with Local Level for the Cooperative Promotion." The paper was much informative and encouraging to the participants where Mayors and Deputy Mayors of Municipalities, Chairman/ Vice Chairman of Rural Municipalities, stakeholder representatives, staffs and cooperators were presented.

Malla highlighted on the roles of cooperative to improve livelihood of local community people and it will help to make the local level prosperous if work jointly. After her presentation, mayors of local levels said, "From the presentation by the Senior Vice Chairperson Malla, We came to know lots of things about cooperatives, its role on improving local people's lifestyle and lead community towards prosperity. Now, we will develop programs where we can jointly work with cooperatives and manage budget accordingly.

During the program there were more than 80 participants including the member of Constituent Assembly Hari Upreti, Member of Province Parliament of Province no 2 Dilli Prasad Upreti, 6 Mayors and 7 Deputy Mayor from Municipalities', 2 Chairman and 3 Vice Chairman from Rural Municipalities, Deputy Chair of District Coordination Committee, local level officials, cooperators and media persons. NCF Board Member expressed vote of thanks among all the participants whereas the Chairman of District Savings and Credit Cooperative Union, Sarlahi, Baburam Ghimire welcomed the participants.

NCF has organized such interaction with the Local levels in various districts including Nawalpur, Lalitpur, Sunsari, Sarlahi, Banke and Pyuthan. Such interactions have been effective to make local level understand how cooperatives work, and how effectively cooperative and local level can work together for the positive social transformation, uplifting the poor community people from the verge of poverty.

NCF Supported its members on Strategy and Business Plan Development



Moving without a plan does not lead to a goal. Once you set your goal, proper strategy and plans must be clear. In the same way, in order to meet organizational goal, cooperatives must have their effective strategies. In order to strengthen and maintain governance among DCUs and Primary cooperatives, NCF has been supporting by developing their strategic and business plan.

NCF organized business plan development in Fungling, Taplejung. With the aim of developing business plan of DCU Taplejung and a primary cooperative, Purbeli Tourism Cooperative Ltd, NCF had organized the program from 26th-27th April 2021.

Inaugurating the program, NCF Vice Chairman Ramesh Prasad Pokhrel said that cooperatives must be professional and self-sustained to deliver services qualitatively to its members.

Pokhrel added, "NCF has been supporting those cooperatives/unions which are in dilemma due to lack of cooperatives/unions. Now, Cooperatives should explore more windows of opportunity for their sustainability and effective service delivery apart from the savings and credit services.

Addressing the program, Deputy Mayor of Fungling Municipality, Bambahadur Bhattarai

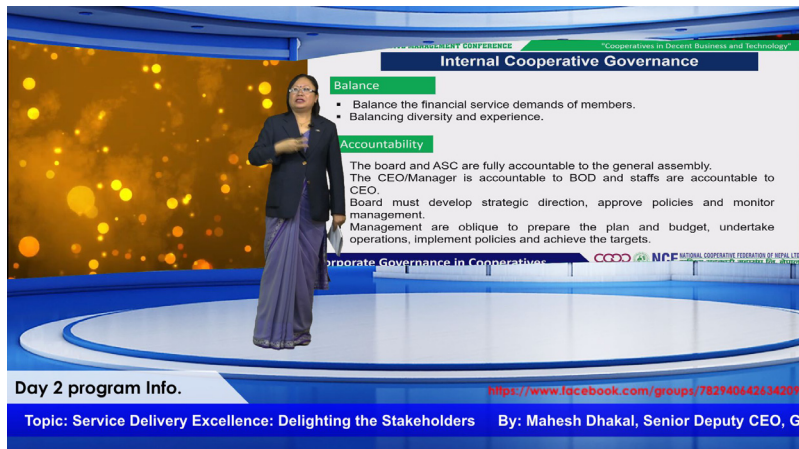
assured to support cooperatives that are actively working on tourism, agriculture and other productions. Similarly, the DCU Chairman Taman Sigdel also requested local government to coordinate with the DCU while preparing local plan, policies, annual programs and budget. Likewise, the Chairman of Purbeli Tourism Cooperative Kumar Limbu informed that the cooperative is planning to develop it an exemplary tourism cooperative based on community. Hence, they have started to develop their strategy accordingly.

Like in Taplejung, in support with the Ministry of Land Management, Cooperatives and Poverty Alleviation, NCF has been supporting Cooperatives/Unions to make their strategy throughout the year. This year NCF has supported to make Strategy plan of 35 Cooperatives/Unions with the support of concerned ministry.

NCF strongly believes that once the member cooperatives will be strong and effective, Nepalese cooperative could get a height. Therefore, setting clear goal and developing effective strategy is crucial for effective business and annual plan. Enlisted are the member unions supported by NCF to develop their strategy and business plans.

S.N.	Cooperative/Unions	District
1.	District Cooperative Union Ltd., Parasi	Parasi
2.	District Cooperative Union Ltd., Dhading	Dhading
3.	District Cooperative Union Ltd., Nuwakot	Nuwakot
4.	District Cooperative Union Ltd., Kanchanpur	Kanchanpur
5.	District Cooperative Union Ltd., Dang	Dang
6.	District Cooperative Union Ltd., Rautahat	Rautahat
7.	District Cooperative Union Ltd., Morang	Morang
8.	District Cooperative Union Ltd., Sunsari	Sunsari
9.	District Cooperative Union Ltd., Saptari	Saptari
10.	Nepal Central Herbs Cooperative Union Ltd., Kathmandu	Kathmandu
11.	Bara District Savings & Credit Cooperative Union Ltd.	Bara
12.	Agriculture Seeds Vegetables and Fruits Central Cooperative Union Ltd. Kathmandu	Kathmandu
13.	District Cooperative Union Ltd., Chitwan	Chitwan
14.	District Cooperative Union Ltd., Kavre	Kavre
15.	Savings and Credit Cooperative Union Ltd. Banke	Banke
16.	Savings and Credit Cooperative Union Ltd. Dadeldhura	Dadeldhura
17.	Sindhuli District Savings & Credit Cooperative Union Ltd., Sindhuli	Sindhuli
18.	District Cooperative Union Ltd., Kaski	Kaski
19.	District Cooperative Union Ltd., Baglung	Baglung
20.	District Cooperative Union Ltd., Dhankuta	Dhankuta
21.	Savings and Credit Cooperative Union Ltd. Makwanpur	Makwanpur
22.	Bagmati Province Cooperative Union Ltd., Lalitpur	Lalitpur
23.	Nepal Livestock's Central Cooperative Union Ltd.,	Kathmandu
24.	District Cooperative Union Ltd., Taplejung	Taplejung
25.	District Multipurpose Cooperative Union Ltd., Kathmandu	Kathmandu
26.	District Multipurpose Cooperative Union Ltd., Kavre	Kavre
27.	District Savings & Credit Cooperative Union Ltd., Bardiya	Bardiya
28.	District Cooperative Union Ltd., Rukum	Rukum
29.	District Cooperative Union Ltd., Bhaktapur	Bhaktapur
30.	District Cooperative Union Ltd., Panchthar	Panchthar
31.	District Savings & Credit Cooperative Union Ltd., Sarlahi	Sarlahi
32.	District Cooperative Union Ltd., Rupandehi	Rupandehi
33.	District Cooperative Union Ltd., Surkhet	Surkhet
34.	District Cooperative Union Ltd., Banke	Banke
35.	District Cooperative Union Ltd., Kailali	Kailali

Virtual National Cooperative Management Conference of NCF



The national conference was moderated by the Master Consciousness Coach Indra Gurung where there are various effective paper presentations on different subjects aiming to enhance competency of participants' cooperators. On the very first day, Prof. Dr. Binod Shrestha from Kathmandu University presented a paper on

NCF successfully organized three days National Cooperative Management Conference virtually, on 5th-7th April 2021. Concluding the conference on 7th April, NCF Chairman Min Raj Kadel informed about the objectives of the conference to reflect the theme of the year "Cooperatives in Decent Business and Technology." Chairman Kadel delivers a word of thanks to all to make the program huge success and said though the COVID-19 pandemic has been a great challenge to cooperatives sectors we are committed to develop this sector as more sustainable and more dignified in coming ten years. Similarly, NCF Immediate Past Chairman and Former Minister Keshav Prasad Badal urged every cooperative worker to move forward with positive thinking and this conference has been supportive to add energy to the managers of cooperatives and



organizations.

Likewise, the NCF Senior Vice Chairperson and ICA Global Board Member Om Devi Malla expressed the view on the role of the Chief Executive Officers as they are important in maintaining good governance in the cooperatives. On the occasion, NCF Vice Chairman Ramesh Prasad Pokhrel spoke on the management skills, whereas the Convener of the Account Supervisory Committee, Dharmadatta Devkota spoke on cooperative good governance.

"Managerial Competency as the Key to Success" whereas the Former Member of National Planning Commission, Dr. Janakraj Shah presented paper on "Changed Management."

Similarly, on the second day, NCF General Manager Chitra Kumari Thamsuhang Subba presented paper on "Institutional Good Governance in Cooperatives" while Senior Deputy CEO of Global IME Bank, Mahesh Dhakal presented paper on "Excellent Customer Service",

and the Master Consciousness Coach IndraGurung on “High Level Performance of Coops Leaders”. The conference has applied diverse methodologies such as interactive, meditative, lecture and practical sessions whereas sufficient time were allocated for the interaction.

On the third day of the conference, International Trainer Swadesh Chakraborty, presented a paper on “Effective Managerial Skills as a Key to Success in Cooperatives”. After the paper presentation session, experience sharing session was also done, where the cooperative professionals Khom Prasad Bagale, Manager of Mechi Cooperative Union Ltd., Jhapa, Krishna Kumar Shrestha, CEO of Chandragiri Savings & Credit Cooperative Ltd. Kathmandu, Deep Narayan Purve Manager of Small Farmers Cooperative Ltd. Dhanusha, and Sabina Lama Maharjan, Manager of Active Women Savings & Credit Cooperative Ltd., Makwanpur, shared their success stories in



an inspiring way.

Participants seems to be delighted and thankful to NCF for organizing such productive program. Among them, RajanGotame and HimaMainali were two representatives from the participant’s side who said, “We have not been participated in any virtual conference like this, which is so good, informative, and convincing

as well. It’s just wonderful. We would like to thank NCF for organizing such innovative program and request NCF to organize such Management Conference in future as well”.

The program was conducted after a brief closing session followed by the overview of all three-days programs by the Deputy General Manager Babul Khanal.



Now, I can easily work in farm by myself

After the COVID-19 outbreak, almost every sector got affected and lots of people lost their jobs. Losing jobs and the fear of the virus infection deeply affected peoples' life and psychology. On the one hand, there was no sign of end of virus, on the other hand, poor, marginalized, migrant returnees' were much worried about how to run their daily life. During such horrible situation, NCF, in support with GIZ, LPED, and in coordination with DCU Dang, Kailali, Banke and Surkhet implemented special programs to those affected to support in their livelihood.

More than 1600 farmers were selected, those were the members of selected primary cooperatives of the respective district to encourage and engage them in agriculture in their own farm, and in riverbed farming. The project helped on the land preparation, seeds and fertilizer support, irrigation support, training, regular technical support through Junior Technical Assistants (JTA's) and social mobilizer etc.

"Now, I can easily work in the farm by myself, and can earn some money. During the hard time after the COVID-19, NCF supported us to move out of house and work in the field with all safety measure. Now, my confident level has gone high and I strongly believe that we can continue our farming in future too." Said by Sita Chaudhari, a beneficiary from Kailali. Beneficiaries' expressed their delight and experience during the closing program of LPED Project. NCF and GIZ Senior Officers were also excited to see the delight of the beneficiaries, DCUs and the Primary cooperatives. The program was conducted virtually in presence of NCF Leaders, senior management, GIZ Senior Officials, DCU, Primary Cooperatives representatives, staffs and beneficiaries.

Gyanu Bhushal, Chairman of Sana Kishan Agriculture Cooperative, Surekht said, "I have felt the confident level of farmers has gone up." NCF Chairman Minraj Kadel also expressed his delight as "I feel so good when people used to say how can

we have vegetable in the river bed, now they are also convinced."

Likewise, the Chairman of Jaya Prithivi Agriculture Cooperative Ltd. Banke said the program is transformative to those who especially are daily wage labor or landless people. Similarly, DCU Banke Chairman, Prem Subedi also has the similar experience. "The program has been very much successful, targeting marginalized, poor, young and women, mostly from Muslim community. DCU will support in the product marketing once become ready." He also expected to continue the program until the crops become ready for market.

Likewise, the Chairman of DCU Kailali, Fadinra Sapkota said, now farmers and the neighboring farmers also knew that they can do farming instead of traditional farming skills. Now, farmers need to adopt skills, techniques and technologies for better farming, and DCU is ready for the product marketing and planning for collection center.

Chairman Kadel believed that though the partnership with GIZ LPED has come to an end, but our mutual cooperation and partnership will continue in future too. During the LPED Project Closure program, senior Officials of GIZ along with the Chief Technical Advisor, Magali Mender was also presented. Ms. Magali said that it's always good to work with cooperatives as it is deeply rooted in the community and community people, and are more sustainable. In coming days too, GIZ is willing to have partnership with NCF in Climate change and Agriculture related program.

The program was addressed by Immediate Past Chairman of NCF, Keshav Prasad Badal who highlighted workers who are working on production and income generation. Badal said, "the program has paved the way toward independence, so it's time to be followed by all." Similarly, Senior Vice Chairperson and ICA Global Board Member, Om Devi Malla expressed her delight as this is the special program for the COVID affected, poor, marginalized, youth, women to make them

successful. Instead of losing hope due to COVID and job loss, the program has made them understand and they can do a lot here by utilizing river bed, and own farm. Likewise, the Convener of Account and Supervisory Committee, Dharmadutta Devkota, said the program has placed crucial role for income generation and livelihood support for the targeted people. NCF General Manager, Chitra Kumari Thamsuhang Subba said that due to the regular coordination and cooperation, NCF has been able to successfully implement the program and achieved its objectives. During project implementation, NCF's

Chairman, Senior Vice Chairperson and also the ICA Global Board Member Om Devi Malla, General Manager Chitra Kumari Thamsuhang Subba had distributed seeds, fertilizers, irrigation support and more along with monitoring.

In the closing program, facilitated by the Program Officer Amit Adhikari, the Deputy General Manager Babul Khanal presented a brief presentation on "what were done during these two year". Meanwhile, NCF thanked the Development Advisor, Nina Holleman for her wonderful support on project implementation.

Programs implemented through Cooperatives are effective: Secretary



In order to successfully implement the upcoming programs supported by Ministry of Agriculture and Livestock Development, NCF high delegates met the Secretary of the Ministry in Kathmandu. During the meeting, NCF Chairman Min Raj Kadel requested the Ministry to create an enabling environment on the proper utilization of subsidy loans through cooperatives.

Accordingly, Immediate Past Chairman of NCF and former Minister Keshav Prasad Badal said, "The current budget is significant in terms of addressing major issues of agriculture sector," and requested ministry to create an environment for proper coordination and collaboration between Ministry and NCF for its effective implementation. Similarly, the Senior Vice Chairperson and ICA Global Board Member, Om Devi Malla suggested to include primary cooperatives and district level agriculture cooperatives unions to channelize

for the sales of chemical fertilizers among its members and community. Likewise, the Vice Chairman Ramesh Prasad Pokhrel said, "We can achieve the expected outcome if our programs are implemented through cooperatives."

The program was also addressed by NCF General Manager Chitra Kumari Thamsuhang Subba and reminded that NCF imported fertilizers from IFFCO, India, and used to sell through "Krishi Samagri Company Ltd" Nepal in the Past. While interacting with the NCF team, the Secretary Karki informed that the ministry has assimilate this issue seriously raised by NCF, and expressed his willingness to jointly work in future.

For such crucial issue, Secretary Karki pointed the need of regular monitoring for its effective implementation. NCF Deputy General Manager Babul Khanal was also presented during the meeting.



Machinery and Agriculture Inputs Support

Senior Vice Chairperson and ICA Global Board Member Ms. Om Devi Malla handed over the irrigation support logistics such as water pump, pipes etc to the women members of Sana Kishan Agriculture Cooperative Ltd. Chinchu, Surkhet. NCF, in support with GIZ, LPED in coordination with DCU Surkhet, had implemented special programs to the COVID affected people especially for the youth, women, farmers, returnee migrants and marginalized group to support in their livelihood. The project has supported 100 selected farmers from Small Farmers Agriculture Cooperatives of Surkhet in vegetable farming. During the monitoring visit from Ms. Malla handed over those equipment. Malla urged the farmers to utilize the support for their better production, better earning and better livelihood. NCF General

Manager Chitra Kumari Thamsuhhang Subba also took part in the visit.

During the program DCU Chairman, Amrit B.C. expressed his thankfulness to NCF for supporting the farmers for the continuation of their work, and wished for members' livelihood improvement.

NCF General Manager Chitra Kumari Thamsuhhang Subba, DCU Surkhet Chairman Amrit B.C., Manager Dhakaram Neupane were presented on observing Turmeric Processing Center and Potato Farming run by the cooperatives during the monitoring visit.

NCF has supported the selected farmers in tilting their land, provide seeds and fertilizers, irrigation support, agriculture inputs (spray tank, watering cane, weighing machine, and crates), along with trainings and regular JTA supports.



NCF Staffs Capacity Enhancement Training

Balance Between Professional and Personal Life is a Landmark of Success

“Most of the training applies same methodologies.” Most of the NCF Staffs were on this belief before taking part in the Staffs Capacity Enhancement training organized from 31st October to 2nd November 2020 in Chitwan. But surprisingly, after returning back from the training, the retreat’s positive impact could be easily noticed on their words and faces.

Expressing view on the program’s effectiveness, NCF General Manager Chitra Kumari Thamsuhang Subba claimed it would be a ‘milestone’ for all staffs in their professional career. Subba added, “Unlike other training programs, it’s more practical; the learning

environment, setting and the methodologies were distinctive which is indeed very effective for both personal and professional life of each staff. The program has injected new energy and thoughts to the staffs. I have also learnt that there must be proper balance between personal and professional life. If not balanced properly, both the personal and professional life could be sluggish. I felt that such training programs are essential to the cooperative movement to move ahead rapidly.”

GM Subba also explained that she has returned from the training with a commitment of developing ‘NCF Organizational Culture’ within 2020 that is what we were missing in the past. We obtained significant learning from the training.

The lead trainer and also the Master Consciousness Coach, Indra Gurung said we need to give more priority on practical subjects than mere theoretical. During the time of COVID pandemic too, the risk that has taken by NCF staffs proves that they are ready for transformation. “We must take risk, otherwise we are left behind. Our personal life is interrelated with professional life. We need to connect individual success with institutional success, then only both will be happy and prosperous.”

Gurung highlighted on setting long term, medium term, and short term goals and move ahead by setting NCF ‘Values’ and ‘Culture’.

Similarly, NCF DGM Babul

Khanal said that we can make changes in our energy level, and work actively. 'If unknown, it is a magic, if known it's just a process of transformation', Khanal said, "We need to regularize such capacity enhancement program to make us more energetic all the time.

Expressing views regarding the training, NCF's International Relation and Program Officer, Suresh Thapa said, "I have noticed the clear differences among colleagues before, while and after training. Their energy level and enthusiasm is really

praiseworthy. Now, we need to maintain the energy and be active in our work. Most of the Participants expressed similar views.

During the training, they dealt and practices on Personal thought, opinions, consciousness level, emotional intelligence, rapport building and its significance, communications' role and effectiveness etc. Similarly, trust building among staffs, goal setting, self-coaching etc., were also learnt practiced interestingly.

The training was organized in a different way. Trainings was conducted until midnight which is one of the unique part of the training. "Now, the need of transformation is inevitable vis a vis capacity enhancement." Indra Gurung said.

The contents of training session mostly dealt with self-reflection, prioritize your work, future plan, personal time, farming work schedule, self-reflection, individual values, model of the world, and many more.

NCF Communication Strategy Developed

To maintain easy, reliable and effective communication with its members, partners and stakeholders, NCF has developed its Communication Strategy. It's believed that the strategy will support to reach to its members and have regular communication with its target people/organization and vice versa.

The strategy was finalized after massive interaction and discussion between resource person and NCF team. During the final interaction on 1st November 2020, the NCF Chairman Min Raj Kadel said that as NCF is the apex body of cooperatives with a wider network in Nepal, NCF was in desperate need of this strategy which enables us to build effective internal and external communication system and support to make its services effective and efficient.

During the interaction, the former

Chief Information Commissioner, Krishna Hari Baskota, stressed on the quality and significance of such communication strategy which is the pillar to achieve organizational goal. Presenting a paper on Communication Strategy, he said that it is necessary to address new challenges caused by COVID-19 and similar situation, via effective, easy and reliable communication strategy. As today's age is the age of communication, he said, communication strategy is the heart of any organization.

In the interaction program, NCF Senior Vice Chairperson and ICA Global Board Member, Om Devi Malla, Vice Chairman Ramesh Prasad Pokhrel, Board Members, and senior management team including General Manager Chitra Kumari Thamsuhang Subba, DGM Babul Khanal and other officials took part in the interaction.

Promoting Riverbed Farming Through Cooperatives

Seeds Distribution and Monitoring made by NCF



In order to provide helping hands to COVID-19 affected, youth, poor, marginalized and migrant returnees, NCF has implemented especial agriculture entrepreneurship development program, under LPED supported by GIZ. The program was implemented in Dang, Banke, Surkhet and Kailali. Riverbed farming was promoted in Dang and Banke, whereas in Surkhet and Kailali, special agriculture support programs were implemented.

To have first-hand experience of the program implementation, NCF Chairman Min Raj Kadel, along with senior cooperators monitored the river bed farming on the Rapti River Bank. Meanwhile, Chairman Kadel also handed over desired seeds to the selected farmers of Primary Cooperative 'Uddhyamshil Agriculture Cooperative Ltd.' Lamahi, Dang. The seeds were mainly of vegetables and fruits, suitable for the riverbank. Distributing the seeds to the beneficiaries, NCF Chairman Kadel said, "In order to utilize the river bank, and to create seasonal employment opportunities at local level, NCF has been implementing the program. I am very much hopeful that it will encourage local

people in agriculture too."

There were 1,351 farmers in Dang who were the members of primary cooperative as a direct beneficiary where they have yielded in more than 18 hectares of land. NCF, in coordination with DCU Dang had implemented the program in the district.

In the monitoring team, representatives from DCU and the primary cooperative were involved. Expressing view on the program, the DCU Dang Chairman Govinda Prasad Sharma, said the DCU worked in close coordination with NCF and primary cooperatives to make it successful. Similarly, NCF DGM and coordinator of the program, Babul Khanal said the program has been very much supportive to COVID affected poor people. The Chairman of Uddhyamshil Agriculture cooperative Ltd. Shankar Gautam said, "It has been very much effective so far in order to improve livelihood of the members. We need to have regular guidance and support to have a best result." Likewise, the Manager Bishow Adhikari said, "It has been exemplary which is able to makes people believe that we can also invest on riverbed and receive good income from short

period.”

During the monitoring, NCF Chairman also interacted with the beneficiaries, major stakeholders about the implementation status and its effectiveness. To make it sustainable and effective, local level government's friendly behavior and support is necessary. Meanwhile, the Mayor of Lamahi Municipality, Kul Bahadur Khatri was also presented. He assured to provide necessary support to make such initiatives successful.

In the monitoring team, NCF Board Member Bhim Tulachan and Ram Krishna Khand were also presented. NCF, in support with GIZ, has been implementing similar agricultural support programs in Banke, Kailali and Surkhet. Altogether 1,601 beneficiaries have been directly benefited from this initiative. In addition to this, NCF Chairman

Min Raj Kadel distributed seeds to the 100 farmers for riverbed farming in Daduwa-4, Kamdi, Banke. While distributing the seeds, Chairman Kadel said that in order to utilize the barren riverbed, to increase production and to create an employment opportunities at local level, NCF, in coordination with DCU and Jaya Prithivi Agriculture Cooperative, the program has been implemented. On behalf of the partner Cooperative, Jayaprithi Agriculture Cooperative's Chairman Loken Chand said that the program is being very much effective and successful. It has given hope to the poor people and they will know the value of barren riverbank which could be utilized for the riverbed farming instead of left it barren. The program has been run by Navraj Upadhyaya, the Managing Director of DCU Banke

Proposal Writing Trainings for Cooperatives

NCF, in coordination with various partners, organized several capacity development program for its members and primary cooperatives throughout the year. In support with GIZ, LPED, NCF organized three orientation programs on proposal writing. The last training was organized on 24th September 2020 virtually. During the closing session of the training, NCF Chairman Min Raj Kadel, Senior Vice Chairperson and ICA Global Board Member Om Devi Malla were also presented.

On closing remarks, NCF Chairman Kadel said that as cooperatives have to work in close coordination with various Government and non-government organizations, we must have professional proposal writings skills. He believes that the training must have been beneficial to all the participants. Chairman Kadel added, “Cooperatives should also work for economic, social and cultural aspirations of its members. Sometime, cooperatives might need support from other partners, and the impressive proposals can attract the partners to workout in different aspect of management,

business and governance.

Earlier, NCF, DGM Babul Khanal presented a paper on “The concept of Proposal and its benefits, where Hum Bhandari facilitated the training for two days as the trainer. After the training, participants also expressed their delight for this opportunity and thanked NCF for such initiation. On behalf of the participants, Bholakaji Basnet from Sagun Agriculture Cooperative Ltd. Sunsari said, “The training has been very much fruitful and we gain a lot technical knowledge.” Similarly, Sharada Sharma from Hansh Multipurpose Cooperative Ltd. Chitwan, said that the virtual training program is supposed to be successful than she had imagined. The training provided professional techniques and skills regarding proposal writing.

There were more than 35 participants from 21 districts in the program. The closing session was run by the Senior Manager Gopi Krishna Bhandari and coordinated by the Training Officer Sunita Yadav.

Learning Sharing Workshop among DCUs

Increased production to run coop mart smoothly

The representatives from seven District Cooperative Unions (DCUs) from Lumbini, Karnali and SudurPashchim Province as a project beneficiary, under the Local and Provincial Economic Development (LPED) Project, have shown their common interest in their discussion to increase agriculture production, its marketing and to run coop mart which eventually benefits to the local producers and the consumers. As cooperatives have very larger network in the country, cooperatives can really play significant role on it. Participants of the Learning and Sharing Workshop expressed their views exclusively. The program was organized by NCF.

NCF, in support with GIZ, had been implementing the LPED project in the seven districts to promote and capacitate the DCUs. NCF has been working from the past to promote and strengthen the seven DCUs Capacity (Banke, Bardiya, Kailali, Surekhet, Rupandehi, Dang and Pyuthan). Addressing the program, NCF Chairman Minraj Kadel said that due to the COVID-19, lots of people lost their jobs and many migrant workers have returned to their home. NCF is working on creating employment opportunities in agriculture sector and support for the COVID-19 affected people, poor and ultra poor as well people from marginalized and venerable group for their livelihood improvement.

The project has supported for river bed farming in Dang and Banke whereas in Surkhet and Kailali, the farmers were supported in their agriculture farming. The project benefitted more than 1600 farmers; 1351 farmers in Dang, 100 in Banke, 100 in Surkhet and 50 in Kailali.

During the program, DCU Banke Chairman Prem Subedi said that the DCU is planning to work on production's marketing once the

crops start giving production. Subedi said, "During the lockdown period, DCU operated Agriculture Ambulance Services with the support of provincial "Ministry of Land Management, Agriculture and Cooperative, Lumbini Province". The initiatives become very effective, he added. Similarly, expressing the view in the virtual program, the Managing Director, Navraj Upadhaya said that DCU Banke has been working to establish a model DCU of the province. Upadhaya said, "We are planning to establish and run Cooperative Agro Mart in a professional manner". Moreover, DCU is also planning to have ten million capitals by the end of the fiscal year." Currently, the DCU has NPR 40,30,000 as a share capitals.

Similarly, DCU Dang, with having 417 member cooperatives, informed that they are working on to address the marketing issues of agriculture production in district. The DCU Chairman Govinda Sharma said that due to different understanding of cooperatives in local levels, it creates a trouble to work smoothly. Chairman Sharma also said that the learning sharing has encouraged to do task in mutual support.

During the program, participants expressed their experiences, impacts and challenges as well to the overcome remedy of challenges during and after COVID-19 pandemic for effective service delivery.

DCU Bardiya, in coordination with Provincial Government, has been working in product marketing, investing worth around 4 million and 300 thousand. The DCU Chairman Gopal Prasad Paudel said "It would be very much beneficial to the farmers if we can create environment to sell one districts production to another through cooperatives." Similarly, the DCU Manager,

Ram Bahadur Gyawali also aimed to strengthen member cooperatives and cooperative unions.

Likewise, the DCU Kailali is planning to establish and run agriculture and livestock's business, marketing, establish and support microenterprise and small business, support skill development trainings and many more. Informing the DCU plan, the Chairman Fadiraj Sapkota said that the LPED project's role will be significant to achieve our target in future. Whereas, the DCU Rupandehi Manager Bhupraj Bhattarai informed that during the lockdown too, DCU operated Agriculture Ambulance and planning to establish and run coop mart in the future.

Regarding Surkhet, the DCU Chairman Amrit BC informed that they have been able to engage 85% primary cooperatives in the DCU and has been working on marketing of agriculture products. Similarly, the DCU Manager Dhakaram Neupane briefly presented current activities and informed that the DCU will focus much on agriculture in the days to come.

During the program, NCF Chairman Minraj Kadel, Senior Vice Chairperson and ICA Global Board Member Om Devi Malla, Vice Chairman Ramesh Prasad Pokhrel were also presented. The Chairman Kadel expressed his delight to know that DCUs have been currently working for being self-sustained as NCF in partnership with GIZ has been supporting DCUS for their capacity

enhancement. Kadel added, "DCU's physical properties must be utilized. I hope the program will encourage, coordinate and collaborate among DCUs for their mutual benefits. He Also suggest to apply positive practices and precautions to minimize potential risks and challenges.

Likewise, NCF Senior Vice Chairperson and ICA Global Board Member, Om Devi Malla addressed the concern raised during the program. Malla said, "NCF will be strong if its members become stronger." In order to support in the members capacity development, NCF has allocated more than 5 Million budget for partnership program with its members. She also said that the member cooperative unions who have good relationship and working in close coordination with local and provincial government, have found doing well with some exemplary work as well. It's important learning for all of us. Likewise, regarding the dual membership, Malla said that we all need to follow the provisions of existing Cooperative Act. So far the time line is concerned, NCF will discuss about it to the respective authorities.

The learning sharing program also provided opportunities to know about how member cooperatives are doing better activities to increase income so that they could build their potentials for self-reliant.

NCF Vice Chairman Ramesh Prasad Pokhrel expressed his joy as the DCUs activities are satisfactory and on the way towards independence. He also requested DCUs to work on employment creation and production increase. The NCF Board member DCU Rupandehi Chairman, BhimTulachan, during his welcome remarks, informed that even in the lockdown period, DCU Rupandehi had been able to operate Agro Ambulance for easy marketing for the farmers' production, which was also appreciated by the Province government.

After the presentations of all seven DCUs with massive discussion, NCF DGM Babul Khanal presented the concluding points, challenges and possible way forwards in the basis of DCUs presentations. The program was facilitated by the NCF Program Officer, Amit Adhikari.

It's important learning for all of us. Likewise, regarding the dual membership, Malla said that we all need to follow the provisions of existing Cooperative Act. So far the time line is concerned, NCF will discuss about it to the respective authorities.

NCF Capacity Enhancement Programs for DCUs



Continuing the previous trend, NCF has successfully organized various capacity enhancement programs for strengthening and promoting of DCUs. In support with the GIZ/LPED, NCF organized such trainings, interaction programs, orientations, learning and sharing, support to develop DCUs Business Plan and many more in the project districts namely Banke, Bardiya, Kailali, Rupandehi, Dang, Pyuthan and Surkhet.

With the aim of supporting DCUs for their self-reliant and effective services delivery to its members, NCF has supported

four DCUs from district Banke, Kailali, Surkhet and Rupandehi by developing their business plan. The DCU's business plans were prepared in active participation of the DCU's leaders and officials. Prior to the actual plan, NCF has organized 2-days interaction with major stakeholders to have massive interaction in order to explore their potentiality.

Similarly, as per the need of the required skills in the cooperatives, NCF organized various capacity enhancement programs like trainings on Credit Risk Management, Internal Auditing, Cooperative

Marketing, Orientation on Tax Revision, Chart of Account, Proposal Writing and many more. NCF, in support of GIZ, has been continuously organizing capabilities enhancement programs in the districts since long, and significant changes can be observed in their performance modality.

Apart from such capacity development program, NCF has been organizing agriculture entrepreneurship development programs in four districts, Banke, Dang, Surkhet and Kailali in close coordination with DCUs.

First Meeting of Bagmati Province Coordination Sub Committee



Member Unions agreed to conduct AGM within the month of Mangsir

The First meeting of Bagmati Province Coordination Sub Committee of NCF was held in Dhulikhel, Kavre on 22nd April 2021. The meeting, chaired by Sub Committee coordinator and NCF Board Member D.B. Basnet, approved and agreed on 15 decisions including regular organization of all cooperative union's by Mangsir, proper office management of cooperative unions within three months if not yet, NCF to lobby with province government for planning and budget allocation for union's strength and promotion, to submit annual

programs (at least 10 programs) to NCF and many more.

The first meeting was coordinated by DCU Kavre. During the program, DCU Chairman Dilip Sharma delivered a welcome speech while subcommittee coordinator D.B. Basnet presented a brief report on the status of cooperative/unions within the province. Presentation focusing on how the cooperatives/unions could move forward in its promotion and development was presented by NCF General Manager Chitra Kumari Thamsuhang Subba whereas CEO of National Cooperative Development Bank Badri Guragain, the Head of Member service of NEFSCUN

Durga Prasad Dhakal, Chairman of Nepal Agriculture Cooperative Central Cooperative Union as well as NCF Board Member Khem Bahadur Pathak were presented. The meeting also decided to hold its second meeting in Nuwakot, in coordination with DCU Nuwakot soon.

During the first meeting, NCF Chairman, Min Raj Kadel, Immediate Past Chairman Keshav Prasad Badal, Vice Chairman Ramesh Prasad Pokhrel, NCF Board member K.B. Upreti and Ganesh Dhakal were also presented. The team was focused on to work collectively to make cooperative movement decent and sustainable following cooperative principles.

Transformation Leadership Training: A NEW AVENUE

With the objective of enhancing capacities of senior cooperative leaders, NCF organized three days Transformation Leadership Training in Kathmandu from 4th – 6th March 2021. Briefly addressing the program, NCF Chairman, Minraj Kadel said that in order to transform the cooperative movement of Nepal, the leaders of the cooperatives must be transformed. Furthermore, Kadel also added that as the nature of cooperative is inclusive and democratically controlled, it can be replicated in other sectors as well.

Likewise, the NCF General Manager, Chitra Kumari Thamsuhang Subba, during the training inauguration, said that NCF is continuously working for the transformation of whole cooperative movement and organizing various capacity development trainings and workshops. NCF organized such a productive training for the senior leaders for the first time.

The Training was facilitated by the Master Consciousness Coach, Indra Gurung and Counseling Psychologist, Rajeshwori Shrestha. On the entire training, Gurung focused on the transformative



approaches of leadership through designing clear vision of oneself and organization. The program focuses on transformative leadership ingredients, levels of leadership consciousness, leadership skills, model of the world, team building, result based communication, leading capacity as a true leader, adoptability and so on. Training methodology includes interaction and practical session, individual and group works and brainstorming.

At the end of the training program, participants expressed their delightful speech and praise NCF for providing such opportunity for senior

cooperators in the changing world of world. Indira Panta as a board member of National Cooperative Development Board (NCDB) said, "The training has been very much fruitful and effective for my individual and professional career". Similarly, the Chairman of Nepal Multipurpose Cooperative Ltd., Jhapa, Ramchandra Upreti said that "In order to take the cooperative movement into the new height, there should be diverse training like this one.

NCF has been also conducting Conscious Leadership Training for Coops CEOs' for the capacity enhancement of Senior Management of Cooperative.

Highlight on the need of Conscious Leadership



Cooperative CEO's collectively said that they have to prepare themselves as Conscious Leaders in order to lead the cooperative movement in a new height. The Chief Executives, participated in the "Conscious Leadership Training for Coops CEOs", organized by NCF, expressed such feelings during their training session. The NCF Chairman Minraj Kadel informed that NCF has organized the training to enhance the conscious leadership skills of CEOs, and such skills can lead the cooperative movement into the new height once it is implementation well. "Now, we need to widen our consciousness level. NCF's always focus on Conscious Leadership Development as a new dimension".

Lead Coach of the Training, Indra Gurung, said that Conscious Leadership is the matter to feel rather than to see. He added, good leaders must be a true 'cooperator' at first. Gurung said, "As the cooperatives are member based organization, the leaders must lead with true commitment, trust and has to increase the consciousness level."

Various sessions were explored in the training

parallel with practical exercises on personal mastery, organizational mastery, team building, meeting rituals, value based decision making process, result oriented activities, communication skills, relationship building and many more.

Similarly, the Associate Coach and Psychologist Rajeshwori Shrestha facilitated on the organizational and personal development along with the model of world. During the closing session, on behalf of the participants, the CEO of Janauthhan Savings and Credit Cooperative Ltd. Ran Bahadur Thapa said, "It's very important to have conscious leadership skills among Cooperatives' CEOs as their roles are significant in any cooperative to implement the policy. This training helps to enhance such capacity."

NCF organized two trainings for the CEOs in Chitwan and Pokhara. There were more than 55 participants, from renowned cooperatives of the country. NCF also organized similar training "Transformation Leadership Training" to the Senior Leaders of Cooperatives in Kathmandu as well.

Cooperative Conscious Leaders Involved in Fewa Lake Cleaning

A team of Cooperators involved in cleaning of Fewa Lake in Pokhara. The participants of “Conscious Leadership Training for Coops CEO’s” organized by NCF in Pokhara in from 16th – 18th April 2021 collectively involved in cleaning program of Phewa Lake. Being a member of the team, the NCF General Manager Chitra Kumari Thamsuhang Subba said, “Cooperatives is not only oblique to work only for its members, it also works for community. Contributing in the 7th cooperative principal ‘Concern for Community’, the team has been active in cleanliness. Being a conscious leader means also to be conscious on the goodness of nature as well. Once we become conscious, we can lead our organization even in better

way.”

Similarly, Indra Guruna, Lead Coach of the training, said, it is also an activity of our training program which support on awakening your consciousness. “Normally, we talk on many things but ignore important things which is readily around us. Thus, lets increase our consciousness level by practicing ‘learning by doing’.

Chairman from various successful cooperatives, Executives Heads, Managers, NCF General Manager, Program Officer, lead Coach and Coach participated in the program. The team has cleaned the lake shore where there were lots of garbage’s teasing the beauty of the Fewa Lake.



System Guided Monitoring should work in Cooperatives: Secretary

NCF welcomed and congratulated the newly appointed Secretary of the Ministry of Land Management, Cooperatives and Poverty Alleviation, Tek Narayan Pandey as well as Joint Secretary Khyam Bahadur Thapa on 23rd July 2020 at NCF Office, Lalitpur. On behalf of NCF, Chairman Min Raj Kadel welcomed him with Khada and bouquet. In his brief remarks, Secretary Pandey vowed that he is always positive to coordinate and collaborate with cooperative movement. He also assured to have his effort to amend legal hurdles that's obstructing cooperatives to go on production and businesses. He will do soon in the close coordination with cooperative movement. He also said that as cooperative has a larger network. As a result one out of four are engaged with cooperative. There are fundamental necessities

of community people so cooperatives are very potential to in awareness raising, proving access to finance, production and employment opportunities which ultimately is supportive for poverty reduction.

In order to control few scam of cooperatives, monitoring should be guided by system not by individuals. "If monitored properly on time, there won't be such fragility in cooperatives," Pandey added. Addressing the welcoming program, Chairman Kadel said that cooperatives are compliment to government, and working for the betterment of individual, community and the whole nation. Chairman Kadel also requested the Secretary to play a vital role in for the amendment of some legal issues that's hindering cooperatives to go on production, business and many more.

Development of Cooperative Prudential Systems: **Discussed on ICA Board Meeting**

NCF Senior Vice Chairperson and ICA Global Board Member, Om Devi Malla proposed to develop self-measurable tools by ICA for different commodity cooperatives except for Savings and Credit. She proposed this agenda on the Global Board Meeting of ICA held on 18 February 2021. Ms. Malla informed that "Currently, the tools are being used by financial cooperative, therefore, the similar prudential tools are desirable for other cooperatives which measures their organizational performance by themselves. "I proposed to develop similar tools for other Commodity cooperatives, she illustrated. After discussion in the meeting, it has been decided to send the proposal to the ICA research committee for further action. The directors took this agenda as a serious one, Malla informed.



Moreover, there has been discussion on the financial status of ICA Africa regional Office. Ms. Malla suggested to prepare a competent team that can minimize management cost and coordinate with the respective government simultaneously. After the COVID outbreak, the ICA Global Board Meeting has been held virtually in every two months. The meeting also discussed on the ICA's Action Plan of 2021, ICA Calendar and other contemporary issues.



Tourism Cooperative's Strategy Plan Developed

NCF, in coordination with Nepal Tourism Central Cooperative Union, organized three-day Strategy Plan Development Workshop from 18-20 February 2021. The three days' program was inaugurated by NCF Board Member and National Cooperative Bank Ltd Chairman, K.B. Upreti. At the end of the workshop a comprehensive tourism cooperative's strategy plan was developed.

On closing ceremony, a woman entrepreneur who is also the member of Foreign Employment Forum of Nepal Chamber of Commerce, Suwarna Shrestha said that cooperatives are able to work in team and can utilize local resources for their service expansion and effective service delivery. The strategy plan is milestone for cooperatives in this process which could open various opportunities in cooperative sector. She further said that still lots of area are unexplored for tourism, so the local communities should be more aware and responsible. "In such circumstances, cooperatives can do better, but patience is needed as in other field," she added.

Similarly, the Vice Chairman of Nepal Tourism Central Cooperative Union, Mukunda Dahal said the Central Cooperative union's role should be made crucial to promote tourism cooperatives. He also informed that they have developed such strategy plan that helps tourism cooperative to do some exemplary work through specialized cooperative union.

Meanwhile, the Trainer Nirmal Sigdel said that in order to be succeed in any business, you need to have clear strategy and business plan with its effective implementation modality.

On behalf of participants, Deepak Dulal expressed his delight and said that he was energized after the development of the strategic plan. "Now, we are encouraged, and it's a new beginning," he added. We are committed to implement it well and it is our responsibility.

Similarly, another participant Sashi Khadka expressed his surprise on the way they developed the strategy plan, it was really easier and smoother than imagined. 25 participants actively participated in the Program.

NMC Rewarded with the Kamalmani Memorial Sajha Sewa Award



Nepal Multipurpose Cooperative Ltd. (NMC), Jhapa, has been rewarded with the Kamalmani Memorial Sajha Sewa Award, worth NPR 50,000 for doing wonderful job.

As the chief guest of the program, the Registrar of the Department of Cooperatives (DoC) Tokraj Pandey said that such award can inspire other cooperatives as well to do better. Moreover, Pandey requested the Sajha Sewa cooperative to support on agriculture seeds, and school material to benefits large number of people along with selling petroleum products.

Similarly, as a guest, NCF Chairman Minraj Kadel informed that by recognizing the service provided by NMC to its members and community, NCF Board has nominated NMC for the Award. The award was provided to the NMC in recommendation of NCF and the Award is named after the Founder Chairman of Sajha

Sewa Sahakari Sanstha Ltd.

The founder Chairman of the Sajha Sewa Cooperative, Kanakmani Dixit said that NMC has proved how cooperative can be special when dedicated towards members and the community adopting professionalism. He also informed that very soon, along with the petroleum products sells, Sajha Sewa should establish electronic charging station to contribute on green economy.

On behalf of the awarded cooperative, the Chairman of NMC, Ramchandra Upreti said, "We have been working sincerely for long to transform society through cooperative and learn from it and came to this stage. We are very much delighted and encouraged by such award." Upreti informed "By coming at the end of 6th Year, NMC Dairy has been financially strong and sustainable. We have been supporting our members since birth to death. In order

to support members, and to provide justice to producers and the consumers, we have also started united Agriculture Farm." Upreti also requested the DoC and NCF to lobby for amendment of some legal provisions that's define the 'definition of main transaction' according to the Cooperative Act. While describing about the contribution of the awarded Cooperative, NCF General Manager Chitra Kumari Thamsuhang Subba said that NMC has been doing wonderful jobs in various sector as there is dairy industry and united farm in production sector, coop shop in distribution sector, and doing lots of things in financial sector as well.

Through NMC Dairy Industry, more than 4000 farmers are directly benefited, 763 individuals have got direct employment opportunities, nursery, vegetables, agro crops, livestock and many more from own united exemplary agriculture farm in large area, community farmers are being benefited.

The Chairman of Sajha Sewa cooperative Netra Bahadur Bandari chaired the program where the CEO Dinesh Paudel had run the program. Likewise, multitasking personality Dikshit appreciated his contribution to take the organization at this level and his contribution on literature and social development.

Cooperative's Latest Data

The Department of Cooperatives (DoC) has published latest data of cooperatives of Nepal, after long time. DoC in coordination with all seven provinces and local levels, has published the data. It took three years to collect and consolidate the data once it was received from respective Province and Local Level.

According to the Latest report of DoC, currently there are 29,886 Primary cooperatives in Nepal. Earlier there were 34,512. Similarly, there are 20 Subjective Central Cooperative Union (now 19 only), one National Cooperative Bank and one National Cooperative Federation as an apex body of cooperatives. Similarly, there are 70 District Cooperative Unions (DCUs). The report shows that there are still no DCUs in seven districts. There are 241 subjective District cooperative unions active in districts. Among all 29,886 primary cooperatives, there are 125 cooperatives under federal government. It reports that 125 cooperatives have working area in at least two or more than two provinces whereas 6,002 cooperatives/unions are under Provincial Government. Likewise, under the local government, there are 23,659 primary cooperatives.



The constitution of Nepal has clearly mentioned the legal rights for cooperative registration, monitoring and promotion to the Local, Province and Federal Government level.

Similarly, there are 73,07,462 members directly associated in cooperatives where the women's percentage is 56. The total share capital is NRs 94,10,50,15,803. Likewise, the savings collection is 4,77,96,11,46,473 and total loan investment is 4,26,26,23,11,381. The Cooperative sector generate direct employment opportunities to 88,309 persons in the country.

Sustainable Production and Consumption Guideline Developed

NCF has developed a guideline on sustainable production and consumption. While preparing the guideline, NCF held a consultation meeting with the consultant on 3rd Jan 2021. The guideline has been developed to support the SDG goal 12, and to increase cooperatives contribution on it. Meanwhile, Mr. Padamlal Bhandari, technical Advisor of Swiss Contact, who worked as a consultant, presented the brief aspects of the guideline. NCF Board member, Mr. D.B Basnet said that the Guideline seems to be comprehensive and could be helpful to the entire cooperator to

know how cooperatives can also significantly contribute on sustainable production and consumption.

Basnet also requested to publish the guideline as a pocket book, if possible, it should have to be handy. Meanwhile, the General Manager of NCFMs.

Chitra Kumari Thamsuhhang Subba said that it will be easier to find cooperatives contribution based on the indicators mentioned in the guideline. The interaction program was facilitated by the International Relation and Program Officer Mr. Suresh Thapa.

NCF Welcomes the newly appointed Registrar

Partnership with Cooperative Movement is in the First Priority



During the welcome program organized by NCF on 22 March 2021, registrar Sharma expressed his commitment to work dedicatedly to strengthen cooperatives for their promotion. The Registrar also informed to have his effort to place the cooperative to place them as a competitive in comparison to private sector. Thus, the department would like to move ahead in partnership with the cooperative movement in the days to come.

Moreover, he also tried to assure that he would like to jointly work with cooperative movement to amend some legal barriers. “The Cooperative Act has given vivid role to the Registrar for cooperatives strengthen and promotion” I will fulfil this responsibility with high integration and energy, he added.

Signifying the need of collaboration between NCF and DoC Registrar said, “The problem

of cooperatives can be solved through the cooperation between Pulchowk and Baneshwor and if necessary, an environment would be created to go to Singha Durbar jointly.” he added.

NCF Chairman Min Raj Kadel also requested him to accompany the campaign while formulating the act, rules, directives and procedures. Likewise, NCF Immediate Past Chairman, Keshav Badal, requested the Registrar to play a role of guardian of Cooperative sector. Likewise, the NCF Senior Vice Chairperson and ICA Global Board Member, Om Devi Malla, urged the Registrar to also prioritize on Cooperative’s information/data collection, Credit Information Center, COPOMIS and so on.

During the welcome program, NCF General Manager Chitra Kumari Thamsuhang Subba did a brief presentation while NCF DGM Babul Khanal facilitated the program.

Consumer Cooperatives in Nepal and Challenges



“Instead of going abroad for foreign employment, I decided to stay in my own country. But, I am also not aware that it’s not easy to sweat in own country too. In addition to work sincerely, we need to know lots of things, and make people happy to get any work done. Moreover, to obtain goods and to run consumer shop is like carrying the ‘bag or worry’. Such pathetic expression was made by Suman bikram Thapa of Junar Multipurpose Cooperative Ltd., who is engaged in collecting farmer’s productions and marketing through cooperative. He is the one who is willing to do something in the own country but discouraged by the environment as well.

It’s not only Suman bikram Thapa, it’s the situation of most of the cooperators who is running consumer shops in Nepal. Most of the policy makers think that cooperatives are meant to be only engaged in saving and credit business. Such belief is hindering the flourishing of other commodity cooperatives like consumer.

Similarly, another cooperator expressed his

feeling as, “Cooperatives are blamed for not going to production, but when we try to go on production and marketing, then we have to face such difficulties which had not been imagined at any context.

Such feelings were expressed during an interaction program, organized by NCF, on formation of Specialized Wholesale Consumer Cooperative Union on 31st December 2020 at NCF. Vice Chairman of Balkumari Savings and Credit Cooperative, Panchanarayan Shrestha said. He further added that we don’t need any subsidy but kindly solve the problems to promote such cooperatives.”

Unlike other, Sita Bhattarai of Matri Shakti Savings and Credit Cooperative has different views. She said, due to lack of sufficient knowledge and marketing skills, cooperatives are in dilemma and not functioning well. Successfully running cooperative shop for more than 5 years. Sita said, “There will be problem if we fail on adopting effective marketing skills and strategies. Similarly,

like private sector, we also need to build good relationship with the government officials.”

Whereas Bindeshwor Shrestha complained about the people perspective on comparing Bank with Cooperative. Moreover, people believe cooperatives as a second class citizen whereas if banker did any fraud and disappeared still that are regarded as respected persons. The mindset must be changed. “Either at rate or quality, other shops can’t actually compete with cooperative mart, but our market is already irresponsibly corrupted. Dealers don’t like to provide genuine VAT bill. It’s difficult for us to keep transaction record as well.” He also complained that even the banking sectors also prefer private company instead of cooperative led mart.

It’s well known that consumer cooperative can play significant role on promoting local productions. Sarbasulav Consumer Cooperative of Kamalbinayak, Bhaktapur, is selling and marking local beaten rice “tiechinchura”, mustard oil, Black Pot “hakupatasi” etc. Similarly, Sankata Consumer Cooperative of New Road, Kathmandu is collecting and selling lentils from Mustang delivered to the consumers. “We are promoting local roasted oil that’s used to make traditional Newari Food, aschoela, kachila etc.” Likewise, the Immediate Past Chairman of Sarbasulav Consumer Cooperative, Krishna Govinda Lakhaju said, “The Consumer Cooperatives are not in priority of Local Government

As a result of NCF lobby, lots of issues have been addressed in the Federal Budget and 15th Plan of National Planning Commission. Lots of problems will be solved once we start selling essential goods for coop mart at wholesale rate,

too.”

Consumer Cooperatives are significant as it makes consumer as an owner in the world and they are in high priority. Consumer cooperatives are always ahead in terms of quality products, clear labeling and weight, prioritize local products etc. But, in Nepal, consumer cooperatives are facing lots of problems and are not being able to function as it should be.

But, the policy makers disagree with the view and said the Cooperative Act 2017 has addressed most of the problems and provided suitable environment for consumer cooperatives as well. But the active cooperators in this sectors said that the practical implementation of legal provisions of Cooperative Act is not possible.

Expressing his view, NCF

Chairman Min Raj Kadel said that he is excited after the provision of establishment of Specialized Cooperative Union in the Cooperative Act. Chairman Kadel said, “As a result of NCF lobby, lots of issues have been addressed in the Federal Budget and 15th Plan of National Planning Commission. Lots of problems will be solved once we start selling essential goods for coop mart at wholesale rate,” he added. In recent days, cooperators are also feeling better situation for consumer’s cooperative. As a result, Sankata Coop has working on opening two branch in Kathmandu, whereas Nepal Multipurpose Cooperative of Jhapa has opened Ninth Consumer shop already.

NCF studied on the opportunities of consumer cooperatives in the country earlier. NCF General Manager informed that based on the report on the possibility of consumer’s cooperatives which prepared by former Official of Department of Cooperatives (DoC), NCF is working on establishing Specialized Cooperative Union in Bagmati Province.

Similarly, NCF Board Member, Rajendra Paudyal said that the specialized cooperative union will address issues/problems aroused from the inconsistencies of suppliers. Similarly, NCF Board Member, D.B. Basnet said, “Now, consumers are aware and enthusiastic. It will help to increase coop shop in Nepal to sell quality products at reasonable rate. It has lots of opportunities.

NCF Submitted Proposal to Province 2 Ministries



To strengthen the cooperative movement, and to have effective policies, programs, and budget management, NCF submitted proposal to Lalbabu Raut, the Chief Minister of Province No 2 on 3rd June 2021. On behalf of NCF, the Senior Vice Chairperson and ICA Global Board Member Om Devi Malla met Chief Minister and handed over the proposal. Couple of Board Members from Province no 2, Laxman Yadav, and Rambabu Yadav including a Board Member of National Cooperative Bank Bishwonath Mandal were also involved in the team.

Accepting the proposal, Chief Minister (CM) Lalbabu expressed his delight and thanked NCF for their effort to strengthen cooperative movement in the province. He also expressed his commitment to support the movement. Assuring the team, CM

Raut said, "The Province Government is positive on the proposal and would like to appreciate the agenda of improving livelihood of people through cooperatives." On behalf of the movement, Malla explained on the current status of cooperative and number of activities of NCF to strengthen and promote cooperatives in province no 2. Malla also informed, "We have also presented programs and estimated budget which is proposed to conduct by NCF in partnership with the Province Government. As a representative of Cooperative Bank, Board Member Bishwonath Mandal also submitted suggestion to the CM.

On the same day, the team also met Province Minister of Land Management, Agriculture and Cooperatives Shailesh Prasad Shah to be submitted in the upcoming program and budget of Ministry.

NCF Submitted Suggestions to Province No 1



NCF submitted suggestions to be incorporated in the upcoming policies, programs and budget of Province no 1. On behalf of the NCF, the Vice Chairman Ramesh Prasad Pokhrel submitted such proposal to the Minister of Land Management, Agriculture and Cooperative Ram Bahadur Ranamagar. The proposal also includes the possible partnership program between Province no 1 and NCF.

Accepting the suggestion, Minister Magar expressed his delight as its positive initiation from NCF. I am committed to go on this, he said. Minister Ranamagar also showed his commitment to present it on upcoming provincial budget session. He said, now cooperatives should focus on specialized cooperative union

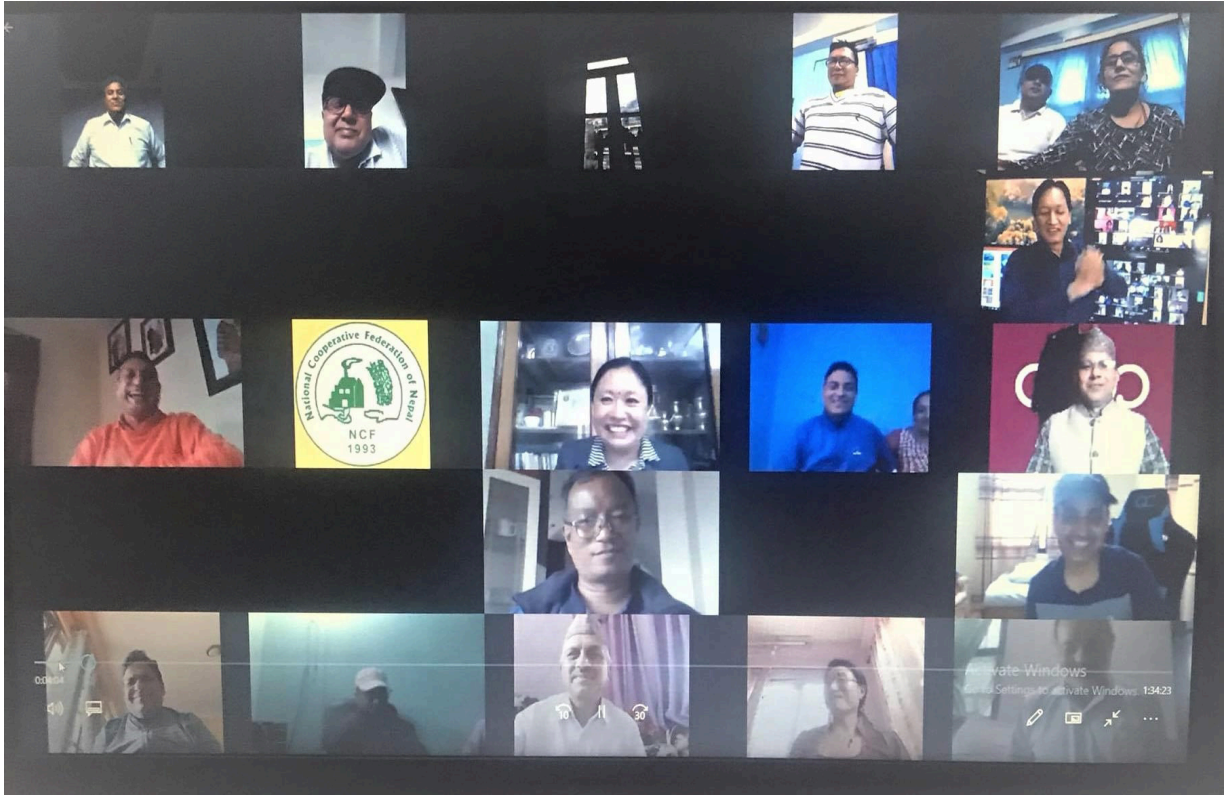
and collective farming, and for that province government is ready to join hands with NCF. He added, "In Province 1, we have been able to export tea and large cardamom through cooperatives. As province has become 40% independent in fish farming, we can support on to establish more fishery cooperatives which is believed to minimize the import to make our province self-sustained."

Similarly, NCF Vice Chairman, Ramesh Prasad Pokhrel informed that cooperative movement is willing to move ahead jointly with the province government on production, processing, accessing cooperatives on marketing and many more. Pokhrel also requested Province Government to support cooperatives to establish and run smart agriculture program

in one district one product model, utilizing the barren lands in the province. Similarly, he also enlisted the joint activities that could be implemented by the support of Province Government.

Likewise, the Secretary of the Ministry, Niru Dahal said, "It's more effective to work with cooperatives than with individual and company." He also assured to support cooperative in technology linkage to make it more professional. Similarly, the NCF Board Member Shiva Kumar Dangi stressed on the need of establishing Modern Cooperative Training Center in the Province. Secretary of DCU Morang Birendra Yadav, Treasurer Rakesh Dahal, Board Member Amrit Gurung and Fadindra Madar were also presented at the meeting.

Webinar on Personal Wellness of Cooperators



NCF organized virtual wellness program among cooperators and their family on 28th of May 2021. The webinar was facilitated by Master Consciousness Coach Indra Gurung. In order to minimize the stress and anxiety of cooperators aroused by the second wave of COVID-19 in Nepal. The coach presented comprehensive paper which focuses on the management of personal and institutional flexibility. Gurung said, "It matters a lot on how much flexible we are in our physical,

mental and emotional level. It also determines how well you can rebound in the pandemic." During the program, various practical exercises with tip of meditation were introduced.

In order to satisfy oneself, we must be grateful towards what we have. Gratitude is always good for your physical and mental health. He added, "Due to the long lockdown caused by pandemic, lots of people are in dilemma to move forward. People are being stressed by sitting in the same place for a long time which

completely disturbed their daily life. So, we need to make routine and move accordingly analyzing the situation." Earlier, the NCF Chairman Min Raj Kadel said that NCF is concerned with the personal wellbeing of all the cooperator and individual. In order to support them, NCF has been organizing such wellness programs and will be done in the future as well. While, NCF General Manager Chitra Kumari Thamsuhang Subba welcomed the participants and briefly explained on the objectives of the program.

NCF Interaction with Senior Cooperators of Province 1 and 2.

NCF organized virtual interaction programs with senior Cooperators of Province 1 and 2 on 27th May 2021. As NCF is conducting study and research on “The Roles of Cooperatives in Poverty Reduction” in Province 1 and 2 with the technical support of Kathmandu University. The inception meeting was conducted with the aim to collect their expectation and find out the status of cooperatives. During the program, NCF Chairman Min Raj Kadel informed that cooperative sector of Nepal has been doing lots of significant works in the field of poverty reduction, but due to the lack of proper study and research, we are not being able to mention their contribution in a framework. To fulfill this, NCF signed on MoU with Kathmandu University and started works. He also informed that the study will be further extended in other provinces in the near future, and requested participants to support the research team from their side.

During the program, the NCF Immediate Past Chairman and also the Former Minister Keshav Prasad Badal also urged all the senior cooperators of the Provinces for their coordination and collaboration as it will be an authentic research paper on to signify the cooperative contribution in Poverty reduction.

Similarly, the Senior Vice Chairperson and ICA Global Board Member Om Devi Malla informed that though the cooperative movement has not been flourished in Province 2 as it was expected, but still there are tremendous opportunities to show the contribution of cooperatives in poverty

reduction, employment opportunities and many more. Malla also said, “Such study will help all us to expose the ground reality that will help to understand the depth of the problems.”

Likewise, the Vice Chairman Ramesh Prasad Pokhrel said by utilizing the local resources, provincial level program could be implemented by adopting agriculture modernization, tourism, equality and inclusion by reducing reduce social distortion.

Informing the updates on research, Prof. Dr. Binod Krishna Shrestha and Hari Gopal Risal from KU informed about their further plan of organizing in-depth interviews, Focus Group Discussion, field observation and so on for the required data collection. They also expect coordination and support from all concerned to make it successful.

Participants also thanked NCF and Kathmandu University for their wonderful initiation and expressed their commitment to support the research team from their side. Two virtual programs were organized on the day to discuss on the subject separately. NCF Vice Chairman Ramesh Prasad Pokhrel and General Manager Chitra Kumari Thamsuhang Subba facilitated the program of Province 1 no 2 respectively. There were more than 180 senior cooperators from Province no 1 and 2 in the virtual programs including the NCF Board Members of Province 1, 2 Ganesh Dhakal, Laxman Yadav, Rambabu Yadav, Account Supervisory Committee member Som Bahadur Shrestha and other senior cooperators.

NCF Interaction with Member Cooperative Unions of Bagmati Province

NCF organized one-day virtual interaction with the member cooperative unions of Bagmati Province on 7th June 2021. Chairman and Representatives from the Bagmati Province Cooperative Union, Bagmati Province Savings and Credit Cooperative Unions, District Level Cooperative Unions were presented in the program. The program was chaired by the NCF Chairman Min Raj Kadel. The interaction was mainly focused on the impact of COVID-19 in the cooperative sector especially on Bagmati Province. The program discussed on cooperatives best practices, challenges they have faced, and possible way forward. As most of the cooperatives and their member are directly

affected by the pandemic, experience sharing can also be better for others to fight against the COVID-19.

Similarly, the meeting also decided to have ignition from all sectors, individually and institutionally, to lobby with province government to prioritize cooperative sector in the policies, programs and budget of Province and Local Level Government.

NCF Chairman Kadel expressed his remarks and thanked all the member cooperatives unions also appreciate their wonderful job to fight against pandemic. Chairman Kadel also informed that NCF has submitted suggestions, on behalf of

Cooperative movement, to all the seven provinces. Similarly, NCF Vice Chairman Ramesh Prasad Pokhrel requested all to coordinate and collaborate with Local and Province Level Government. Moreover, he said the Federal Budget is very much cooperative friendly, and we need to focus on its effective implementation. NCF Board member and Chairman of National Cooperative Bank Ltd. K.B. Upreti informed that the Bank is working to support cooperative movements as much as possible. The program was conducted in the initiation of the NCF Bagmati Province Coordination Sub Committee Coordinator D.B. Basnet.

“I can’t be detached from Cooperative, Mr. Badal”

The Immediate Past Chairman of NCF and Former Minister Keshav Prasad Badal said that he can’t be detached from Cooperative. Badal said whether I will be in any position or not, I can’t be isolated from cooperative sector. Badal added, “Before being the Chairman of NCF for two tenure, I was in the capacity of Advisor. Earlier than the position of advisor, I was in rural villages of Nepal to change the lifestyle of community people via cooperatives. Cooperative are always there in my heart and in mind.” Addressing a training closing session of Capacity Development Training of Board Members of Cooperatives, held in 16-18 February organized by NCF. Badal said the Cooperatives Philosophy, Principles, values, norms and behaviors are deeply rooted in my heart, I can’t go beyond that”. 25 participants took part in the said training.

Decisive discussion on ICA-AP Regional Board Meeting

ICA-AP Regional Board Meeting was virtually held on 24th Feb 2021. NCF Chairman Min Raj Kadel, Senior Vice Chairperson, Om Devi Malla, Vice Chairman Ramesh Prasad Pokhrel, and General Manager Chitra Kumari Thamsuhang Subba. More than 107 participants were presented at the meeting. The meeting also discussed on the last year’s Progress Report, Financial Report including various presentations from sub committees. The regional Assembly also discussed on the date of 15th Board Meeting including November board election in Seoul, Korea, in line with the World Cooperative Congress.

Focus on Transforming Lifestyle for Positive Change

NCF organized a program on “Transforming Lifestyle for Positive Changes” targeting cooperators throughout the country on 7th June 2021, highlighting on to keep individual and organizational health sound. Program facilitated by freelancer consultant Himmat Singh Lekhali who highlighted on having positive attitude to win against harsh situation. His major concern was on to defeat any illness and negative thoughts by changing our lifestyle. Not only for individual life, for the betterment of whole community,

and prosperous country, there is a need of transforming lifestyle of individual and community, and for that, cooperative sector, as the widest network of the country, can play significant role. He also urged participants to transform kitchen as pharmacy and cook as a doctor, regarding most of our thought and feelings come from what we eat and how it is prepared.

During the program, NCF Chairman Min Raj Kadal said that cooperators should work prioritizing their members and community. He also said

that we can fight against the pandemic if we jointly work with Local, Province and Federal Government. Addressing the closing remark, the NCF Senior Vice Chairperson Om Devi Malla expressed her remarks and said that such program increases capacity to be cured from various diseases by increasing positive thinking in individual and community. We need to be disciplined and regularly devoted on our work, and give some time to study and research as well, she added.

Cooperatives subject to be included in the Curriculum: Secretary Mainali

The Secretary of the Ministry of Education, Science and Technology, Gopinath Mainali informed that the cooperative curriculum is mandatory to be included in the formal education curriculum of Nepal for the development and promotion of cooperative sector. He also informed about developing necessary legal provisions, and revision of existing policies to establish cooperative school.

Secretary Mainali expressed such views during the meeting with the cooperatives team led by the NCF Chairman Min Raj Kadel. Chairman Kadel said, “It is necessary to inform youths about cooperative model, cooperative business, to work collectively, and for that, cooperative must be included in the

curriculum.”

Secretary Mainali had already served as the Secretary in the Ministry of Land Management, Cooperatives and Poverty Alleviation. Known as the person having sound knowledge about Cooperative, Secretary Mainali is very much positive to take initiations in order to include cooperative education in formal curriculum.

The cooperator’s team officially congratulated Mainali in Singha Durbar, and wished for his successful tenure. In the team, led by NCF Chairman Kadel, Immediate Past Chairman Keshav Prasad Badal, Vice Chairman Ramesh Prasad Pokhrel, and the General Manager, Chitra Kumari Thamsuhang Subba were also presented.

Cooperative Movement Voice to Amend Directives

Likewise, NCF General Manager Chitra Kumari Thamsuhang Subba also urged all to get united and lobby well for its amendment. Not only this, we must have to carefully wait and watch other directives also that are in pipeline.

A massive discussion had been held within National Cooperative Federation of Nepal, Provincial Cooperative Federations and District Level Cooperative Unions on 20 September 2020. The program was attended by representatives from Kathmandu, Bhaktapur, Lalitpur, Makawanpur and Kavre District Cooperative Unions along with Sectoral Cooperative Unions. The interaction was focused on NCF's role to lobby for immediate amendment of the Cooperatives Supervision, Examination and Monitoring Directives as it weakens the cooperative movement, especially those who are doing savings and credit.

During the interaction, participants urged NCF to play active role for the amendment of the Directives. NCF Chairman said that the nation's prosperity won't be possible without cooperative, so the movement will meet and inform the concerned authorities for its amendment. "NCF won't support any actions that is against cooperative. NCF is clear on this matter. Likewise, the regulatory bodies also should understand the issues and address immediately", Kadel said.

Similarly, NCF Senior Vice Chairperson and ICA Global Board Member, Om Devi Malla said that NCF will only be stronger when the member cooperative unions became stronger. Hence, NCF is working and playing significant

role to capacitate the district unions and it will be continued in the future too.

Similarly, NCF Board Member and also the Chairman of National Cooperative Bank K.B. Upreti said that the provision of not having cooperative's money in cooperatives account is not a good news. Therefore, it must be amended, Upreti said.

The Chairman of NEFSCUN, Paritosh Paudel supports the voice of DCUs as the directive is willing to shrink the financial cooperatives. For its amendment, Paudel requested all to have united voice. Likewise, the Senior Vice Chairman of NEFSCUN, Chandra Prasad Dhakal said that the cooperative agendas have been poor and overshadowed by country's other contemporary issues.

Likewise, NCF General Manager Chitra Kumari Thamsuhang Subba also urged all to get united and lobby well for its amendment. Not only this, we must have to carefully wait and watch other directives also that are in pipeline.

There were Senior Cooperative leaders from Central, Provincial, District level cooperative unions who collectively raised voice against the directives and raised voice for its immediate amendment to make it more cooperative friendly.

Ten Point Guidelines published by Department of Cooperatives

The Department of Cooperatives (DoC) has issued ten-point guideline for cooperative sector on 24th July 2020. To address the difficult situation owed by COVID-19 in cooperative sector, the DoC has issued 10 points guideline in consultation with National Cooperative Federation (NCF), National Cooperative Bank Ltd., and the Central Cooperative Unions. Earlier, the Monitoring Policy of FY 2077/78 has been published by 17th July 2020. Though cooperative concerns were also slightly addressed on the policy, DoC after consultation with the cooperative movement, published the guidelines.

The guideline clearly indicates the distinction and cleared about the credit risk fund expenditure, income and expenditure account, loan and interest payment by the member and so on. Regarding the guideline, the DoC had interaction with the cooperative movement on 21st July 2020. During the interaction, NCF Chairman Min Raj Kadel appreciated the initiation of DoC to address such vital issues which were not cleared by monitoring policy. Likewise, the Senior Vice Chairperson and ICA Global Board Member Om Devi Malla requested DoC to prepare clear guideline and paved the way for cooperatives



along with the tips on how to conduct cooperatives' AGM in the pandemic.

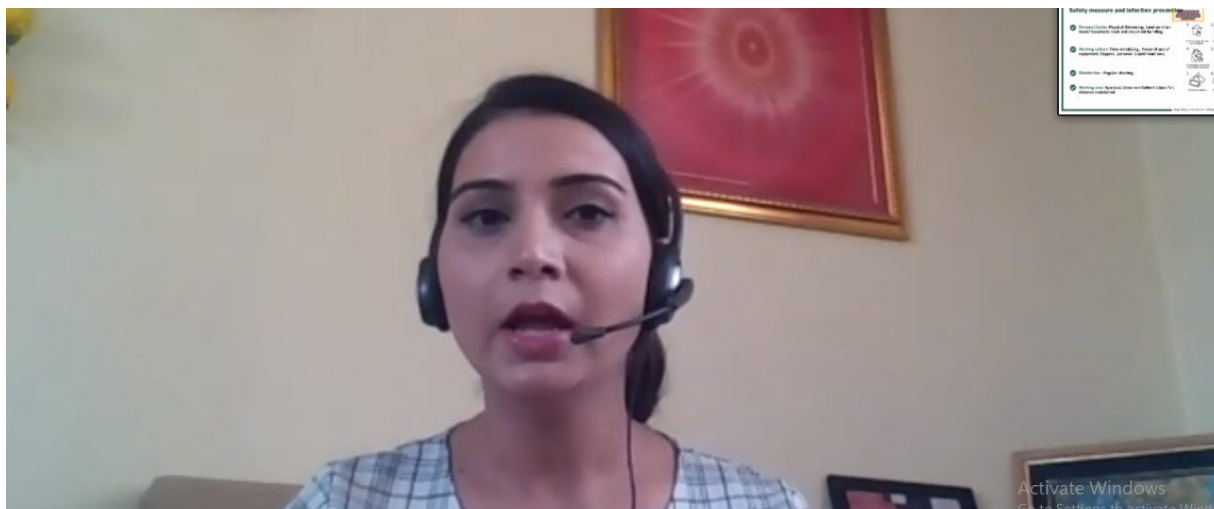
Significant numbers of senior cooperators including NCF board member and Chairman of National Cooperative Bank Ltd. K.B. Upreti, NCF board member and Chairman of Nepal Agriculture Cooperative Central Federation Khem Pathak, Chairman of NEFSCUN Paritosh Poudel, NCF General Manager Chitra Kumari Thamsuhang Subba, CEO of the Cooperative Bank Badri Guragain, CEO of NEFSCUN Prakash Pokhrel and others participated in the program.

According to the guideline, the specific flexible provisions has been made to repay the

loan interest from the member for the FY 2076/77. For one time there won't be any problem to record received interest for the month of Shrawan into the previous FY. Likewise, there is flexibility in loan loss provisions and many more.

Similarly, for those who are unable to pay their loan interest, the Board members can extend 6 months after evaluating the need of the member, risk analysis and estimated time to resume their business. But, after taking prior permission from the regulatory body, it can be extended up to one year. There are many provisions that are supposed to address the problems faced by cooperatives of Nepal in the COVID-19.

Inevitability of Safety Measures in cooperatives explored through interaction.



National cooperative Federation of Nepal conducted online health orientation for its members and cooperative leaders in association with health professionals on 8 September 2020 especially in how to operate cooperative offices safely and provide services to their members, maintaining safety measures in home isolation in case of infected members. NCF has conducted the interaction in collaboration with Danphe and KOSIS Cooperative Management Software.

During the program, Infectious Diseases and Care Specialist Prabhat Adhikari advised the participants to adopt governmental protocol against COVID-19. He added, “Pandemic could be prevented if the community played a constructive role in following health protocol”. He further said that since the virus is transmitted directly from the nose, mouth and eyes, all staff and members of the office must wear masks, gloves, eye goggles as well as keeping distance of at least 6 feet.

Similarly, Dr. Binod Dhungana, an expert in internal medicine and health management, said that the employees of money transaction institutions should get in the habit of washing their hands regularly before and after starting their daily work. Dr. Dhungana, who is virtually joined from United States, said that the risk can be reduced if a doctor could be provisioned for

regular consultation against infection and dos and don'ts in home isolation.

Kabin Malekhu, who is leading the project of Danphe, presented the services provided to COVID patients at Home Isolation. He informed that necessary services including counseling services are being provided to the infected people for 15 days.

Inaugurating the program virtually, NCF Chairman Min Raj Kadel said that it is an important program and subtle presentation on the safety measures to be adopted while operating cooperatives as well as in home isolation. This program is very much able to generate right answers that cooperators generally raised. He added, “Such programs would be conducted in the coming days as well.”

NCF Senior Vice Chairperson and ICA Global Board Member Om Devi Malla said that the program was organized which is very much able to prove to be very effective for the cooperatives and unions which has direct concern with the community. She further added that the cooperative movement was also playing an important role in raising public awareness. The program moderator and General Manager of NCF Chitra Kumari Thamsuhang Subba was also presented and produced her practical ideas on the program.

Gender Inclusion: A key aspect of cooperatives development

Kathmandu Saving and Credit Cooperative Union (KASCUN) has successfully conducted the Virtual workshop “Role of Women Leadership in Cooperative” on 5 September 2020.

The workshop illustrates the remarkable contribution and participation of women in the cooperative movement. It also discussed women’s different issues as women must be sensitive on increasing their capacity for meaningful participation.

NCF Senior Vice Chairperson and ICA Global Board Member Om Devi Mall shared her experiences of engagement in Global Cooperative Movement. She is the first Nepali woman to represent Nepal in ICA (Global Board). As a chief guest Ms. Malla said that the continuous study and sheer determination are mandatory part of success. She also recalled her role in the drafting process of constitution ensuring the provision of 33 percent women’s participation. Now, even at the leadership level, everyone should work hard for gender inclusion. “We are capable of doing that,” she said. She said that the cooperatives have played an important role in making women self-reliant and empowered in the decision making process. The workshop has chaired by KASCUN Chairman Deepak Paneru. The paper was presented by NCF General Manager Chitra Kumari Thamsuhang Subba on “The role of Women in Cooperatives”. Presenting the paper, Subba said that although the participation of women in cooperatives is higher than that of men, their role in the top and mid level management as well as in decision-making level is comparatively less. Even though the percentage of women is 51.50 percent of the total population, the women ownership in the property is 26 percent where the women literacy rate is only 57.4 percent.

Similarly, Data shows that 17 percent women

in the civil administration and 25 percent in the private sector are engaged. She put her opinion that the participation of women in the cooperatives is about 56 percent and 39.34 percent in the leadership of the primary cooperatives. However, she opined that 33 percent participation should be ensured in the district and central level cooperatives as well. In the cooperative, there were 47.98 percent female where as more than 4 thousand cooperatives are run by women which is comparatively very good,” she said. She further added that we should have to look at results rather than processes. The cooperatives run by women are capable, well-governed and well-organized. She presented the research conclusion of a cooperative of Makwanpur district.

Commenting on the working paper, National Cooperative Bank Ltd. (NCBL) Board member Sarita Bhattarai stressed on the need of cooperatives to provide ample opportunities to women activist, empowering them through women sub-committees. She said that there are few female role model in Nepalese Cooperative Movement and others have to follow their philosophy,” she added. She further comment to illusively talk about women-friendly regulations, policies, programs, education and training for women’s empowerment and budget for women’s participation in various activities. She also emphasized on the need for women to develop their abilities timely. We have a lack of study and in order to implement the constitutional requirement of 33 percent participation of women, initiatives should be taken in the primary, district, province and federal bodies simultaneously. She also emphasized on the clear data on women participation. The workshop concluded that not only the role of women is crucial but the male are also important factor for gender inclusion.

Women Inclusion in Cooperatives: Policies & Practice in Nepal

The government of Nepal is committed to include women in policy and decision making process by empowering them in holistic aspects.

Introduction

Nepal is mountainous country where more than 80% people live in rural areas. The population of women reside in rural areas is 42.6%. Study shows that women do more than two third labor work in the world, but they get

only 10 % return. Women are the feeder of world population however, their participation in policy, plan and program is negligible. The government of Nepal is committed to include women in policy and decision making process by empowering them in holistic aspects. Such commitment is embodied when it ratified the covenant on the eradication of all discrimination against women in 1979, Beijing declaration 1995, and after signing on the Sustainable Development Goal (SDGs) in 2015. We cannot underestimate the deeply rooted patriarchal culture, socio religious superstition and cultural misunderstanding in most of the developing countries mostly in South Asia, where women are compelled to stand as goods for reproduction and are deprived to the access of means and



Ms. Om Devi Malla

ICA Global Board Member

NCF Senior Vice Chairperson

resources. Every sectors are not an exception including its affect in cooperative sector.

Constitutional Arrangement for Women Inclusion

The constitution of the Federal Democratic Republic of Nepal 2015 has been regarded as most progressive and people centric supreme law since it was developed by the constitutional assembly. As per the directive principles, the economic objective of the nation shall be to achieve a sustainable economic development, while achieving rapid economic growth, by way of maximum mobilization of the available means and resources through participation and development of public, private and cooperatives. The directive principles further stresses to develop a socialism-oriented independent and prosperous economy while making the national economy independent, self-reliant and progressive in order to build an exploitation free society by abolishing economic inequality through equitable distribution of the gains. The mandatory provisions while appointing or electing president & vice president of Nepal, speaker & deputy speaker of the House of Representative, chairperson & Vice-chairperson of National Assembly, Mayors and Deputy-Mayors of the Municipalities chairpersons & vice-chairpersons of the rural municipalities with gender balance is an avenue for



The directive principles further stresses to develop a socialism-oriented independent and prosperous economy while making the national economy independent, self-reliant and progressive in order to build an exploitation free society by abolishing economic inequality through equitable distribution of the gains.

inclusion. Moreover, there is the provision of representation in the House of Representatives under the proportional electoral system, representation has been ensured on the basis of a closed list also from women, dalit, indigenous peoples, like Khas Arya, Madhesi, Tharu, Muslims and backward regions. In National Assembly, one women out of three has to be nominated by the president as a national assembly member. Similarly, in the state assembly

too, at least one third of the total number of members elected from each political party representing in the State Assembly should be women.

Policy Provision and Laws for Women Inclusion

25 % in land registration and 35% in industry registration has to be discounted in total cost if the land and industry is registered in the name of women. Moreover, 10 % discount is available in salary income tax for the women. The age bar for entering into the civil service for women is extra 5 years than men i.e. 40 years, where prohibition period is only 6 months unlike the provision of one-year period for men. Accordingly, provision of one year early promotion in any position of the civil service and other special provision for the women recruitment are noticeable steps in women inclusion. In order to channelize the fund for income generation activities focusing on women, Women Entrepreneurship Fund has been established. Government has also allocated 25% reservation and scholarship to the girls including single women for the school, higher education, technical diploma and certificate level. For the single women, the grants is given for any type of renewable energy technology. Additionally, Mothers' Security, Women Health Security programs etc. have been run by the local governments.

Endeavors of National Cooperative Policy, Act & Regulation for the women inclusion

National Cooperative Policy is the first authentic document proclaimed by the government of Nepal for women inclusion among others. It has mentioned several privileges for the benefits of women. The women involved in the cooperatives are considered to be provided vocational & skill oriented trainings for establishing the self-employed business and industry. The provisions to provide the capital grants for establishing the small & domestic industries by enhancing the women entrepreneurship and leadership development has also been onset in the policy document. Moreover, the provision to increase the participation of women by 40% in the cooperative unions and federation is a step ahead trial. After the enactment of cooperative Act 1992, there were rapid growths in cooperatives. Opening the window of cooperative network from primary to national federation is one of a unique feature of Cooperative Act 1992. As per the recent study of Department of Cooperative (DoC), there are 29886 primary cooperatives all over country except 4 local bodies out of 753, 311 district cooperative Unions, 10 state cooperative unions, 19 subjective central level cooperative federation, 1 National cooperative Bank and National Cooperative Federation of Nepal as an apex body of all types and level of Cooperatives. In the total number of cooperatives, 125 cooperatives having the working area in more than one province are under the jurisdiction of DoC. 6002 cooperatives are under the jurisdiction of province and 23759 falls under the jurisdiction of 749 local governments. Among

about 7.3 million members in the cooperatives of Nepal, more than 56% are women. However, there are still challenges to enhance meaningful women participation in the leadership position in real sense i.e. executive board and other committees. Considering this, Federal Cooperative Act 2017 has arranged special provision to ensure 33% seats in the committees of cooperatives. Most of the Province and Local Cooperative Acts has also mentioned the similar provision as guided by the Federal Cooperative Act. The implementation process is still under consideration.

Essence of Sustainable Development Goals for the women inclusion

In line with the spirit of SDG, National Cooperative Federation of Nepal has developed Guidelines on "Sustainable Development Goals for Cooperative Movement of Nepal." Based on the goal 5, the guideline has mentioned to avoid all types of discrimination, gender violence, and other harmful practices. It has also provisioned to ensure the involvement of women in federal, state and local level by 40% also to increase the women involvement in public service policy making bodies. The document has also spelled out to measure the growth of gender empowerment. The role of all types and level of cooperatives are also determined to compulsorily constitute the Gender & Women subcommittee for inclusion. Women friendly services for the development of entrepreneurship, capacity enhancement and leadership development, increase the access of women in the higher level management are other roles that cooperatives have to be accomplished.



Current data on women participation in Nepal

S.N.	Particulars	Involvement
1	Population	51.5%
2	Literacy rate	57.7%
3	Ownership in Property	26%
4	Representation in Federal Legislature	33.53%
5	Representation in State Legislature	34.36%
6	Local Level	40.96%
7	Women Mayors	7
8	Women chairpersons in the rural municipalities Bodies	424
9	Women Ward President	62
10	Male Member in Wards from scheduled class	6743
11	Female Member in Wards from scheduled class	6568
11	Participation of private sector in leadership position	29.6%
Source: Federal Legislature, 2017, NPC, 2011.		

Women participation in International Cooperative Alliance (ICA)

S.N.	Particulars	Involvement
1	Women head of State (world scenario)	22 country
2	Women parliamentarian (world scenario)	24.9%
3	Representation of Women in ICA Global Board	33.33%
4	Women Regional Directors in 4 regional offices	2 (Africa & Europe)
5	Women Chairperson in 4 continent	1 (A m e r i c a n Continent)

Status of women participation in Nepalese Cooperatives context

The statistic shows that there is the encouraging involvement of women in the Nepalese cooperatives. Women are actively involved in the sector in each level of cooperatives. The senior vice chairman of the National Cooperative Federation of Nepal has been active in the Global Board of the International Cooperative Alliance (ICA).

S.N.	Particulars	Involvement
1	Women members in total membership	56%
2	Women in committee	39%
3	Women in total employees	48%
4	Average women members in district union board	18%
5	Average women members in central union board	26.31%
6	Women members in NCF Board	21.73%
7	Women National representatives from members unions in NCF	24%

Note: NCBL-31.25%, NEFSCUN Board -31.57%, Central Multipurpose Coop union 15.78%, Central Agriculture Coop Union-26.66% (Average BOD members – 26.31%).

Notwithstanding the figure about the participation of women contained above, still there is low level of active women participation in cooperatives. Although women membership in the cooperative movement of Nepal is more than male, they are not elected in higher level leadership position even in the primary cooperatives. There is a big challenge to be elected for the representative in district & central level union and national cooperative federation too. Unless one cannot be representative for upper level, he or she cannot be elected.

The contribution of cooperative sector for women inclusion

The cooperative has increased the access in finance to women by enhancing their savings habit which ultimately accustomed women working with group. Group benefit is collective and individual entrepreneurship development including the financial and gender violence. The habit of working in groups developed the leadership capability which contributes to enhance women's social prestige and political accessibility.

Initiatives and Challenges on Women inclusion in Cooperatives

Cooperative organization are guided by the internally accepted cooperative principles and values. However, in a patriarchal society, there is differences in perceiving the women based in their cultural values and norms which limit them to be remained in house having no rights to the economic means and resources. As a result, their access in training and information is limited. Women cannot be self-confidence and cannot not take sufficient risk unless she has power of knowledge. Even if they have the knowledge and experience and confidence they are not trusted and accepted by the society. It's unfortunate. They have double and triple responsibilities as they have to work, give birth and feed people. The Cooperative Act is not effectively implemented on one hand and there is lack of gender friendly program and budget

formulation system on the other. The laws are developed and many good initiatives have been practiced. In spite of this, not all types and level of cooperatives have amended their bylaws in line with the cooperative Act 2017 with the provisioning of 33% women representation in various committees, sub committees and in management level. Moreover, it is also felt challenging to make such provision in the province and local level acts, regulations, policies, plans and programs. Lack of capacity development is another issues for empowering the women. Self-Motivation of women for learning & research may be an option. But they have to encourage to participate in meeting, interaction while formulating policies and plans inclusively. Committed women should be rewarded and disseminate responsibilities.

Conclusion

Let's show our strength and connect women in the main streaming of inclusive development by providing equal opportunity through cooperatives. The lobby and advocacy is means of continuous efforts for achieving the gender inclusion in cooperatives. That's why it should be continued. Debate, discussion, and policy forums are required for developing the gender policy so as to increase their participation in decisive level. Gender empowerment program should continuously be carried out to change the overall thinking and attitude based on the existing policy and laws. Unless the internal policies, procedures, and bylaws of the cooperatives are not revised, updated and implemented honestly, mainstreaming gender inclusion will remain in words only. Therefore, we have to change our mindset, make the policies/ plans with changed mindset and ensure the implementation of programs. We have to also study, observe and replicate the success story of women cooperatives. Finally, the contribution of cooperatives should be expanded based on the indicators of the gender equality of the sustainable development goals as well.

Management and Governance of Cooperatives for Poverty Reduction in Nepal

The government of Nepal is committed to include women in policy and decision making process by empowering them in holistic aspects.

Abstract

Spread of cooperative is immense in Nepal. Significant volume of human resources and financial resources have been mobilized by cooperatives throughout the country. Cooperatives are equated with

working with and for poor people. This paper explored on role of cooperatives in poverty reduction in the community and among its members and associated management and governance issues through informal interactions with different stakeholders. The study found that the contributions of cooperatives in both horizontal and vertical outreach is not satisfactory which demanded for improved cooperative governance and management. This paper suggests management skills required for board members and managers to manage themselves for improved effectiveness in cooperative to expand its outreach for economic and social benefits. .

Keywords: board, organization, enterprise, poverty reduction.



Prof. Dr. Binod Krishna Shrestha

Kathmandu University School of Management

Background

Cooperatives have been an important form of economic and social enterprise to contribute in socio-economic development in Nepal. Cooperatives are defined as an organization of an autonomous association of people united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically controlled enterprise (ILO, 2017). Therefore, from organization management perspective, cooperatives are organizations with a distinct purpose to serve its members which are governed and operated by its members and hired employees within an established structure, policies, principles and norms. ILO further clarifies that it has volunteerism i.e. its members have single voting rights irrespective of their volume of contributions and it operates as an enterprise to fulfill its profit and social objectives. Therefore, cooperatives are not only for profit organizations but also socially oriented organizations.

Currently, Nepal has considered cooperative sector as an important avenue to contribute in the economy of Nepal. There are 29,886 cooperatives in Nepal with altogether about 73,00,000 members, which have been providing direct employment opportunities for 88,309 people across Nepal (GON, 2020). However, several management related problems are reported for less effective and efficient management of cooperatives in Nepal. The problems include

investment in risky projects by finance cooperatives. Likewise, other types of cooperatives report about failure to deliver agricultural inputs and provide market access to their members, and low productivity and competitiveness. These problems indicate that majority of cooperatives are not functioning well to satisfy their members and contribute to socio economic development of the country. In the board composition and management team, it is reported that they do not have managerial skills and knowledge, and they suffer from governance issues and centralization of power leading to lack of trust and information sharing (NCF, 2021).

Cooperative management is complex. It often involves managing the affairs of several issues unlike businesses under one structure. Adding to the complexity, the user-owner cooperative business must satisfy different needs of member customers. They interact in different manner with cooperative businesses. This is not a small or easy task for management. In Nepali cooperative, board of directors' professionalism contribute in cooperative performance (Puri & Walsh, 2018) but the management skills of the directors are not researched yet (Dhakal, 2018). Despite the complexity and prominence of cooperatives, there is a dearth of papers on cooperative management and its contribution in socio-economic development in the country.

This paper explored on

role of cooperatives in poverty reduction in the community and among its members and associated management problems among board members and managers of cooperatives.

The first part of the paper highlights the objectives of this paper. The second part of the paper deals with the concept of management and identification of managerial skills for management of board of directors, management of organization and management of enterprises respectively which is followed by research method. The final section is analysis and conclusion of the research.

Literature review

One of the success performance of the cooperatives is members' welfare, poverty reduction of members, and members' satisfaction and retention (Dhamayantie, 2018). For such success professionalism in management of cooperatives is necessary. Nepal cooperative Act 2017 spelled out that functions and duties of board include operation of cooperatives, carrying out financial, administrative and promotional functions, and preparing policies, plans, budget and annual programs of cooperative organizations (GON, 2017). Board of directors appoints managers, assistant managers, accountants, cashiers and marketing staffs (Thakuri, 2010). The board of directors' roles are formal strategic planning and management process,

organizational structure, finance and accounting, business management, marketing, human resource management and management information management (USDA, 1995).

Cooperatives are considered as precondition for poverty reduction (Wanyama, Develtere, & Pollet, 2004). Another study indicated that agriculture cooperatives provide the opportunity for poor farmers to raise their income, but poor management, lack of capacity, lack of awareness and inadequate market access are the main barriers to it (Okoe, 2011). The brief review of literature indicated close relationship between cooperative management and poverty reduction.

Research Method

This paper used exploratory method in which four cooperative members were selected as respondents. They were asked questions: what have you been receiving from cooperatives for improving your economic life? What changes have taken place in your economic conditions due to the services? How many of your fellow members have transformed into the successful life as you did? What are the contributing factors for the economic success and failure? To what extent poor people in the community in your localities have been benefited by your cooperatives? What are the reasons for the success and failure?

The responses of the members were verified with additional four respondents

in the second phase of the interview in which the people involved in cooperative movement for more than 20 years were contacted. They were asked with two questions? What are the factors that hinder and foster cooperatives in serving poor communities? What are the factors responsible for transforming and not transforming economic life of cooperative members?

The interviews taken online using Zoom due to lock down during Covid-19 pandemic. Their statements were collected through field notes. The concise transcriptions were mentioned in this paper. Through broad content analysis of the text were analyzed and finding were derived.

Analysis

The following section presents the respondents views of the first phase of interviews with members of four different cooperatives. This is followed by the respondent views in the second phase of the interview.

The first phase interview Respondents 1

In my community, there are many poor people about 50% of the total population. We do not have access to road. Monkeys destroy corn field every year. They can feed their family for three to four months only through this crop in a year. Most of them are not in the cooperatives. I have been in a cooperative which converted my life from workers to owning a shop and houses of my own. Cooperative has been my god. However almost 15% to 20% members of my cooperatives

have made a good fortune by transforming their economic and social life. The rest are not hard workers like me. They must be trained on how to use loan productively in business. They also misuse the loan from our cooperative.

Respondent 2

I have mushroom farm and cooperatives helped me. I am able to buy my own land and constructed my own house because of cooperatives else I would remain to be a landless person and workers only. I am in this position because of cooperative's supports. My cooperatives provided training, loan, materials to me. I can see many poor people in this place. Women do not come out from their home and man works as workers and house constructors. They are not our members; therefore, they are still poor. Among so many members of my cooperatives, only a few have been able to work in their business and buy land and construct house. The rest have not improved their life.

Respondent 3

I have been a member of a cooperative for three years now. I am depositing Rs 300 every month in the cooperatives. I have not received any materials and equipment for my farm yet. I do not know how to get them. I heard that few of the members have taken loan from the cooperative and set up their shops and farms. They also received seeds, fertilizers and plastic and training. I do not know how to get all these. I know many people like me just deposited their money but have

not received any benefits yet.

Respondent 4

I have been in cooperative for few years. I came to realize that cooperatives are not for us and it is only for rich and educated people. They know how to take benefits. They are not honest to us. Many of my friends are not benefited by our cooperatives.

The above mentioned text clearly indicates that the core poor people have not been embraced by cooperatives. Among the members, few about 5 to 20% members have thought that their life was drastically uplifted economically by the help of cooperatives. The rest are not that improved. The main reasons for such low outreach of benefits of cooperatives in their economic life is because of weak relationship, lack of knowledge and hard works among many members. The successful members can reap benefits from the cooperatives and the rest lack knowledge and skills to mobilize loan and other supports into business.

Second phase interview

Four respondents were contacted to verify the answers given by the earlier respondents. The above mentioned statements about the success and failure of cooperatives and their contributions towards poverty reduction were validated by four experts.

Respondent 1

Many people have been outside cooperatives. Since cooperatives are autonomous organizations, the government is not monitoring them to make

them serve core poor people. Even the members are not aware of means to improve their life and use supports of cooperatives. As a result cooperatives management tend to limit their supports to their near and dear rather than those who are badly in need of supports. The cooperatives have yet to improve in educating poor people on the importance of being member of cooperatives and how to get supports. The cooperatives also need to improve its management to cater poor people and educate many members on cooperatives.

Respondent 2

Cooperative need to have poor focused programs to improve its outreach to very poor people. Since cooperatives are voluntary organizations open to those who are interested like-minded people, poor people might have been left out. My observation is that the most of the members are from middle class family. Among the members only those who are capable are benefited tremendously from cooperatives. To address these problems government should strictly monitor cooperative activities.

Respondent 3

Cooperative movement has focused on expansion in number rather than outreach to lower income bracket. This has been problem area for cooperatives to cater core poor people. Poor people lack skills and knowledge to participate in cooperatives. There is misuse of funds in cooperatives mainly because of bad intention

of some members. These members limit the benefits to few people who are kin to them. There is no cooperative focused government interventions to improve the situation. Majority of the cooperative members do not have entrepreneurial skills which hinder their initiative and hardworking behavior to carry out the businesses. Financial and non-financial supports alone cannot transform individual cooperative members' economic status.

Respondent 4

Cooperative movement in the beginning created many saving and credit cooperatives but there was no control in their establishment and management. As a result, they have been avenues for collecting fund from the members and use the fund in some other businesses by few groups of people in management. Just recently there has been growing realization to manage cooperatives professionally. In such situation, we cannot expect that these cooperatives serve poor people. Majority of cooperatives are run by middle class people. The management of cooperatives must be improved to cater majority of its members' need.

The experts opined that cooperatives will slowly professionalize themselves to make impacts on its members through management education and exposures in the future. The cooperative members need training on business and entrepreneurship so that they can convert the resources in productive sector to improve

The poor community and disadvantaged members are usually silent. They should also encourage dissenters to disagree with their justifications to encourage them to ask questions to generate new ideas to solve the poverty related problems.

their living conditions.

Suggestions

In order to address the problems of the cooperatives the following are the suggestions.

Board management

Board of directors need to have strategic planning focusing on how to increase social impact in their members and communities. The strategies need to be supported by development of well-defined and documented organizational charts within board of directors and top management team. Implementation of such organizational charts include frequent and open communication between the board and the manager on how to increase impact of cooperatives to their members and society. This type of arrangement helps to make transparent management from board members. The use of an executive committee from the board will be useful to reduce the time and complexity of solving problems and speeding up the decision-making process. Formal and written evaluations of a manager's performance on an annual or more frequent basis provide guidelines for making corrections or adjustments when desired objectives of increasing economic and social impacts. Written recommendations and agreed upon changes with target dates are desirable. Evaluation sessions also permit the manager to express views on board operations and

decisions in a neutral setting.

Both of these board remembers and top level management contributes in building an effective board (Sonnenfeld, 2002). This skill includes building an effective board over time. This is not possible only by developing principles, code of conduct and bylaws for board members and top level managers, they need additional activities. For this purpose they should create climate of trust and honesty. That includes implementation of practice of sharing information with directors and allowing directors to meet with employees and inspect the activities implemented. For such climate, the team of board including CEO should encourage silent board members for their opinion and ask them to justify their position. The poor community and disadvantaged members are usually silent. They should also encourage dissenters to disagree with their justifications to encourage them to ask questions to generate new ideas to solve the poverty related problems. Directors should be encouraged to develop alternative scenarios to evaluate strategic decisions by challenging their own roles and assumptions. Directors should perform the tasks that require them to inform the rest of the board about strategic and operational issues the cooperative face. This may involve collecting external data, meeting with customers, anonymously visiting plants and stores in

the field, and cultivating links to outside parties critical to the company to increase their accountability. Periodic examinations are necessary to track directors' confidence in the integrity of the enterprise, quality of the discussions of the board meetings, credibility of reports, use of constructive professional conflict, level of interpersonal cohesion, and degree of knowledge. Evaluation of individual board members should go beyond his/her reputation, resume, and skills to look at initiative, roles and participation in discussions, and energy levels.

Integrative organizational management

Organizations need managerial skills and abilities in uncertain, complex and chaotic times to contribute to employees' productivity and loyalty in order to improve its performance and retain its organizational value. Therefore, organizations are structured to be more open, flexible and responsive to change. Managers of all level should have skills to innovate and create innovation in the process and to develop new products. Such type of initiative will enhance learning in cooperatives. Innovation is important because poverty situation is local context specific.

Interpersonal skills involve using information, making choices, influencing actions in three ways: by managing actions directly by managing people who take action and by managing information that

Political skills are necessary to exert their influence without others detecting it and not be labeled political through use of networking ability, interpersonal influence, social astuteness and apparent sincerity.

impels people to take action. Relationship management is another important managerial skills related to interpersonal skills. The leaders who can build strong relationship with their front-line employees are successful. The communication is important and managers should learn how to communicate more effectively and how to refrain from jumping into conclusions when discussing a problem with workers.

Political skills are necessary to exert their influence without others detecting it and not be labeled political through use of networking ability, interpersonal influence, social astuteness and apparent sincerity. This type of skills are necessary for all level of managers.

Ethical management skills are also necessary to address the complaints to the cooperatives from society. This skills involve development of

code of conducts for board members and managers to comply with cooperative principles, legal requirement of the countries and social responsibility of cooperatives. The code of conduct should be reinforced by being honest to the employees and members, encouraging people to raise voice against mal practices and punish the wrong doers if found guilty. This will create ethical culture in cooperatives.

Management of diversity has become an essential phenomenon in Nepal. Since cooperatives may include people from different demographic and ethnical background as members and employees, the management of diversity has gained prominence. This type of management include compliance of inclusiveness free from biasness against women, disadvantaged communities and differently able people through top level management commitment to diversity, mentoring the weaker sections of member groups for better use of their talents, improving group cohesiveness and performance of cooperatives.

Enterprise development skills

All the above mentioned management skills are necessary for effective management of cooperative organizations. Since cooperative are also enterprise to produce and offer products and services to its members and customers, they need four distinct functional management for cooperative themselves. The

same skills should be disseminated to members to make them able to venture into meaningful business activities.

Entrepreneurship development: Cooperatives need to train their members and communities on how to manage their funds with financial literacy training. Similarly, the cooperatives should launch entrepreneurial skills development training and involve in development of entrepreneurial ecosystem in collaboration with local government.

Marketing and sales management: This type of management include identification of customers' needs and demands of cooperatives' members or non-members to sell the products and services. The other activities involve development of products, determining price, promotion and advertisement, and managing sales and distributions to satisfy the customers.

Human resource management involves human resource planning to determine the required number of human resources in different level followed by recruitment and selection, motivation, determine payment system, training and development and performance management of the human resources.

Operation management involves management of transformation process in converting resources to finished products; physical goods and services. The managers should have skills to successfully integrate people into operation systems and to manage value chain by sequencing the activities and information along the entire chain of procurement, logistics, product development and customer order management.

Financial management include planning of capital resources, arranging financial resources for production and delivery of products and services, monitoring financial transactions and analyzing financial statements through accounting system.

Conclusion

It appears that cooperative is owner and customer managed social and economic organization. The foremost management skills is formation of harmonious and cohesive culture and system in management of its members, board of directors and top management team. This is followed by organizational management which includes management of diversity, ethics,

innovation and politics. Likewise, cooperatives need enterprise management which includes marketing, human resource, operation and finance management. All of these are necessary for making cooperatives financially, ethically and socially successful. In order to increase entrepreneurial skills of its members and communities, cooperatives also need to management enterprise development programs.

References

- Dhakal, S. P. (2018). Good governance: key aspects of cooperative sustainability. 2nd Cooperative Congress (pp. 79-86). Kathmandu: National Cooperative Federation of Nepal.
- Dhamayantie, E. (2018). Desining a balanced scorecard for Coperatives. *International Journal of Organizational Innovation*, 220-227.
- GON. (2017). *Cooperatives Act, 2017*. Kathmandu: Government of Nepal.
- GON. (2020, August- November). Activities of Coperative Department. *Coperative Bulletin*, pp. 14-18.
- ILO. (2017). *What is a Cooperative Enterprise*. Port of Spain: International Labour Organization.
- NCF. (2021). *Cooperative Marketing Training Manual*. Kathmandu: Nepal Cooperative Federation.
- Okoad, A. (2011). The contribution of agriculture cooperatives on poverty reduction: a case study of Marvdasht, Iran. *Journal of American Science*, 7(4) 22-25.
- Puri, D. L., & Walsh, J. (2018). Impact of good governance on performance of cooperatives in Nepal. *Management & Marketing*, 208-224.
- Robbins, S. P., & Coulter, M. (2012). *Management 11th Edition*. New Jersey: Printice Hall.
- Sonnenfeld, J. A. (2002). What makes great boards great. *Harvard Business Review*, 1-5.
- Thakuri, C. (2010). *An Anatomy of Cooperative Movement in Nepal*. Kathmandu: Upkar Prakashan.
- USDA, R. D. (1995, March). *Understanding Cooperatives: Cooperative Business Management Funnctions*. Cooperative Information Report 45, Section 11, pp. 1-4.
- Wanyama, F. O., Develtere, P., & Pollet, I. (2004). Encountering the evidence: Co-operatives and poverty reduction in Africa. *Journal of Cooperative Studies*, 14(3) 16-21.

Cooperative Movement of Nepal and SDGs

Trying to rule out the established saying “cooperatives are not being able to contribute on production and distribution” as expected, this sector has established and running exemplary agriculture farms.

1. Current Situation of Nepalese Cooperative Movement:

The Nepalese Cooperative movement has entered into 65th year now. The history showed that the movement was started from the establishment of Bakhanpur Credit Cooperative Committee in Chitwan on April 02, 1957. The cooperative movement boomed after the enactment of Cooperative Act 1992. The conducive environment persisted in terms of enabling environment to establish, managing and having

full control of its members in the basis of cooperative philosophy, principles as well as norms and values.

Currently there are 29,886 primary cooperatives along with 325 District Level Cooperative Unions, 8 Province Level Cooperative Unions, 19 Central Level Cooperative Unions and 1 National Cooperative Bank throughout the country. National Cooperative Federation Ltd (NCF) is an only apex body of cooperative movement. With more than 56% participations of women the total of 7.3 million individual members are directly involved in this sector under the umbrella of NCF. In present, cooperatives are considered as the widest networked organization in the country providing access to finance to poor in remote area and exclusive package of women empowerment programs. Similarly, cooperatives are playing pivotal role to minimize domestic violence and contribute on to strengthen the willpower of women as well as enhancing for



Chitra Kumari Thamsuhang Subba
General Manager, NCF

economically independent women. The plot of such examples could be seen from the activeness of various cooperatives running and led by women leaders.

Equally, the leadership development of women could be exemplified from the numbers cooperators elected in local level. Some elected representatives also accept the fact, and proudly revealed that they were elected only because they developed leadership from cooperatives.

Trying to rule out the established saying “cooperatives are not being able to contribute on production and distribution” as expected, this sector has established and running exemplary agriculture farms. Contemporarily, we could count more than 300 processing industries running by cooperatives.

As per the proclamation of Constitution of Nepal, cooperatives working areas are randomized in Local, Provincial and Federal Level Government. All three level of governments have the right to register, monitor and promote cooperatives/unions as per their jurisdiction. In such situation, cooperative sector will be promoted and strengthened with all level government with cooperative friendly policy and program.

2. The Effort of Government and Cooperative Sector on implementing SDG

The ambitious SDG agendas proclaimed by UN, is a widely accepted global documents, implemented from 2016 to 2030. As a member state of United Nations, Nepal is also actively implementing these agendas. Thus, the mutual efforts of Government of Nepal and Cooperative Movement are contributing for achieving SDGs.

Directed by the promises of SDGs “No One is Left Behind”, the agendas emphasized on human prosperity, global security and partnership among each other as an essence of SDGs 17 Goals, 169 Targets and 234 indicators. As a member of United Nations, Nepal acquired ownership and add 245 indicators in 234 earlier indicators and prepared 479 indicators in total. Similarly, in order to implement programs to achieve SDG, there is a ‘Steering Committee’ chaired by The Rt. Hon’ble Prime Minister and a ‘SDG Implementation Coordination and Monitoring Committee’ chaired by the Vice Chairman of National Planning Commission. Similarly, there are other thematic working groups are formed under the convenorship of members of the NPC with secretaries of the relevant ministries as co-conveners.

During the time of developing periodic



plans, SDGs are given high priority and annual policies and programs are designed according to the goals of SDGs. The National Planning Commission has already published SDG's all Sustainable Development Goals, Status and Roadmap; 2016-2030. Moreover, the Commission also published a strategy paper analyzing the need of SDGs, required budget, financial gap and strategy, including the total budget on the implementing SDGs. The Government of Nepal has already presented progress analysis report as Voluntary National Review (VNR) in United Nations in 2017 and 2020.

Remarkably, the Nepalese Cooperative Movement has also been actively involved in achieving SDGs since 2016 which as mentioned in the VNR presented in the UN by the Government. As the apex body of cooperative movement of Nepal, NCF in guidance of ICA, has been organizing various programs orienting on SDGs, and set the theme "Cooperatives for achieving SDGs" for three consecutive years. The theme was visibly revealed through various documents of cooperatives including letter pad, banners, annual reports and many more. Moreover, significant numbers of paper presentations were done by the experts on SDGs to properly orient cooperators on SDGs', and how Cooperatives can play significant role on achieving it. As a result, the Government of Nepal has also recognized the roles and responsibilities of cooperative sector on achieving SDGs. Nepalese cooperative movement representation on "SDG Implementation Coordination and Monitoring Committee" and other thematic groups. With the support of United Nations Development Program (UNDP) and the Ministry of Land Management, Cooperatives and Poverty Alleviation, NCF has already published Guidelines on "Sustainable Development Goals for Cooperative Movement in Nepal", "Sustainable Production and Consumption through Cooperatives", and

Gender Inclusion in Cooperatives".

As the Government of Nepal has been practicing on developing its policies, programs, projects, and its evaluation process based on SDGs, now, the cooperatives should develop their policies, and programs based on SDGs and analyze them accordingly. Only after developing such culture, the cooperatives' contribution on achieving SDGs will be measurable. On this regard, NCF has been continuously orienting cooperatives accordingly.

3. Way forward for cooperatives on Achieving SDGs:

Implementing Cooperatives policies and program in line with SDG is the real need of today. Some ideas are briefly unfolding on how the cooperatives upcoming action plan can be contributive on achieving SDGs accordingly.

Regarding the Goal one, 'No Poverty', Nepal's current poverty rate is 21.6% which is aimed to be reduced by below than 5% by 2030. Similarly, the multidimensional poverty which is

Remarkably, the Nepalese Cooperative Movement has also been actively involved in achieving SDGs since 2016 which as mentioned in the VNR presented in the UN by the Government.

currently 28.6% is aimed to be reduced by less than 7%. While analyzing the progress by NPC in 2019, nation's poverty rate has been decreased and is at 18.7%. Cooperatives could contribute boldly on to achieve the goals. However, detail plan and successful implementation modality is very much needed. NCF has been studying on the cooperatives' contribution on poverty reduction in Province 1 and 2 in the technical support of Kathmandu University. Hence, while developing cooperatives policies and programs, cooperatives should amalgamate the aspirations of poor and marginalized community involved in cooperatives by gradually support them in saving habit through financial literacy, encourage them on entrepreneurship development by providing trainings and other technical supports and many more.

There is no doubt that cooperative sector can significantly contribute on SDG 2, 'Zero Hunger'. For that, Nepal's traditional agriculture system should be modernized and commercial. Cooperative can support on providing modern agriculture tools, equipment's, machines, bio fertilizer, quality seeds, products collection, storage, processing and marketing through

cooperative. Developing essential infrastructure for agriculture commercialization requires huge capital, where we need support from the government. Currently, we have been importing large number of agriculture products which can be grown locally in own country. It has already been late to increase agriculture productions through cooperatives farming in order to minimize the trade deficit. Some exemplary work has been commenced that needs to be replicated in other areas as well.

Likewise, the Goal no 3 is about 'Good Health and Well-Being'. Here, cooperatives are organizing free health camps, financial services for medical treatment for its members and so on. It's also said that 'the prevention is better than cure'. Cooperatives can distribute informative pamphlets, posters, print in annual progress report, yoga camp and many more to raise awareness about communicable and non-communicable diseases.

As we know that, currently, the world is anguished the impact of COVID-19 and the role of health cooperatives has been increased. Apart from that, NCF has also developed and distributed posters on the roles of cooperative on pandemic.

Similarly, the goal no 4 is related to 'Quality Education'. Here, cooperatives should provide educational supports including financial literacy, various life skills trainings and so on. Cooperatives can support on providing scholarship and education loan to the members' children to reduce gender inequalities in higher education.

The role of Nepalese Cooperative movement's contribution on achieving the 5th goal, 'Gender Equality' has been proudly acknowledged in Nepal. Current data shows that in the majority of primary cooperatives, the number of female is higher than the males. Similarly, there are more than 40% women in cooperative leadership. Due to the legal provisions in Cooperative Act 2017, and Cooperative Regulations 2018, there must be 33% Women participation in cooperative's committee that secures more female leadership opportunities in the days to come. In this inset, NCF has developed Guideline on "Gender Inclusion on Cooperatives" for all level cooperatives.

It has already been late to increase agriculture productions through cooperatives farming in order to minimize the trade deficit.

Similarly, goal 6 is about 'Clean Water and Sanitization'. For that cooperatives can work on garbage collection and processing along with establishing clean drinking water processing center and sell in the market with cooperative branding.

To achieve 7th goal, 'Affordable and Clean Energy', cooperatives can technically and financially support their members on establishing bio gas plant, renewable energy and many more based on the organizational strength and capabilities. The 15th Periodic Plan has also mentioned about establishing and operating bio gas through cooperatives. Still, the number of household using firewood for cooking is remarkably high, cooperatives can encourage their members to use electric and renewable energy.

Similarly, the goal 8 'Decent Work and Economic Growth', cooperative can establish and promote labor cooperatives, and operative hotel, restaurant, workshops, micro enterprises and many more through cooperatives. Moreover, for the employee in cooperatives, there should be social security system to create decent labor environment as well. It surely encourages those staffs and staff retention is possible in cooperatives.

Regarding goal, no 9 'Industry, Innovation and Infrastructure', cooperatives/unions can establish cold storage and processing industries. Though some processing industries of milk, tea, coffee, oil, rice, herbs etc. are established and run by cooperatives but it needs to be spread in the wider range.

Similarly, the SDG goal no 10 regarding 'Reduced Inequalities', as per the cooperative norms, democratic system, equality, social justice, and principles, cooperatives don't discriminate, and equally provide services to its members, so it

is believed that cooperative business are able to gradually decrease inequalities.

Likewise, the goal no 11 is all about 'Sustainable Cities and Communities'. It's still a bitter truth that only 30% people have access to safe housing (in Nepal), there is a very good opportunities to establish housing cooperatives that can build and provide safe, trustworthy housing to its members at easy and reasonable price. Earlier too, NPC also decided to develop housing construction through cooperative but could not move ahead due to various reasons. Along with the Government of Nepal's concept of smart city, and safe transportation, Government and the cooperative movement can jointly work together to achieve the goal.

Whereas, the Goal 12 is about 'Responsible Consumption and Production'. As there are community people directly associated in cooperative, cooperative can encourage its members to use local products as per its availability and the needs of people. Similarly, cooperatives should be involved in healthy organic farming, preserving local seeds and crops for sustainable production and consumption.

The Goal no 13, 'Climate Action', is aimed to address the 'hot issue' of contemporary world that is climate change. Here, cooperatives can work on enhancing capacities of its members on climate resilience. Moreover, the member's should be proactive to face natural disaster and build resilience. During the natural disaster, cooperatives have been supporting the affected persons/communities in various ways, in rescue and response.

Accordingly, goal 14 covers the "Life below Water". At surface level, it may look like it is not



directly related to landlocked country like Nepal. But it is still interrelated in Nepal's context as the melting Himalayas resulting the sea level increased.

Likewise goal 15, 'Life on Land' is in line with "Nepal's diverse geography, possibilities of having various types of herbs, and their processing. Thus, herbs producers' cooperatives/union can work on herbs processing, its marketing and its sells. Some cooperatives have started working on it, but it should be in cooperatives priority as its having immense opportunities.

SDG 16 is about 'Peace, Justice and Strong Institutions'. In Nepal, cooperative can play significant role in peace and justice, and it was done in the past and will be done in the future. Nepalese cooperatives, especially during the conflict time as well, were providing its services to their members. Especially, cooperative work transparently, and accountable towards its members and cooperatives can contribute on achieving the goal.

As the concluding goal of 17 this about 'Partnership for the Goals'. In achieving all the SDGs, Primary Cooperatives, District level Cooperative Unions, Provincial Cooperative Union, Central Cooperative Unions, NCF and the Cooperatives/Unions of other Countries,

development agencies, local, provincial and federal government must work in partnership. The 6th principle also encourage for the partnership among cooperatives.

4. Conclusion:

Cooperatives have been playing significant roles in one or another way to achieve SDGs. The goals also seem quite interrelated with cooperatives' seven principles. Due to this fact, it's as clear that the goals could only be achieved in the close coordination and collaboration with the cooperative movement. As the government has been developing periodic plan and programs in line with the SDGs, all level cooperatives need to develop their plan and budget based on SDGs. The reports should be sent to the upper level unions and finally sent to the NCF where NCF prepares a final consolidated report incorporating all the details. In this outset only, cooperative's contribution on achieving SDGs will be measurable and their roles are increased as per the spirit of three pillar economy. As a bitter truth, despite all cooperatives' contribution on achieving SDGs' their contribution, systematic reports, data and other essential details are not recorded well and are not easily available. Therefore, consolidated reports are deemed necessary to be prepared and institutionalized for future prospect. That is why, let's come and leverage strategy for common outcomes with real sense of coordination and collaboration among cooperative networks.

Reference;

DEPARTMENT OF COOPERATIVES. (2019/20):
COOPERATIVE GLIMPSE
NEPAL GOVERNMENT, NATIONAL PLANNING
COMMISSION (2017), SUSTAINABLE
DEVELOPMENT GOALS, STATUS AND
ROADMAP; 2016-2030
NATIONAL COOPERATIVE FEDERATION OF
NEPAL (NCF). 2019, GUIDELINES ON
SUSTAINABLE DEVELOPMENT GOALS FOR
COOPERATIVE MOVEMENT IN NEPAL
KESHAV PRASAD BADAL. 2019,
Digo Bikas Laxyakolagi Sahakari

**SDG 16 is about
'Peace, Justice and
Strong Institutions'. In
Nepal, cooperative can
play significant role in
peace and justice, and
it was done in the past
and will be done in the
future.**

Cooperative Education: A way forward

‘The roots of education are bitter, but the fruits are sweet’- Aristotle

The Nepal government recognized the cooperative sectors as the third pillar of development through the constitution in 2015.

The inclusive business model makes cooperative accessible to most of the people living in Nepal. The self-help approach in cooperative empowers participants to take initiatives. Such initiatives help the cooperative members to

access the financial resources for entrepreneurial engagement. Access to finance and entrepreneurship development are crucial to reducing poverty. About 31 percent live under the poverty line in Nepal, and it is worsening due to the covid crisis (Xinhuanet, 2021). The Nepal government recognized the cooperative sectors as the third pillar of development through the constitution in 2015. The cooperative sectors have tremendous potential to contribute to social transformation through education, empowerment, access to resources, and capital formation. However, the cooperative sectors suffer from inadequate education and awareness on cooperative operations and management.

Cooperative education can



Hari Gopal Risal1 'Bibek'

be a powerful weapon to reduce poverty in Nepal. This is achievable in the following five ways: 1) cooperative awareness helps people in the rural areas to unite and work together for resource collection and income generation. 2) It empowers members to work for the common goal and resource sharing. 3) It builds confidence in saving and investment. 4) It joins hands from birth to funeral (cardle to grave) for the fulfillment of financial needs. 5) It helps in income generation through job creation. These benefits can maintain a good balance of payments by reducing the imports and boosting the export of local products. The simplest action to accomplish them is the awareness and encouragement to establish and join the cooperatives. The existing number of cooperatives in various sectors and the membership base prove that the cooperative sectors can persuade people to participate.

About 29,000 cooperatives are functioning in Nepal, and about 7300,000 members participate (Government of Nepal, 2020). The sector has provided employment opportunities to nearly 90,000 people, and around 1 million households benefit indirectly through cooperatives (NCFN, 2021). This engagement is above 4% in Nepal, and around 12% of the population is benefitting globally through 3 million cooperatives (ICA, 2020). The cooperative sectors also contribute above 3% of Nepal's Gross Domestic Product (GDP). The ratio in Nepal can be substantially boosted with the following improvements. First, the apex bodies can initiate the cooperative moment as 'cooperative for all' to create awareness in every village. Second, the workforce needs thorough training in operations and management. The existing workforce lacks adequate training on business operations, compliance, financial reporting, and governance. Third, the cooperative leaders, including the board of directors and the local authorities, need orientation on joint initiatives, partnerships, and accountability for building society and good governance. Finally, all the stakeholders need a clear and common understanding of the possibilities of social transformation through cooperatives and their roles.

'Competition is useful up to a certain point and

no further, but cooperation, which is the thing we must strive for today, begins where competition leaves off'-franklin D. Roosevelt

Despite the huge potentials, many cooperatives struggle to survive due to competition from micro-financial institutions, unfair competition among various cooperatives, lack of cooperative, friendly regulations, and supervision. The merger and acquisition practice can play a vital role in strengthening struggling cooperatives. Brealey, Myers, and Allen, 2011 point out the contribution of the merger in cost reduction through economies of scale. If the cooperatives join their hands to merge, they can benefit by sharing their knowledge, experience, and competent resources team. Most of the cooperatives in Nepal are suffering due to their unwillingness to adopt the technology and this challenge can be overcome easily through the M&A (Hubbard and Palia, 1990). The synergy effect of M&A can also contribute to streamlining of financial reporting process and practices. The apex body can also intervene and supervise the reduced number of cooperatives and offer them adequate training and mentorship supports. It takes several years to inculcate the merger culture and the mindset to accept it wholeheartedly yet it is attainable with the rigorous training, mentorship program with some reward system. In addition, success stories of M&A in the banking industry and early success stories of some cooperatives can motivate the leaders and managers or cooperatives to challenge themselves by taking initiatives to go for the merger.

The contribution of cooperatives in Nepal is found to have a mixed impact. Many cooperatives have transformed society, and many of the members share all the transformation in their life through the cooperatives. In some parts of the country, cooperatives have transformed the entire village and society. They have contributed by empowering women in rural areas, reduced gender and domestic violence, offered free education and health support to needy students, and provided loan facilities without collateral to the extremely poor, and mentored in operating income-generating activities. On the contrary, some fraud cases, misstatements, and channelization

of funds by the leading team have spoiled the reputation of cooperative sectors. Some members have shared their grievances for not getting timely and adequate access to loans due to the self-channelization of funds by the cooperative managers. These incidences discourage the association and involvement in the entire cooperative system. Nevertheless, the positive side of the contribution excessively overweighs the malpractices and mismanagement.

Although there are various impressions and experiences with the cooperatives, their contribution and potential cannot be undermined. Hence, cooperative education from school children to a higher degree is crucial for entrepreneurship development and self-help in society. Further, a collaboration with academic institutions for rigorous training to all the existing manpower can take a leap to transform the entire society and in a sustainable manner. The apex body of the cooperatives are recommended to start with the following actions: develop the training material, create videos on financial literacy and create awareness on how the cooperatives can be friends to all those who do not have formal access to finance, lack training and mentoring for entrepreneurial development. Further, they are recommended to mandate and facilitate formal and specialized training and education on cooperatives operations, loan management, assets and liability management, compliance and financial reporting, governance mechanisms and practices, management of technology and information systems, and entrepreneurship development. The government and the regulatory bodies are recommended to frame time-tested and cooperative friendly policies, assist the poor performing cooperatives, offer supervision and mentorship programs, and motivate with rewards systems. The universities and academic institutions are recommended to add more cooperatives-related courses in the curriculum, offer outreach programs in the rural parts of the country and assign projects related to the cooperatives to develop a clear vision about the possibilities of social transformation through cooperative movements.

References

- Brealey, R. A., Myers S. C. & Allen, F. (2011). Principles of Corporate Finance. (10th edition). McGraw-Hill
- GON. (2020, August- November). Activities of Cooperative Department. Cooperative Bulletin, pp. 14-18.
- ICA. (2020). Mapping : Key Figures. National Report : Nepal.
- Hubbard, G. and D. Palia, (1999), A reexamination of the conglomerate merge wave in the 1960s: An internal capital market view, *Journal of Finance* 54, 1131-1152
- NCF. (2021). Cooperative Marketing Training Manual. Kathmandu: Nepal Cooperative Federation.
- Xinhuanet. (2021). COVID-19 could push nearly one-third of Nepal's population below poverty line: World Bank report. http://www.xinhuanet.com/english/2020-07/23/c_139235741.html
- Author is an Assistant Professor of Finance and Accounting and Coordinator of Research Degree Program (Ph.D. and M.Phil.) at Kathmandu University School of Management (KU-SOM). He has published papers in rated and ranked international journals, authored books in finance and holds good command over econometrics, modeling, financial reporting, policy evaluation and risk management. He is an alumnus of Kathmandu University, Tribhuvan University, and Indian Institution of Management. As the young and dynamic leader, he has been serving in the academic industry for about 14 years, also served as a corporate trainer and business consultant for many reputable institutions in the country. He is also the principal investigator of research on 'Role of Cooperatives in Poverty Reduction on Province number 1 and 2' conducted by National Cooperative Federation of Nepal (NCFN) and Kathmandu University. Mr. Risal can be contacted at harigopal@kusom.edu.np; <https://www.linkedin.com/in/hrisal/> and <https://scholar.google.com/citations?user=4TYF2WgAAAAJ&hl=en>

Legislative Dynamisms in the Promotion of Cooperatives in Nepal

The concept of cooperation was evolved from the prehistoric era of human civilization as informal groups confining within the families, & tribes who had spent their daily life in hunting, gathering and working together (Zeuli, & Cropp, 1980).

Abstract

Cooperative laws are the means for applying statement of cooperative identity in practice as per the need and responses of people. In the process of applying cooperative ideals into practice, states promulgate their own national law as a binding

document. Legal pluralism due to the co-existence of cooperative laws within the states create both opportunity and threats in the smooth promotion of cooperatives. The multiple legal system in the different level of government may threat the supremacy of federal cooperative law due to the overlapping of cooperative laws within the local & state level in the context of Nepal. The study suggests that the local and states government should develop the cooperative laws more dynamically in pursuant of the objective of the federal cooperative laws for the further rationalization of cooperative movement with the true spirit of cooperative identity. Codification of the common expressions of cooperative laws into the constitution could be an option for the harmonization of cooperative laws.



Babul Khanal

Deputy General Manager, NCF

Key Words: Cooperatives, Cooperatives Laws, Legal Pluralism

1. Introduction

Cooperative model of development is the manifestation of economic prosperity integrating social justice, cultural enhancement and ecological conservation. The cooperative is recognized as a means of holistic development to improve the members' wellbeing, mutual help & benefits on a sustainable basis. Study shows that the cooperatives are the alternatives of capitalist economy to response the workers condition, unemployment and poverty (Micovic, 2017). The practice of mutual help and cooperation has been prevailing in our society since the time immemorial. The concept of cooperation was evolved from the prehistoric era of human civilization as informal groups confining within the families, & tribes who had spent their daily life in hunting, gathering and working together (Zeuli, & Cropp, 1980). Such practice still exists even today in different indigenous groups in the world. The San of southern Africa, the Hadzabe of Tanzania, the Ogiek, Sengwer, and Yakuu of Kenya and so on can all be illustrated as hunter-gatherer communities (ACHPR & IWGIA, nd) like Raute, Chepang, Bankariya & so on in Nepal. Informal groups in Nepal were extended in a form of ritual action like KULPUJA, GUTHI or within the communities having different forms as DHIKUTI, PARMA, and Consumer group and so on to exchange the mutual help and cooperation (Sapkota, 2011). The establishment of Rochdale Equitable Pioneers, for the first time in England in 1844, was the turning point of evolving the modern cooperatives based on the cooperative ideals. The cooperative legislation facilitates to promote and regulate the cooperatives however, little research is found in cooperative laws. This study has tried to highlight the legislative dynamisms in Nepalese cooperatives.

The approach of forming cooperatives in the Asian & African continents was top down promoted by the state (ILO, 2017). Kenya promoted cooperatives with the intervention of the government in the management and enacted Cooperative Act after 23 years of the first cooperative establishment. Likewise, the cooperatives was promoted through government executive order of in Chitawan district for the first time in 1956 with the objective of providing support to the flood stricken people. However, the Cooperative Society Act 1959 institutionalized the cooperative registration after three years of its inception. In the initial phase (1956



-1959), Members were less informed and basic operating principles were ignored whereas investment, regulation, management and control of cooperatives was handled by the government itself (Shakya, 2016). In the controlled phase (1959 -1990), the development of cooperatives in Nepal moved ahead with several ups and down. The way of forming cooperatives and their management, regulation and other supports were exclusively depend upon the government plans & policies without taking care of the member's needs & participation. The mission of the government for promoting cooperatives was to distribute the agriculture inputs and credit facility to the farmers to achieve the rural development objectives (NCF/N, 2010). Thus, state acted as



ICA published a guidance note as a holy book for propagating the Statement of Cooperative Identity (SCI) which has comprehensively elaborated the seven cooperative principles.

initiator, promoter & controller of cooperatives till 1990. Worldwide concept of rural development of that period was under the initiatives of the states backed up by green revolution policy as framed by Ashley & Maxwell 2020. The inherent function of cooperatives is to maximize the value of members' products, services or savings, minimize intermediation costs, purchases of products, services or loans, insure the availability and reduce the risk on the mobilized resources (Bouchard, et al. 2021) based on the prescribed in country cooperative policy, inbuilt cooperative laws and regulatory framework.

2. Cooperative Laws

The cooperatives are governed under the cooperative law on the basis of international operating principles (ICA, 2015). Moreover, the co-operative activities are basically guided by the law (ICA, 2014) which enforces cooperatives to translate the principles into practice. UN Resolution on cooperatives has encouraged the member states to reform the regulatory framework of cooperatives for sustainable growth. Moreover, UN has also been encouraging member states to provide tax reliefs to cooperatives (Micovic, 2017) for strengthening the vibrant cooperatives. As the new challenges have emerged with the changing scenario, countries have to revise their regulatory framework accordingly. Study shows that there were significant legislative reforms in many countries. However, it did not

create a conducive environment as we expected in the promotion and development of cooperatives due to the lack of implementation (Cracogna, 2021). ICA published a guidance note as a holy book for propagating the Statement of Cooperative Identity (SCI) which has comprehensively elaborated the seven cooperative principles. Cooperative laws are the means for applying SCI in practice as per the need and responses of people. ILO, 2012 stress on cooperative law as a governing law for cooperatives which includes the cooperative rules, bylaws, jurisprudence, legal rules, court decisions, taxation, labor law, economic, accounting, auditing, administrative laws and so on which directly or indirectly effects the regulation, operations and management of cooperatives smoothly. We do not have the internationally standard binding global cooperative law. In the process of applying cooperative ideals into practice, states promulgate their own national law as a binding document.

3. Practice of Cooperative Laws

Nations have set their unique provisions either in their substantial laws or in procedural laws based on their own national interest. Cooperatives are self-regulated entity by virtue. Setting special parts about the Cooperatives in the Constitution, India has clearly mentioned about the formation, number of boards, terms, election, audit, returns, report, offence and penalties etc. (Ministry of Law &

Justice, 2015). As an instrument of economic development policies, the constitution of Nepal 2015 has placed cooperatives as one of a pillar for economic development along with the public and private sector. Despite the differentiation in many aspects, there are similarities too in cooperative laws between India and Nepal on certain fundamental aspects. Indian constitution itself spelled out the volunteer formation, member democratic control and economic participation, autonomy in the functioning of cooperatives as main principles to organize, regulate and closure of cooperatives whereas the cooperatives are stoutly encouraged to persuade cooperative principles in the Federal Cooperative Act 2017 of Nepal. Indian Constitution has provisioned the registration of cooperatives on the basis of State Cooperative Act and Multistate Cooperative Act which shows that the registration of cooperatives to be confined within central and state government. The federal constitution of Nepal has placed the cooperatives in the regime of common rights in the local, provincial and federal government. That's why, all level of governments can promulgate the Cooperative Act in their own jurisdiction. Such provision paved the way for the registration and created opportunity to promote and widen the inspection of cooperatives in a decentralized manner. However, co-existence of legal pluralism in the three level of government has aroused the issue of duplication and contradiction with the federal cooperative laws.

There seems variation in the required number of member in the board of directors and their inclusion in the board. India has restricted the number of board of directors not more than twenty one including two reservation seats for women and one seat for the schedule class or tribes. Additionally, two experienced co-opted members without voting rights can be nominated for expert service (Ministry of Law & Justice, 2015). In Nepal, no specific number is mentioned for the board of directors in the cooperative law however 33% reservations in the total seats in the board and

account supervisory committee as mentioned in the bylaws of respective cooperatives has to be allocated mandatorily. The term of office of the committee members is fixed for five years in the Indian constitution whereas the Federal Cooperative Act 2017 Nepal has lessened the term of committee in four years. It is generally practiced that no leadership level position can be re-elected except two terms in the same position. Such arrangement has provided the opportunity to transfer the leadership among new members however there is no specific qualification to be elected in the board of directors except account cum supervisory committee (AC). The Cooperative regulation 2019 of Nepal has set additional provisions regarding the qualifications to be elected for the AC. The candidate for AC should have to



There seems variation in the required number of member in the board of directors and their inclusion in the board. India has restricted the number of board of directors not more than twenty one including two reservation seats for women and one seat for the schedule class or tribes.



ICA published a guidance note as a holy book for propagating the Statement of Cooperative Identity (SCI) which has comprehensively elaborated the seven cooperative principles.

complete three years of his/her membership, should have taken part in the training about the account or auditing, no any default or due amount to be paid to the cooperatives. Moreover, no other than one member of the same family can stand as candidate or get elected in the AC in the same cooperatives. AC has been placed in equal foot with the board. But in most of the default cases in the problematic cooperatives, AC was found less active to perform its responsibility (MoCPA. 2014)). Therefore, the new act set such special qualification to make it more active and accountable.

Nepalese cooperatives have been running with the principles of limited liability however provisions of unlimited liability are also found in some European cooperatives. Where there is the unlimited liability system, minimum share capital is used to fix like Belgium. In Nepalese case no any share capital has been fixed while registering the cooperatives. Hundred rupees is fixed for a peace of share and it is obligatory to buy at least one piece of share to be a member of cooperatives. The required number of membership for registration of a cooperative also varies country wise. In most of the European countries, the cooperatives can be formed with at least 2 to 7 members in some European countries like Belgium, Austria, Sweden and Bulgaria regardless of natural persons, companies and forms. Members of unions should be cooperatives only (European Commission, 2010). The members in the union is only cooperatives

in Nepal too whereas the required number of natural person to form cooperatives varies based on the types of cooperatives. In most of the European countries' law, the rights to execute, manage and supervise the overall performance of cooperatives have been enjoyed collectively by the management committee, account supervisory committee and general assembly based on the theory of separation of power and internal control even if the management committee is regarded as main executive body (Sultana. 2012). Cooperative laws of Nepal also have developed on the basis of check and balance theory (ibid) in which each organ is constrained from intervening in the area of responsibility of another organ of cooperatives.

4. Federal Cooperative Act 2017

No matter how the development approach of nation, the cooperatives sector was prioritized from the inception of the first five years' development plan since 1956 in Nepal (NCF/N, 2010). Most of the development agencies promoted cooperatives as a medium for the rural development activities especially after the 1990s. In the context of liberal market economy, it was necessary to make legal reform in order to make cooperatives/unions much competitive, to provide products and services to the target class of people, to mobilize them in nation building through economic, social development and poverty alleviation process. Modern age of cooperative development began in Nepal after 1990 when the

state passed the Cooperative Act 1992 replacing Cooperative Society Act 1960. As result, mushrooming growth of cooperatives realized instead of quality development. The Cooperative Act 1992 adopted the principle of autonomy and independence and consequently the management and operation of cooperatives was transferred to the managing committee with the spirit of organizing cooperatives voluntarily (Khanal, 2017). The government stopped to invest the cooperatives except nominal grants for a few producer cooperatives. Network from primary society to the national cooperative federation opened up the path of exercising the principles of cooperation among the cooperatives. (MoAC, 2014). Taking advantage of the loop whole of the Act, few cooperatives absconded with members' deposits. It defamed the cooperative identity.

New Cooperative Act 2017 came into effect by replacing the earlier act which adopted the goal of achieving socialist economy along with the economic development through cooperatives (MoLJPA, 2015). Moreover, it has accommodated a few provisions on promotion and governance of cooperatives in the federal context. The milestone of new Cooperative Act is to reduce the income tax rate which had been long awaited by the cooperators. However, it was not implemented until 2020 since the tax rates was the subject to be governed by the Economic Act. Economic Act 2020 fixed

**New
Cooperative
Act 2017 came
into effect by
replacing the
earlier act which
adopted the goal
of achieving
socialist
economy
along with
the economic
development
through
cooperatives
(MoLJPA, 2015).**

income tax 5%, 7% and 10% in municipality, sub metropolitan city and metropolitan city respectively only for those cooperatives which do the savings and credit business. The cooperatives operating in the rural municipalities are free from income tax. Even though financial cooperatives were imposed 20% income tax in their profit from 2001 except agriculture, forestry & rural cooperatives (MoF, 2000). New act also has categorized as Producer, Consumer, Multipurpose, Labor and Financial cooperatives. They are

encouraged to keep or transform their name mandatorily based on the main business according to the transactions as reflected in the balance sheet of last year. Distribution of surplus with 25% for reserve and other different funds including 25% for patronage fund, 0.5% for cooperative promotion fund. Cooperative Rules 2019 has more elaborately provisioned to allocate surplus in different funds with not less than 5% out of the surplus (DOC, 2019). These funds are regarded as institutional development funds for the sustainable development of cooperatives. Legal arrangements for strengthening the good governance including the determination of penalties prescribed for different offences and violation of compliances among others are considered as effective instruments for safeguarding the members' deposits and operating the cooperatives on the basis of regulatory framework.

5. Conclusion

The challenge before the co-operative sector is how to position co-operatives as engines of sustainable development, livelihood for rural areas as envisaged in the constitution. Looking at the institutionalization of cooperative based on the legislative perspective, the Nepalese legal system is being gradually matured with the adoption of universally accepted, adopted cooperative principles and values. Constitutional assimilation

of cooperatives as one of a part of economic development and its adaptation into the new act with federal spirit even in the state and local level reflects the full commitment of the government. So, the cooperative legislative dynamism in Nepal has evolved with the new horizon of developing the cooperatives in the context of federal republic state despite some drawbacks. Notwithstanding to this, legal pluralism due to the co-existence of cooperative laws within the states has created both opportunity and threats in the smooth promotion of cooperatives. The multiple legal system in the different level of government may threat the supremacy of federal cooperative law due to the overlapping of cooperative laws within the local & state level. If the local and states government develop the regulations more dynamically in pursuant of the objective of the federal cooperative laws, it may be an opportunity to further rationalization of cooperative movement with the true spirit of cooperative identity. Codification of the common expressions of cooperative laws into the constitution could be an option for the harmonization of cooperative laws. It may consequently complement the objectives of the laws in the context of federalism.

References:

BOUCHARD, GUERNIC, M.L & ROUSSELIÈRE, D. (2017), Conceptual Framework for the Purpose of measurement of Cooperatives and its Operationalization, ILO

Cracogna, D. (2021, June) COOPERATIVE LEGISLATION. PERSPECTIVES FROM THE AMERICA (Paper presentation) Corrigendum: Expert input to the UN Secretary-General Report on Cooperatives in Social Development

DOC (2019). Cooperative Act, 2017 & Cooperative Rules, 2019, Department of Cooperatives (DOC), Kathmandu.

European Commission (2010). Study on the implementation of the Regulation 1435/2003 on the Statute for European Cooperative Society

Hagen H., (2012), Guidelines for cooperative legislation, International Labor Office. 3rd ed. rev. Geneva

ICA, (2015). Guidance Notes to the Co-operative Principles, retrieved 28 November 2015 from http://www.aciamericas.coop/IMG/pdf/guidance_

notes_en.pdf

Khanal, B. (2017). Income tax Compliance and the Governance of Urban Cooperatives in Nepal (Unpublished master's thesis), Hiroshima University, Japan.

Kurimoto, A. (2021, June) Perspectives on co-operative laws in the Asia-Pacific (Paper presentation) Corrigendum: Expert input to the UN Secretary-General Report on Cooperatives in Social Development

Micovic, M. (2017), The Legal Nature and the Framework for Cooperative Activities , Economics of Agriculture retrieved from <https://www.researchgate.net/publication/322088947> on 6 July, 2021

Ministry of Law & Justice. (2015), The Constitution of India retrieved from <https://legislative.gov.in/sites/default/files/coi-4March2016.pdf> on 6 July, 2021.

MoCPA, (2014). Report of the Investigation Commission constituted for Problematic Savings & Credit Cooperatives, Ministry of Cooperatives & Poverty Alleviation- MoCPA, Kathmandu.

MoF, (2000). Budget Speech of the Fiscal Year 2000/2001, Ministry of Finance, MoF,

MoLJA, (2015). The Constitution of Nepal 2015, Ministry of Law & Justice & Parliamentary Affairs (MoLJA), Kathmandu retrieved 2016 July 3 from http://www.nepalembassy-germany.de/pdfs/Constitution_full_english.pdf

NCF/N, (2010). SAHAKARI VIKAS KO PACHAS BARSHIYA GRANTHA (Fifty Years Books of Cooperative Development), National Cooperative Federation of Nepal, (NCF/N), 2066, Kathmandu.

Nelfeld, M.R., (1936). Cooperative Consumer Credit, Harpers & Brothers Publishers, Newyork.

Sapkota, P.P., (2011). Kulpuja: A Ritual and Behavior of Magar, Dhaulagiri Journal of Sociology and Anthropology Vol. 5

Shakya, (2016). Needs of New Cooperative Act, SAHAKARI SANDESH Vol. 12, 1-72 Kathmandu, Nepal

Sultana. T.(2012). Montesquieu's Doctrine of Separation of Powers retrieved from: <https://www.researchgate.net/publication/333310752> on July 31, 2021

Zeuli, K.A. & Cropp, R., (1980), Co-operatives: Principles & practices in the 21st Century, University of Wisconsin- Madison, USA.

Cooperatives' Loan interest Rate limited to 14.75%

After massive interactions, Cooperatives loan interest rate has been limited to 14.75%. Now, the cooperatives are not allowed to take more interest rate while providing loan to their members. The Department of Cooperative (DoC) has announced reference rate of 14.75% in loan. The Senior Vice Chairperson of NCF and ICA Global Board Member Om Devi Malla informed that the meeting of Reference Rates Committee had requested to not to have the interest rate more than 14.75%. Malla said that after massive discussion with concerned authorities, the decision has been made, and it will come to an effect from 1 November 2020. On behalf of the Cooperative Movement Chairman of Nepal Agriculture Cooperative Central Union, Khem Pathak, Chairman of NEFSCUN Paritosh Paudyal, and the CEO of National Cooperative Bank

Ltd. Badri Guragain represented the Committee.

Earlier the Department of Cooperative has declared 16% reference rate for the first time on 4 August 2019. For further discussion and decision, then the 5 members Reference Rate Determination Sub - Committee was formed, led by the NCF Senior Vice Chairman, Om Devi Malla, to study and suggest the reasonable rate. As per the recommendation and suggestion from the committee, the rate and the implementation date has been confirmed. The team consist of Kedar Pokhrel from Nepal Rastra Bank, Sub Registrar of DoC Surendraraj Paudel, NEFSCUN Chairman Paritosh Paudyal, and CEO of National Cooperative Bank Ltd. Badri Prasad Guragain. The Registrar of the Department of Cooperative Tok Raj Pandey was the coordinator of the Committee.

13 points notice for conducting cooperative AGM in Pandemic

The Department of Cooperatives (DoC) has issued 13 points notice to alternatively conduct Cooperatives Annual General Meetings in pandemic.

As it is mandatory to all the cooperative to hold annual general meeting by the mid of December. The DoC paved the way by issuing this notice on 15th June 2020. As per the notice, cooperatives are requested to conduct their AGM as per the provisions in Cooperative Act 2017, Cooperative Regulations 2018. Cooperatives are requested to conduct their AGM with essential safety measures.

According to the notice, cooperatives are informed to prepare Account Supervisory Committee report, Annual policy, plan and budget and are requested to upload the comprehensive report in their website. If any cooperatives don't have their own website, they are suggested to announce publicly regarding their AGM date, time and other information to its members.

Moreover, cooperatives have to confirmed by

telephone, email or other means of communication whether the members have received the reports and other essential documents or not before the AGM. The members should have time to review their documents provisioning to have their feedbacks and comments before or on the date of AGM, including it in the AGM's decision.

Likewise, AGMs' can be conducted virtually, with at least 51% participation, and it should be live broadcasted via social networks or local media and all the recording must be sent to the regulatory bodies within 15 days. If the electronic media is not available, based on the number of members, coverage area, within 15 days or what is in the provision of the cooperative, can be regarded as the AGM dates. The attendance book can be open for members within the given dates. Similarly, the representative to sign on decision minute/book, should be selected on the AGM, decision must be basis on member's feedbacks and suggestion. AGM will only get legal validity if the member's attendance meets the quorum.

Consent to revise Regulatory Monitoring Directives

The Ministry of Land Management, Cooperatives and Poverty Alleviation, agreed to amend 3 points in Cooperatives Supervision, Examination and Monitoring Directives, developed earlier to monitor financial cooperative business.

During the meetings with the Senior Cooperative leaders of Province and District level, Bagmati Province Cooperative Union, Bagmati Province Savings and Credit Cooperative Union, Kathmandu, Lalitpur, Bhaktapur, Kavre, Makawanpur, including NCF Chairman Minraj Kadel, Minister of Land Management, Cooperative's and Poverty Alleviation, Padma Aryal, Secretary Tek Narayan Pandey, Registrar Dr. Tokraj Pandey expressed their commitment for its amendment. Earlier, cooperators had expressed their dissatisfaction on some articles of directives, which was against the essence of Cooperative Act

and Regulations.

After the meeting, Deepak Paneru, the Chairman of Kathmandu District Savings and Credit Cooperative Union, informed that "The Minister, Secretary and the Registrar have given words to amend the Directives as per the cooperative movement's spirit.

The Cooperative leaders were demanding for amendment in some provisions as the current coverage of the definition of 'liquidity'. Likewise, there must be mechanism of pre-information system to the respective cooperative before monitoring. Similarly, the provision of representation of Central Police Office in the monitoring team need to be considered. Earlier, the cooperative leaders have submitted their demands in front of Ministry, Secretary and the Registrar.

COVID-19 study impact: increased Savings, liquidity and wealth, Decreased investment

A study conducted by the Department of Cooperatives (DoC) has shown that unlike other sector cooperative sector of Nepal has not been severely affected by the COVID-19. The savings collection increased by 8.63% and liquidity by 2.75%. The study also shows that total capital of cooperative increased by 4% whereas the investment decreased by 2%. The DoC has studied on two Central level Cooperative Union and 28 Primary Cooperatives on 23 March and 13 June of 2020.

The study shows that in the Central Level Cooperatives Unions liquidity increased by 8%, total wealth by 13%. Whereas savings decreased by 15%, savings and credit ratio decreased by 10%, and loan investment decreased by 3%.

Likewise, out of 17 Savings and Credit Cooperatives, 12 cooperatives total capital as well as 15 cooperatives savings were increased. In aggregate, saving amount increased by 1.6 % where liquidity increased by 1 %. Despite the increase in savings and liquidity, the loan investment was decreased by 4%. It shows that the cooperatives total capital decreased by 0.54%.

In Multipurpose Cooperatives, their total capital has been increased by 0.55% and liquidity by 1%. Where the savings and credit ratio decreased by 2.5%, but total savings collection increased by 1.5%.

Though there were some ups and down in financial transaction of Agriculture and Dairy Cooperatives, lockdown did not affect much on the major transaction.

Housing Cooperative Union

First General Assembly

PradipThapa has been nominated as a Chairman of National Prosperous Specialized Housing Cooperative Unions from the first general assembly held at Kathmandu on 9th April 2021. The General Assembly also formed a 13-members Board of Directors and 3-member Accounts Supervisory Committee. The assembly select PradipThapa as an unopposed Chairman of the union. Similarly, UddhavThapa is selected as a first Vice Chairman, PawartiThapa as the Second Vice Chairperson, Vikalp Pathak as the General Secretary and Raj Kumar Lama as the treasurer were also nominated unopposed.

Whereas, Yagya Raj Dhakal, Dr. Govinda Raj Joshi, Bishnu Bahadur Rimal, Suresh Ghimire, Baburam Ghimire, Arun Bhandari, Kamal Bahadur Dahal and Suman Shrestha were elected as members from the first general assembly.

Similarly, an Accounts Committee has been

formed in coordination of Sushil Kumar Basnyat, where the members are Badri Mahat and Durga Sapkota. The Specialized Cooperative Union, with having 820 million 500 thousand share capital, was registered in the Department of Cooperative, Kathmandu.

The General Assembly has also approved the Staff Administration Policy, Financial Administration Policy, Share and Membership Policy, Project Operation Procedure, Office Operation Procedure, External Credit Policy, Election Policy as well as Sub-Committee Operation Procedure.

The program which was conducted in presence of NCF Chairman Minraj Kadel as the Chief Guest, there were NCF Board Member and NCBL chairman K.B. Upreti, DCU Kathmandu Chairman, Gyan Bahadur Tamang were also presented in the Program.

ICA General Assembly Conducted Virtually

The General Assembly of ICA has been conducted virtually. NCF Chairman Min Raj Kadel, Immediate Past Chairman Keshav Prasad Badal, Senior Vice Chairperson and ICA Global Board Member Om Devi Malla, Vice Chairman Ramesh Prasad Pokhrel and General Manager Chitra Kumari Thamsuhang Subba actively participated and cast their valuable votes against the

various decisions. The Assembly also approved financial reports and other agendas along with deciding to form separate 'Youth Thematic Committee'. The meeting concluded after the ICA Chairman Guarco thanked all participants for wonderful participation, and informed about the upcoming General Assembly with election to be held in Spain on 2022.

Important events of Cooperative Movement in Nepal

1953	a)	Establishment of Department of Cooperativess (DOC) under the Ministry of Agriculture for Planning and Development.
1954	a)	Realizing need of cooperatives for the resettlement programme initiated for the flood-stricken people through Multipurpose Development Plan of Government of Nepal.
1956	a)	Promulgation of the Executive Order of Government of Nepal and recognition of cooperative society under it.
	b)	Credit Cooperative Society for the first time, was established in Chitwan District.
1958	a)	The district level staff of DOC under the administrative control of Rural Development Block carried out cooperative activities.
1959	a)	DOC was kept under the Ministry of Food, Agriculture and Forestry.
	b)	Cooperative Society Act, 1959, came into effect.
1961	a)	Cooperative Society Rules, 1961, came into effect.
	b)	The first amendment of Cooperative Society Act, 1959.
	c)	Establishment of Cooperative Development Fund.
	d)	Establishment of Sajha Society (Sajha Central Office).
1962	a)	Establishment of Cooperative Training Center.
	b)	Establishment of Credit and Marketing Cooperative Union.
	c)	Cooperative Bank Act, 1962, came into effect.
	d)	DOC was transferred to the Ministry of Panchayat.
1963	a)	Establishment of Cooperative Bank.
	b)	Conversion of Rural Development Blocks into District Panchayat Cooperative section was kept under the District Panchayat.
1964	a)	Initiation of Agriculture Re-organization Programme.
	b)	Initiation of Supervised Credit System.
	c)	Transfer of Staff members in Cooperative activities to the Land Reforms programme.
	d)	Publication of "Sahakarita" (Cooperation).
1966	a)	DOC was kept under the Ministry of Land Reforms, Agriculture and Food.
1967	a)	Formation of Central Investigation Committee on cooperatives
	b)	Emphasis on 'Sajha Management' in the 7th point in the Back to the Village National Camping.

	c)	Conversion of cooperative Bank into Agricultural Development Bank (ADB).
1968	a)	Transfer of administrative and developmental works being carried out by DOC to the Department of Land Reforms.
1969	a)	DOC was kept under the control of the Ministry of Land Reform.
	b)	Implementation of the Coordinated Agricultural Development Programme.
	c)	Compulsory saving for the first time converted into shares in Bhaktapur.
	d)	Credit and Marketing Cooperative Union was converted into District Cooperative Union.
	e)	Return of Cooperative promotional and strengthening of activities undertaken by the Department of Land Reform to DOC.
	f)	Introduction of guided cooperative programme emphasizing qualitative growth through reorganization and amalgamation.
1970	a)	The second amendment of the Cooperative Society Act, 1959.
	b)	Introduction of Cooperative Strengthening Programme.
	c)	Establishment of Central Cooperative Strengthening Committee.
	d)	Establishment of District Cooperative Strengthening Committee.
	e)	Transfer of management of Cooperatives to ADB.
1971	a)	The first amendment of Cooperative Societies Rules, 1961.
1973	a)	Implementation of Cooperative Education Programme regularly.
1976	a)	Integration of population Education with Sja.
	b)	Implementation of Saja Programme emphasizing Saja in a wider scale.
	c)	The second amendment of Cooperative Society Rules, 1961.
	d)	Compulsory Saving was converted into the share capital of Saja Society.
1977	a)	Introduction of Saja Society Administrative and Financial Regulation, 1977.
1978	a)	Transfer of Saja Societies' Management handled by ADB to the managing committee of cooperative.
	b)	Introduction of Saja Society Financial and Administrative Regulation, 1978.
	c)	More emphasis on the qualitative growth of Saja Societies than on quantitative growth.
1980	a)	Implementation of Small Farmer Cooperatives.
	b)	Introduction of Saja Society Financial and Administrative Regulation, 1980.
	c)	Special focus on cooperative system in the Constitution of Nepal.
1984	a)	enactment of Saja Society Act, 1984, for making the cooperative development camping effective.

1985	a)	Conversion of DOC into Sajha Development Department.
	b)	Conversion of Cooperative Training Center into Sajha Development Training Center.
	c)	Conversion of the Regional Cooperative Office into Regional Sajha Development Office.
	d)	Conversion of the Cooperative Section into Sajha Development Section.
1986	a)	Announcement of Sajha Sanatha Rules, 1986.
1987	a)	Formation of a 17-member 'High Level Central Coordination Commission for making the Sajha campaign more string and effective.
	b)	Sajha Development Department was transferred to the Ministry of Agriculture.
1988	a)	Announcement of compulsory savings to be refunded to the depositors.
1990	a)	Remittance was announced by Government of Nepal up to the interest and compensation exceeding the principle amount in case of a full payment of principal paid by debtors of Agricultural Development Bank within July, 1991.
	b)	Formation of an ad hoc committee for National Sajha Cooperative.
1991	a)	Formation of a seven-member National Cooperative Federation Consultative Committee for submitting its opinion in order to strengthen the Sajha campaign and make it effective. The report presented by the Committee.
	b)	Dissolution of Sajha Central Office.
	c)	Formation of a 11-member National Cooperative Development Board for the preparation of policy based norms, organizational structure its mobilization system, activities of cooperative movement for the preparation of necessary rules, bye-laws and other infrastructure in order to establish organizations from village level to central level.
1992	a)	Enactment of Cooperative Act, 1992
	b)	Formation of District Cooperative Implementation Committee and an interim steering committee for continuation of cooperatives until January, 1992.
	c)	Conversion of Sajha Development Department into DOC.
	d)	Conversion of Sajha Development Training Center into CTC.
	e)	Conversion of Regional Sajha Development Office into Regional Cooperative Office.
	f)	Conversion of Sajha Development Section into District Cooperative Office.
1993	a)	Enactment of Cooperative Society Rules, 1993.
	b)	Dissolution of Regional Cooperative Office.
	c)	Nationwide election of cooperative societies/unions.
	d)	Establishment of National Cooperative Federation of Nepal as an Apex body of Nepalese Cooperative Movement.
	e)	Establishment of Central Consumer Cooperative Union.

	f)	Establishment of Central Milk Producers Cooperative Union.
	g)	Formation of large number of Single-purpose Cooperatives such as Consumers Cooperatives, Milk Producers Cooperatives, Saving and Credit Cooperatives through the country.
1994	a)	Publication of "Sahakari Sandesh" (Cooperative Message).
1995	a)	Distribution of Rs.31.8 million to the old cooperative employees by NCF as benefits received from Government of Nepal for only one time.
1997	a)	Reception of the membership from the International Cooperative Alliance (ICA).
	b)	Initiative taken by NCF for observance of International Cooperative Day.
1998	a)	Nepal (NCF/N) was elected for the post of Vice-Chairman of the Agriculture Committee for ICA, Asia and the Pacific Region.
2000	a)	Nepal (NCF/N) was elected for the post of Chairman of the Agriculture Committee for ICA, Asia and the Pacific Region.
	b)	Conversion of Ministry of Agriculture into the Ministry of Agricultural and Cooperatives.
	c)	Establishment of the National Cooperative Award by NCF.
	d)	Formation of the National Cooperative Development Advisory Working Team and submission of report.
	e)	The first amendment in the Section 26 of the Cooperative Act, 1992.
2001	a)	Announcement of observance of International Cooperative Day by the Government.
	b)	Republication of "Sahakari Sandesh" weekly.
2002	a)	Cooperative Ministers' Conference hosted by Nepal organized by International Cooperative Alliance, Regional Office for Asia and the Pacific, New Delhi in collaboration with National Cooperative Federation of Nepal.
	b)	The Ministry of Agriculture and Cooperatives has issued a circular, saying that there is no restriction for the eligibility of 'civil servant' as shareholder of cooperative although the Sec. 14 of the Anti-corruption Act refers to civil servant not eligible to become the shareholder of cooperatives.
	c)	Nepal elected for the member of ICA ROAP Standing Committee.
2003	a)	Establishment of National Cooperative Bank Limited.
	b)	Seventh General Assembly of Network for Development of Agricultural Cooperatives' (NEDAC) was held in Nepal from 29th Oct. to 1st Nov.. In which Nepal was elected as Co-Chairman for two years.
2004	a)	National Cooperative Federation of Nepal established "National Cooperative Development Fund, NCDF".
	b)	Nepal government constituted a high level cooperative sector improvement consultative committee under convenorship of the Minister of Agriculture and Cooperatives submitted its report to the Government of Nepal.

	c)	Ministry of Finance constituted to study the legal frame work and institutional development of the Savings and Credit Cooperative Society and National Cooperative Bank under the conveniorship of the then Member of National Planning Commission Dr. Yubraj Khatiwada submitted it's report to the Ministry of Finance.
	d)	Government of Nepal announced the policy of GAUN-GAUN MA SAHAKARI GHAR GHAR MA ROZGARI through its budget of the current fiscal year 2061-62.
2005	a)	Completion of Second National Women Cooperative Congress held at Kathmandu.
	b)	Change of Name of Ministry of Agriculture in to the Ministry of Agriculture and Cooperatives (MOAC).
	c)	Change of name of CTC into Central Cooperative Training Centre.
	d)	Change of name of District Cooperative Office into Division Cooperative Office.
	e)	Establishment of Regional Level Cooperative Training Office combining with Division Cooperative Office in Sunsari, Chitwan, Kaski, Surkhet and Kailali.
	f)	Grant of the sum Rs. 1 Million by Government of Nepal to NCF as a token for NCDF.
2006	a)	Change of Agriculture Policy Unit into Agriculture and Cooperative Policy Unit on MOAC for coordination and establishing contact about cooperative policy-making.
	b)	Election of Nepal as Standing Committee Member of ICA/AP.
	c)	Establishment of Central Coffee Producers Cooperative Union.
	d)	Establishment of Central Fruits and Vegetables producers Cooperative Union.
	e)	Election of Nepal as Vice-chairman of Housing Cooperative Foundation in the Asia Pacific Level.
	f)	Celebration of Cooperative Golden Jubilee 2006/07 throughout the country.
2007	a)	Completion of Cooperative Golden Jubilee 2006/07 with four special cooperative publications.
	b)	Recognition of cooperative as basic pillar of socio-economic development as equal footing to those of private and government sector.
2008	a)	National conference on cooperative policy organized by NCF.
2009	a)	Government of Nepal announced the policy " GAUN GAUNMA SAHAKARI, GHAR GAHRMA BHAKARI."
	b)	Government of Nepal constituted a high level task force for improving the cooperative sectors and resolving the existing issues and problems by recommending the required policy, procedure and implementaion mechanism on the concerned issues under the chairmanship of honorable vicechairman of the National Planning Commission (NPC).
2010	a)	Establishment of Central Sugarcane Cooperative Union.
	b)	Formation of Cooperative Coordination Network.
	c)	UN proclaimed 2012 International Year of Cooperatives.
2011	a)	Establishment of Central Tea Cooperative Union

	b)	Completed the Regional and National Workshop on Cooperative Strategic Planning.
	c)	The high level task force constituted by the Government of Nepal under the chairmanship of National Planning Commission (NPC) vicechairman decided to submit the 32 points recommendation to the government of Nepal.
	d)	The taskforce formed on the convenorship of the vice-president of National Planning Commission put forward the suggestions about legal, policy level and structural reformation of cooperative sector.
	e)	Formation of Central Communication Cooperative Union, Nepal Health Central Cooperative Union, and Nepal Central Herbal Cooperative Union.
	f)	Nepal government decided to observe International Cooperative Year, 2012 as announced by UN, formed of 51 members National Committee on Chairmanship of Minister of Agriculture and Cooperatives and latter as it was converted into Ministry of cooperatives and Poverty Alleviation, Central Implementation Committee on Chairmanship of Secretary of Cooperative Ministry, and 31 members District Committees on Chairmanship of District Development Committee Chairperson. National Committees ratified the annual programs to celebrate International Year of Cooperatives, 2012.
2012	a)	National Cooperative Federation unanimously elected as the Vice-President in the AGM of Network for the Development of Agriculture Cooperatives in Asia (NEDAC) that was held in Philippines.
	b)	Nepal Federation of Central Cooperative Union (NEFSCUN) elected as the Vice-President of Asian Confederation Credit Unions.
	c)	Registrar of the Department of Cooperatives elected as Vice-President of Asian Credit Unions Regulators Association and working as Acting President of it.
	d)	Inauguration of International Year of Cooperatives, 2012 with special function in the open theatre in Kathmandu followed by the thousands of activities organized by different cooperatives during the whole year 2012.
	e)	NEFSCUN organized the 1st SACCOS Summit on the occasion of international year of cooperatives 2012.
	f)	National Cooperative Federation of Nepal formed a Central Committee to design programs and observe the International Year of Cooperatives, 2012.
	g)	Government of Nepal established the Ministry for Cooperatives and Poverty Alleviation.
	h)	Government of Nepal issued postal ticket imprinting logo and slogan of the IYC and Nepal Rastra Bank minted a coin worth Rs. 50 and Rs.100 with logo and slogan of the IYC on the occasion International Year of cooperatives 2012.
	i)	Establishment of the Central Multipurpose Cooperative Unions Ltd. and Central Seed Production Cooperative Union Ltd.
	j)	International Cooperative Alliance granted the associated and full membership to National Cooperative Development Board and Nepal Central Agricultural Cooperative Union Ltd respectively.
	k)	Network for the Development of Agriculture Cooperatives in Asia & the Pacific granted membership to Nepal Central Agricultural Cooperative Union Ltd and National Cooperative Bank Ltd.

2013	a)	Government of Nepal pronounced the National Cooperative Policy 2069.
	b)	National Cooperative Federation of Nepal (NCF/N) felicitated Dr. Chandra Pal Singh, President, National Cooperative Union of India for his invaluable contribution towards the promotion and development of cooperative movement in the region.
•2014	a)	First National Cooperative Congress was organized from March 25 to 27, 2014 in the joint collaboration with the Government of Nepal, Ministry of Cooperatives and Poverty Alleviation, National Cooperative Federation of Nepal, National Cooperative Development Board and Department of Cooperativess.
	b)	Cooperative expert of India Dr. Daman Prakash was felicitated in the National Cooperative Congress for his invaluable contribution for the promotion of cooperatives.
2015	a)	18th SAARC summit held in Kathmandu recognized the potential of cooperatives in achieving inclusive, broad-based and sustainable economic growth and development, and called for sharing of experiences, expertise and best practices in this sector.
	b)	Second Ammendment of Cooperative Act 1992 through Ordinance.
	c)	The government of Nepal announced "Member from each household" policy through its annual plans and programs.
	e)	The constitution of Nepal, 2072 has considered cooperative sector as one of the three pillars for national development.
2016	a)	International Coop Alliance has granted membership to the Multipurpose Central Cooperatre Union Ltd. Nepal (NEMCCU)
	b)	NCF Chairman Keshav Prasad Badal elected as Board Member of ICA/AP
	c)	Celebrated 60 th National Cooperative Day.
2017		Cooperative Act 2048 was replaced by Cooperative Act 2074. Om Devi Malla, Vice Chairman of NCF was elected as Global board member of ICA, the global body Cooperatives.
2018	a)	Second National Cooperative Congress was organized from April 4-5, 2018 in the joint collaboration with the Government of Nepal, Ministry of Cooperatives and Poverty Alleviation, National Cooperative Federation of Nepal.
	b)	Government of Nepal converted MOAC into Ministry of Agriculture, Land Management and Cooperatives in course of restructuring the federal ministries. Department of Cooperativess handed over the records along with the assets of the Division Cooperative Offices to the local Government in course of restructuring the state based on the constitution
2019	a)	Enactment of Cooperative Rules, 2019.
	b)	National Cooperative Federation of Nepal (NCF/N) Honored Dr. U.S. Awasthi, Manging Director of IFFCO for his valuable contribution on promotion and development of cooperative movement in the region.
2020	a)	Cooperative sector is recognized by Voluntary National Review (VNR) Report submitted to the United Nations High Level political forum.
2021	a)	NCF and the Central Department of Management, TU signed on MoU for Curriculum Development and Semester Commencement. For the first time in Nepal, Tribhuvan University is going to start MBA course in 'Cooperative and Entrepreneurship Development'

Recipients and Honored Awarded

by the National Cooperative Federation of Nepal

1. Persons Awarded in 1999 (2056)

- a. Mr. Mohan Singh Gurung, Member, Bhaktapur Credit Cooperatives (BCC), Chitwan
- b. Mr. Krishna Man Gurung, BCC, Chitwan
- c. Mr. Bhairab Bahadur Gurung, BCC, Chitwan
- d. Mr. Indra Sing Gurung, BCC, Chitwan
- e. Dr. Hari Krishna Upadhyaya, Center For Extension and Development (CEAPRED), Lalitpur

2. Honored and Awarded in 2000 (2057)

2.1 Honored for National Cooperatives Award

- a. Mr. Purusottam Kafle, Founder Member and Former Vice-Manager of National Cooperatives Federation
- b. Mr. Surya Ratna Shakya, Former General Manager of National Cooperatives Federation, Principal of Central Cooperatives Training Centre

2.2 Excellent Cooperatives Business Award

- a. District Cooperatives Union, Rupandehi
- b. District Cooperatives Union, Nawalparasi
- c. District Cooperatives, Chitwan

2.3 Honored for Excellent Cooperatives Business

- a. Pratappur Multi-purpose Cooperatives, Nawalparasi
- b. Cooperatives Ltd., Haraicha, Biratchowk, Morang
- c. Cooperatives Ltd., Inruwa, Sunsari
- d. Triyuga Cooperatives, Phattepur, Saptari
- e. Multi-purpose Cooperatives, Kohalpur, Banke

3. Persons Awarded in 2001 (2058)

3.1 Honoured for National Cooperatives Award

- a. Mr. Madhav Narayan Joshi, Chairman, District Cooperatives Union, Kavre

3.2 National Honour

- a. Late Rani Jagadmba (Posthumous Honour)

3.3 Honour of Appreciation

- a. Mr. Bishwabandhu Thapa, Former Chairman, Sajha Centre (SC)
- b. Mr. Bhoj Raj Ghimire, Former Chairman, SC
- c. Mr. Kamal Raj Regmi, Former Chairman, SC

3.4 Award for Excellent Cooperatives Business

- a. Gaidakot Ekikrit Multi-purpose Cooperatives, Nawalparasi
- b. Annapurna Milk Producers Cooperatives, Gitanagar, Chitwan
- c. Udaydev Multi-purpose Cooperatives Ltd., Mahendra Nagar, Kanchanpur
- d. Bagarbaba Mild Industries Cooperatives Ltd., Satbari, Dhang

4. Honored and Awarded in 2002 (2059)

4.1 Honour of Appreciation

- a. Dr. U.S. Awasthi, Managing Director, Indian Farmers Fertilizer Cooperatives Ltd. (IFFCO)
- b. Dr. V. Kumar, Former Director of IFFCO and Chairman of the International Cooperatives Alliance, Asia and the Pacific Region
- c. Mr. Kanji Tussiya, Founder of the Nepal Marketing Company, Japan

4.2 Excellent Cooperatives Award

- a. District Cooperatives Union, Gulmi

4.3 Award for Excellent Cooperatives Business

- a. Ranitar Cooperatives, Kavre
- b. Sahara Nepal Savings and Credit Cooperatives, Charpane, Jhapa
- c. Mahendradwar Multi-purpose Cooperatives, Kankadhbhatta, Jhapa
- d. Jana Jagriti Cooperatives, Ratnanagar, Chitwan

5. Honour and Award in 2003 (2060)

5.1 Excellent Cooperatives Award

- a. Milk Producers Cooperatives Union, Tanahu
- b. Ramdi Milk Producers Cooperatives, Palpa
- c. Swablamban Mahila Savings and Credit Cooperatives
- d. Janta Savings and Credits Cooperatives, Kanchanpur

5.3 Honour of Apperciation

- a. Mr. Radha Krishna Mainali, Former Minister for Agriculture

6. Award in 2004 (2061)

6.1 Excellent Cooperatives Business Award

- a. Salakpur Milk Producers Cooperatives, Salakpur, Morang
- b. Mechi Krishak Multi-purpose Cooperatives, Jhapa
- c. Swastik Mahila Savings and Credit Cooperatives, Lalitpur
- d. Krishak Sudhar Fruits and Vegetables Cooperatives, Charaudhi, Dhading
- e. Biku Savings and Credit Cooperatives, Gaindakot, Nawalparasi
- f. Pragati Mahila Multi-purpose Cooperatives, Dang

6.2 Excellent Cooperatives Award

- a. Savings and Credit Cooperatives Union, Mangalsen, Achham

7. Award in 2005 (2062)

7.1 Excellent Cooperatives Business Award

- a. Multi-purpose Cooperatives Ltd., Inarawa, Sunsari
- b. Sirjana Savings and Credit Cooperatives, Bagnaha-2, Bardiya
- c. Padmawati Savigs and Credit Cooperatives, Nabahal, Lalitpur
- d. Janasewa Savings and Credit Cooperatives, Pooranchaur, Kaski
- e. Dottegaun Savings and Credit Cooperatives, Bhageswor, Achham
- f. Kalyankari Savings and Credit Cooperatives, Lubhu, Lalitpur
- g. Pragatishil Savings and Credit Cooperatives, Bhatkhola- 6, Syangja
- h. Yuva Savings and Credit Cooperatives, Banepa, Kavre
- i. Gaun sudhar Milk Producers Cooperatives, Tindobato-6, Syangja
- j. Sahara Mahila Savings and Credit Cooperatives, Dhadingbesi, Dhading

7.2 Excellent Cooperatives Award

- a. Small Farmers Cooperatives Union, Dhadingbesi, Dhading
- b. District Cooperatives Union, Bhadrapur, Jhapa

8. Award in 2006 (2063)

8.1 Excellent Cooperatives Business Award

- a. Small Farmers Cooperatives Ltd., Dumarkhana, Bara
- b. Bishwashilo Savings and Credit Cooperatives, Thakurdawara, Bardiya
- c. Shidhiganesh Savings and Credit Cooperatives, Chorchha, Bhaktapur
- d. Nawasidhartha Savings and Credit Cooperatives, Pokhara, Kaski
- e. Baragachhi Milti-purpose Cooperatives Ltd., Biratnagar, Morang
- f. Dashin Lalitpur Gramin Biddhu Cooperatives Ltd., Chapagaun, Lalitpur
- g. Nilakantha Mahila Savings and Credit Cooperatives, Nilakantha, Dhading
- h. Kishan Savings and Credit Cooperatives, Gaidakot, Nawalparasi
- i. Gajha Savings and Credit Cooperatives, Lakhani, Baglung
- j. Janakalyan Savings and Credit Cooperatives, Rechoktar, Dhading
- k. Nari Kalyan Savings and Credit Cooperatives, Gaidakot, Nawalparasi

8.2 Excellent Cooperatives Award

- a. District Cooperatives Union, Gorkha
- b. District Cooperatives Union, Banepa, Kavrepalanchowk

9. Award in 2007 (2064)

9.1 Excellent Cooperatives Business Award

- a. Baglung Milk Producers District Cooperatives Union Ltd., Baglung

9.2 Excellent Cooperatives Business Award

- a. Janchetana Savings and Credit Cooperatives Ltd. Ltd. , Kavre- 6, Dolakha
- b. Phadni Savings and Credit Cooperatives Ltd. Ltd. , Letang-7, Morang
- c. Namuna Milk Producers Cooperatives Ltd. Ltd. , Binhukot-2 , Baglung
- d. Janaswavimani Samudayik Cooperatives Ltd. Ltd. ,Simjung-5 , Gorkha
- e. Lekali Sawalamban Savings and Credit Cooperatives Ltd. Ltd. , Tamghas-1, Gulmi
- f. Nari Srijana Savings and Credit Cooperatives Ltd. Ltd. , Utlabari, Morang
- g. Sana Kishan Krishi Cooperatives Ltd. Ltd., Anandaban, Rupandehi
- h. Purba Nepal Multi-purpose Cooperatives Ltd. Ltd., Topganchhi, Jhapa
- i. Gramin Jagaran Savings and Credit Cooperatives Ltd. Ltd. , Birendra Nagar- 12, Surkhet

10 Excellent Cooperatives Business Award 2008 (2065)

- a. District Savings and Credit Cooperatives Ltd. Ltd., Morang.

10.1 Excellent Cooperatives Business Award 2008 (2065)

- a. Community Saving and Credit Cooperatives Ltd. Ltd., Panauti, Kavre.
- b. Manasalu Multi-Purpose Cooperatives Ltd. Ltd., Pulchowk, Lalitpur.
- c. Sana Kishan Cooperatives Ltd. Ltd. Phattepur, Bara.
- d. Mahila Savings and Credit Cooperatives Ltd. Ltd., Itahari, Sunsari.
- e. Mahila Sana Kishan Krishi Cooperatives Ltd. Ltd., Sundarpur-1, Udayapur.
- f. Dumshi Milk Producer Cooperatives Ltd. Ltd., Byas Municipality, Tanahu.
- g. Kishan Kamaiya Kalyan Savings and Credit Cooperatives Ltd. Ltd.m Bagban, Bardiya.

11 List Of the Cooperativess appreciated for their excellent participation in the Cooperatives Rally processed on the occasion of 52nd National Cooperatives Day (20th Chaitra, 2065) in Kathkmandu.

- a. Amarapur Agriculture Multipurpose Cooperativess Ltd., Bungmati, Lalitpur.
- b. Budole Community Savings and Credit Cooperatives Ltd., Kavre.
- c. Basuki Women Multipurpose Cooperatives Ltd., Lamatar, Lalitpur.
- d. Chandeshori Savings and Credit Cooperatives Ltd, Kavre.
- e. Gothatar Women Cooperatives Ltd., Gothatar, Kathmandu.
- f. Manasalu Multipurpose Cooperatives Ltd., Pulchok, Lalitpur.
- g. Mahila Aviyan Cooperatives Ltd., Balkot, Bhaktapur.
- h. Nepal Health Service Cooperaive Ltd., Pepsikola, Kathmandu.
- i. Puskar Savings and Credit Cooperatives Ltd., Pepsikola, Kathmandu.
- j. Sitapaila Multipurpose Cooperatives Ltd., Sitapaila, Kathmandu.

12 Award for excellent Cooperativess 2009 (2066)

- a. Bhaktapur Savings and Credit Union, Suryabinayak, Bhaktapur.

12.1 Award for excellent Cooperatives Business 2009 (2066)

- a. Sana Kisan Cooperatives Ltd., Salang, Dhading.
- b. Taplejung Multipurpose Cooperatives Ltd., Taplejung.
- c. Sahayogi Multipurpose Cooperatives Ltd., Lubhu, Lalitpur.
- d. Ganeshpur Milk Producer Cooperatives Ltd., Syangja.
- e. Jahahitkari Savings and Credit Cooperatives Ltd., Surkhet.
- f. Bindhabasini Savings and Credit Cooperatives Ltd., Kavre.
- g. Mahila Samajsewa Savings and Credit Cooperatives Ltd., Kohalpur, Banke.
- h. Prajjawala Disabled & Women Multipurpose Cooperatives Ltd., Shanischare, Jhapa.

13 Excellent Cooperativess Award 2010 (2067)

- a. District Cooperatives Union, Bidur, Nuwakot.

13.1 Excellent Cooperatives Business 2010 (2067)

- a. Mohanyal Savings and Credit Cooperatives Ltd., Pahalmanpur-15, Kailali.
- b. Suryodaya Savings and Credit Cooperatives Ltd., Bayarban-8, Morang.
- c. Rural Fresh Vegetables and Fruits Producers Cooperatives Ltd., Chainpur-1, Chitawan.
- d. Small Framers Agriculture Cooperatives Ltd., Chainpur, Dhading.
- e. Tribeni Savings and Credit Cooperatives Ltd., Martadi-5, Bajura.
- f. Kamal Multipurpose Cooperatives Ltd., Tulsipur, Dang.
- g. Jayakisan Milk Producers Cooperatives Ltd., Dumariya, Rautahat.
- h. Gramin Mahila Bikas Multipurpose Cooperatives Ltd., Teenpipale, Kavre.

14 Excellent Cooperativess Award 2011 (2068)

- a. Tanahu District Milk Producers Cooperative Union Ltd., Tanahu

14.1 Excellent Cooperatives Business 2011 (2068)

- a. Shrijana Savings and Credit Cooperative Ltd., Chadani, Kanchanpur
- b. Nepal Multipurpose Cooperative Ltd., Sunsari
- c. Himchuli Agriculture Cooperative Ltd., Manma, Kalikot
- d. Bachhauli Nari Chetana Savings and Credit Cooperative Ltd., Bachhauli, Chitwan
- e. Himalayan Cooperatives Limited, Okhaldhunga

15 Excellent Cooperativeness Award 2013 (2069)

- a. District Cooperative Union Ltd., Mahalaxmasthan, Lalitpur

15.1 Excellent Cooperatives Business 2013 (2069)

- a. Shostik Savings and Credit Cooperative Ltd., Ishorpur-2, Sarlahi
- b. Itahara Savings and Credit Cooperative Ltd., Morang
- c. Hamro Multipurpose Cooperatives Ltd Mirchinagar-5, Dhulabari, Jhhapa
- d. Small Farmers Agriculture Cooperatives Ltd., Manahari-4, Makawanpur
- e. Mahila Milan Savings and Credit Cooperatives Limited, Padampokhari-1, Makawanpur

15.2 Winner of the Essay writing competition organized on the occasion on of IYC 2012

- a. First: Mr. Dhan Prasad Poudyal, Syangya
- b. Second: Ms. Sharmila Sapkota, Dolakha
- c. Third: Mr. Nikhil Rai, Dhankuta

15.3 Winner of the Poem writing competition organized on the occasion on of IYC 2012

- First: Mr. Home Prasad Gautam, Jhapa

16 Excellent Cooperativeness Award 2014 (2070)

- a. District Cooperative Union Ltd., Pokhara, Kaski

16.1 Excellent Cooperatives Business Award 2014 (2070)

- a. Budole Community Savings and Credit Cooperatives Ltd., Banepa, Kavre
- b. Kishan Kalyan Savings and Credit Cooperative Ltd., Akata-4, Sunsari
- c. Gramin Savings and Credit Cooperative Ltd., Khalanga-5, Salyan
- d. Samuhik Bikash Savings and Credit Cooperative Ltd., Shankarnagar, Rupendehi
- e. Chetanshil Milk Producer Cooperative Ltd., Hariya-6, Makawanpur
- f. Mahila Janchetan Savings and Credit Cooperative Ltd., Churiyamai-3, Makawanpur

17 Excellent Cooperativeness Award 2015 (2071)

- a. Makwanpur District Milk Production Cooperative Union Ltd., Hetauda, Makwanpur

17.1 Excellent Cooperatives Business Award 2015 (2071)

- a. Nepal Multipurpose Cooperatives Ltd., Mechinagar, Jhapa.
- b. Shree Laliguras Multipurpose Cooperatives Ltd., Pulchowk, Lalitpur.
- c. Gramin Saving & Credit Cooperatives Ltd., Makar-4, Nawalparasi.
- d. Kasturi Multipurpose Cooperatives Ltd., Malanga-1, Jajarkot.
- e. Mahila Jagaran Saving & Credit Cooperatives Ltd., Makwanpurgadhi-6, Makwanpur.

18 Excellent Cooperativeness Award 2016 (2072)

- a. Makwanpur District Saving and Credit cooperative Union, Makwanpur.

18.1 Excellent Cooperatives Business Award 2016 (2072)

- a. Shree Star multipurpose Cooperatives Ltd. Biratnagar, Morang
- b. Scope Saving and credit cooperative Ltd. Lalitpur,
- c. Sana Kishan Agriculture Cooperative , RaghunathPur, Dhanusa
- d. Gaindakot Saving and credit cooperative Ltd. Gaindakot, Nawalparasi.
- e. Fulbari saving and credit cooperative Ltd., Pyuthan
- f. Shree Chunchu Mahila Sana kishan agriculture cooperative Ltd. Bhariganga, Surkhet g.
Sana Kishan Agriculture Cooperative Ltd. Baliya, Kailali.

19 Excellent Cooperativeness Award 2017 (2073)

- a. Lalitpur District Saving and Credit Co-operative Union, Lalitpur

19.1 Excellent Cooperatives Business Award 2017 (2073)

- a. Maharani Jhoda Sana Kisan Agriculture co-operative Jhapa
- b. Saguan Saving and Credit Cooperatives Ltd, Sarlahi
- c. Nandini Milk Producing co-operative ,Chitwan
- d. Nawaprgati Saving And Credit Cooperatives Ltd, Nawalparashi,
- e. Pragatisil Mahila Bikash Multi Purpose Co-operative, Rupandhehi
- f. Gothpanda Krishak Co-operative, Dailekha
- g. Shree Kedarnath Saving And Credit Cooperative Ltd. Darchula

20 Excellent Cooperative Award 2018 (2074)

Chitwan District Saving and Credit Cooperative Union Ltd., Bharatpur-10, Chitwan

20.1 Excellent Cooperative Business Award 2018 (2074)

Province 1

PahiloPaila Multipurpose Cooperative Union Ltd., Jhapa

Province 2

Sana Kishan Agriculture Cooperative Society Ltd., Dhanusha

Province 3

Manthali Saving and Credit Cooperative Society Ltd., Ramechhap

Province 4

CYC Saving and Credit Cooperative Society Ltd., Baglung

Province 5

Shree PanchanagarMahilaKalyan Agriculture Cooperaive Society Ltd., Nawalparasi

Province 6

Janasewi Agriculture Cooperative Society Ltd., Salyan

Province 7

SudurPaschimanchal Multipurpose Cooperative Society Ltd., Kailali

21. The Excellent Cooperative Award 2019:

- 1 Multipurpose Cooperative Union Lalitpur Lalitpur

21.1. The Excellent Cooperative Business award 2019:

Province 1

SuvaLaxmi Cooperative Ltd.,Gauradaha-1, Jhapa

Province 2

Manokamana Multipurpose Cooperative Ltd., Hariwan Municipality, Sarlahi

Province 3

Shree Laligurans Multipurpose Cooperative Ltd., Lalitpur Metropolitan City-3, Pulchowk

Gandaki Province

Adarsha Sanchar Cooperative Ltd., Baglung Municipality-2, Baglung

Province 5

SamuhikBikash Saving and Credit Cooperative Ltd., Tillotama-3, Rupandehi

Karnali Province

Sana KishanKrishi Cooperative Ltd., Birendranagar-9, Surkhet

SudurPaschim Province

Kishan Multipurpose Cooperative Ltd., LamkiChuha Municipality-1, Kailaly

22. Excellent Cooperative Union Award

Nepal Saving and Credit Cooperative Union Limited (NEFSCUN)

District Cooperative Union Ltd Banke, Nepalgunj

22.1. Excellent Cooperative Business Award

Province 2

Sana Kishan Krishi Cooperative Ltd, Rautahat

Bagmati Province

Chandragiri Saving and Credit Cooperative Ltd, Kathmandu

Gandaki Province

Pokhara Royal Saving and Credit Cooperative Ltd. Pokhara

Province 5

Janautthan Saving and Credit Cooperative Ltd. Rupandehi

Karnali Province

Hariyo Hira Agriculture and Herbs Development Cooperative Ltd.

23. National Cooperative Award, 2020:

Deepak Prakash Baskota Former Chairman of NCF

23.1. Excellent Cooperative Award, 2020:

District Cooperative Union Chitwan

23.2. Excellent Cooperative Business Award, 2020:

Province No. 1

Kamdhenu Dairy Development Cooperative Ltd. Sunsari

Province No. 2

Triyuga Cooperative Society Ltd. Saptari

Bagmati Province

Women Small Farmers Agriculture Cooperative Ltd. Dhading

Gandaki Province

Dumsi Dairy Production Cooperative Ltd. Tanahu

Lumbini Province

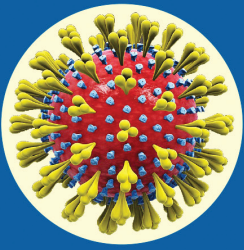
Hamro Madhyabarti RadhaKrishna Savings and Credit Cooperative Society Ltd. Bardiya

Karnali Province

Dalit Women Agriculture Multipurpose Cooperative Society Ltd. Mugu

23.3. Excellent Cooperative Staff Award, 2020:

Sumitra Kumari Waiba Manager District Savings & Credit Cooperative Ltd. Makwanpur



कोरोना भाइरस रोग (कोभिड-१९)

हाल विश्वभरी फैलिरहेका नयाँ कोरोना भाइरसको संक्रमणबाट लागेको रोगलाई विश्व स्वास्थ्य संगठनले “कोभिड १९” को नाम दिएको छ र यसलाई विश्वव्यापी महामारीको रूपमा घोषणा गरिसकिएको छ ।

कोरोना भाइरस श्वाशप्रश्वाशको माध्यमबाट सन् रोग हो । यो संक्रमित व्यक्तिले खोकदा वा हाछ्युँ गर्दा नाक वा मुखबाट निस्कने छिट्टाको माध्यमबाट एक व्यक्तिबाट अर्को व्यक्तिमा सर्दछ ।

कोरोना भाइरस रोगको मुख्य लक्षणहरू



ज्वरो
आउने



खोकि
लाग्ने



श्वाश फेर्न
गह्रो हुने

यस्ता लक्षणहरू देखा परेमा नजिकको तोकिएको स्वास्थ्य केन्द्रमा सम्पर्क गर्ने ।

यस रोगको संक्रमणको जोखिमबाट बच्नको लागि निम्न उपायहरू अपनाउनुपर्छ ।



ज्वरो र खोकी लागेको
व्यक्तिबाट टाढा रहने वा
आफूलाई ज्वरो र खोकी
लागेको छ भने पनि अरु
व्यक्तिबाट टाढा रहने र
मास्कको प्रयोग गर्ने



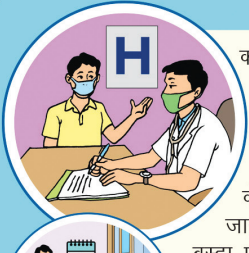
खोकदा हाछ्युँ गर्दा नाक मुख टिस्सू
पेपर वा कुहनाले छोप्ने र प्रयोग गरेको
टिस्सू पेपरलाई बिक्रो भएको फोहर
फाल्ने भाँडोमा फाल्ने र साबुन पानीले
मिचिमिचि हात धुने वा अल्कोहल भएको
स्यानिटाइजर प्रयोग गर्ने



भिडभाडमा
नजाने र
अरुलाई पनि
नजान सुभाव
दिने, हात
मिलाउनुको
सट्टा नमस्कार
गर्ने



बेलाबेलामा
साबुन पानीले
कम्तिमा २०
सेकेन्ड मिचिमिचि
हात धुने वा
अल्कोहल भएको
स्यानिटाइजर
प्रयोग गर्ने



कोरोना प्रभावित
देशबाट आएको
व्यक्तिहरूमा
माथिका लक्षणहरू
देखिए स्वास्थ्य
केन्द्रमा तुरुन्त
जानुपर्दछ । घरैमा
बस्दा परिवारका
सदस्यहरूसँग १४ दिन
सम्म छुट्टै आईसोलेसनमा
बस्नु पर्दछ ।



CCoP NCF NATIONAL COOPERATIVE FEDERATION OF NEPAL LTD.
राष्ट्रिय सहकारी महासंघ लि. नेपाल

हरिहरभवन, पूल्चोक, ललितपुर

www.ncfnepal.com.np



Vision of NCF



“A leading
Federation of
Sustainable and
Decent Cooperative
Movement.”



**National Co-operative
Federation of Nepal**

Hariharbhawan, Pulchowk, Lalitpur

Tel : 5010033, Fax : 977-1-5010075

SUSTAINABLE DEVELOPMENT GOALS

