

## **Roles of Cooperatives in Poverty Reduction: A Case of Nepal**

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*Massive poverty exists in Nepal. Poverty reduction has been identified as an integrated development approach. In spite of huge potentialities, rural areas have weak domain of transferability. Weak domain of transferability can lead to persistent and chronic poverty. Therefore strategy of breaking vicious poverty cycle should be so designed that will support for a) quality asset, b) strengthen access and c) creates competitive transferability. Cooperative is a member based business with well defined norms and principles. Cooperative has been identified as a potential component of Nepalese three pillar economy. The paper incepts in the contribution of cooperative in poverty reduction. It was observed that cooperative and poverty reduction goes hand in hand. Cooperative can be effective institutional arrangement in breaking the vicious cycle of poverty in the rural socio-economic context. Under effective supervision, if cooperative can be well managed and strengthened; cooperative can potentially strengthen the domain of transferability of rural community and there forwards to contribute to sustainable reduction of poverty.*

*Key words: Cooperative, Rural poverty, Domain of transferability, reduction and well managed*

### **Introduction:**

There is a large gap between haves and have-nots. Competitiveness, governance and development pace of the LDC's are insignificant as compared to

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MDC's. Global communities are fighting against poverty. Regional and global partnership has taken a huge leap in recent years. The millennium development goal has been a milestone in global development. Huge amount of funds and aids are entering in LDC's targeting the poor and initiating a sustainable development. Some prominent and admirable achievements have been realized. Still reaching the poor and reducing the poverty are greatest challenge.

Significant segment of population of Nepal is submerged under poverty. The cases of socio-psychological poverty are not satisfactory. Since we have no absolute indicator of poverty measurement; distribution of poverty cannot be predicted. A significant section of population is deprived of basic needs; whereas opulent islands are observed in ocean of poor. Thus it has now been felt important and immediate to address the following aspects of livelihood for the sustainable reduction of poverty.

- a. Strengthen the "domain of transferability"<sup>2</sup> of poor households and ensure safety net against vulnerability.
- b. Ensure a critical limit of income provision i.e. employment and engagement to break the vicious cycle of poverty.
- c. To empower community to proactively participate in mainstream of national development.
- d. Community welfare, cooperation, support and inter community enhanced relationship to generate a self-managed community.
- e. To institutionalize and unify local community in a common development spirit to gear market system, production system and welfare launches.
- f. To mainstream local community to national development through autonomous and self decision practices.

Poverty reduction is a focal issue these days. Recent 4P (policy, plans program and project) has been directed toward this focal objective. Government in partnership with non-governmental organization is collectively fighting

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<sup>2</sup> Deb Johnson has described on poverty domain.

against poverty reduction. Among the different approaches adopted; community based approaches is the one prioritized. Lessons from community forest, cooperatives and consumer groups depict community based approaches as suitable institutional arrangements for developing local community.

Cooperative is member based business that can effectively cover the above discussed aspects. The principle, values and norms of cooperatives are member centered. It has potentiality to address the marginalization, low income, social deprivation of the member and mainstreaming community strength. It can effectively induce socio-economic progress and cultural integration in underdeveloped societies. It brings harmony and prosperity in society.

Nepal has recognized the three pillar economic model. Government, cooperative and private sector has been identified as the three major stakeholder of nation economic building. Existence of registered cooperative has crossed half century. Nearly 5 million members cooperate in nearly 20 thousand cooperatives. Huge amount of saving, capital formation, and transaction occur. Though unaccounted, the role of the cooperatives for livelihood earning and access to credits and product marketing in rural areas has positively been supported. Nepalese rural societies are now familiar with cooperatives. Majority of cooperatives member are from poor and middle class household. Access to capital and market with equitable benefit sharing has positively contributed to poor household. The level of confidence on enterprising has increased through capital access, risk sharing and community support. Cooperative movement is on operation in Nepal. Increasing cooperatives density, weak legal, institutional and regulatory arrangements cooperative are said become less monitored. Government identifying cooperative as a pure community organization has deep faith on self sustaining and democratic governed cooperatives. The faiths are reflected on provisions. Weak monitoring and over confident in cooperative institutional arrangements; the unethical practice of cooperatives has groomed recently. Some of the Cooperative has become a wonderful private business. This has fostered a discouragement for ethical and a lesson of benefiting for corrupted. Still there is severe need of cooperative awareness. Regulation of cooperative norm is becoming challenge. Cooperative being a member centric,

democratically controlled and community focused organization have tremendous potentiality of contributing in poverty reduction. The wide network among poor has an inspiring continuation till these days. But it is also true that it should more effectively be mobilized and strengthened to face the challenge of extreme poverty and underdevelopment of Nepalese society. In this connection, it is important to study Nepal cooperative roles in poverty reduction.

### **Method**

The paper is simple descriptive layout of research reviewed. Human development index indicator available and data on cooperatives has been analyzed. A simple correlation both rank and bi-variate is used to study the relationship. A regression analysis identifies cooperative as an independent factor and successively as dependent factor. District based relationship is analyzed through rank correlation. Different aspects of cooperative and poverty has been analyzed separately at regional level. Poverty and cooperative aspects has been analyzed at segregated regional basis.

### **Conceptual Understanding**

#### **Cooperative**

Cooperative was founded from Latin word “co-operari” where ‘co’ means together and ‘operari’ means working together. Working together for member is the initial concept of cooperatives. The Cooperative is a member centered business. In 1995, the International Co-operative Alliance (ICA), the apex organization that represents cooperatives worldwide, defined cooperative as: *“An autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.”*

Co-operatives are organizations for mutual benefit, where members own, control and benefit from the co-operational output. The objective is to first and foremost serve members’ interests, rather than that of capital invested and to adopt democratic control for socio-economic output, to make distinctions between cooperatives and other forms of business. Co-operatives are based

around the concepts of self-help, self-responsibility and self-organization (Cooperative Futures, 2006). Cooperative is community based business. The basic characteristics of cooperative that differentiate it from other type of business are its principle, values and norms. This basically orient general business toward community focused, member centered, democratically controlled and voting right assigned in membership rather than staking of shares (Birchall, 2003).

### **Poverty Reduction**

Basically there are two major concept of poverty. First, the one well adopted and defined by World Bank, Asian Development bank etc. These define poverty as a welfare deprivation. The other concept also described by Deb Johnson is a step forward which sees poverty as a domain of transferability. Poverty should be insight as an asset, access and transferability. For example a labor have labor force as his asset, if he had access to market and transfer his asset to command his required welfare then he no more remains poor. Poverty is relative concept and it is more than economical aspect. Perception and social aspect are also getting more and more vital to identify who are poor and not. Poverty follows a vicious circle that tends to generate more critical and severe poverty. As said “A poor is poor because he is poor” justify vicious circle of poverty.

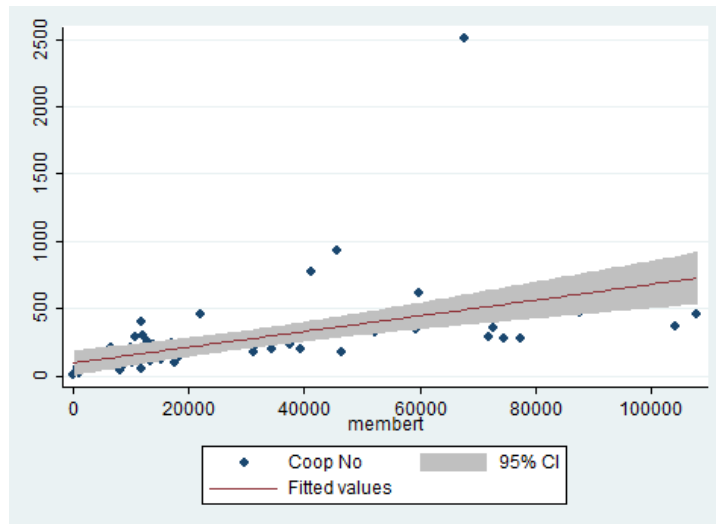
**Implicit poverty concept in Nepal.** There is no concrete concept and definition of poverty and reduction in Nepal. Poverty has been identified as a persistent, deep-seated and complex phenomenon with no quick and easy solutions. (NPC, May, 2003). Poverty reduction refers to any effort that attempts to put the poor out from the nexus of poverty. World Bank analyze majority of poor in rural development and in form of tenant and agriculture based household; Thus overview uplifting the rural farmer and labor as poverty reduction.(WB, 1975).Poverty reduction also means strengthening the domain of transferability. Identifying asset, creating access to the available asset and enhancing its transferability to command welfare are basic elements in poverty reduction. Poverty is a multidimensional concept. (Bhardwaj, 2009) Poverty reduction should necessarily incorporate resolving social, economical, cultural and psychological barriers.

### **Status of Cooperatives in Nepal**

Cooperation is a traditional culture in Nepal. Different formal and informal institutions were organized since centuries. Government of Nepal first registered “Bakhan” multipurpose cooperative during 2013 BS (1956 AD) nearly 55 years ago. It was then established to support rehabilitation of the flood victim. Then after; cooperatives passed through different stages and situation.

Investment, capital formation and saving from cooperatives have supported the rural economic transition.

1. **Legal, institutional and policy:** Cooperative act 1991 and cooperative regulation 1992 are formulating legal arrangements for cooperatives. Based on these, cooperatives standards and directives are implemented by department of cooperatives. The act identifies cooperative as an objective specific and autonomous community based business.
2. **Policy of Three pillar economy:** Government of Nepal in interim constitution 2007 has declared the three pillar economy. The three major sectors to develop economy of Nepal are government, private sector and cooperative. Thus it is clear now that the cooperatives are distinct from these two major sectors and has gained a significant contribution and identity in economy of Nepal. Recent 2011/12 budget has emphasized on the cooperatives roles in development and distribution. Though cooperatives serve the needy, its contribution is only 2 %. Same amount in commercial bank and cooperative means different.



3. **Institutional status:** Department of cooperatives under Ministry of Agriculture and cooperatives is responsible for regulating cooperatives. There are different division office and training centre across the country. The major focused activities are capacity building of cooperatives member in management and accounting and inspection of the cooperatives. **Cooperatives distribution and contribution:** Cooperative movement is ongoing. Cooperative has largely flourished after 2048 BS when new cooperative act came into effect. It is now estimated that nearly 20 thousand cooperatives are registered and in operation. In the recent decade Cooperative boom brought some negative effect. Institutional arrangements are also getting mature. 19724 Cooperatives of different objectives have been registered till 2066 Chaitra (2010 march). The number of women cooperatives has also increased. Cooperative consists of 2138348 members of whom 41 percent members were women during 2009/10. Total member increased by 39% in recent year and reached 2969160 of whom 41.22 percent of members were women. Nearly 445373 member entered saving and credit cooperatives, where as 61475 member withdraw their from agriculture cooperatives. In percentage change coffee member e\increased.
4. (based on : (MOF, 2010/11); (Cooperatives, 2010 &2011),

<b>Summary Statistics</b>					
<b>Variable</b>	<b>Obs</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>Min</b>	<b>Max</b>
zoneid	75	7.22667	3.9097	1	14
hdi rank	75	38	21.7945	1	75
coopno	75	262.987	318.477	2	2513
malem	75	16541.1	17227.4	25	70979
femalem	75	11970.2	13002.7	30	56253
capital	75	124807	335929	30	2142613
saving	75	773935	2717110	0	1.72E+07
investment	75	820660	3032683	0	2.30E+07
retain	75	187283	388171	0	1831386
payablepri~l	75	40074.1	114832	0	897981
payableint~t	75	12349.6	58837	0	488251
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total income	75	93647.8	232767	0	1351373
totalexpanc	75	58303.2	126824	0	869082

Source: Author Analysis from data of DeoC.

5. **Present scenario SWOT analysis:** Cooperatives of Nepal has moderate history though the cooperative culture has begun earlier. Cooperatives of Nepal have been identified as vital and publicly believed community based institutions. In this regards here we will make a simple SWOT analysis of the cooperative in Nepal.
  1. **Strength:** Cooperative is a nearest financial, support centre and accessible firm of household. Access to service, empowerment and enhancing bargaining capacity of community member has suddenly increased. Cooperative has now been identified as an important aspect of poverty reduction and socio-economic progress.
  2. **Weakness:** The awareness and knowledge about the principle and values of cooperatives among the members are very weak. The increasing unethical financial transactions under cooperatives are grooming. Beside, the institutional capacity of department of cooperatives and its offices,



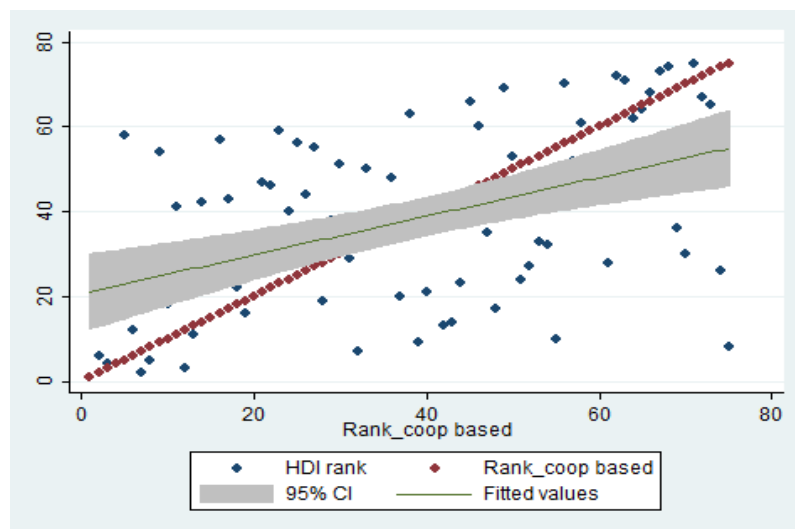
increasing number of cooperatives are some of the problem. Cooperative seeks for ethical participation, and this has been challenge to maintain within and in interaction with environment. (Birchall, 2003)

3. **Opportunity:** Cooperatives can potentially empower, support poor in getting out from poverty. The socio-economic progress with distributive justice is the greatest opportunity that cooperative can generate. Beside, it binds rural and marginalized poor and provide institutional forum to bargain, receive benefits and fulfill their socio-economic needs. The urban middle class can have access to services and capital and fulfill their enterprising needs. Rural people can better benefit from access to service and as well from access to capital for enterprise development. Cooperative is working as a nearest and easiest financial transactions/service provider in rural areas and for rural people.
4. **Threat:** Cooperatives are being private business these days. Though it cannot be generalized and is not discouraging to the genuine cooperatives, but rate of increase is increasing. Polluting the domain of cooperative society and commons in bringing out the loopholes into illegal financial benefit. The weak legal provision intermingled with weak monitoring has pushed the public money in vulnerable zone. Fitly and factually nobody knows how the cooperative in Kathmandu is operating. The benefit exercised by the state for cooperative as a social and member based business has been used to fulfill the interest of individual. As cooperative has not yet been clearly identified for financial mobilization, the transaction and economic value are yet not well accounted. The threat of cooperative collapse once again cannot be ignored.

#### **Cooperative role in poverty reduction:**

Basically poor have weakly transferable asset, either in absence of their access or lack of recognition of the asset they have. Poor lack welfare. Relative concept of poverty focuses on the lag of welfare between people, household or other such aspect. Co-operative contributes to poverty reduction in number of ways. These major sectors of co-operative which contribute for poverty reductions are:

- a. **Asset enhancement:** Asset of the rural poor and urban poor are different. Cooperative enables local asset of poor family to quantitative and qualitative outfit. Rural area lack both production management and capital for enterprise. Urban areas have diversified enterprises and ideas. They lack capital and distribution channels. Cooperative manages all this differential needs in urban and rural areas and help enhancing the asset.



- b. **Increase access:** Access to capital, market and quality goods are greatest concern these days. Cooperatives are institutional arrangement for generating access to these aspects. They help creating volume of vegetables and milk in rural areas and support distribution of quality goods in urban areas. They give access to capital through daily saving and investments.
- c. **Strengthening domain of transferability:** Domain of transferability refers to transferring out the asset to command the welfare needed. Cooperative enhances the output and quality of asset and then provides market. The credible and quality products are easily sold in the market. Being a member based and community based business, its social capital and faith generates the transforming of the product to benefits. The equitable distribution of the benefit and equality on business rights also supports the decision making so that the desired aspects of the producer or service generator are reflected.

- d. **Welfare commanding:** The benefits in the form of service, cash or access are converted to welfare generation.

The income, social status and capacity of the household have increased. This increases their ability to grasp the opportunities available locally. This brings the households of the community into progressive cycle of prosperity.

For Example: Farmer has few cow/buffalo at rural areas and produces small amount of vegetables. Individual transportation cost is high. Cooperatives collect this small amount and easily transport these goods to market. Sharing of benefits is managed equitably.

Aspect	Poverty causes	Anti-poverty measures Cooperative	Poverty reducing aspects	Cooperative as promoter
Access to asset	Low Access in market, capital and asset	Reduce production marginalization	Enable production functionaries	Production mainstreaming
Vulnerability	Shocks and disasters	Risk absorbent	safety net against vulnerability	Vulnerability shield
Perceptive poverty	Feel helpless and poor	Give a network and realization	Self dignity and confidence	Identity and opportunities to value generation
Income	Low income Opportunities	Expose to Income Opportunities	Income generation	Engage in IGA
Social welfare	Social conflicts	Social harmony	Social dynamics	Induce social dynamism
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(Rynell, 2008); (CBS, 2006); (WB, 1989)

Poverty is multidimensional lagging. Poverty reduction strategy identifies multidimensional approaches for poverty reduction. It has focused on education, health and income generation as foundational measures. Nepal poverty reduction

needs enhancements on a) Income b) consumption c) distribution, d) access e) social capital f) financial g) enterprise and financial services. Nepal has sharp division of rural urban areas. Distribution is also sharp and Gini coefficient is also increasing. In spite of huge subsidy and facilities, private sector organizations are not entering in rural areas and government is encouraging to increase the role of private sectors for services and such facilities. In this connection, the rural areas have been marginalized. Rural areas are gorged with poor population. There has been a Search of such a rural community based approaches that can overall fight against multidimensional poverty and also generate a confidence in rural community. Cooperative possesses many of those aspects that can potentially contribute to PR of the rural areas. Moreover the characteristics of cooperative reflect the people needs. In this connection cooperatives can be a best approach for reducing poverty in rural areas of Nepal. When we view poverty as a relative concept; co-operative help equity based distribution, help investment and bring out service based return. Rural development also means uplifting the rural poor farmer and tenant. Cooperatives support these target groups and help rural development.

<b>Cooperative factor</b>	<b>Poverty factor</b>	<b>significant at</b>	<b>correlation coefficient</b>	<b>Remark</b>
<b>Number of cooperative</b>	per capita income	0.01	0.963	DR level
<b>Number of cooperative</b>	Service	0.01	0.974	DR level
<b>Number of cooperative</b>	Economic empowerment index	not sig	0.79	DR level
<b>Number of cooperative</b>	Social empowerment index	not sig	0.449	DR level
<b>Number of cooperative</b>	political empowerment index	not sig	0.675	DR level
<b>Number of member</b>	HDI	No	0.811	DR level
<b>Number of member</b>	per capita income	0.01	0.982	DR level
<b>Number of member</b>	Service	0.05	0.921	DR level
<b>Number of member</b>	Economic empowerment index	not sig	0.792	DR level

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<b>Number of member</b>	political empowerment index	not sig	0.534	DR level
<b>Number of member</b>	Social empowerment index	not sig	0.628	DR level
<b>Cooperative ranking</b>	HDI rank District wise	0.01	0.516	District Wise
<b>Cooperative number</b>	HDI rank District wise	0.01	-0.404	District Wise
<b>Cooperative distribution</b>	Regional Poverty Distribution	0.05	0.918	DR wise
<b>Cooperative distribution</b>	Regional Population distribution	0.05	0.946	DR wise

Sustainability of Poverty achievements (Bharadwaj, 2011 June 29-30) and concept of poverty (Bhardwaj, 2011) in Nepal are under questions. Though poverty has reduced to significant level but socio-economic progress is sluggish. Nearly 20 percent of poor are lifted just above the poverty line and these segments of population are less vulnerable. Social reprocessing capacity is weakening. In this connection cooperatives supports a) reducing poverty in sustainable way and b) support maintaining the vulnerable population for not being poor.

The analysis depicts that poverty aspects and cooperative aspects are closely related. Rank of investments from cooperative and rank of HDI are significantly correlated with correlation coefficient 0.516. While cooperative number is negatively correlated with HDI rank. Cooperative investment and per-capita income are highly correlated.

**Strategies of poverty reduction through cooperatives:**

Cooperative can indefinitely support PR in many ways. But optimization of the contribution and value adding the ideas is more important. Abrisham Aref identifies people's negative perception on cooperative role in poverty reduction. It was found that weak capacity, lack of resources and participation were major factor for negative ideas of rural people. (Aref, 2011)

**SWOT approaches:**

	Approaches	
Time	Increase	Decrease
Present	<b>Strength</b>	<b>Weakness</b>
Possible	<b>Opportunities</b>	<b>Threat</b>

**Community based approaches:** Help, promote and induce cooperative as a member centered community based enterprise. The community development can be induced through two aspects. First, it generates localization, imports opportunities and incomes in the community. Second, it helps in equitable distribution and helps uplifting consumption and investment potentiality

**Economic approaches:** Cooperative is mixed economic approaches thus is identified as an appropriate idea for national economic upbringing. Community based business are neither private nor the public. Community is foundation to the development.

**Institutional approaches:** Developing cooperative as a good governing institution based on community business will potentially contribute community to aggregate the local strength for fighting poverty and defending the threats. Cooperative is such an institutional arrangement which generates equal representative right discarding share holding. Benefits are shared equitably based on both on ownership and transaction. It is also a unified mechanism of generating self reliant economy.

**Some urgent improvements in cooperative**

We cannot ignore the contribution of cooperatives in rural development and there forward PR. But this does not mean that cooperatives do not need improvement and we can't deny existence of problem in cooperatives. Some of the prominent areas of improvement are:

Source	SS	df	MS	No of Obs = 75		
Model	24909.31		5	4981.861	F(5,69) = 33.57	
Residual	10240.69	69	148.4158	Prob >F = 0		
Total	35150	74	475	R-squared = 0.7078		
				Adjusted R Squared = 0.6875		
				Root MSE = 12.183		
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hdi	Coef.	Std. Err	T	P> t	95% Conf Interval	
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coopno	-0.03749	0.008346	-4.49	0	-0.05414	-0.02084
malem	-0.00042	0.000146	-2.86	0.006	-0.00071	-0.00013
femalem	-0.00053	0.000178	-2.97	0.004	-0.00088	-0.00017
capital	2.32E-05	1.61E-05	1.44	0.154	-8.90E-06	5.53E-05
saving	-1.02E-06	1.84E-06	-0.55	0.583	-4.69E-06	2.66E-06
_cons	58.97554	2.223607	26.52	0	54.53956	63.41151
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<b>Author Analysis</b>						

**Policy infrastructure:** "How should we perceive cooperatives situation in Nepal?" Lack of policy infrastructure has created a diversified and conflicting view on cooperatives. This has shadowed the role of cooperatives and hindered the flourish of value and efficient cooperative movement in Nepal. Cooperative Act, 1991 and regulation is insufficiently mature to cope with the emerging cooperatives. It is often felt that it is not enough to manage the large variety of cooperatives with number of challenges in ethical manner. Controlling illegal activities means providing ground for fair play. If we cannot punish the bad

doing, we are creating environment to suffocate the good one. Thus the first and foremost need is cooperative policy followed by legal infrastructure strengthening with institutional framework. This will help value generation of cooperative role in PR and there after investing for further betterment.

Y = HDI							
Variable	dy/dx	Std. Err	z	P> z	95 % conf. Interval		X
Coopno	-0.03749	0.00835	-4.49	0	-0.053847	0.021132	262.987
Malem	-0.00042	0.00015	-2.86	0.004	-0.000704	0.000132	16541.1
Female	-0.00053	0.00018	-2.97	0.003	-0.000876	-0.00018	11970.2
Capital	2.32E-05	0.00002	1.44	0.149	-8.30E-06	0.000055	124807
Saving	-1.02E-06	0	-0.55	0.581	-4.60E-06	2.60E-06	773935

**Awaking and motivating cooperatives toward value and principle:** The long term solution for “expected cooperative” is awareness, empowerment and motivation toward cooperative principle. Until and unless we demonstrate “cooperative can succeed within the principle” and bring confidence among the cooperative to accept value and principle of cooperatives and internalize the norms with due respect; we cannot initiate better cooperative movement. Indeed this is among the most serious strategy to initiate. It is true that well regulated cooperative can only positively contribute to poverty reduction.

**Strengthening rural cooperatives:** Rural cooperatives are not only a community business but also a well trusted financial partner, an institutional arrangement to discuss social change and practice instructional democracy. These community based institution should be empowered and strengthened with required support. Thus cooperative empowerment strategies should be well incorporated in these aspects. This activates the poverty reduction aspects.

**Member approaches:** It is better if we say members have cooperatives. Poor participation due to lack of capacity and incentives was identified as a barrier in cooperatives functional on PR. (Allahdadi, 2011); (Aref, 2011)



### **Conclusion**

Poverty is identified as an integrated strategy of socio-economic development. Reduction of poverty refers to improving of poor's condition and generation of a sustainable command of welfare. Cooperative is community business. Cooperative in Nepalese rural context can potentially support breaking down the vicious cycle of poverty. Cooperative means for income, social and perception based poverty reduction. Upcoming challenges are result of weak legal institutional arrangements with weak monitoring. A rupee in cooperative means different from a rupee in commercial bank from poverty reduction perspective. Government should be sincere regarding the sum of money in cooperatives and also the value of the services in most trust worthy and easiest way in those areas where private areas don't feel comfortable. Cooperative movement also meant poverty reduction. Soon before tragedy of collapse down, it is better we manage cooperative in principle and norms. This is the most important challenge in turning cooperative toward poverty reduction sector. A lot can be expected from ethical and democratically institutionalized cooperatives in rural Nepal.

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