



Organizational Status and Need Assessment Exercise of Agriculture Cooperatives and Farmers Groups Active in Lake Cluster of Pokhara Valley (LCPV)

Need Assessment Report



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Citation:

Pradhan S.B. and M. Dhakal. 2020. *Organizational Status and Need Assessment Exercise of Agriculture Cooperatives and Farmers Groups Active in Lake Cluster of Pokhara Valley (LCPV): Need Assessment Report*. Pokhara, Nepal: LI-BIRD.

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Publisher	Local Initiatives for Biodiversity, Research and Development (LI-BIRD)
Copyright	Publisher
Published date	March 2020
Authors	Shashi Bhushan Pradhan and Mira Dhakal
Language editor	Bibudh dhewaju
Design and Layout	Hem G.C., LI-BIRD
Photos	LI-BIRD Photo Bank, unless stated otherwise

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Executive Summary

The need assessment study of Cooperatives and Farmers Groups Active in Lake Cluster of Pokhara Valley (LCPV) was conducted in Kaski district from November to December 2019. The study team led by Shashi Bhushan Pradhan comprised of team members from Finance, Human Resource, Procurement and Marketing. The team applied a combination of data collection instruments: literature review and analysis of cooperatives reports, interaction meetings with key staffs and Board of Directors; SWOT analysis and field observations of respective cooperatives.

The main objective of this study was to identify the cooperatives' strength and weakness, and assess the capacity building needs so that they can better contribute to fulfilling LCPV project's conservation and development goals. The study has shown that the assessed cooperatives' position on governance is weak. The capacity of Board of Directors and Managers on operational and organization management needs to be enhanced for the better management of the cooperatives. Most of the cooperatives are not aware of the recent changes in the policies of the Government of Nepal (GoN) thus they are not adhering to compliance issues.

Following the federal structure, the cooperatives report to their respective local governments. As many

of the local governments do not have dedicated human resources responsible for supervising and backstopping cooperatives, it is creating a significant gap in the capacity development aspect. Thus, this is the right time for the project team to engage with the assessed cooperatives and provide them needed support for the cooperatives' institutional growth. This also complements with the GoN's approach to promote marketing and value addition of agrobiodiversity products through cooperatives so that they can play a significant role in the socio-economic transformation of the nation and contribute to the national goal of prosperity.

The study team has proposed a few short-term interventions (within March 2020) and a few medium-term interventions (within March 2021) for the capacity building of the cooperatives on governance, finance/bookkeeping, fund management, internal control system and human resource management. These interventions, if implemented, will make the cooperatives strong in terms of institutional governance and help for their sustainability. The cooperatives will work on a variety of identified agrobiodiversity products, supporting income generation and creating a brand of whole LCPV area while also contributing to the conservation goal of the project.

Acknowledgement

The need assessment study of cooperatives has been completed with a series of interactions, consultations, interviews with various officials and Board of Directors, and analysis of primary and secondary information from various sources. It would not have been possible to accomplish this assignment without the support and full cooperation of every single individual and institution. Hence, we would like to thank them all for providing relevant information and making the study a learning experience.

The authors would like to acknowledge the support received from all the 14 cooperatives from the Lake Cluster of Pokhara Valley. We kindly appreciate the valuable time and input provided to the study team by the staff and the Board of Directors despite their busy schedule.

We would like to thank Safal Vehicle Services for their cooperation on travel arrangements. We would also like to extend our appreciation to Mr. Hem GC for the layout and design of the final report. We are indebted to Ms. Rita Gurung and Mr. Indra Poudel for the excellent coordination and cooperation to organize the meetings with the cooperatives. Thanks are due to

Ms. Phool Kumari Rai, Mr. Rajendra B.K, Ms. Sabita Paudel, Ms. Prameela Pandey and Ms. Kabita Gurung. Similarly, we would like to thank Ms. Usha Giri from The Bazar, and Ms. Laxmi Gurung, Ms. Deepa Gurung and Mr. Khim Pun for their excellent contribution as part of the team for carrying out the study.

The need assessment study report is part of a three-year project “Market-led approach to sustainable management of agrobiodiversity for livelihood outcomes” implemented in the Lake Cluster of Pokhara Valley (LCPV) with financial support from Darwin Initiative (Department for Environment, Food and Rural Affairs, UK). We are grateful to Dr. Balaram Thapa (Executive Director, LI-BIRD) and LI-BIRD’s management team for providing timely support to accomplishing the above task. The authors would like to express their gratitude to Dr. Ram Bahadur Rana, Principal Investigator, for his constant encouragement and support throughout the study process, and for providing his comments and suggestions to improve the draft. Finally, the authors take full responsibility for the views expressed in the document, for any omissions or any factual errors in the report.

1. Background of the Project Assessment

The Lake Cluster of Pokhara Valley (LCPV), listed as the 10th Ramsar Site of Nepal on 2 February 2016, is endowed with rich agricultural and aquatic biodiversity. Cultivating local agrobiodiversity offers various benefits to the farmers, such as nutritious and safe food; resilience to biophysical shocks and climate changes; and promotion of local culture. Despite these benefits, loss of agrobiodiversity and wetland habitat, and pollution continue unabated in the LCPV. Some of the underlying causes are low productivity of local agrobiodiversity crops and fish species; low consumer awareness regarding nutritive values of local agrobiodiversity; limited diversification of marketable agrobiodiversity products; and, government policy favouring modern varieties. LI-BIRD in partnership with local and provincial governments, private sector, cooperatives and civil society organizations is implementing a project entitled 'Market-led approach to sustainable management of agrobiodiversity for livelihood outcomes', funded by Darwin Initiative of the Department of Environment, Food and Rural Affairs (DEFRA, UK). The project aims to link agrobiodiversity products for marketing to enhance people's livelihoods. There are different organizations including cooperatives which are working in the LCPV area.

The Constitution of Nepal 2015 has explicitly acknowledged cooperatives as one of the three pillars of economic development and socio-economic transformation. The National Cooperative Policy 2013, Cooperative Act 2017 and Cooperative Regulations 2019 emphasize agricultural production, processing and marketing initiatives through cooperatives. On such context, cooperatives have real scope to focus on quality production of different agricultural commodities, their processing leading to value addition and ultimately marketing.

The LCPV project closely works with partners and local institutions for biodiversity conservation and marketing of locally produced agricultural products. Thus, the project will benefit by engaging cooperatives and farmers groups in the production of agricultural,

livestock and fish products using good agricultural practices. It is important to carry out the capacity assessment of cooperatives for identifying the status of the cooperatives and preparing their capacity building exercises so that they can enhance their performance and deliver better results. The cooperatives are at various stages because some have been functional for years and have developed competence whereas others have just started functioning. Consequently, their capacity building needs are also different thereby requiring intensive assessment, which was accomplished by assessing them on one to one basis and developing a customized action plan based on the assessment. With regards to the cooperative's engagement in agriculture production and marketing, some are prominent whereas others are relatively new. Thus, building knowledge and capacity to deliver better services to target beneficiaries will help strengthen the capacity of cooperative while contributing to the project's conservation goal.

2. Objective of Assessment

The assessment study has been undertaken to accomplish the following three objectives:

- To identify the cooperatives' current status (strength and weakness)
- To assess the cooperatives' capacity building needs to explore how the cooperatives can best contribute to fulfilling conservation and development goals

3. Methodology Adopted for Assessment Study

The details of the methodology (process/steps) adopted for accomplishing the assessment study of the cooperatives has been presented in Figure 1.

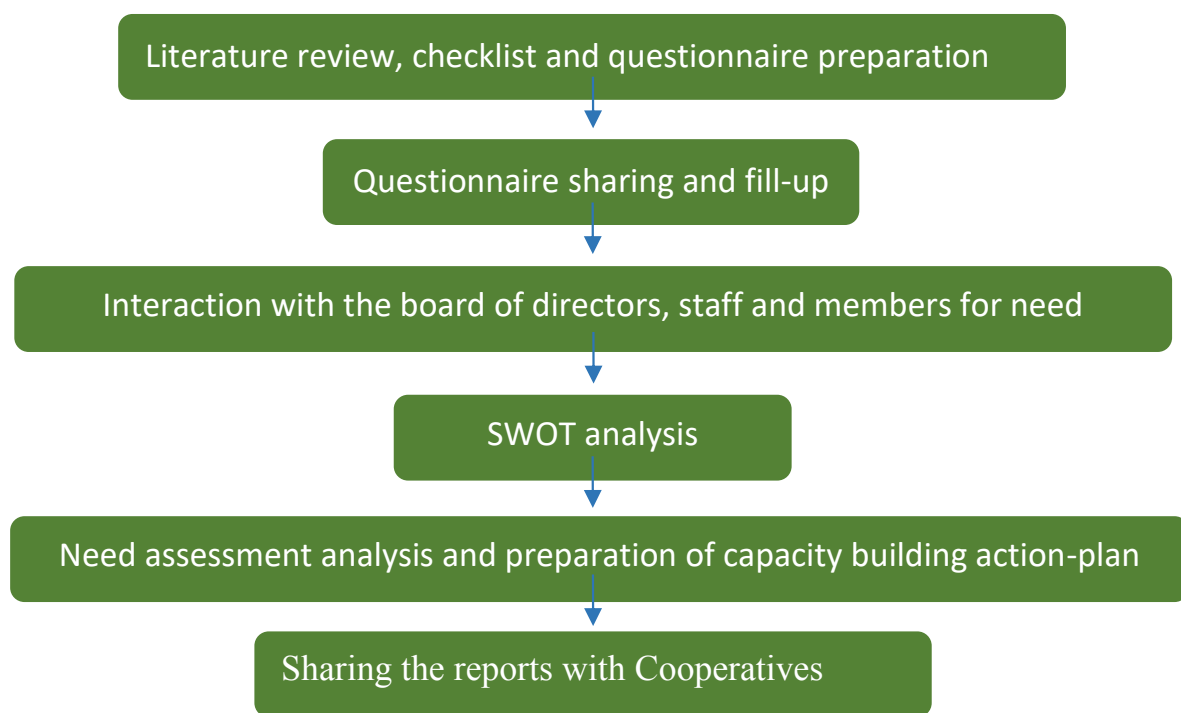


Figure 1: Study methodology adopted for the accomplishment of the assessment exercise in Cooperatives.

The assessment has been conducted using a standard questionnaire and checklist which are comprised of technical, financial, management, compliance and governance aspects. As part of the assessment, the cooperatives' SWOT analysis was done in discussion and consultation with the respective cooperative's senior staffs and board of directors. The assessment exercise has enabled them to reflect upon their institutional policies and practices, and helped them to analyse their strengths to tap the opportunities by overcoming their weaknesses and threats. With the completion of the assessments, the study team with the active participation of the cooperatives have jointly prepared capacity building need assessment action plan. The following approaches have been used in the assessment study.

3.1 Participatory Approach

The cooperatives' capacity assessment exercise was conducted on a participatory approach engaging cross-section of staff and board of directors of the respective cooperatives in different stages of assessment. The study team has shared the outcome of the assessment findings. The respective cooperatives finalized the need assessment action plan by having an in-house consultation meeting. A multi-disciplinary team

from LI-BIRD with expertise in technical, financial, management and organizational matters conducted the assessment exercise.

3.2 Building Skills and Capacity of Partner Organizations

Building capacity of partner organizations' staff and members has been spelt out as one of the intents of the assessment study. Hence, concerted efforts have been made to engage staff and members from the partner organizations in the assessment exercise. To begin with, one person (Focal Person) from each cooperative was identified for coordinating the assessment exercise. The Focal Persons ensured the participation of staffs and the Board of Directors for filling the organizational assessment and providing details of the organization. The cooperative staff and board members' skill and capacity in undertaking similar assignments have been enhanced.

3.3 Qualitative and Quantitative Methods with Iterative Process

As governed by the nature of the assessment, the study has been conducted by primarily interacting with the Board of Directors and staff. The validity and reliability

of data were ensured by reviewing the documents and policies of the partner organization. The information on the identified gaps was resolved by collecting relevant information using different instruments and gathering additional details as deemed necessary.

4. Methods used for the Assessment Study

The assessment exercise was conducted by employing the following methods of data collection.

4.1 Literature/Document Review

The core team members reviewed and referred to relevant documents to carry out the assessment and enrich the study findings. The relevant documents from partner organizations were also analysed for better understanding of cooperatives' situations, and to understand their level of expertise in documenting their work and identify areas for improvement.

4.2 Questionnaire Fill up

The cooperatives were provided with the standard questionnaires comprising legal aspect; institutional governance; budgeting, planning, monitoring; basic accounting; internal control system; fund management; and human resource management. The assigned focal person from the cooperative ensured that the questionnaire was filled up in participation with the members from the Board of Directors, senior staffs and cooperative members.

4.3 Strength, Weakness, Opportunities and Threat (SWOT) Analysis

Participatory analysis of organizational strengths, weaknesses, opportunities and threats (SWOT) was conducted to empower staff and cooperative members to reflect on their positive traits while motivating them to focus their energy in capitalizing the opportunities while overcoming the weaknesses. The study team facilitated the process and tried their best to ensure that the cooperatives were at ease while divulging relevant information.

4.4 Group Interaction and Physical Verification

The filled questionnaire was discussed during the group interaction, and the cooperatives were provided suggestions for necessary corrections based on the interaction and physical verification. The group interactions were conducted following standard checklist and questionnaires. The study team reviewed the documents and policies to ensure the consistency between the policy provisions and the implementation of policies.

5. Cooperative selection process

The project team prepared the inventory of the cooperatives working in the LCPV project area. A total of 15 cooperatives were screened as potential organizations for the assessment. Hence, the detailed assessment included those selected cooperatives in the process.

6. Brief Information of Cooperatives

The project team selected 15 cooperatives based on their working nature and potentiality to contribute to the achievement of the project goal and target. All of them are legally registered and have a PAN number. They are all located within the Lake Cluster of Pokhara Valley: eight of them are within Pokhara Metropolitan City, five are from Annapurna Rural Municipality and one is from Rupa Rural Municipality. One of the cooperatives included in the assessment, i.e. Shree Milan Saving and Credit Cooperative operates savings and credits only. Rest 14 cooperatives work with special focus on agriculture-related work and also carry out saving and credit function and provide financial support to the members. The number of shareholders and householders of these cooperatives are 3,397 and 3,324, respectively. While analysing the information, it is found that the cooperatives have more than one members from a single household as shareholders. The cooperatives are diverse in terms of their maturity, working area, transaction and share capital. The lowest share capital is NPR 3,000, whereas the highest share capital is NPR 21,125,000. It is also found that the two cooperatives are registered just a year ago while three have been functioning for

3-5 years and five are functioning for more than 10 years. The cooperatives are eager to collaborate with the project team and increase their investment in agriculture. These cooperatives are accessible by road and have a market in the nearby vicinity. For general information of cooperatives, please refer to Annex 1.

7. SWOT Analysis

The SWOT analysis was conducted for only five cooperatives, of which four are based on the lake (fishery), while one is engaged in vegetable marketing. The other remaining cooperatives had SWOT elements captured in the interaction. The cooperatives working in the lake have strong marketing channels and are identified for the specific agro-product (fish). They have established a market network and brand value. For these cooperatives, the major threat reflected during SWOT is the possible implication of policy change of the GoN, especially regarding the usage of the lake. These cooperatives are entirely dependent on the lake for resources. On the case that the GoN does not allow cooperatives to do income generation activities from the lake, the cooperative's sustainability will be in question. The cooperatives expressed that the federal structure provides them access to resources with multiple tiers of governments of which local government is the key. The cooperatives have univocally expressed that the market has never been the problem since Pokhara has always been a tourist destination. However, cooperatives' ability to provide the product on a continuous basis while assuring quality remains a key concern. The assessed cooperatives' technical strength and know-how on the marketing are also at a different scale. Some cooperatives are still trying to learn the basic concept of marketing whereas cooperatives like Rupa is big with large operation, and they are looking forward to upgrading their infrastructure to help them keep their products fresh during the lean demand phase, and supply them whenever they are in demand. Khaste Niureni expressed their problem in the fish business due to lack of materials (e.g. fish feed, fingerling). Rupa has another peculiar case; geographically, their work area lies on both Rupa Rural Municipality and Pokhara Metropolitan City, which creates confusion for them while reporting.

8. Limitations of the study

This study report has been prepared based on the assessment conducted with a combination of data collection instruments such as review of literature, project documents and government publications; interaction meetings; reports of cooperatives; and field observations of respective cooperatives. The assessment team has taken the reference of the available reports of the cooperatives and analysed the information concerning Cooperative Act and Guidelines. This study represents a scenario of 14 cooperatives studied for the assessment. It is prepared based on the observation of particular cooperatives which may not be applicable for the general situation.

9. Key Observations and Findings

The study has been done on seven major dimensions for cooperatives: 1) legal aspect; 2) institutional governance; 3) budgeting, planning, and monitoring; 4) basic accounting; 5) internal control system; 6) fund management; and 7) human resource management. The major findings and observations of cooperatives on the identified seven dimensions are presented below.

9.1 Legal Status of Cooperatives

This aspect analyses the legal aspect of the cooperatives. This section primarily observed the cooperatives' legal aspects of operation such as registration, renewal and operation as per the prevailing rule of the land. The study team also examined if the transactions of the cooperatives are being carried out as per the approved by the laws.

SN	Description	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total
1.1	Has the organization been registered legally as per the law of land?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
1.2	Does it have PAN?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
1.3	Does the organization have bylaws?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
1.4	Have the by law been revised according to the New cooperative Act 2074?	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	X	6
1.5	Are the membership and transaction limited to the approved geographic area?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
1.6	Does the organization organize General Assembly within six months of the end of the Fiscal Year?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
1.7	Does the General Assembly conducted ensuring minimum quorum?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
1.8	Is the audit conducted within the three months of fiscal year completion?	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	X	9

Note: '✓' denotes 'Yes' and 'X' denotes 'No'

The scenario of cooperatives in legal aspect reflects that all of the cooperatives have followed the legal procedure and have registered as cooperative adhering to the law under the GoN. The GoN has revised the Cooperative Act recently which has been endorsed with effect from 1 Kartik 2074 B.S. (18 October 2017). However, only six cooperatives (43%) have amended their bylaws. The Cooperative Act 2074's clause 75 states, 'the cooperative audit should be done in 1st three months of the fiscal year i.e. end of Ashoj (16 October)'. But only nine (64%) out of 14 cooperatives have completed the statutory audit within the given deadline. In another note, if the organization has not conducted the audit in the first three months after the completion of the fiscal year, the cooperative needs to take approval from respective Internal Revenue Office (IRO) by filling extension date for tax return. Otherwise, the cooperative will be penalized as per the rules of IRO. None of the cooperatives has obtained an extension for tax return.

9.2 Institutional Governance

Institutional governance is the overall indicator of institutional health. The institutional governance binds all members and ensures the overall accountability within the institution. This section portrays the scenario of institutional governance in the cooperatives while analysing the cooperatives' capacity and ability to pursue their vision, mission and goal.

SN	Description	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total
2.1	Is there an operational guideline for conducting a meeting?	✓	✓	✓	X	X	X	X	X	X	X	X	X	X	X	3
2.2	Is the Board of Director's meeting conducted as per the bylaw?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
2.3	Is there one-third representation of women in the Board of Directors?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	11
2.4	Is there a clearly defined job segregation between the Executive Committee and Management Committee?	✓	✓	X	X	X	X	X	X	X	X	X	X	X	X	2
2.5	How does the organization resolve conflicts? Is there a guideline?	✓	X	X	X	X	X	X	X	X	X	X	X	X	X	1
2.6	Is there approved human resource management rules and regulation?	✓	✓	✓	X	X	X	X	X	X	X	X	X	X	X	3
2.7	Is there approved Financial Regulations?	✓	✓	✓	X	X	X	X	X	X	X	X	X	X	X	3
2.8	Are there procurement and sales policies in the organization?	✓	X	X	X	X	X	X	X	X	X	X	X	X	X	1
2.9	Are the policies, acts and guidelines revised as per requirement?	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	8
2.10	Does the management committee monitor and evaluate the fund?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	12
2.11	Does General Assembly appoint Auditor?	✓	X	X	X	X	X	X	X	X	X	X	X	X	X	1
2.12	Are the audit reports updated?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	13
2.13	Are the management report presented by the auditor with the audit report?	X	X	X	X	X	X	X	X	X	X	X	X	X	X	0
2.14	Does the cooperative have member charter?	X	X	X	X	X	X	X	X	X	X	X	X	X	X	0
2.15	Do the Board of Directors participate in high-level training?	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	8
2.16	Are four monthly reports presented to management committee after conducting internal audit trimonthly?	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	X	X	5

The organization is operated based on the GoN's applicable rules and regulations. The respective cooperative needs to have its bylaw, policies and guidelines for smoothly carrying out the cooperative functions. Out of 14 cooperatives, three cooperatives (21%) have policies, procedures and guidelines as deemed necessary in general. However, the majority of the cooperatives, i.e. 11, do not have adequate policies, procedures and guidelines. Though they have bylaws (Biniyam) in place, they do not have procedure and guideline to operationalize the

bylaws. For a good cooperative, at least 10 rules and regulations (Organizational policy, Saving Policy, Loan Policy, Financial Administration Policy, Human Resource Policy, Governance Policy, Patronage Fund Refund Policy, Code of Conduct for Board of Directors, Code of Conduct for Members, Business Promotions Policy) are key. In the absence of these policies, the cooperative will not be able to ensure fair, transparent and professional operations, leading them to operate based on ad hoc decisions, which can be contested. It has been observed that the cooperatives involved in the

study are overly dependent on mutual understanding and consensus developed during meetings but lack evidence to verify the decisions.

There is no clear segregation of roles between the Board of Directors and the Management. The practice of appointing an Auditor by the General Assembly has not been practised. The Board appoints the auditor by taking consent from the General Assembly. This is a clear violation of cooperative's bylaw as the bylaw has mentioned that this work/task cannot be authorized nor delegated.

The cooperatives have been conducting monthly meetings and raising meeting minutes accordingly but 12 cooperatives (86%) have the practice of not signing and sealing the meeting minutes. Some of the cooperatives have been keeping blank pages in the meeting minutes which invites the risk of manipulation. In most of the cooperatives, the decisions are seldom shared with general members. As cooperatives are accountable to their members, there needs to be clear communication of the services provided to members so that all members can get access to the services and resources provided by the cooperatives. Cooperative

Act's Clause 41 (2) mandates all cooperatives for 33% women's representation. However, three cooperatives (22%) have not followed the cooperative's mandatory provision. Similarly, 10 cooperatives (71%) have not followed the act which mandates the submission of the internal audit report to the Board of Directors by the audit committee. In the absence of such a report, the cooperative's internal control mechanism can be categorized as weak. The assessment exercise was conducted during November and December 2019, and as per the rule, the audit should have been completed by then, yet only nine cooperatives (64%) have completed their audits. None of the cooperatives has the practice to receive and respond to the management letter.

9.3 Planning, Budgeting and Reporting

Planning, budgeting and reporting are key aspects for the smooth functioning of an organization, and cooperatives are no exception. The reporting system based on the plan and budget makes the Board of Directors accountable to the members. The reporting helps to monitor the progress scenario of a cooperative in a routine matter.

SN	Description	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total
3.1	Does your cooperative have brief and comprehensive annual and updated plans?	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	8
3.2	Does your cooperative have a brief and comprehensive annual budget?	✓	✓	X	X	X	X	X	X	X	X	X	X	X	X	2
3.3	Does the Manager/Treasurer analyse the financial reports every month?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	11
3.4	Is the cash flow forecasted every month?	✓	✓	✓	X	X	X	X	X	X	X	X	X	X	X	3
3.5	Are Financial reports prepared including monthly transactions details, and debits and credits?	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	7
3.6	Are the projected budget earnings and expenditures compared as per actual transactions?	✓	X	X	X	X	X	X	X	X	X	X	X	X	X	1
3.7	Are the cooperative members provided training?	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	X	X	5
3.8	Are the monthly organizational reports submitted to the concerned authorities?	✓	X	X	X	X	X	X	X	X	X	X	X	X	X	1
3.9	Is there an organizational strategy and business plan? When and how are they prepared?	✓	✓	✓	✓	X	X	X	X	X	X	X	X	X	X	4

Out of 14 cooperatives, only eight (57%) of them have been practising the preparation of annual work plan. Amongst which, only two cooperatives (14%) have an annual work plan with a budget. This clearly shows that the cooperatives have been functioning without proper plan and target and they don't have a practice of reviewing and documenting the financial reports regularly. Amongst 14 cooperatives, only five cooperatives (36%) have provided training on various subjects including financial literacy to cooperative members. As a result, most of the cooperative members including those in Board are unaware of basic principles of cooperative and have limited capacity on relevant subjects. The cooperatives are more oriented towards profit-making rather than promoting the values of the cooperative movement. Only seven cooperatives (50%) prepare brief financial reports every month. As financial data are also management tools, the lack of financial report creates situations where decisions are

taken without proper analysis and evidence. Although it is mandatory to submit the monthly organizational reports to the concerned authorities, only one cooperative has been submitting the monthly reports. Only four cooperatives (29%) have strategic business plans, whereas 10 cooperatives (71%) are functioning without a strategic business plan which means the majority of cooperatives are functioning without proper growth and development strategy.

9.4 Basic Accounting System

The basic accounting system is a method of recording and reporting the financial results of its business transactions. For a cooperative, a daily business transaction is key. Proper and accurate bookkeeping is essential for the effective management of the cooperative.

SN	Description	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total
4.1	Is the transaction maintained in four ledgers and subsidiary ledger?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	13
4.2	Are all the transactions recorded according to the vouchers?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
4.3	Are all transactions recorded on daily basis as per actual dates?	✓	✓	✓	✓	X	X	X	X	X	X	X	X	X	X	4
4.4	Does the organization collect necessary supporting documents for expense and payment details?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
4.5	Does the authorized agency or official approve transactions and expenses according to the policies?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	13
4.6	Does the organization update the income and expenditure ledger?	✓	✓	✓	✓	X	X	X	X	X	X	X	X	X	X	4
4.7	Does the organization update the loan and deposits ledger?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	10
4.8	Does the organization update details of inventories and assets?	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	X	6
4.9	Are all the payment done according to the necessary banking procedure?	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	X	9
4.10	Are all the payments, received money and expenses recorded in cash ledger and other ledgers with date, details and amount?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	12
4.11	Are there separate accounts for each bank's transactions?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	13

4.12	Is the cash account registered daily?	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	X	6
4.13	Is there an appropriate software for recording information?	✓	✓	✓	✓	ü	X	X	X	X	X	X	X	X	X	5
4.14	How is the backup kept?	✓	X	X	X	X	X	X	X	X	X	X	X	X	X	1
4.15	Are the bank reconciliation statements of all bank accounts prepared every month?	✓	✓	✓	✓	X	X	X	X	X	X	X	X	X	X	4
4.16	Are deposit slips filled while making deposits?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
4.17	Is Guarantee paper made while investing loans?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	13

All 14 cooperatives follow the double-entry accounting system and practice standard Char Khata accounting system, based on which vouchers are raised. However, only four (29%) have been recording the financial transaction on a daily basis. The remaining 10 cooperatives do not record the financial transaction on a daily basis, making it difficult for them to monitor the financial transaction. The loan and deposit register is the main financial data for a cooperative but only 10 cooperatives (71%) have been updating the loan and deposit ledger statement, only four cooperatives (29%) have been updating income and expenditure ledger statement, and only five cooperatives (43%) have been updating subsidiary ledger of share, inventory and assets. All of the cooperatives have bank accounts. However, only four cooperatives (29%) have been doing monthly bank reconciliation. The cooperatives operate savings and credit as well. However, only nine cooperatives (64%) have been doing transactions via bank. The remaining five cooperatives (36%) have been doing direct cash transaction instead of doing transaction via bank, which makes the cash unattended for a long time and also increases the risk of financial misappropriation. Only one cooperative

(7%) has been updating the accounting system daily. As the cooperatives deal with cash transactions, daily closing is crucial. Amongst 14 cooperatives, only five (36%) have been operating through the software system, and among them, only one cooperative (7%) has been maintaining a backup. The transactions of saving and credit are large, so manual accounting puts them at risk. Since the software is available at a reasonable and affordable price, the cooperatives need to operate via software without further ado.

9.5 Internal Control

The internal control system is a mechanism to check and balance the authorities as per the rules and regulations set forth by the competent authority or the organization. The internal control system alerts the organization about the loopholes in the system and creates an environment to take corrective measure in time. It also indicates members and board if the organization is moving in the right direction, and is improving or deteriorating.

SN	Description	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total
5.1	Is there a written policy of the organization's financial management which includes the written procedure, buying mechanism and management of transaction amounts?	✓	✓	X	X	X	X	X	X	X	X	X	X	X	X	2
5.2	Are the members and staff aware of the written policy, procedures and provisions of the cooperative?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	12
5.3	Are the roles and responsibilities of staffs and board of directors segregated?	✓	✓	X	X	X	X	X	X	X	X	X	X	X	X	2
5.4	What is the mechanism for safeguarding cash? Is there insurance of safe vault or is personnel responsible for security?	✓	✓	X	X	X	X	X	X	X	X	X	X	X	X	2
5.5	Is there a practice of using a minimum of two signatories for a cheque?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
5.6	Is the cheque signed after filling up all the details or is it signed blank?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
5.7	Is there a clear mention of the Official's Authorization in the organization's policy?	X	X	X	X	X	X	X	X	X	X	X	X	X	X	0
5.8	Does cashier take pre-approval for cash payment?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	14
5.9	Does the organization pay taxes to the respective offices according to the Nepal Government's Tax?	✓	✓	X	X	X	X	X	X	X	X	X	X	X	X	2
5.10	Are the organization's fixed assets, vehicles, computers and other electronic items recorded in asset account with details?	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	X	9

Amongst the 14 cooperatives involved in the assessment, no cooperative has full-time staff on the internal control system. Only two cooperatives (14%) have segregated roles and responsibilities for the staffs and the Board of Directors. The cooperative's understanding of the internal control system is found to be very weak. They have been working more based on trust and have no mechanism to ensure the internal control system. Except for Rupa Fisheries, other cooperatives don't have safe vault and insurance system, which exposes the cooperatives to additional risk. The authorization for expenses approval, cheque approval and other matters is also not explicit in the policy. Chairperson, Treasurer, Secretary and, in some cases, Manager are the signatories of the bank account. In all of the cooperatives, the bank signatory is operated with the signature of any two signatories. Since the ceiling of cash withdrawal and cheque

authorization amongst signatories is not defined, there is a risk associated with the practice. As per IRD's rule, all cooperatives need to deposit tax every month. However, only two cooperatives (14%) have been doing the monthly deposit, and the rest have been doing the annual deposit. The fixed assets register has been maintained by nine cooperatives (64%) only. Without the fixed asset register, the cooperatives' valuable fixed assets are at the risk of misuse.

9.6 Fund Management

The fund management shows an overview of the organization's financial health. The fund management provides analysis on the organization's capacity to operate, invest and grow sustainably. The fund management also shows the efficiency and effectiveness of any organization.

SN	Description	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total
6.1	Is there a proper allocation of a reserve fund? Is 25 percent of net profit allocated for reserve fund?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	12
6.2	Once the 25 percent is deposited in Reserve fund, is the 25% amount of the rest of the fund allocated in the Patronage Refund Fund?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	11
6.3	Once the 25 percent is deposited in Reserve fund, is the 0.50% amount of the rest of the fund allocated in the cooperative promotion fund?	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	7
6.4	By determining the rest amount as 100 percent, is the fund provisioned by ensuring at least 5% in the following funds? Cooperative Education Fund Share Dividend Fund Staff Bonus Fund Cooperative Development Fund Loss bearing Fund Community Development Fund Stabilization Fund	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	11
6.5	Is there a provision of risk fund for the loan which has crossed one year?	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	7
6.6	Is above 10% of cooperative's fund invested on a single person?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	13
6.7	Is the difference between saving and loan as determined by the act?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	13
6.8	What percentage of dividend is distributed to the members by the cooperative?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	12
6.9	Who are prioritized while providing loan?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	13
6.10	Is there regularity in the interest of the loan?	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	13

All of the assessed cooperatives, except two cooperatives, have provisioned general reserve fund, and only eleven cooperatives have provisioned Patronage Refund Fund. Only seven cooperatives (50%) have allocated amount in a cooperative promotion fund which is a mandatory provision from Cooperative Act 2017. As per the act, all cooperatives need to provision at least 5% in Cooperative Education Fund, Share Dividend Fund, Staff Bonus Fund, Cooperative Development Fund, Loss Bearing Fund, Community Development Fund and Stabilization Fund. Only eleven cooperatives (79%) have provisioned all funds as instructed in the Cooperative Act. The rest of

the cooperatives have allocated funds partially. None of the cooperatives has been found to invest more than 10% of cooperative's fund on a single member.

9.7 Human Resource Management

The human resource comprises the most important assets for any organization. Without robust human resource management system, the cooperative cannot attract, retain, develop and motivate committed human resources, which ultimately will hamper its overall growth.

SN	Description	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Total
7.1	Is there a board member who is proficient in the financial procedure?	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	X	X	5
7.2	Does your cooperative have a manager?	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	X	9
7.3	Is there an employee who has skills and qualification to manage budget and execute programs?	✓	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	7
7.4	Do you have practices of human resource management in the organization?	✓	✓	✓	X	X	X	X	X	X	X	X	X	X	X	3
7.5	Does the organization have the system of recruitment, hand over and take over, and work completion evaluation?	✓	✓	✓	X	X	X	X	X	X	X	X	X	X	X	3
7.6	Is there a clear mention of the organization's role, responsibility and rights?	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	X	6
7.7	Do the employees receive the necessary training to perform their responsibilities?	✓	✓	✓	✓	✓	✓	X	X	X	X	X	X	X	X	6
7.8	Is there a provision of the salary scale, festival allowance, insurance, bonus, accidental and health insurance, uniform allowance and provident fund based on the staff level, according to Nepal Government's labour act?	✓	X	X	X	X	X	X	X	X	X	X	X	X	X	1

Out of 14 cooperatives, only three cooperatives (21%) have human resource management (staff administration) policy. The cooperatives do not have the concept that human resources are an asset and an investment as they regard staff as a cost centre only. Only nine cooperatives (64%) have managers or full-time staff, the remaining five (36%) are being operated by the Board of Directors who work as volunteers. We cannot expect and demand much from the voluntarily working Board of Directors. All cooperatives have not been following the recently amended labour act 2074. Some of the cooperatives have been assigning some staff on a part-time basis throughout the year but have made the part-time provision as they are not aware of the recent changes in the Labour Act. The managers have limited knowledge of budget execution. Only three cooperatives (21%) have the practice of proper recruitment and handover/takeover process. The cooperative staff and board of directors have been found overtly dependent on what they have heard from government officials and auditors years back. The board of director's know-how on organizational management is very limited. Some of

them are from relevant background and a few have developed expertise based on their long experience, whereas, others have neither relevant background nor exposure to understand the basics of organizational management. Most of the cooperatives involved in the assessment have limited resources. If there is motivation and willpower, the Board of Directors and the Managers can find ways to tap resources.

10. Analysis of Cooperatives in various dimensions

The cooperatives' capacity on various seven dimensions has been analysed based on which they have been found most poor in governance, where they have scored 33.04 on an average. Similarly, their average score on human resource management is 35.71%, planning and budgeting is 33.33%, Internal Control System is 50.71%, Basic Accounting is 65.13%, Fund Management is 80.00% and Legal Aspect is 88.39%. This analysis clearly depicts that the assessed cooperatives have a lot to improve in all aspects and most importantly on the governance aspect.

11. Conclusions and Recommendations

In the overall assessment, the governance of the assessed cooperatives has been found weak. The cooperatives' capacity in policy formulation and revision is poor. In most of the cooperatives, there is a lack of qualified human resource to manage finance. As a result, there are loopholes which may create serious implications in future. Majority of the cooperatives have not been doing daily closing which is a statutory requirement. The assessment committee strongly recommends providing separate training for Board and Managers so that their operational and organizational management capacity is enhanced. All of the cooperatives are at Pokhara's periphery, which is the nearby distance from LI-BIRD's Head Office.

Thus, the project team could either arrange to provide backstopping support from LI-BIRD's Head Office every month. Or as an alternative, the project team can assign an expert for doing backstopping support, and the expert can spare one day for each cooperative every month. The assessment team realizes that the cooperatives may not be in a situation to invest in full-time staff or senior staff. Thus, the assessment team advises the cooperatives to hire intern/part-time staff locally who could learn and gain practical experiences. This will help the cooperative to fulfil their statutory requirement while also contributing to creating local employment opportunity. Please refer to the tables below for detailed findings and recommendations.

Table 1 Findings and Recommendation: Legal and Governance Aspect

S.N.	Recommendation	Priority	Way Forward	Timeline	Applicable to	
1.	Legal and Governance Aspect					
1.1	The Cooperative Act has been revised from 2017. Though it's already been two years since the new act has come into effect, the majority of the cooperatives have not amended their Bye-laws in alignment with the Cooperative Act.	The Cooperative Act 2017 was endorsed with effect from 17 October 2019. Similarly, Provincial and local governments have also developed their acts. Each cooperative should revise their policy (Bye-laws) in alignment with local, provincial and federal Cooperative Act immediately.	Immediate	The Project team should encourage the cooperative's Board and Management to review their Bye-laws and amend respective clauses as deemed necessary to align with the existing Cooperative Act. Organize 2-day training for cooperative's Board Members and Manager to orient them about the Cooperative Act 2017 and relevant policy based on which the cooperative can roll the process for revising and formulating their Bye-laws and policy accordingly.	31 March 2020 Endorsement of Bye-laws by 15 December 2020.	All Cooperatives
1.2	The cooperative Board Members and Managers are not aware and updated about the provision of taking an extension for filing the tax return when they cannot submit the financial statements within the first 3 months after the completion of the fiscal year.	Every cooperative should take extension from respective IRO office when they are not able to submit the financial statements within the 3 months of fiscal year completion.	Immediate	Organize 3-day training which includes Taxation as well, for Cooperative's board members. (1.1's way forward captures this training)	31 March 2020	All Cooperatives

S.N.	Recommendation	Priority	Way Forward	Timeline	Applicable to
1.3	The cooperatives meetings are organized in a routine manner and decisions are taken. During the review, it has been noted that there is no practice of sealing and closing the meeting minutes.	It is strongly recommended to sign and close the meeting minutes by authorized members following the completion of the meeting.	Immediate	The project team should do follow up on a bimonthly basis regarding the proper closing of the meeting notes. (1.1's way forward captures this training)	All Cooperatives
1.4	All organization needs to abide by Government rules and regulations and have organizational rules and regulations for smooth functioning. But only a few cooperatives have policies and guidelines as deemed necessary. Though the cooperatives have Bye-laws (Biniyam), they do not have procedures and guidelines for the operationalization of the bylaws. 10 policies are crucial for the effective functioning of the Cooperative.	For the smooth, transparent and fair operation of cooperative, the following 10 policy and guidelines need to be in place. Thus, the cooperative need to update the following policies with immediate effect. a) Updated bye-laws in alignment with revised Cooperative act b) Deposit Policy c) Loan Policy d) Finance and Account Policy e) HR Policy f) Governance Policy g) Patronage Refund Fund Policy h) Business Promotion Policy i) Code of Conduct for Members j) Code of Conduct for Board Members	Immediate	The Project team should consult with respective cooperative and motivate them to get the policies amended, developed and endorsed by next year's AGM. The Project team can hire professionals for providing support for the preparation of essential policies and guidelines. The project can provide some resources on a cost-shared basis.	All Cooperatives

S.N.	Recommendation	Priority	Way Forward	Timeline	Applicable to	
1.5	Many of the assessed cooperatives are relatively new, are operating with a small portfolio and have limited transactions. They do not have a separate full-time manager. As a result, many of the cooperative's financial and accounting matters are managed by a board member. This breaches the generally accepted principle of segregation of roles between board and management and may create serious implications in future.	The role of board and management should be clearly demarcated so that the organization will avoid any future dispute.	Immediate	The project team should discuss with respective cooperative and convince them to prepare a clear job description of board and management. (1.1's way forward captures this training)	31 March 2020	All cooperatives
1.6	The practice of appointing Auditor by the General Assembly has not been practised. The Board appoints the auditor by taking consent of authority delegation from the General Assembly.	Appointment of Auditor is one of 'non-transferable authorities', so, this should be done by AGM itself.	Immediate	The project team should provide feedback regarding the proper process of appointment of Auditor so that Cooperative can improve their system. (1.1's way forward captures this training)	31 March 2020	All Cooperatives
1.7	The cooperatives have not been preparing monthly reports and four monthly internal audit reports.	As per the Cooperative Act, every Cooperative should submit a monthly report to the Government's authority and four monthly internal audit reports to the Board.	Immediate	Organize a 3-day training for capacity enhancement of Board and Staff to prepare reports as per the requirement.	30 June 2020	

Table 2 Findings and Recommendation: Planning, Budgeting and Reporting

SN	Findings	Recommendation	Priority	Way Forward	TimeLine	Applicable to
2	Planning, Budgeting and Reporting					
2.1	The annual work plan is not linked to the budget. So, there is no system of budget and expenditure comparison.	The annual budget should be prepared and endorsed in the AGM. The expenses should be compared every month.	Next year	Organize 3-day training for cooperative's board members and managers on 'Financial Management'.	30 June 2020	All Cooperatives
2.2	Cooperative does not prepare the Cash Flow Statement	Cash flow statement is important for forecasting the cash requirement for the upcoming plan. It helps management to decide the use of cash in the right way.	Next year	Organize 3-day training for manager/ secretary for report preparation.	30 June 2020	All Cooperatives
2.3	Many of the assessed cooperatives are functional without having a strategic business plan. This also shows that the cooperatives are functioning, but do not have the zeal to grow.	Cooperatives should have a strategic plan of at least 3 to 5 years.	Next Year	The project team needs to assign cooperative expert and provide them assistance to develop their strategic plan.	30 June 2020	All Cooperatives

Table 3 Findings and Recommendation: Basic Accounting System and Internal Control System

SN	Findings	Recommendation	Priority	Way Forward	TimeLine	Applicable to
3	Basic Accounting and Internal Control System					
3.1	In most of the assessed cooperatives, the transactions are not maintained daily. It was observed that the cooperatives have been recording transactions at the end of the month.	All the transaction should be recorded and updated right at the time of the transaction.	Immediate	3-day training for manager/secretary for recording the transactions on a daily basis (2.1's way forward captures this training)	30 June 2020	All Cooperatives

3.2	Bank and Cashbook do not reconcile on a monthly basis. Cash is managed poorly.	The bank reconciliation must be done every month and be signed by the board member. Regarding the cash, the cash book should be maintained daily and the board should verify the cash in a regular time interval.	Immediate	3-day training for manager/secretary for recording the transactions on a daily basis (2.1's way forward captures this training)	30 June 2020	All Cooperatives
3.3	All cooperatives have done saving and credit transaction but only 5 out of 14 cooperatives have used financial software but the backup plan has not been maintained properly.	The software is available at a reasonable and affordable price. Thus, the cooperatives are advised to operate via software for effective and efficient data recording and management.	Next Year	The project team should talk with cooperative management and convince them to install the software. Regarding the backup plan, the project team can provide the cooperatives with the checklist and data backup logbook for maintaining the backup.		All Cooperatives
3.4	In most of the cooperatives, the bank signatory is being operated with a signature of any two signatories. Since the ceiling of cash withdrawal and cheque authorization amongst signatories is not defined, there is no limitation of cash withdrawal from Bank. This may lead to a situation of major financial misappropriation.	The limit of cash withdrawal from the bank should be defined. The cooperative management should decide the certain amount limit where approval from the board is required, e.g. ceiling on the transaction exceeding 2 Lakh to require approval from Board Meeting (Board Meeting minutes as supporting document to be used for verification).	Immediate	Organizing 3-day training for manager/secretary on financial management. (2.1's way forward captures this training)	30 June 2020	All Cooperatives

Table 4 Findings and Recommendation: Fund Management

SN	Findings	Recommendation	Priority	Way Forward	TimeLine	Applicable to
4.	Fund Management					
4.1	In most of the cooperatives, the funds have not been allocated as per the Cooperative Act. This will create implications on the sustainability of cooperatives. The cooperatives need to adhere to the Cooperative Act's fund management guideline.	The cooperatives have been managing the fund on a partial basis. The cooperative needs to ensure the distribution of fund as per the Cooperative's guideline for ensuring the sustainability of the cooperative.	Immediate	Organize 3-day training on governance (1.1's way forward captures this training)	30 June 2020	All Cooperatives

Table 5 Findings and Recommendation: Human Resource Management

SN	Findings	Recommendation	Priority	Way Forward	TimeLine	Applicable to
5.	Human Resource Management					
5.1	Most of the cooperatives involved in the assessment considered human resources as a cost but not as an asset. So, cooperative management and the board needs to understand the need and importance of Human Resource Management for the smooth operation of the cooperative. Cooperative needs to practice staff recruitment, handover/ takeover process during exit and performance management system for better delivery of services.	The cooperatives have not been following the human resource management practices as they are not aware of it. This has been one of the reasons why cooperatives have not been able to perform well. They are not practising the basic process of recruitment, orientation, performance assessment, handover /takeover which is part of Human Resource Management.	Immediate	Organize 2-day training on human resource management including the orientation on labour act 2074.	30 June 2020	All Cooperatives

The review of literature convincingly demonstrates that cooperatives play a significant role in the socio-economic transformation of a nation and can contribute to the national goal of prosperity. The LCPV area has a variety of agrobiodiversity products which could contribute to income generation, create a brand of whole LCPV area while also contributing to the conservation goal of the project. Thus, the cooperatives as a local institution can play an important role in the promotion and marketing of agrobiodiversity products.

Furthermore, it was reflected during the assessment that cooperatives used to receive some support from the Cooperative Division and District Cooperatives. Following the federal structure, they are now

administered by the respective local government. Since the local government does not have dedicated human resources responsible for supervising and backstopping cooperatives, cooperatives are somehow directionless and are neither properly monitored and supervised nor provided with the support they seek for capacity enhancement. This has resulted in a serious gap especially on leadership, management and compliance aspect. Thus, the recommendations prepared for the capacity building of the cooperatives are helpful.

Annexure 1: Brief Information of Cooperatives

SN	Name	Address	Established date	Registration no.	Focus area
1	Pragatishil Krishi Utpadak Sahakari Sanstha Ltd.	Maramche/Annapurna Rural Municipality-3	2065/11/15	585 / 2065	Milk production, Fresh vegetable
2	Panchdham Krishi Bikash Cooperative Sanstha Ltd.	Bhadaure Shallayan/ Annapurna Rural Municipality-4	2071/2/16	925/070/71	Fresh vegetable, Bee keeping, Homestay
3	Machapuchhre Utam Coffee Utpadak Sahakari Sanstha Ltd.	Adhikaridanda/ Annapurna Rural Municipality-1	2063/12/7	490/063/064	Coffee fruit cultivation
4	Khusi Namuna Bahuudhesiya Sakakari Sanstha Ltd.	Rayale/Annapurna Rural Municipality-3	2076/1/22	24/01/2076	Fresh vegetable, Nursey, Fodder, Fruit , Vegetable
5	Shree Milan Saving and Credit Sahakari sanstha Ltd.	Paudur Ghumti/ Annapurna Rural Municipality-3	1905/8/21	463/063/064	Saving and Credit
6	Shree Namuna Prangarik Krishi Sahakari Sanstha Ltd.	Arba Alamachaour/ Pokhara Metropolitan City-13	1905/8/25	545/064/065	Seed production (Bean ,Pea , Rice), Organic fresh vegetable, Saving and Credit
7	Nageshwar Krishi Sahakari Sanstha Ltd.	Bajhapatan, Kayaukhola/Pokhara Metropolitan City-13	2070/2/14	886/069/070	Organic vegetable, Saving and Credit Agri market management
8	Harpan Phewa Matsya Sahakari Sanstha Ltd.	Kapaudi/Pokhara Metropolitan City-13	2067/10/7	707/2067/ 2068	Fishery production and Marketing, Tal sanitation
9	Deurali Organic Agriculture Cooperative Ltd.	Bhalam Pauja/Pokhara Metropolitan City-20	2068/11/21	772/068/069	Saving and Credit, Vegetable collection and marketing
10	Khastetal Matsya Tatha Krishi Sahakari Sanstha Ltd.	Bhalam Pauja/Pokhara Metropolitan City- 26	2073/10/10	996/073/074	Fishery production and Marketing Tal Sanitation Religious tourism promotion with conservation Talbarahi temple
11	Gunde Batabaran Samrkchhan Tatha Matsya Sahakari Sanstha Ltd.	Gundeta/Pokhara Metropolitan City	2075/1/4	015/075/076	Fishery production and Marketing, Tal Sanitation and Conservation

SN	Name	Address	Established date	Registration no.	Focus area
12	Dipang Krishi Utpadan Sahakari Sanstha Ltd.	Arghau Chauk/ Pokhara Metropolitan City-27	2072/8/15	975/072/073	Fishery production and Marketing Saving and credit, Tal Sanitation and Conservation
13	Rupalake Restoration and Fisheries Cooperative Ltd.	Rupatal/Rupa Rural Municipality-6	2058/12/30	244	Fishery production and Marketing Lake Conservation/ Local fish conservation Maintaining Agrobio-diversity surrounding the lake
14	Nirmalpokhari Coffee Utpadhak Sahakari Sastha Ltd.	Pokhara Metropolitan City-21	2070/01/22	870/069/070	Coffee production, proceeding, training and marketing Saving and credit.

Annexure 2: Glimpses of Need Assessment Exercise (Field Photos)



For more information

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