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ANALYTICAL STUDY OF COOPERATIVE ORGANIZATIONS BASED ON DOMESTIC AREA OF ASIAN COUNTRIES: A CLASSICAL APPROACH OF VILLAGE

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Abstract

In this research paper, we have studied the role of cooperative societies in rural area of asian countries especially in Madhesh Province of Nepal. Also we study the liqidity position of these societies in economic development of rural area of our country.

Keywords: Rural area, Societies, Economic Development

Introduction

In Nepal, the cooperative concept was emerged in 1953.Cooperative is not a name system in Nepal society before 1950, various informal institution have been established in Nepal such as Perma, Guthi, Dhikuri and Dharma Bhakari, reach help to develop the concept of cooperation. Modern history of co-operative development began in Nepal after the establishment of department of co-operative in 1953. The 1st co-operative started in Nepal was Rapti Valley Development project which was started in 1957. The co-operative movement found to be started only at after the arrival of democracy in 1990. The democratic government enacted the co-operative act 1992 and co-operative rules 1993.

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After the declaration of republic , government of Nepal establishment of a separate ministry of co-operative and poverty alleviation and insurance of National co-operative policy in 2012 (see [1-2]).

Shree Maha Laxmi cooperative LTD was established under the cooperative act 2048 by the authority of Nepal Government. Its Head office is in New Baneshwar at the heart of capital city. There is a reputed and experienced people are operating this company. Finance plays vital role in the economy development of country. It is the back bone of economy development of every country. In today co-operative world Maha Laxmi co-operative is quite aware of this fact so, main mission of Maha Laxmi Co-operative Ltd. Is to collect the money in attractive interest rate & to utilize it to the public who are interested to raise a better lifestyle with their creativity , to the industrialist who are not able to expand to their business in healthy environment.

In short , Shree Maha Laxmi Co-operative Ltds main goal is to support public financially to make them capable , independent & successful .

A co-operative is a legal entity owned and democratically controlled by its member. Member often have a close association with the enterprises as producer or consumers of its products & services. Member usually receive limited compensation, if any, on capital subscribed as a condition of membership (see [3-5]).

Co-operative is working or acting together willingly for a common purpose or benefit.

Introduction of Shree Maha Laxmi Co-operative Ltds.

Shree Maha Laxmi Co-operative Ltd was established in 2058 B.S. at Sakhuwa Mahendranagar-1. The prime object of this co-operative is to render banking services to the different sectors like industries, traders, corporate & prime customer, priority sector and every other people who need co-operative services. During the period at its operation, it has accommodated a large number of clients & has been able to provide excellent service to them.Shree Maha Laxmi Co-operative Ltd is repotted and well known bank of Dhanusha district. The main function of this institution is to collect saving amount with attractive interest rate from public & to contribute.

It does the following functions:

1. Collection of deposit
2. Loan providing

3. Money transfer
4. Remittance of draft & money cheque
5. Money exchange
6. Other modern facilities.

Purpose of the Study

The project work is mainly based on the direction of T.U. in partial fulfillment requirements for the degree of B.B.S. An elective course has been designed with a view to develop knowledge in related project theoretically as well as further purposes are as follows.

- To know about co-operative operating system.
- To suggest about co-operative whether it is sound or not.
- To facilitate the investors for investigation of co-operative liquidity for their investment.
- To know hoe co-operative manages its liquidity between collection & use of funds.
- To analyze the statement of co-operative.
- To know how co-operative & public are getting feedback from others.
- To evaluate the co-operative liquidity position collectively.
- To know about the organizational structure.

Study of the organizational structure

Organizational structure is essential for achieving stated goals. The manager determines the work activities to get the job done, writes job description , puts people into group and assigns them to superiors operations are controlled through a reporting system. The whole structure takes the shape of a pyramid. Thus, the term organization structure describes the organizations framework.

The method or relating to classification of organizational activities, clearing the duty, authority and responsibilities, maintaining the system of communication is called organizational structure. Organizational structures become different according to the size, nature and objective of the organization structure of Shree Maha Laxmi Co-operative Ltd, Sakhuwa Mahendranagar-1 are as follows.

Organizational structure

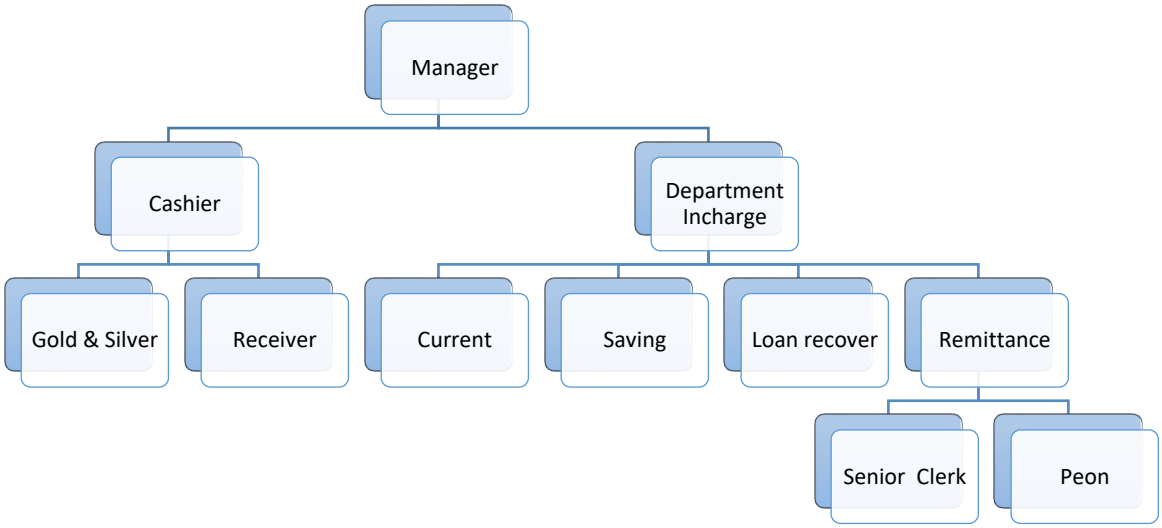


Fig:- current organizational structure of shree Maha Laxmi Co-operative Ltd.

Sakhuwa, mahendranagar-1.

Limitation of the study

Limitation means the boundry of any subject matter. The main limitation of the study can be concluded as lack of participation and involvement in these type of project work reports previously lack of needed materials and information in time to prepare the report. However , the limitation are pointed out as under:

- To prepare the project work report in limited words and pages.
- Economically difficulties during study & preparing report.
- Lack of related books and materials.
- Difficulty in collecting dates and informations.
- To prepare the report within limited time etc.
- Regular strike doesn't provide date in time to us.
- Secondary data may limit the study of field work report.

  It is only the future forecast depending upon the historical data interpretation .What had happened in the future ? In addition , it is the established forecast which may or mayn't happen in the coming year activities.

Input-output analysis delves into various aspects of economic dynamics. It explores the relationships between producer and consumer surplus even in unconventional market conditions where demand may be positive, but supply is negative (Sahani, 2023). Sahani's work indicates that even in such scenarios, there exists untapped value for both producers and consumers, underscoring the resilience and complexity of economic systems. This insight is not only intriguing but also carries significant implications for economic policies.

Another study was done by the help of input-output analysis to study the international pricing of risk within the global capital market (Sahani et al., 2023). Sahani and his colleagues underscore the role of input-output analysis in unravelling the complex relationships between different sectors of the world economy and illuminating the channels through which risk is transmitted across borders. These findings bear relevance for international financial regulation, as understanding the dynamics of risk transmission can inform policies aimed at curbing financial contagion. Furthermore, input-output analysis is applied to the realm of non-linear science, where it uncovers the intricate interactions within non-linear systems, providing predictive insights into their behaviour (Sahani & Prasad, 2023). Sahani and Prasad's work highlights the adaptability of input-output analysis as a versatile tool for understanding complex systems beyond traditional economic domains. Turning our attention to Africa, input-output analysis is instrumental in dissecting the employment and job creation challenges faced by the youth in African countries (Sahani, 2023). Sahani's research identifies critical sectors like agriculture, construction, and trade as significant contributors to youth employment. Addressing the challenges in these sectors becomes imperative for fostering economic growth and harnessing the demographic dividend of Africa's youthful population (see [6-21]).

Research methodology (Data collection method)

Data's are the main elements of case study of any subject matter. Field work report is incomplete without data and subject has also no importance without data's. It is very essential for all field work project work report which are systematically described as follows:

1. Primary Sources :-

The data which are collected by the investigator himself or his agent form the first time from the field of inquiry and are original in character are called primary data. It is not used

by anyone & it is original in character. There are different methods of collecting primary data such as :

i. Indirect oral interview:-

In this method the investigation does not make any contact with the person which are directly concerned with the problem under study the required data are obtained by interviewing third person who are in touch with the field of enquiry and can get the required information and data.

ii. Personal contact:-

In this method investor himself goes to the sport and makes direct personal contact with the peoples from who the datas are to be collected. Informants ask them various question and collect first hand data from them.

iii. Oral interview:-

In this method the investigation makes direct contact with the people who are concerned with the problems and some oral question are asked and the required data and information are collected.

- ✓ What is your name?
- ✓ What is your profession?
- ✓ How many members are in your family?
- ✓ Does your expresses meet your incomes?
- ✓ How the V.D.C. help you?

iv. Mail questionnaire:-

The researcher should ask the questions relating to his subject matter with local people. manner and which is called questionnaire relating to be enquiry space for the ensure to be filled by the correspondents its left outland copies of such questionnaire are sent by post to various person at different places. They are requested to ensure all the question and return it by post with in a specific time. This method is known as mail questionnaire method.

Secondary Sources:-

If the data's are collected by some other persons previously and published or not and which are used for the purpose of researcher in second time then they become the secondary sources .Governmental figures and data's research , governmental and non

governmental offices , research centre etc . Are secondary sources ? The data's can be collected through many sources :

a. Internal source:- Internal sources are books which are followed to operate the office systematically . I have include the data of cooperative deposit and investment from its progress report . The cooperative has a main function of deposit collected and investment of them .
b. External source:- Articles, Newspapers, Magazines are external sources data collection . I have collected balance sheet , P/L account of different years of works sheet as secondary data's.They have been used to analyze the liquidity position of Shree Maha Laxmi Co-operative Ltd.
c. Published sources:- The data which are obtained from the published books, newspaper, and other is known as published. source. It has already been used by other at first.
d. Unpublished sources:- The data which are already been used by the investigator and the data & in other books and keeps it in the office after its use know unpublished source.

Discussion:

Data Presentation and Analysis

The word "liquidity" cannot be explained in a limited or bounded sense . It has a broad area where it gives different kinds meaning in content of sock of money in reserve , current , saving and fixed account with co-operative.

Liquidity is an ability of an asset to be converted to cash quickly at low cost. The purpose of liquidity is to test the solvency position for the payment of short- term commitments out of its liquid assests. Assets are liquid if they are either cash or relatively easy to convert into cash.Short term creditors are generally very interested in the liquidity . But, some cash is also used to the measure the most liquid condition.

Forms of Maintaining Cooperative Liquidity

There are different forms of maintaining their liquidity own way . Major forms are mentioned below:

- Cash and balance

- Placement money at government securities and other securities convertible into cash .

Need of Demand of Cooperative Liquidity

Cooperative maintains liquidity as per its need but less that CRR and SRR prescribed by head office. Cooperative needs liquidity to meet the following obligations.

- Reply deposit
- Disburse loan and advance
- Meet contingent liquidities
- Meet miscellaneous liabilities

Need of Supply of Cooperative Liquidity

The bank obtains its liquidity from different sources depending upon their nature. There are mainly classified into two groups.

a. Equity Liquidity

It consists of introduced by formation. Profit and a mount received from sale of fixed assets are also included in this category. There are major three equity liquidity.

- Paid up Capital

  The amount collect ed out of the called up capital is referred as paid up capital. It is the part of called up capital which is paid by shareholders of the company. It the shareholder pays the amount as demanded by the company the called up and paid up capital tend to be quitrent. The amount called but not paid by the shareholders is known as 'calls in arrears.

- Retained Earning

  Retained earnings are the amount of earning that a company retains for re-investment. Another way to look at it is as the earning left over after dividends are paid out. Openerally, a company has a set policy regarding the amount dividends it will pay out every year.

- Reserve found

  Reserves are retained profits for future contingency is. Reserves are the amount kept aside out of profit.

b. Borrowed Capital

It refers to the found available to the bank by third party. They are given different types of borrowed liquidity which are given below:

i. Deposit from account holders.
ii. Amount to be receive from recovery of loan.
iii. Amount refunded from investing securities.
iv. Amount to be received from selling share and debentures.
v. Loan from financial institution or money market.
vi. Amount to be received from short time by the way of draft, letter of credit, T.T. M.T.

Factors Affecting Liquidity

Liquidity is paying capacity of cooperative to meet obligation which may arise in future. Cooperative has to keep liquidity. So, we have considered money factors. Such actors are listed below:

i. Sources of cooperative capital.
ii. Changing borrowing randomly.
iii. Trend I particular Agro sector.
iv. End of alternative sources.
v. Market trend of interstate rising.
vi. Yield of borrows increased.
vii. Loan providing policy.
viii. More credit provision for doubt folders.
ix. time of repayment not adverted.

Trade off between Liquidity and Profitability

There are two opposite theories of mentioning liquidity and profitability for maximizing one size, another size and to reduce. In other words liquidity and profitability should be carried together by keeping balance between liquidity and profitability. Illiquidity position is poor, it cannot meet it's daily requirements on the other hand, if there is excess liquidity at bank then no more amounts can be inverted in maximizing profit statis factory. Trade off between liquidity and profitability is the major task to discharged by a bank. However they

are con traverses to cash other from above explanations. We can show the following relation between them.

$\frac{Liquidity}{-Decrease}$	$\frac{\text{Pr}ofitability}{+Increase}$
+ Increase	- Descries

Criteria of Measuring Co-operative Liquidity

Liquidity Ratio

Liquidity ration measures the firm's ability to fulfill short term c commitments of its liquid assets. Assets are liquid if they are either cash relatively easy to convert in to cash-short term creditors are generally very interested in the liquidity rations. The current ration and the quick ratio are the most commonly used liquidity ration. But sometimes cash ratio is also used to the measures the most liquid condition.

Current Ration

The current ratio measures the extent to which the claims of short term creditors are converted by short-term. This ration is calculated by dividing current assets by current liabilities current assets are viewed as relatively short time period. The major current relatively short time period. The major current assets are cash, marketable securities, sundry debtors, bills receivable le and inventory, current liabilities are bank overdraft, sundry creditors bills payable and O/s expenses. If the current ratio is too low, the firm may have difficulty in meeting short run commitment as they mature. If the ratio is too high, the firm may have an excessive investment in current assets or be under utilizing short term credit.

Current Ration (CR) = $\frac{current\ assets\ (CA)}{Current\ liabilities\ (CL)}$

For the year 2066-2067

Current Assets = 138787.98+2763694.11+1000+1795458

= 4698940.05

Current Liabilities = 407484 +Nil = 4078484

Current Ration (CR) = $\frac{CA}{CL} = \frac{4698940.05}{4078484} = 1.151:1$

For 2067-2068

Current Assets = 209509.94+3077296.11+1000+1312667

= 4600473.05

Current Liabilities = 871609+nil = 871609

Current Ration (CR) = $\frac{CA}{CL} = \frac{4600473.05}{871609} = 5.278:1$

For 2068-2069

Current Assets = 340066.26+5371549.11+1000+63008.87

= 5775624.24

Current Liabilities = 623147 + nil = 623147

Current Ration (CR) = $\frac{CA}{CL} = \frac{577562.24}{623147} = 9.268:1$

For 2069-2070

Current Assets = 182581.26+3458811.11+1000+3108748

= 6751140.37

Current Liabilities = 426865+nil = 426865

Current Ration (CR) = $\frac{CA}{CL} = \frac{6751140.37}{426865} = 15.81:1$

For 2070-2071

Current Assets = 1612705+3952324+1000+1192581.24

= 6758610.24

Current Liabilities = 612812+Nil = 871609

Current Ration (CR) = $\frac{CA}{CL} = \frac{6758610.24}{612812} = 11.028:1$

Liquid Ratio/ Acid Test Ratio

The purpose of this ration is to test the ability of the firm for immediate payment of current liabilities. This ration calculated by deducting inventories from current assets and dividing the remainder by current liabilities. Inventories are excluded because it may be difficult liquidate them at their full book value.

Liquid Ratio (CR) = $\frac{Quick\ Assets\ (QA)}{Current\ liabilities\ (CL)}$

Quick assets = Current assets -(closing stock +prepaid exp.)

Here, Quick ration of shree maha laxmi saving and credit cooperative TD of different ear are calculated as under.

For 2066-2067

Liquid Ration = $\frac{4698940.05-63803.83}{4678484} = 1.136:1$

For 2067-2068

Liquid Ration = $\frac{4600473.05-329000.06}{871609} = 4.900:1$

For 2068-2069

Liquid Ration = $\frac{5775624.24-860212.996}{623147} = 7.88:1$

For 2069-2070

Liquid Ration = $\frac{46751140.37-973672.61}{626865} = 13.534:1$

For 2069-2070

Liquid Ration = $\frac{6758610.24-2446846.54}{612812} = 7.036:1$

Table 1. Current and Quick Ratio

Year	2066/067	2067/068	2068/069	2069/070	2070/071
CR	1:152:1	5.278:1	9.268:1	15.81:1	11.028:1
QR	1.136:1	4.900:1	7.888:1	13.534:1	7.036:3

Analysis = Ratio analysis of balance sheet shows the different ratio of different year. It indicates the changing position of shree maha laxmi saving and credit Ltd liquidity.

i. In 2066/067, Current ratio is slightly weak than standard but good. Quick ratio is better.

ii. In 2067/068, current ratio is better than that in previous year but quick ratio is figure.
iii. In 2068/069, Current ratio is better than previous but quick ration is better.
iv. In 2069/070, Current ratio is better that previous but quick ratio is better.
v. In 2070/071, Current ratio is better that previous but quick ratio is better.

Profitability

Profitability is one of the important factors to measure the cooperative position. There are given different years total operating profit and operating expenses in the table and shown by the figure.

Table 2. Current Profit (Income) and Operating expenses

Year	2066/067	2067/068	2068/069	2069/070	2070/071
Operating Profit	2006431	2252915.98	325006	3850622.96	3965486.76
Operating expenses	2077113.21	2518112.21	3781248.93	4824295.57	6412333.30

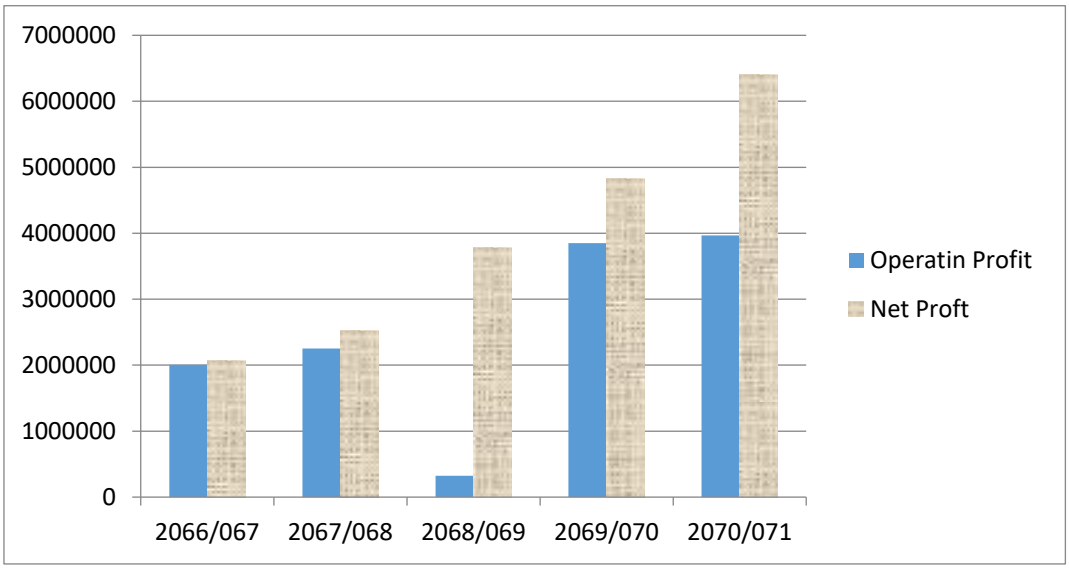


Figure 1. Profit and Operating Expenses

Net profit can be calculated deducting operating expenses from operating profit.

Net Profit = Operation Profit (OP) - Operating Expenses

Table 3. Operating Profit and net profit (Net loss)

Year	2066/067	2067/068	2068/069	2069/070	2070/071
Operating Profit	2006431	2252915.98	325006	3850622.96	3965486.76
Net Profit (Net Loss)	(670682.21)	(265196.23)	(531212.93)	(973672.61)	(2446846.54)

Loan Collection and investment of Loan

The cooperative cannot do anything and also can't ran in the market without investment of loan. But loan collection capacity is an important matter than investment of loan because without collection of loan, banks objectives and goals cannot be fulfilled. There is given investment of loan and loan collection capacity of shree Maha Laxmi saving and credit cooperative Ltd. in the table:

Table 4. Investment of Loan and Loan Collection

Year	**2066/067**	**2067/068**	**2068/069**	**2069/070**	**2070/071**
Investment of loan	25183421	2921623	34085124	46220500	53096300
Loan collection in short time)	24621073	22834913.2	30550879.32	41035229.04	47013879.48

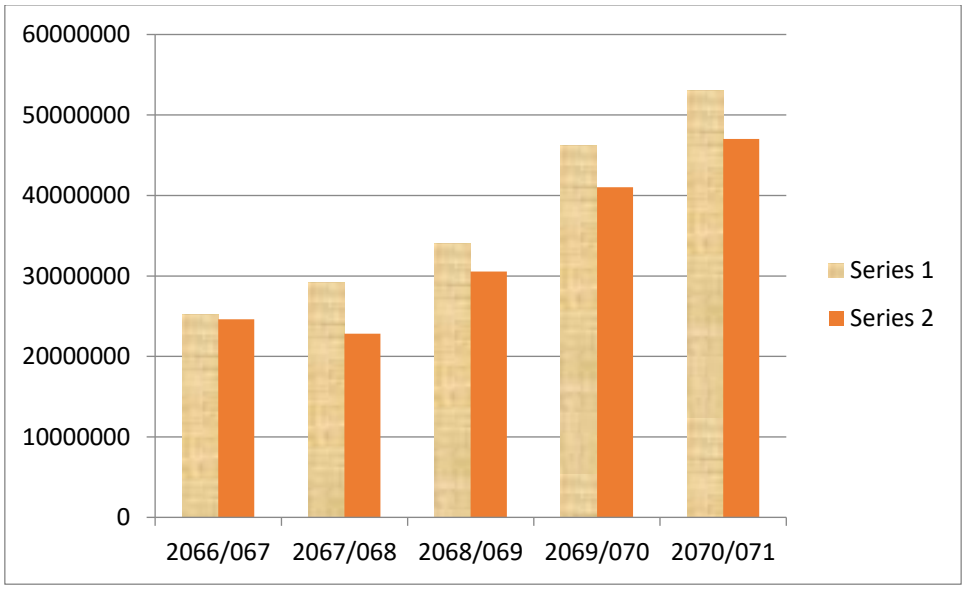


Figure 2. Sources of funds and Utilization of Funds

The cooperative collects fund from different sources. Deposit collection is one of main sources of funds. But collection of funds is meaningless without utilization of funds of investment of collection without investment, cooperative cannot meet its objectives and goals. There are given different sources of funds and utilization of funds of Shree Maha Laxmi saving and credit cooperative e Ltd as below:

Sources of funds	**2066/067**	**2067/068**	**2068/069**	**2069/070**	**2070/071**
Deposits	984100	1668700	2922000	4032700	4834300
Loan	6100405	21750988	27160346	32066719	4834300
Other liabilities	-	-	-	-	-
Utilization of fund	233755	-	30082346	36242236	216033
Bank and Cash	2902481	23419688	5711582	3641392	5565029
Loan and Borrow	13323045	3286805	1240366	28423931	34506351
Investment	1000	1000	1000	1000	1000
Loan collection in short time	24621073	22834913	30550879	41035229	47013876
Other assets	63803	329000	860212	973672	2446846
	40911402	46156134	38364039	74075224	89533105

Nature and Size of Deposits

Nature and size of deposits also play important role in measuring and managing cooperative liquidity position. The cooperative collects deposits by opening the following accounts:

More deposits in fixed account are very important for cooperative e liquidity and more deposits in current account are not important for cooperative liquidity because the amount should be returned to their accountholders in short time and as they demand.

Deposit in different accounts in different pears are listed and analyzed below:

Table 6. Statement of total Deposit 20666/67

Deposits	**Amount**	**%**
Call deposits	966024	6
Current deposit	1288032	8
Saving deposit	6762170	42
Fixed deposit	7084178	44
Total	16100405	100

The Shree maha laxmi saving and credit cooperative Ltd. has occurred total which is 44% saving, current, call deposits have amount equal Rs. 6762170 rs. 1288032 and 966024 and 42% and 6% respectively.

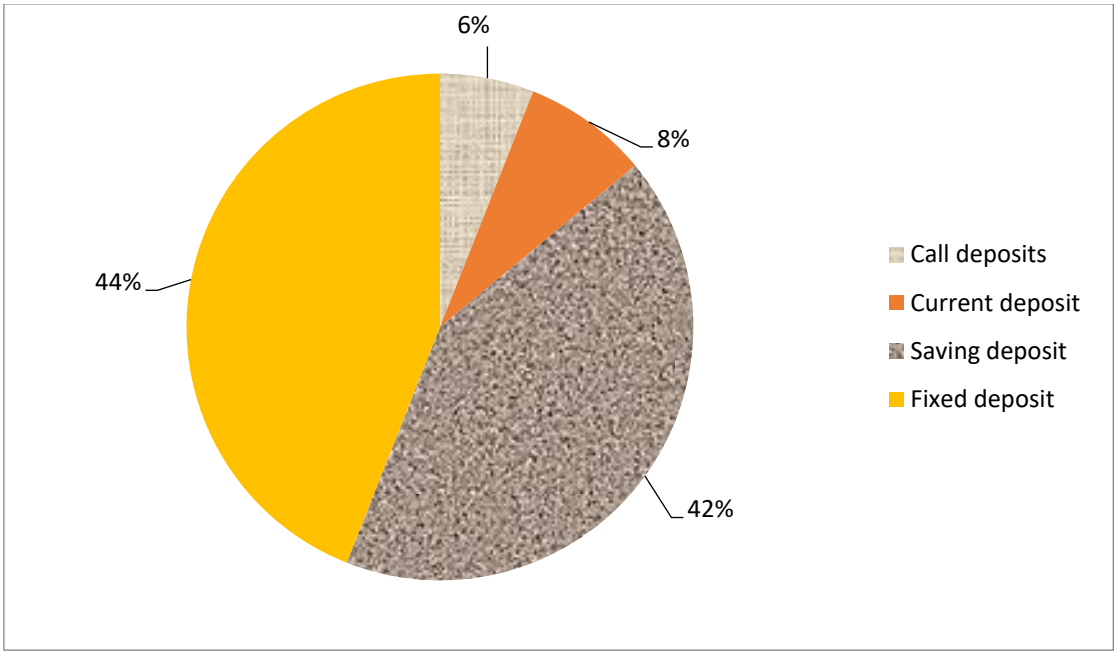


Figure 3.

Table 7. Statement of Deposits in 2067/068

Deposits	**Amount**	**%**
Call deposits	1305059	6
Current deposit	2392209	11
Saving deposit	8917905	41
Fixed deposit	9135415	42
Total	21750988	100

Shree Maha Laxmi Saving and credit cooperative Ltd has total deposits equal Rs. 21750988. The deposits of fixed account has highest amount equal to Rs. 9135415 which is 42%. Similarly, the saving, current and call deposit have amount Rs. 8917905, Rs. 2392609 and 1350599and 41%, 11% and 6% respectively.

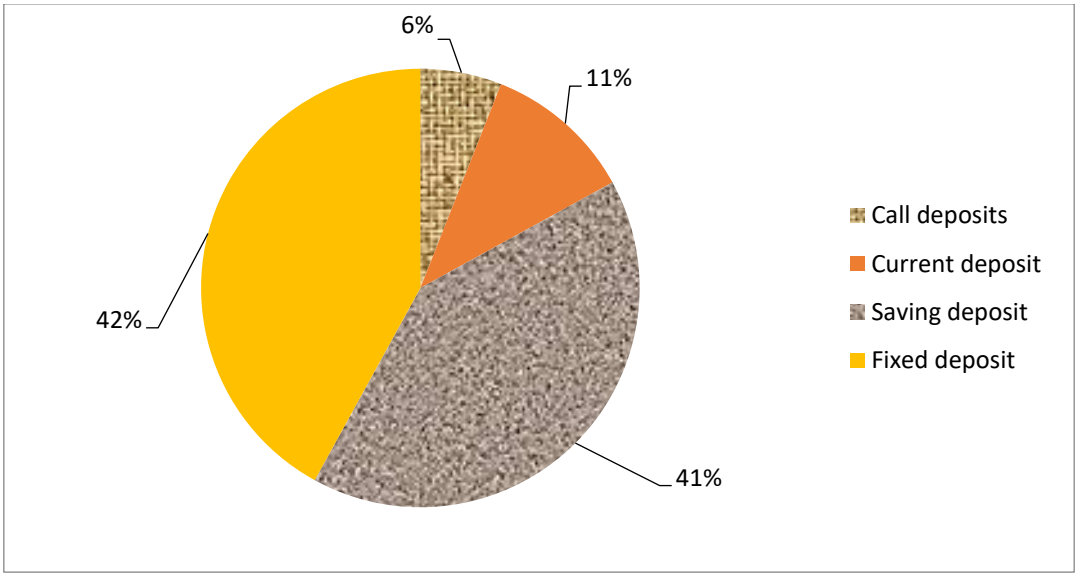


Fig. 4. Deposit in 2067/068

Table 8. Deposits of 2068/069

Deposits	**Amount**	**%**
Call deposits	1901224	7
Current deposit	27160353	10
Saving deposit	12765363	47
Fixed deposit	9777725	36
Total	27160346	100

Shree Maha Laxmi Saving and credit cooperative Ltd has total deposits equal Rs. 27160346. The deposits of fixed account has highest amount equal to Rs. 12765363 which is 47%. Similarly, the saving, current and call deposit have amount Rs. 9777725, Rs. 2392609 and 1901224 and 36%, 10% and 7% respectively.

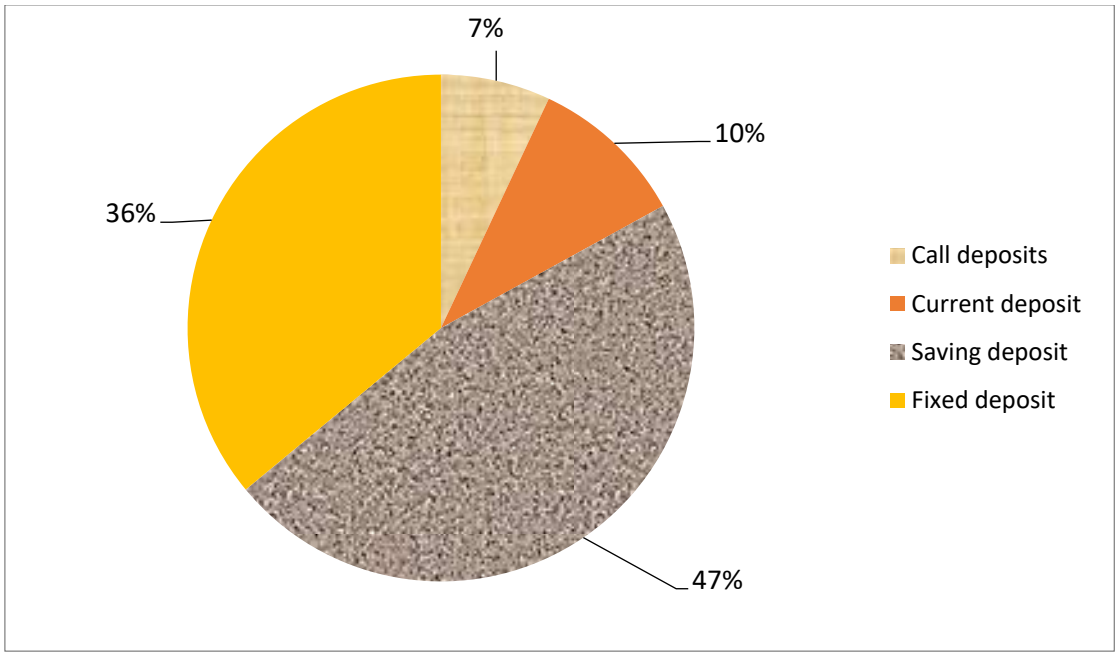


Figure 5. Deposit in 2069/070

Table 8. Deposits of 2070/071

Deposits	**Amount**	**%**
Call deposits	3558100	9
Current deposit	3953445	10
Saving deposit	193718/79	49
Fixed deposit	12651023	32
Total	39534447	100

Shree Maha Laxmi Saving and credit cooperative Ltd has total deposits equal Rs. 27160346. The deposits of fixed account has highest amount equal to Rs. 12765363 which is 49%. Similarly, the saving, current and call deposit have amount Rs. 12651023, Rs. 3953445 and 3558100 and 32%, 10% and 9% respectively.

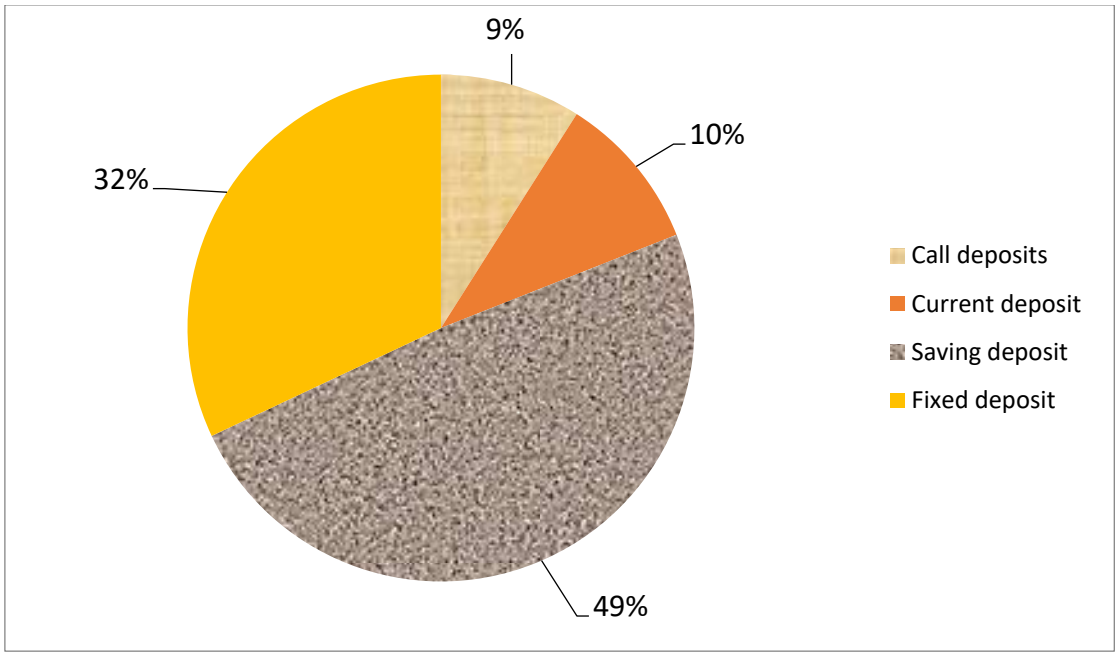


Fig 6. Deposits in 2070/071

Analysis

By analyzing the deposit structure from 2067/068 to 2068/2069, we con see that cooperative has collected more money in fixed account than other accounts. So, we can say that cooperative liquidity position is slightly wake but good and satisfactory.

Conclusion:

In this section, we have tried to give short description of my project work report. Shree Maha Laxmi saving And ordit cooperative Ltd was established to collect the funds and invest them in different small sector i.e. trans for of funds discounting of bills of exchange, exchange moneys, locker etc. Shree Maha laxmi saving and credit cooperative Ltd. is giving different types of loan facilities in most competitive interest rate which are given below:

Fixed Period	**Amount**	**%**
Fixed period saving	6 month	5%
Fixed period saving	12 month	12%
Fixed period saving	36 Month	13%
widows fixed	1 year	14%

Daily	**Rate**
6 month	3.5%
12 month	7%
24 month	8%
36 month	9%
Monthly	**Rate**
6 month	4%
12 month	7%
24 month	9 %
26 month	10%

This cooperative also provide education loan, professional loan, social loan, festival loan etc.

Liquidity refers to the capacity of cooperative for repayment of liabilities. Current ration of different year are weak and quick ration of different year are better. Investment collection percentages of different year are also good. So, we can say that liquidity position is not little good.

Conclusion:

This cooperative is seemed not improving the standard living of people of Mahendranagar by its vials functions and contribution However it should keep a trace balance between internal and external resources. So, analysis reform to strength weakness opportunity. Threat analysis the former two terms aerated to organizations inner state ie internal resources. The last two terms are related to external activity. This cooperative should utilize its resources, identity its strength and weakness. The weakness should be timely managed by improving the structure and functioning of the cooperative. On the other hand, it should timely gain or loss its opportunities with the help of resources and face with the threats. If so analysis is systematically done, it with enable the concern to meet its desired go and objectives**.**

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