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Impact of Cooperative Societies' Services on Member's Livelihoods: A Case of Tilakarnali Saving and Credit Cooperative Limited in Kailali, Nepal

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Abstract

Cooperative societies are voluntary association of people to meet their socio-economic needs. Efficient cooperative organizations are able to settle many of the economic problems faced by the members. It is crucial to understand the effectiveness of cooperative societies' services as their objectives. The purpose of this study is to examine the impact of cooperative societies' services on member's livelihoods. Saving, credit and shareholding programs have been measured as independent variables and member's livelihood has been taken as dependent variable. Conveniently selected 477 members of Tilakarnali Saving and Credit Cooperative Society were surveyed using structured five-point Likert scale questionnaire. Correlation and regression analysis has been employed to analyze the data. The findings of this study revealed that there is positive relationship between cooperative societies' services and member's livelihoods. Saving and shareholding program have statistically significant positive impact on member's livelihoods except credit program. Since, the saving programs have a stronger influence on member's livelihood, is the major concern area for the cooperatives to improve member's livelihoods. The results of this study will be useful in the field of saving and credit cooperative society to understand and improve their services and member's livelihood in Nepalese context. Furthermore, it will be helpful for the future studies related to cooperatives sector. This study covers the limited programs i.e., saving, credit, and shareholding. Future researchers can conduct their study

Keywords

Cooperative services

Credit

Member's livelihoods

Saving

Shareholding

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focusing on the other cooperative programs effecting member's livelihoods and the moderating effect of demographic variables like, age, gender, education, occupation and others on member's livelihoods.

COOPERATIVES ARE OPERATING and serving their members all over the world in various sectors, including agriculture, food, health care, marketing, saving and credit. Cooperative institutions are an autonomous union of individual, integrated voluntarily to achieve their common socio-economic goal throughout the joint ownership and democratic controlled organization (Majhee & Hoyt, 2011). Cooperatives work on the principle of concern for the community derives cooperatives to work for the sustainable development of the community, enhances equality and equity of production and distribution among its members (Kumar et al., 2015). Co-operatives are crucial in developing countries like Nepal to collect small saving and mobilize credit to its members for income generating activities which help them to uplift their living standard and socio-economic conditions of the grass root people (National Planning Commission, 1957). Nepal has a long history of informal community co-operative like Parma, Guthi, Dhukuti, Dharmabhakari based on Kinship, ethnic and religious bond. The first cooperatives institution was established at Bakhanpur VDC in Chitwan district in 1957 as a trial project by Government of Nepal with the objective of resettlement to flood affected people in related area (Sharma & Shahi, 2022). The appearance of co-operative act 1991 has encouraged the extensive growth and development of co-operative institution in Nepal. Current periodic plan also highly encourages the sound development of co-operative movement by building on the achievement made in this sector (National Planning Commission, 2019). Nepalese rural societies are aware with the cooperative activities, most of the member are from poor and middle-class household involved in cooperative organizations. Access to capital and market with equitable benefit sharing has positively contributed to poor household (Sharma, 2020). The level of confidence has increased through capital access, risk sharing and community support effectively induce socio-economic progress and cultural integration in underdeveloped societies (Bharadwaj, 2012). Savings and Credit Cooperative societies (SACCOs) are voluntary associations of individuals with owned, managed and controlled by its members to promote saving, provide loan at lower interest rates also provide shareholding programs to their members (Waweru, 2011).

Livelihood comprises of people's capabilities and ways of living including food, income and other assets (Kumar et al., 2015). A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base (Chambers & Conway, 1991). People's livelihood can be measured by the level of acquiring basic necessities i.e., food, shelter, clothing, health and education (Aref, 2011). It is a set of activities, involving securing water, food, medicine, shelter, clothing and the capacity to obtain above necessities working either individually or as a group by using human and material resources for meeting the requirements that is sustainable and providing dignity (Nepal & Tiwari, 2017).

Saving and credit cooperative societies can play the major role in determining the members' livelihoods as their objectives. Cooperative services are essential in the context of Kailali district where large number of households depend on agriculture and daily wage labour having seasonal unemployment and cross boarder seasonal employment in India. Saving and credit cooperative provides accessible credit facilities to their members without collateral requirement for improving livelihoods. Tilakarnali Savings and credit Co-operative Limited (TSACCO) situated in Ghodaghodi Municipality-3 Kailali was established with the main objective of enhancing the economic and social aspects of its members in 2012 by 32 members. At present, 2210 share members are involved in this organization (TSACCO, 2024). Using different saving (monthly saving, daily saving, super saving

and provident fund saving) and credit services (agriculture, business, education, foreign employment and housing) it is trying to improve livelihoods of members (TSACCO, 2024). SACCOs involvements may lead to empowerment of rural households by increasing their income, enhancing knowledge and skills in production, trade and service, participation in social activities and decision making (Bharadwaj, 2012). As a result, the socio-economic conditions of the rural society may change (Kabeer, 1996). There is lacking of adequate empirical evidence for measuring the relationship between the saving and credit services that the SACCOs provide to improve their member's livelihood. In this context, this study has aimed to investigate the influence of SACCOs services and programs on improvement of member's wellbeing's. Furthermore, this study has determined, to what extent do TSACCO services influence the livelihoods of its members? Is there any influence of TSACCO services and programs on livelihoods of its members?

Literature Review

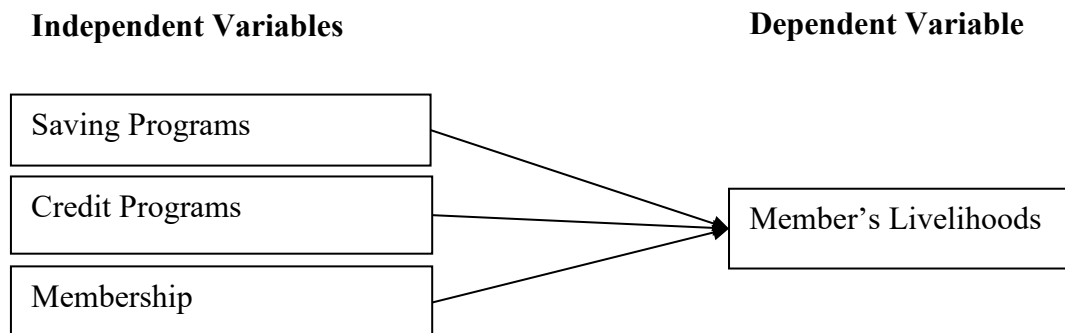
Saving and credit cooperative societies provide their services focusing on poverty alleviation as well as member's livelihoods. The United Nations designated 2012 as the International Year of Cooperatives to raise awareness of the cooperative business model's value-based approach (Kwapong & Hanisch, 2013). An international monetary fund study found that co-operative banks are more stable than commercial banks because members investment in cooperative sectors are more likely to be involved in the co-operative, as a customer, user or volunteer (Cihak & Hesse, 2007). Chambers and Conway (1991) developed the idea of Sustainable Livelihoods with the intention to enhance the efficiency of development cooperation introducing human capital (skills, knowledge ability to labor and good health), social capital, natural capital, physical capital and financial capital enables people to adopt different livelihood strategies. This concept was integrated by Department for International Development (DFID) as the aim of eliminating poverty in poorer countries, the adoption of the livelihoods approach is expected to contribute how livelihood assets achieve their self-defined goals (Bebbington, 1999). Cooperatives are effective tools for people to control their economic livelihood and play a significant role in job creation, economic growth and social development (Dogarawa, 2010). Agricultural cooperatives play a significant role in reducing rural poverty in developing countries, however there are some obstacles like people living in rural areas have a poor opinion for using rural cooperatives to reduce poverty were heavily depending on the government, lack of group collaboration (Aref, 2011). Public awareness, appropriate education and training, adequate seed money, and higher levels of engagement in cooperative society activities can improve the effectiveness of cooperative performance (Abbas, 2016). Agrarian cooperative societies significantly improve members' livelihood but their beneficial effects were not perceived by the community as a whole (Waliaula & Mburugu, 2017). Effectively managed cooperative societies contribute to sustainable reduction of poverty and improvement in rural living standards (Bharadwaj, 2012). Majority of the members possesses good living standard after the membership of cooperatives (Tiwari, 2017). With the involvement in cooperatives, people in the rural communities have managed to generate employment, increase food production, empowerment of the marginalized groups, promote social unity and integration for improving their livelihoods (Smart & Ernest, 2017). Cooperative loans, farm inputs, extension services, and marketing have a considerable positive impact on rural communities' livelihood (Nwankwo & Akonu, 2019). For sustainable improvement in member's livelihood cooperatives need to adopt the successful model, flexibility in rules and regulations (Kumar et al., 2015). In spite of the remarkable achievements of cooperative societies, there remain gaps in various areas such as perceived performance, effectiveness and small farmers, who have greatly benefitted from cooperative approaches to capture economies of scale, are too numerous to be left out (Sharma, 2020). Risal (2020) argued that the socioeconomic change of

indigent members was considered a significant outcome of the cooperative enterprise. Saving and credit cooperative societies services help to reduce poverty among members and from a rural livelihoods' perspective, co-operatives have major contribution in mobilization and distribution of financial resources (Msuya, 2020). While evaluates the effects of saving and credit cooperatives on the livelihoods of their members, saving and credit cooperatives are extremely important to rural populations' livelihoods however, their role differs across cooperatives and locations as their contribution on employment creation and income generation in rural communities (Toma & Tassew, 2021). SACCOs service quality has positive relationship with member loyalty and positive word of mouth (Sapkota et al., 2023). Kharel (2024) measured the critical role of cooperatives in enhancing the quality of life for cooperative members, contributing performance improvement including saving, credit, training financial awareness program positively influence the members' livelihood. The cooperative leadership, trust and effective structures improve operational efficiency towards enhancing the members livelihoods (Pradhan & Sharma, 2025). From the empirical evidences, the research framework for this study was developed as given in Figure 1:

Saving is a pre-requisite to investment. It serves well in time after knowing the benefits of saving mobilization (Gittel & Bidal, 2004). SACCO provides monthly, daily, voluntary and provident fund saving programs to its members, so these variables were tested to insure the relationship with livelihood. Credit is a form of loans. It is believed that credit boosts income levels, increases employment at household level thereby boosting economic development and livelihood (Adam & Heusesh, 1988). TSACCO provides agriculture, education, foreign employment, livestock and housing credit programs to its members, so these variables will be tested to insure the relationship with livelihood.

Figure 1

Research Framework



Membership/Shareholding is an authorized ownership of the cooperative organization for providing its services to contribute the members' socio-economic welfare through its programs. The cooperative programs help to increase earnings and social growth of members. Social growth is an outcome of sound investment or utilization of cooperative programs and policies towards value creating projects for the society (Remezani et al, 2002). Livelihood outcomes are household members achievements through the livelihood strategies of their cooperative organization. Ferguson (2012) has explained that the livelihood comprised the capabilities, assets and activities required for the means of living. Canadian cooperatives experience in international development over the past forty years had shown that development efforts must build on the strengths of communities and that achieving sustainability was a longer term, multi-dimensional process (Risal, 2020).

SACCOs programs (saving and credit) and member's livelihoods have positive significant relationship (Cai et al., 2016; Candemir & Duvaleix, 2021). Nepal and Tiwari (2017) have concluded on their study, the cooperative sectors have been playing energetic role to raise the expenses of members for improvement of the living standard and majority of the members possesses good living standard after the membership of cooperatives organization. To measure the cooperative organization's effectiveness in improving the living standard of their members, following hypotheses were formulated for this study:

H₁: There is positive relationship between TSACCO programs (saving, credit and membership) and member's livelihoods.

H₂: There is significant positive impact of TSACCO programs (saving, credit and membership) on member's livelihoods.

The review of empirical studies related to saving and credit cooperative's influence on member's livelihood revealed gaps for the research possibilities. Findings of numerous researchers show that SACCOs services influences in improve member's livelihood (Adam & Heusesch, 1988; Aref, 2011; Bharadwaj, 2012; Kumar et al., 2015; Magar, 2017; Mhembwe & Dube, 2017; Nepal & Tiwari, 2017). Most of researchers have focused their study on poverty reduction. Some study has aimed to determine social impact of cooperative societies services on members' status, women empowerment through cooperatives (Risal, 2020). Msuya, (2020) have conducted the comparative study on living standard of cooperative members and non-members. Only a few studies conducted in Nepal but not found in Far-western province at all. So, there is a need to generate better understanding about the influences of SACCOs services/programs on member's livelihood and poverty reduction in the Far-western province of Nepal.

Research Methods

Positivism research philosophy and descriptive research design has been used to achieve the objectives of the study. Primary data had been collected using structured five-point Likert scale questionnaire (1=strongly disagree to 5=strongly agree) from members of Tilakarnali Saving and Credit Cooperative Society involve in saving and credit activities. The population of this study was all the members (2210 members) of Tilakarnali Saving and Credit Cooperative Society. Due to difficulty in accessibility of respondents, convenience sampling technique was adopted to collect the data. From the total 2210 members of TSACCO, 600 members were determined as sample size. 600 questionnaires were distributed and 505 were returned. Out of returned questionnaires, 477 were usable. The sample size was determined using the table provided by Sekaran and Bougie (2016). Cronbach's alpha was used to test the internal consistency of items and reliability of data. Variance inflation factor (VIF) was used to diagnose the Multi-collinearity or correlations between independent variables. Collected data were summarized and analyzed using Statistical Package for Social Sciences version-20 software. Descriptive statistics was used to analyze the demographic profile of respondents, Pearson's correlation and multiple regression analysis were used to analyze the relationship between TSACCO services and impact of independent variables (TSACCO services) on dependent variable (members' livelihood) respectively. The parametric form of member's livelihood was defined as follows:

$$LH = \alpha + \beta_1 SP + \beta_2 CP + \beta_3 MP + \epsilon$$

Here, LH is member's livelihoods, α is constant, β is slope coefficient, SP is saving program, CP is credit program and MP is membership program.

Results

The demographic profile of respondents of this study is categorized on the basis of gender, occupation, age, education and involvement in cooperatives programs. The summary of demographic characteristics is given in the Table 1.

Table 1

Demographic profile of respondents (N=477)

Variables	Category	Frequency	Percent
Gender	Male	301	63.1
	Female	176	36.9
Occupation	Students	13	2.7
	Government service	23	4.8
	Private service	102	21.4
	Business	258	54.1
	Agriculture	81	17.0
Age (Years)	Up to 20	14	2.9
	21 to 30	110	23.1
	31 to 40	141	29.6
	41 to 50	137	28.7
	51 above	75	15.7
Education	Below high school	167	35.0
	High school level pass	172	36.1
	Bachelor pass	68	14.3
	Masters and above	70	14.7
Involvement	Less than three years	263	55.1
	4 to 6 years	157	32.9
	7 to 10 years	20	4.2
	More than 10 years	37	7.8

Table 1 provides the respondents profile showing the higher numbers or 301 respondents were male (63.1%) and 176 (36.9%) were female. Occupational division of respondents shows business holders were higher than others 258 (54.1%) and then followed by private sector service holders 102 (21.4%). Only 13 (2.7%) respondents were from students as smallest sample category. According to age group, most of respondents were lies in 31 to 40 years' age 141 (29.6%) and only 14 (2.9 percent) respondents were below 20 years. Largest numbers of respondents were from high school level pass 172 (36.1%), and lower than high school 167 (35.0%) and remaining have pass bachelor and masters. According to involvement in cooperatives; most of respondents 263 (55.1%)

were from less than three (3) years involvement and least number 20 (4.2 percent) were from seven to ten years of involvement in TSACCO.

Cronbach's alpha was computed to estimate the internal consistency or reliability of Likert-scale items and VIF was used to measure the multicollinearity of predictors. The general rule of thumb is that a Cronbach's alpha of 0.6 is acceptable, 0.7 and above is good, 0.8 and above is better, and .90 and above is best. According to George and Mallery (2009), the value of Cronbach alpha should be more than 0.7 for the reliability of the questionnaire. If the VIF is in between 1 and 10, and Tolerance is in between 0.1 and 1.0 inclusively to have no Multicollinearity effect in the regression analysis (Pallant, 2001).

Table 2

Reliability and Multicollinearity Statistics

Variables	No. of Items	Cronbach's Alpha	Collinearity Statistics	
			Tolerance	VIF
Saving program	5	0.829	0.645	1.550
Credit program	5	0.760	0.750	1.333
Membership	5	0.712	0.560	1.784
Livelihoods	5	0.752		

Note. Dependent Variable: Members' Livelihoods

While testing the reliability of questionnaire, the Cronbach's alpha scores of all variables were measured above the acceptable score 0.7. Saving, credit, membership and livelihoods were 0.829, 0.760, 0.712, and 0.752 respectively. Since, all the constructs have values of Cronbach's alpha higher than 0.7 or measured good, it can be concluded that there was no issues of reliability or scale designed to measure the variables has collected reliable data for the research and further analysis can be done. As presented in Table 2, the relatively small value of VIF (less than 10) and Tolerance (less than 1) shows that there were no issues of Multicollinearity or independent variables are not closely related to each other.

Correlation analysis was conducted to measure the relationship between saving, credit, membership programs and member's livelihoods. The analysis shows the range of correlation coefficient (r) in between -1 to +1. The zero (0) value of correlation coefficient (r) depicts the no relationship between two variables, correlation coefficient (r) closer to -1 depicts the negative relationship and correlation coefficient (r) closer to +1 depicts positive relationship (Asuero et al., 2006).

Pearson's correlation was computed to show the relationship between the study variable i.e. saving, credit, membership and livelihoods. The result shows the statistically significant positive relationship between these variables. A weak but statistically significant positive relationship is seen between credit program and members' livelihoods [$r(475) = .355, p < .01$]. Saving and membership have moderately strong relationship [$r(475) = .558, p < .01$], and [$r(475) = .556, p < .01$] respectively. Developed hypothesis that there is a positive relationship between cooperative services (saving, credit and shareholding) and members' livelihoods was supported.

Table 3*Relationship between Cooperative Societies' Programs and Member's Livelihoods*

	Saving	Credit	Membership	Livelihoods
Saving	1			
Credit	.358**	1		
Membership	.591**	.493**	1	
Livelihoods	.558**	.355**	.556**	1
N	477	477	477	477

Note. ** Correlation is significant at the 0.01 level (2-tailed).

The multiple regression analysis was used to measure the impact of cooperative services on member's livelihoods. Table 4 provides the regression results. According to the results, the *R* square value 0.394 indicates the total variation in members' livelihoods can be explained by the saving, credit and membership or, all the predictors/independent variables (saving, credit & membership) explain 39.4 percent of the variation in dependent variable (livelihood). Analysis of Variance predicts the regression model was fit with $F(3, 473) = 102.712$, $p < .01$, indicating that at least one predictor's slope coefficients is statistically significant or, the overall model is reasonable fit and there is significant impact of the cooperative services (saving, credit, & membership) on member's livelihood.

Table 4*Impact of Cooperative Societies' Services on Member's Livelihoods*

Model	Variables	Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	0.385	0.208	1.853	0.064
	Saving	0.410	0.053	7.753	0.000
	Credit	0.068	0.037	1.844	0.066
	Membership	0.350	0.053	6.579	0.000
	R ²	0.394			
	Adjusted R ²	0.391			
	F-value	102.712	p = 0.000		

Note. Dependent Variable: Member's Livelihoods

The regression analysis determined that cooperative services (saving $\beta = 0.410$, $p = 0.000 < 0.05$, and membership $\beta = 0.350$, $p = 0.000 < 0.05$) were statistically significant and positive impact on members livelihoods except credit $\beta = 0.068$, $p = 0.066 > 0.05$. The developed hypothesis related to impact of cooperative service on member's livelihoods; there is positive impact of TSACCO saving and membership program on member's livelihoods were supported. These results indicate that higher the cooperative services (saving and membership), higher will be the improvement in member's livelihoods. In the context of each coefficient, saving has highest impact on member's livelihoods indicating one unit increases in saving, member's livelihoods will be increased by 0.410 units holding all other independent variables constant or, when the linear effect of credit and membership is

controlled. Other most influencing factor was membership indicating the positively changes in member's livelihoods by 0.350. A significant regression model was found [F (3, 473) = 102.712, p < .01];

$$LH = \alpha + \beta_1SP + \beta_2CP + \beta_3MP + \varepsilon$$

$$\text{Or, } LH = 0.385 + 0.410SP + 0.062CP + 0.350MP + \varepsilon$$

Here, LH is member's livelihoods, α is constant, β is slope coefficient, SP is saving program, CP is credit program and MP is membership program and ε is errors in regression model.

Discussion and Conclusion

Tilakarnali Saving and Credit Cooperative Society is playing important role in improving its members socio-economic status in rural area. This study has explored the statically significant positive association between TSACCO services (saving, credit and membership) and members livelihoods. Furthermore, saving program and membership programs have significant positive impact on member's livelihoods. Hence, cooperative societies can increase their member's livelihoods levels by improving their service (saving, credit and membership). The findings of this study revealed the significant role of cooperative societies in improving economic well beings and livelihoods of cooperative members showing consistency with the results of previous studies by Adam and Heusesesh (1988); Aref (2011); Bharadwaj (2012); Kumar et al., (2015); Magar (2017); Mhembwe and Dube (2017); Nepal and Tiwari (2017).

This study has been conducted to measure the relationship between cooperative societies' services and their impact on member's livelihoods in the Nepalese context. This study covers Tilakarnali Saving and Credit Cooperative Societies' services provided to its members. The results revealed the significant positive impact of saving and membership programs on member's livelihoods. Since the positive impact of cooperative services, the management should care about the improvement of their services to increase their member's economic well beings. Saving program has seemed higher influencing factor of member's livelihoods and credit program was insignificant predictor of member's livelihoods, it should be improved as other programs. Since the insignificant impact of credit program on members' livelihoods, the SACCOs objectives of improving members' socio-economic welfare through collateral free credit facility is seemed contradictory. This study will be useful in the field of cooperative for measuring members livelihoods in Nepalese context. It also provides insight to the manager for improving their program towards the objective way. This study covers the limited programs i.e., saving, credit, and shareholding/membership. Future researchers can conduct their study focusing on the other cooperative programs affecting member's livelihoods and the moderating effect of demographic variables like, age, gender, education, occupation and others on member's livelihoods.

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