

Tribhuvan University
Faculty of Management
Office of the Dean



BACHELOR OF BUSINESS MANAGEMENT (BBM)

Curriculum

**Office of the Dean
Faculty of Management
Tribhuvan University
Kathamandu
2013**

ECO 211: Introductory Microeconomics

Course Objectives

This module aims to develop students' understanding of the microeconomic concepts and theories in order to enhance their skill in analyzing business opportunities, market and risks.

Contents

Microeconomics: concepts and uses. Theory of demand and supply: demand function, change in quantity demanded and change in demand, supply function: change in quantity supplied and change in supply, elasticity of demand and supply – concepts, degrees and measurements. Utility Analysis: cardinal vs ordinal utility and indifference curve analysis. Theory of production: Production function, laws of production. Cost and revenue curves. Pricing: Price and output determination under perfect competition, monopoly and monopolistic competition, concept of oligopoly. Factor pricing: rent (modern theory of rent) wages (marginal productivity theory), interest (loanable fund theory and liquidity preference theory) and profit (dynamic theory and innovation theory).

Detailed Course

Unit 1: Introduction to Microeconomics

LH 3

Meaning, Scope, Types, Uses

Unit 2: Theory of Demand and Supply

LH 6

Demand function

- Meaning and types
- Movement along a demand curve and shifts in demand curve

Supply Function

- Meaning and types
- Movement along a supply curve and shifts in supply curve

Concept of Elasticity of demand and supply

- Price elasticity of demand: degrees, measurement (percentage, total outlay, point and arc methods), uses in business decision making.
- Income elasticity of demand: degrees, measurement (percentage, arc and point methods)
- Cross elasticity of demand: types, measurement (percentage and arc methods)
- Price elasticity of supply: degrees, measurement (percentage, point and arc methods)

Measurement of elasticity

Unit 3: Theory of Consumer's Behaviour

LH 8

Cardinal vs ordinal utility

Indifference curve analysis

- Meaning, assumptions and properties
- Principle of MRS
- Consumer's equilibrium

- Price effect – derivation of PCC and demand curves for normal goods (substitutes and complements)
- Income effect – derivation of ICC and Engel curves for normal goods and inferior goods
- Substitution effect – Hicksian approach
- Decomposition of price effect into income and substitution effects – Hicksian approach
- Applications – tax and subsidy, income leisure choice of workers

Computations and Numerical assignments

Unit 4: Theory of Production

LH 7

Concept of total, average and marginal product

Production function – meaning, types (short run and long run production function, Cobb-Douglas production function).

Law of variable proportions (explanation of three stages of production with reasons)

Isoquants

- Meaning, assumptions and properties
- Principle of marginal rate of technical substitution
- Optimal employment of two inputs (or least cost combination of two inputs)

Laws of returns to scale

- Explanation with table and diagram (using IQ)

Computations and Numerical assignments

Unit 5: Cost and Revenue Curves

LH 8

Cost function

Various concepts of costs: opportunity cost, explicit and implicit costs, accounting and economic costs

Short run costs

- Behaviour of short run total costs
- Behaviour of average and marginal cost curves
- Relation between AC and MC, TVC and MC and AC and AFC and AVC

Long run costs

- Meaning
- Derivation of U-shaped and L-shaped LAC with reasons

Revenue

- Revenue under perfect competition
- Revenue under imperfect competition
- Relationship of Revenues (TR, AR and MR) with price elasticity of demand

Computations and Numerical assignments

Unit 6: Theory of Product Pricing

LH 10

Profit maximisation and equilibrium of a firm

- TR-TC approach (table and diagram)
- MR-MC approach (table and diagram)

Equilibrium price and output determination under perfect competition

- Meaning and characteristics

- Derivation of short run supply curve of a firm
- Short run equilibrium (firm and industry)
- Long run equilibrium (firm and industry)

Equilibrium price and output determination under monopoly

- Meaning and characteristics
- Short run equilibrium
- Long run equilibrium
- Meaning and conditions of price discrimination
- Degrees of price discrimination
- Equilibrium of firm under third degree discrimination

Equilibrium price and output determination under monopolistic competition

- Meaning and characteristics
- Short run equilibrium
- Long run equilibrium of a firm

Oligopoly

- Meaning and characteristics

Computations and Numerical assignments

Unit 7: Theory of Factor Pricing

LH 6

Rent

- Concept of economic rent and its determination: modern theory of rent.

Wages

- Marginal productivity theory of wages

Interest

- Loanable funds theory of interest
- Liquidity preference theory of interest

Profits

- Dynamic theory of profits
- Innovation theory of profits

Computations and Numerical assignments

References

Ahuja, H.C. **Advanced Economic Theory – Micro Economic Analysis**, New Delhi – S. Chand (Latest ed.)

Browning and Browning (1994), **Microeconomic Theory and Applications**, New Delhi, Kalyani Publishers

Case, Karl E. and Ray C. Fair, (2002), **Principles of Economics**, Singapore, Pearson Education

Dwivedi DN (2003), **Microeconomics Theory and Applications**, Delhi, Pearson Education Pvt. Ltd.

Dwivedi DN (2010), **Microeconomics Theory and Practice**, New Delhi, Tata McGraw Hill.

Koutsoyianis, A (1979), **Modern Microeconomics**, London, Macmillan

McConnell CR and S. Brue, (2002), **Economics : Principles, Problems and Policies**, New York, McGraw Hill.

Shrestha, R. G. and Adhikari, G. M. **Microeconomics**, KEC Publication, 1st edition.

ENG 211: English - I

Lecture hour: 3 Cr.hrs.

Course Objectives

The BBM English course is a two-level General English course with a strong emphasis on reading and writing. It is designed to help students get ahead fast with their core English skills in interdisciplinary contexts. The lessons cover important vocabulary, grammar, reading, writing, listening and speaking skills for general and technical English, along with literary pieces with reading/writing exercises build on them. It is a theme-based course with comprehensive coverage of English language and critical thinking skills.

General Objectives

The General Objectives of the Course are to

- teach the writing modes
- discuss rhetorical devices
- present language points required for academic success
- support serious reading and writing activities

Specific Objectives

The specific course objectives are to teach students to:

- use correct punctuation, spelling and vocabulary
- increase confidence and fluency in speaking
- improve accuracy to enable clear communication of ideas
- develop understanding of grammar
- interact in a multi-cultural and interdisciplinary environment
- work on writing, reading and listening skills
- focus on student's personal needs and objectives
- develop specific skills in core English and business English
- build students' confidence in using English in professional and social scenarios
- develop social skills and cultural awareness
- acquire a wide interdisciplinary knowledge of different disciplines

Contents

Unit I: The following pieces carry 70% of the weightage of this course:

LH 33

1. Invitation

Interactions (relating to the text) and Spotlights

2. Ancient Tales

Yudhisthira's Wisdom; The Brave Little Parrot; If Not Higher;
Interactions (relating to the selected texts) and Spotlights

3. Education

Why go to a University?; Don't Cut Down the Trees, Brother Woodcutter; Surely You Are Joking, Mr. Feynman; A 1996 Commencement Speech;
Interactions (relating to the selected texts) and Spotlights

4. Actions and Consequences

The Parrot in the Cage; A Sound of Thunder; No Smoke from the Chimneys'
Interactions (relating to the selected texts) and Spotlights

5. Television

The Wretched Stone; TV Can be a Good Parent;
Interactions (relating to the selected texts) and Spotlights

6. Crosscultural Bridges

Marriage is a Private Affair; Then and Now: Finding My Voice;
Interactions (relating to the selected texts) and Spotlights

7. Cultural Anthropology

Arranging a Marriage in India; Life is Sweet at Kumansenu;
Interactions (relating to the selected texts) and Spotlights

8. The Human Condition

The Lunatic; How Sane Are We?; Gaia
Interactions (relating to the selected texts) and Spotlights

9. Natural Science

The Making of a Scientist; Scientific Inquiry: Invention and Test;
Interactions (relating to the selected texts) and Spotlights

10. Humor and Satire

King John and the Abbor of Canterbury; Thir Thoughts; The Clock Tower;
Interactions (relating to the selected texts) and Spotlights

11. Critical and Creative Thinking

The Stub Book; Mr. Know-All; Keeping Errors at Bay; What Is Intelligence, Anyway;
Interactions (relating to the selected texts) and Spotlights

12. Love

To His Coy Mistress; The Telegram on the Table; Piano;
Interactions (relating to the selected texts) and Spotlights

13. Life and Death

The Great Answer; Stopping by Woods on a Snowy Evening; A Tale; Ethics; "Where the Mind is
without Fear"; New Year;
Interactions (relating to the selected texts) and Spotlights

Appendix I. Sounds of English

Appendix II. 99 Lousy Sentences

Appendix III. Deloused 99 Sentences

Appendix IV. Documenting Scholarly Essays and Books

Appendix V. Speaking English in Chicago and London

Appendix VI. Speaking in Public

Appendix VII. Answers to Selected Questions

Prescribed Book

Nissani, M, and S. Lohani, **Flax-Golden Tales: An Interdisciplinary Approach to Learning English.** Shorter Third Edition. Kathmandu; Ekta, 2013. (Sounds of English and Stories and Poems on CD)

Unit II: The following pieces carry 30% of the weightage of this course:

LH 22

1. Paragraph to Short Essay

The Paragraph
Unity and Coherence
From Paragraph to Short Essay
Editing Your Writing
Putting It All Together

2. Descriptive Essays

3. Narrative Essays

4. Opinion Essays

5. Comparison and Contrast Essays

6. Cause and Effect Essays

(subtopics for all the different essay types):

Stimulating Ideas
Brainstorming and Outlining
Developing Your Ideas
Editing Your Writing
Putting It All Together

7. The Writing Process

8. Punctuation

9. Connectors

10. Grammar Terms

Prescribed Book

Savage, Alice, and Patricia Mayer. **Effective Academic Writing 2: The Short Essay.** Oxford: OUP 2005.

Teaching Method

The suggested teaching method is to introduce the theme and the writing task and then guide the students to practice specific skills and put language knowledge to produce their own writings. The recommended approach is to view the books not as mere language texts but to introduce students to many disciplines, to expand their intellectual and spiritual horizons, to underscore the nobility of humanity's never-ending search for truth, beauty, and compassion. The goal is, therefore, to teach language skills along with insight and wisdom. The specific methods are also suggested in the course books and teacher manuals, and it will prove valuable for teachers to follow them.

Evaluation

The examinations will cover the language skills and include a range of tasks which assess students' ability to use English in a variety of contexts. Above all, the examinations will assess the students' ability to communicate effectively in English, especially in reading and writing activities.

Reference Books

Oxford Advanced Learner's Dictionary of Current English. Eighth Edition. Oxford: OUP, 2010.

Crystal, David, ed. **The Penguin Encyclopedia.** 3rd rev. ed. Penguin Books, 2006.

Carter, Ronald, and Michael McCarthy. **Cambridge Grammar of English.** Cambridge: CUP, 2006.

Thomson, Anne, **Critical Reasoning: a practical introduction.** Third Edition. London and New York: Routledge, 2009.

MGT 201: Principles of Management

Course Objectives

This module aims to impart the basic management knowledge, and skills to the students so as to enhance their managerial capabilities and enable them to apply in the practical field.

Contents

Concepts and functions of management. Management perspective. Planning: meaning, classification, steps and tools. Planning premises. Decision making: meaning, types, conditions and process. Organizing: meaning, process, principles, and architecture. Authority and responsibility. Centralization, delegation and decentralization. Staffing. Emerging issues in organizing. Leading: meaning, qualities and styles. Individual differences and psychological contract. Introduction to groups. Concept of managerial ethics. Motivation: concept and techniques. Communication: meaning, process, types and barriers. Controlling: meaning, process and techniques. Quality. Organizational change and development, and Operation and technology management. .

Detailed Course

Unit 1: Introduction

LH 4

Management: concepts, meaning, essence, levels and functions. Types of managers. Managerial roles and skills. Becoming a manager: role of education, experience and situation. Business environment and society-external environment, corporate social responsibility, ethics, corporate governance and ethical standards.

Unit 2: Perspectives in Management

LH 8

Early development. Classical Perspective: scientific management, administrative management and bureaucracy. Behavioral Perspective: Hawthorne studies, human relations movement, and emergence of organizational behavior. Quantitative Perspective: management science and operations management. Integrating perspectives: systems and contingency perspectives. Emerging management issues and challenges.

Unit 3: Planning

LH 7

Meaning. Levels of Planning: Strategic, Tactical and operational. Steps in Planning. Tools for planning. Planning premises. Pitfalls of planning. Improving planning. Decision Making: meaning, types and process. Decision making conditions – certainty, risk and uncertainty. Practical exercises on taking decisions including decision making using indicators.

Unit 4: Organizing

LH 8

Meaning, process and principles of organizing. Organization Architecture: vertical differentiation – tall versus flat hierarchies, horizontal differentiation – functional structure, multidivisional structure, geographic structure, and matrix structure. Responsibility: establishing task and reporting relationships, creating accountability. Authority: line authority and staff authority. Delegation of

authority. Centralization, Decentralization and Devolution: meaning, reasons, advantages and disadvantages. Emerging issues in organization design. Staffing: concept and importance.

Unit 5: Leading

LH 7

Meaning and qualities of leadership. Understanding Individual differences and psychological contract. Concept and types of groups. Leadership Styles: autocratic, democratic, and participative. Concept of managerial ethics. Motivation: concept, importance, and techniques. Communication: meaning, process, and networks. Concept of active listening. Types of communication, Barriers to effective communication.

Unit 6: Controlling

LH 10

Meaning, purpose, Process and types of controls. Essentials of effective control systems. Control tools and techniques. Quality: Concept and importance. Total Quality Management: concept, components, principles, tools and techniques. Emerging issues in quality management. Production and operation management, supply chain management, Kaizen, six sigma, The Japanese 5S practice, Technology management, Management information system and IT.

Unit 7: Organizational Change and Development

LH 4

Nature, forces, paradigm shifts and areas (structure, technology, business process and behaviors) of organizational change. Resistance to change. Overcoming resistance to change. Concept of Organizational Development, OD intervention.

Addendum: At least one case will be administered at the end of each chapter. The students will also complete a project work and a few other assignments as specified by the faculty member.

References

Charles W.L. Hill and Steven L. McShane, **Principles of Management**, Tata Mc-Graw-Hill Company, New Delhi.

Griffin, Ricky W., **Management**. AITBS Publishers and Distributors, New Delhi.

Hitt, M.A., J.S. Black and Porter, L.W., **Management**, Pearson Education, New Delhi

Pant, Prem Raj, **Principles of Management**, Buddha Academic Publishers and Distributors Pvt. Ltd.

Adhikari, Dev Raj. Principles of Management, Sunrise Publication, Kathmandu

Paudyal, Santosh Raj, Pradhan, Gopal Man and Bhandari, Kedar P. (2064), **Principles of Management**, Asmita Publication, Kathmandu.

Bhat Anil and Kumar Arya Management: Principles, Processes and Practices.

MTH 201: Business Mathematics I

Course Objectives

The course introduces mathematical techniques through examples of their application to economic and business concepts. It also tries to get students tackling problems in economics and business using these techniques as soon as possible so that they can see how useful they are. The purpose of the course, then, is to present mathematical skills and concepts, and to apply them to ideas that are important to the management students.

In addition, the course includes the basics of spreadsheet operations relating to solving equations, systems of equations, quadratic equations, matrices, the Mathematics of Finance and some numerical methods as well.

Course Contents

Straight lines and Functions, their Applications in Market Analysis, Excel for Linear Functions Simultaneous Equations and Use them in Equilibrium Market Analysis, Quadratic Equations and Economic Applications, Non-linear Functions, Numerical Methods for Solving Nonlinear Equations, their Graphs and Applications, Financial Mathematics, Excel for Financial Mathematics, Differentiation and Applications in Marginal Analysis, Economic Applications in Optimization.

Detailed Course

Unit 1: Straight lines and Functions	6 hrs
Straight lines, Linear Functions, Applications: demand, supply, cost, revenue, Elasticity of demand, supply and income, Budget and cost constraints, Method of Least Squares; Lab. Work: Introducing Excel, Excel for linear functions.	
Unit 2: Simultaneous equations	6 hrs
Simultaneous linear equations, Equilibrium and break-even, Consumer and producer surplus, the <i>IS-LM</i> model Lab. Work: Excel for simultaneous linear equations.	
Unit 3: Quadratic Equations	7 hrs
Graphs of Quadratic Functions, Quadratic Equations, Applications to Economics; Lab. Work: Excel for quadratic equations.	
Unit 4: Non-linear functions, their graphs and applications	10 hrs
Cubic and other polynomial functions, Exponential functions, Logarithmic functions, Hyperbolic functions of the form $a/(bx + c)$; Bisecton method, Newton-Raphson method for solving nonlinear equatons; Lab. Work: Excel for non-linear functions; Smart math calculator (software): Bisecton method, Newton-Raphson method.	
Unit 5: Financial mathematics	10 hrs
Arithmetic and geometric sequences and series; Simple interest, compound interest and annual percentage rates, Depreciation, Net present value and internal rate of return, Annuities, debt repayments, sinking funds; Relationship between interest rates and the price of bonds;	

Lab. Work: Excel for financial mathematics.

Unit 6: Differentiation and applications

9 hrs

Slope of a curve and differentiation, Rules of differentiation, Differentiation and marginal analysis, Optimization for functions of one variable, Economic applications of maximum and minimum points, Curvature and other applications, Elasticity and the derivative;

Lab. Work: Excel for applications of derivatives.

References

Teresa Bradley, **Essential Mathematics for Economics and Business**, John Wiley & Sons Ltd

Frank S. Budnick, **Applied Mathematics for Business, Economics, and the Social Sciences**, McGraw-Hill Ryerson, Limited.

Ronald J. Harshbarger, James J. Reynolds , **Mathematical Applications for the Management, Life, and Social Sciences**, Houghton Mifflin Company.

Vassilis C. Mavron, Timothy N. Phillips, **Mathematics for Economics and Finance**, Springer-Verlag.

G. S. Monga, **Mathematics for management and economics**, Vikas Publishing House Pvt. Ltd., New Delhi.

Mike Rosser, **Basic Mathematics for Economists**, Routledge Taylor & Francis Group

Alpha C. Chiang, **Fundamental Methods Of Mathematical Economics**, McGraw-Hill, Inc.

Srinath Baruah, **Basic Mathematics and its Application in Economics**, Macmillan India.

A. B. Sthapit, P. M. Bajracharya and et al: **Fundamentals of Business Mathematics**, Buddha Academic Publishers & Distributors Pvt. Ltd., Nepal.

SOC 201: SOCIOLOGY FOR BUSINESS

Module Objectives

This module aims to inculcate knowledge of basic sociological concepts and methods so that students are equipped with an adequate understanding of the sociological perspectives on management and business administration.

Contents

Introduction to Sociology, Basic concepts in Sociology; Social Institutions: Social Processes; Social Stratification; Social Disorder, Deviance and Social Control; Social Change; Theoretical Perspectives in Sociology; Research Methods in Sociology and; The Sociological perspectives on Management and Business Administration.

Detailed Course

Unit 1: Introduction to Sociology LH 4

- Meaning, nature, subject matter and emergence of sociology.
- Relationship of sociology with economics, psychology and anthropology.
- Relevance of sociology in management and business administration.

Unit 2: Basic Concepts in Sociology LH 4

- Meaning and definition of society, community, culture, group, norms, values, status, role, ethnicity, gender, class and caste.
- Implication of sociological concepts in management and business administration related issues/problems.

Unit 3: Social Institutions LH 4

- Meaning and definition, and basic features of family, kinship, economy, polity, education and religion.
- Linkage of social institutions with management and business administration related issues/problems.

Unit 4: Social Processes LH 4

- Meaning and definition of socialization, adaptation, cooperation, competition, conflict, globalization.
- Implications of social processes in management and business administration.

Unit 5: Social Stratification LH 5

- Meaning and definition of social differences, inequalities and stratification
- Caste, class, ethnicity and gender dimensions of social stratification in Nepal
- Social stratification vis-à-vis management and business administration

Unit 6: Social Disorder, Deviance and Social Control **LH 2**

- Meaning and definition of social problems (disorder and deviance) and social control.
- Linkage with management and business administration.

Unit 7: Social Change **LH 4**

- Meaning and definition of social and cultural change.
- Factors of social and cultural change.
- Connection of management and business administration to social and cultural change.

Unit 8: Theoretical Perspectives in Sociology **LH 6**

- The sociological imagination and sociological perspectives.
- Functionalism: basic assumptions.
- Conflict Theory: basic assumptions.
- Postmodernism: basic assumptions.
- Implications of sociological theories in management / business administration.

Unit 9: Research Methods in Sociology **LH 5**

- Nature and trend of sociological research
- Choosing a research problem or a topic
- Formulating hypothesis or assumptions
- Designing a research or writing a research proposal
- Collecting / acquiring data through fieldwork
- Processing, analyzing and interpreting data / findings
- Writing up the report and Presenting / disseminating the findings

Unit 10: The Sociology of Management and Business Administration **LH 10**

- Sociology of organizations
- Networks and organizations
- Analysis of organization
- Organizational / bureaucratic goals and societal expectations
- Managers and corporations vis-à-vis politics and power
- Work and leisure
- Group dynamics and intergroup relations
- Indigenous management and management of indigenous knowledge
- Dynamics of social capital
- Interdependence of social and technical skills
- Market and political culture
- Management of non-government development organizations
- Social movement politics and organization
- Relations in Business

Project Work (Specify the hours allocated to Unit 10)

- Choosing a topic for research

- Preparing research plan / proposal and developing research tools
- Conducting fieldwork / research
- Writing report and presentation

Addendum: At least one case will be administered in the end of each chapter. The students will also complete a project work and few other assignments as specified by the faculty member.

References

- Abraham, M. Francis, 1982, **Modern Sociological Theory: An Introduction**, Calcutta: Oxford University Press, pp. 72-113, 209-242.
- Chaturvedi, A. and A. Chaturvedi 1995, The Rationale of a Sociology of Organizations: Introduction, In **The Sociology of Formal Organizations**, Delhi: Oxford University press, pp. 1-40.
- Fligstein, N. 2002, Markets as Politics: A Political – Cultural Approach to market Institutions. In **Readings in Economic Sociology**, London: Blackwell.
- Haralambos, M. and RN Heald 1980, **Sociology: Themes and Perspectives**, New Delhi: Oxford University Press, pp 228-324.
- Lewis, D. 1999, **The Management of Non-governmental Development Organizations**,
- Shankar Rao, C.N. 2000, **Sociology: Primary Principles**, Third Edition, New Delhi: S Chand and Company.
- Turner, J.H. 1994, **Sociology: Concepts and Uses**, New York: McGraw-Hill, Inc. pp. 139-172.
- Vidyabhusan and DR Sachadeva, 1983, **An Introduction to Sociology**, New Delhi: Kitav Mahal.

PROGRAM BBM

attempt all questions (no question for chose in any group)

Group "A"

5 questions of 2 marks = 10 marks

Group "B"

six question of 5 marks = 30

Group "C"

4 questions of 10 marks = 40

Case Analysis

4 questions of 5 marks = 20

Model Question

Candidates are required to give their answers in their own words as far as practicable. Figures in the margin indicate full marks.

Attempt all questions

Brief answer questions.

[1 x 10]

1. Point out the subject matters of sociology.
2. What is the difference between sex and gender?
3. List any three features of family.
4. Mention the agents of socialization.
5. What is meant by social stratification?
6. What are the means of formal social control?
7. List the factors of social change.
8. List any three assumptions of conflict theory.
9. List the types of status with examples.
10. List the sources of social capital.

Brief answer questions.

[7 x 5]

11. Discuss the relationship of sociology with economics.
12. Explain gender based stratification in Nepali society.
13. What is functionalism? Trace out its assumptions.
14. What do you mean by social change? How does social change impact on organizations?

Or,

What do you mean by social control? Discuss the control mechanisms applied in organizations.

15. How can you link the process of adaptation to business environment?
16. How does sociology help in comprehending organizational problems?
17. What is social capital? Discuss the advantages of social capital.

18. Read the following case and answer the questions that follow:

Mahila Jagriti Saving / Credit Co-operative was established in the year 1998. There were altogether 47 groups affiliated with 686 shareholders to date. The co-operative provided loan at the rate of 18% interest rate and maximum loan of Rs. 5000 could be obtained at a time.

The co-operative record showed highest percentage of loan i.e., 65% was disbursed for buffalo raising followed by goat raising (20%), business (10%) and for vegetable farming (5%). The loan disbursement record of July 15, 2005 by ethnic affiliation showed that 33% of loan was disbursed to Brahman followed by the Magar (29%), the Tamang (14%), the Newar (12%). The lowest amount of loan was disbursed for the Praja (8%) and the Dalit (4%). Though the majority of the loan was disbursed to Brahman, The repayment rate was very high. The Tamangs had the highest number of overdue loans followed by the Magar and the Brahmans.

There were different committees such as loan committee, education committee and executive committee to ease the work. The manager handled all the accounting as well as daily management of the office. The executives met once a month regularly but it was found they were giving much of their time and effort in discussing saving / credit operations.

There were 20 loan defaulter members with variation in period from 1-9 months. There was also the case of misuse of saving amount by the ex-manager of the co-operative. The result of which, other members of that group could not access loan from co-operative for longer period. With lots of effort, they were able to release the amount and the groups were then able to access the loan. Now there was a provision of supervision of loan utilization from loan committee.

The co-operative members had received various trainings including leadership, group management and saving / credit operations. The executive members highly owned the co-operative and their participation in co-operative affairs was very impressive. The members said that being in the group and in the co-operative they had found lots of changes in themselves. They had become self-reliant and capable of sending their children to school. Apart from that, they were aware of legal and human rights, gender equity and many other issues which they were not aware of before.

Questions

- a) Discuss the social and administrative composition of the cooperative and give your opinion about the mode of cooperation among the members.
- b) Explain the socio-economic benefits that were enjoyed by cooperative members.
- c) List the social and managerial problems you observed in the cooperative and give suggestions to overcome these problems.