

Secondary Education Curriculum

2078

Co-operative Management

Grade: 11 and 12

Subject Code: Com. 419 (Grade 11)

Com. 420 (Grade 12)

Credit Hour: 5

Annual Working hours: 160

1. Introduction

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspiration through a jointly owned and democratically controlled enterprise. Presence of ample of co-operative organizations from urban to rural area in Nepal has increased the demand for quantitative and qualitative human resources in co-operative sector. Secondary level curriculum of co-operatives is therefore developed to provide basic knowledge on co-operatives and its management and also to identify the role or need of co-operatives in social and economic development of a nation. Study of co-operative management subject will help to acquire basic knowledge and skill required to operate co-operative organizations as well as the opportunity to study the subject in higher levels.

The present curriculum of grade 11 is introduced with basic intent of giving student fundamental knowledge regarding cooperative and its principles. This course covers the general introduction to co-operatives, values and principles of co-operatives, historical development, institutional and legal arrangements, forms, emerging issues, problems and prospects of co-operatives. The curriculum of grade 12 is designed to provide theoretical as well as practical knowledge of managing co-operatives. It covers co-operative management, human resource management in co-operatives, motivation and communication, co-operative accounting, auditing and reporting in co-operatives, financial co-operatives, meeting, regulation and supervision of co-operatives.

Attempts have been made to allocate the teaching hours as per the depth and coverage of the contents. The learning outcomes and contents have been selected and graded to cover the need of the students and the society in the changed context and situation of the country. It incorporates the level-wise competencies, grade-wise leaning outcomes, scope and sequence of contents, suggested practical/project activities, learning facilitation process and assessment strategies so as to enhance the learning on the subject systematically.

2. Level-wise Competencies

1. Define co-operatives and differentiate it with other form of business organization.
2. Explain the historical development of co-operatives.
3. List the various forms of co-operatives and explain their functions in the context of Nepal.
4. Discuss some provision of co-operative act and rules.
5. Summarize the emerging issues of co-operatives and find out their application in the context of Nepal.
6. Explain problems and prospects of co-operatives in the context Nepal.

7. Define management and apply the management concept, process, and techniques in co-operative management.
8. Explain human resource management in co-operatives and point out major provisions in co-operative bylaws.
9. Identify the role of motivation and communication in co-operatives.
10. Explain the general concept of co-operative accounting system and prepare various accounts, ledgers and statements.
11. Explain Auditing and reporting system in co-operatives.
12. Describe various functions of financial co-operatives.
13. Discuss the need and procedures of meeting in co-operatives.
14. Examine the role of various institutions in the regulation and supervision of co-operatives.

2. Grade-wise Learning Outcomes

2.1 Grade 11

Unit	Content Area	Learning Outcomes	WH
1	Introduction to co-operatives	1.1 Define co-operatives. 1.2 Identify characteristics and function of co-operatives. 1.3 Discuss the role of co-operatives on socio economic aspects. 1.4 Differentiate co-operatives and other business organization.	15
2	Values and principles of co-operatives	2.1 Discuss and describe values and principles of co-operatives. 2.2 Examine and evaluate the application of values and principles in Nepal.	10
3	Historical Development of Co-operatives	3.1 Summarize development of co-operatives in Nepal. 3.2 Explain the historical development of co-operatives in SAARC countries. 3.3 State the development of co-operatives in developed countries. 3.4 State international co-operative alliance.	10
4.	Major forms of Co-operatives in Nepal	4.1 Identify various types of co-operatives in Nepal. 4.2 List the function of various forms of co-operatives. 4.3 Differentiate various forms of co-operatives.	20
5	Institutional Arrangements of Co-operatives in Nepal	5.1 State the objectives, roles and functions of Ministry of Land Management, Co-operatives and Poverty alleviation. 5.2 State the objectives, roles and functions of National Co-operative Development board and department of Co-operatives. 5.3 State the objectives, roles and functions National Co-operative federation of Nepal and Co-operative Training and Research Centre.	20

		5.4 Discuss the provincial and local level institutions related to co-operatives and Co-operative Bank Limited.	
6	Legal framework of Co-operatives in Nepal	6.1 List feature and major provision of Co-operative Act-2074 and Co-operative Rules-2075. 6.2 Describe the formation, registration, merge and dissolution of Co-operatives in Nepal.	18
7.	Emerging issues of Co-operatives	7.1 Discuss and summarize emerging trends of co-operatives in Nepal. 7.2 Explain the role of co-operatives in poverty reduction and women empowerment in Nepal. 7.3 Discuss the contribution made by co-operatives in good governance, community awareness, digitalization and entrepreneurship development.	15
8	Problems and prospects of Co-operatives	8.1 Discuss the problems encountered by co-operatives in Nepal. 8.2 Explain the prospects of co-operatives in Nepal. 8.3 Examine social responsibilities of co-operatives. 8.4 Differentiate co-operative vs privatization.	12
Total			120

2.2 Grade 12

Unit	Content Area	Learning outcomes	WH
1	Co-operative Management	1.1 State the concept, scope and importance of management in co-operatives. 1.2 Discuss management process. 1.3 Explain the meaning of planning and describe the steps in planning. 1.4 Explain the strategy and action plan. 1.5 List the process of decision making. 1.6 Discuss the meaning of organizing and show organizational structure of co-operatives. 1.7 Recognize the flow of authority and responsibility. 1.8 Identify the importance of co-ordination among departments. 1.9 Discuss meaning, function and importance of leading and also list out qualities of effective leader. 1.10 State the meaning and purpose of controlling and describe techniques of controlling.	23
2	Human Resource Management	2.1 Explain meaning and importance of HRM in co-operatives. 2.2 Describe the planning, recruitment, selection and socialization of employees. 2.3 Identify the need of employee training and management development.	14

		2.4 State employee terms of reference and performance evaluation. 2.5 Mention major highlights of employee administration bylaw in co-operatives.	
3	Motivation and communication	3.1 Explain the meaning of motivation and its importance in co-operatives. 3.2 Summarize motivation theories of Maslow and Herzberg. 3.3 Define communication and list out communication process. 3.4 Identify the barriers for effective communication. 3.5 Describe the role of communication in employee productivity and motivation.	10
4.	Co-operative Accounting	4.1 Explain the accounting system in co-operatives. 4.2 Discuss the concept, principles and application of double entry system. 4.3 Identify four types of accounting ledgers in co-operatives. 4.4 Prepare a day-book, journal voucher, ledger posting. 4.5 Prepare the subsidiary ledger books and trial balance. 4.6 Prepare major financial statements.	25
5	Auditing and Reporting System	5.1 Explain meaning and importance of auditing. 5.2 Distinguish between internal and external auditing. 5.3 Recognize and mention the right, duties and responsibilities of account supervising committee of co-operatives. 5.4 Explain the budget practices, preparation and approval in co-operatives. 5.5 Describe PEARLS monitoring system and presentation of reports in AGM.	10
6	Financial Co-operatives	6.1 Explain the nature of financial co-operatives. 6.2 Discuss the functions of financial co-operatives. 6.3 List out the deposit and loan product of co-operatives. 6.4 Describe the lending process in co-operatives. 6.5 Recognize and summarize agency services of co-operatives.	18
7.	Meeting in Co-operatives	7.1 Discuss the need and types of meeting in co-operatives. 7.2 Explain various types of meeting procedures.	10
8	Regulation and Supervision of Co-operatives	8.1 State the concept and need of regulation and supervision of co-operatives. 8.2 Examine regulation and supervision of co-operatives by federal institutions. 8.3 Discuss the role of provincial and local level governments to regulate co-operatives in Nepal. 8.4 Discuss the co-operative directives and point out some of the special provisions.	10
	Total		120

3. Scope and Sequence of contents

3.1 Grade 11

Unit	Content Area	Elaboration of contents	WH
1	Introduction to Co-operatives	1.1 Concept of co-operatives 1.1.1 Meaning and definition 1.2 Characteristics of co-operatives 1.3 Functions of co-operatives 1.4 Role of co-operatives in socio-economic aspects 1.5 Difference between co-operatives and other business organizations	15
2	Values and Principle of Co-operatives	2.1 Introduction 2.2 Open and Voluntary Membership 2.3 Democratic Member Control 2.4 Members economic participation 2.5 Autonomy and Independence 2.6 Education, Training, and Information 2.7 Cooperation Among Cooperatives 2.8 Concern for Community	10
3	Historical development of co-operatives	3.1 origin and development of cooperatives 3.2 Development of co-operatives in Nepal and other SAARC countries 3.2.1 India 3.2.2 Bangladesh 3.2.3 Srilanka 3.3 Development of co-operatives in developed countries 3.3.1 United Kingdom 3.3.2 Japan 3.3.3 Germany 3.4 International Cooperative Alliance	10
4.	Major forms of Co-operatives in Nepal	4.1 Introduction and function of: 4.1.1 Producer co-operatives 4.1.2 Consumer co-operatives 4.1.3 Financial co-operatives 4.1.4. Labour co-operatives 4.1.4 Multipurpose co-operatives	20
5	Institutional Arrangements of Co-operatives in Nepal	5.1 Ministry for Land management, Co-operatives and poverty alleviation 5.1.1 Functions, roles and responsibilities related to co-operatives 5.2 National Co-operative Development Board 5.2.1 Objectives 5.2.2 Roles and functions	20

		<p>5.3 Departments of Co-operatives</p> <p>5.3.1 objectives</p> <p>5.3.2 Roles and Functions</p> <p>5.4 National Co-operative Federation of Nepal</p> <p>5.3.1 Objectives</p> <p>5.3.2 Roles and functions</p> <p>5.5 Co-operative Training and Research Center</p> <p>5.4.1 Objectives</p> <p>5.4.2 Roles and functions</p> <p>5.6 Provincial and local level institution: Office of the Register, Training center, Municipalities</p> <p>5.7 Co-operative Banks</p> <p>5.7.1 Roles and functions</p>	
6	Legal framework of co-operatives in Nepal	<p>6.1 Co-operatives Act; 2074 and Rules; 2075</p> <p>6.1.1 Formation and registration of co-operatives organization</p> <p>6.1.2 Membership</p> <p>6.1.3 Board of Directors and Function, duties and powers of board</p> <p>6.1.4 Accounts and auditing</p> <p>6.1.5 Integration and dissolution of co-operatives in Nepal</p>	18
7.	Emerging issues of cooperatives	<p>7.1 Concept</p> <p>7.2 Women empowerment</p> <p>7.3 Poverty reduction</p> <p>7.4 Resource mobilization</p> <p>7.5 Good governance</p> <p>7.6 Community awareness</p> <p>7.7 Digitalization; e-service</p> <p>7.8 Entrepreneurship development</p>	15
8	Problems and prospects of co-operatives	<p>8.1 Problems encountered by co-operatives</p> <p>8.2 Social responsibilities</p> <p>8.3 Prospects of co-operatives</p> <p>8.4 Private business and co-operatives</p>	12
		Total	120

3.2 Grade 12

	Content Area	Elaboration of contents	WH
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1	Co-operative Management	<ul style="list-style-type: none"> 1.1 Concept, scope and importance of management in cooperative 1.2 Management Process 1.3 Meaning and steps in planning 1.4 Types of co-operative plans: strategic plan and action plan 1.5 Process of decision making 1.6 Meaning of organizing 1.7 Organizational structure in co-operatives 1.8 Flow of authority and responsibility 1.9 coordination among departments 1.10 Meaning, functions and importance of leading 1.11 Quality of effective leader 1.12 Meaning and purpose of controlling 1.13 Budgetary and other techniques of controlling 	23
2	Human Resource Management	<ul style="list-style-type: none"> 2.1 Meaning and importance of HR in cooperatives 2.2 Planning, recruitment, selection and socialization of employee 2.3 Employee training and management development 2.4 Employee terms of reference 2.5 Performance evaluation 2.6 Major highlights of employee administration bylaw in co-operatives 	14
3	Motivation and Communication	<ul style="list-style-type: none"> 3.1 Motivation <ul style="list-style-type: none"> 3.1.1 Meaning 3.1.2 Importance of motivation in co-operatives 3.1.3 Motivation theories and their application in co-operatives: Maslow's hierarchy need theory, Herzberg's two factor theory 3.2 Communication <ul style="list-style-type: none"> 3.2.1 Meaning and importance 3.2.2 Communication process 3.2.3 Barriers to effective communication 3.2.4 Role of communication in employee productivity and motivation 	10
4	Co-operative Accounting	<ul style="list-style-type: none"> 4.1 Introduction to co-operative accounting system 4.2 Double entry system <ul style="list-style-type: none"> 4.2.1 Concept 4.2.2 Principles 4.2.3 Application 4.3 Four types of accounting ledgers in co-operatives 4.4 Maintaining daybook 4.5 Journal voucher and ledger posting 4.6 Subsidiary ledger books 4.7 Trial balance 4.8 Major financial statements: income statement, Balance sheet and cash flow statement, 4.9 Reserve funds and other funds 	25

5	Auditing and Reporting System	<p>5.1 Auditing</p> <p>5.1.1 Meaning</p> <p>5.1.2 Importance of auditing</p> <p>5.2 Internal audit and external auditing in cooperatives</p> <p>5.3 Right, duties and responsibilities of account supervisory committee of co-operative</p> <p>5.4 Budget practices, its preparation and approval</p> <p>5.5 PEARLS monitoring system in co-operatives</p> <p>5.6 preparation of reports of internal and external audit</p>	10
6	Financial co-operative	<p>6.1 Nature of financial co-operatives</p> <p>6.2 Major functions</p> <p>6.3 Deposit products</p> <p>6.4 Loan products</p> <p>6.5 Collateral and security of loan</p> <p>6.6 Lending process; loan application, decision by executive committee or loan sub-committee, personal guarantee, group guarantee, and collateral system, loan disbursement, payback system, monitoring and recovery</p> <p>6.7 Agency service in co-operatives: Bills payment, insurance services and money transfer services</p>	18
7	Meeting in co-operatives	<p>7.1 Need of meeting</p> <p>7.2 Types of meeting</p> <p>7.2.1 Preliminary general meeting, Annual general meeting, and Special general meeting</p> <p>7.2.2 Executive committee meeting</p> <p>7.2.2 Meeting of account supervisory committee</p> <p>7.2.3 Meeting of sub-committee or special task force,</p> <p>7.2.4 Staff meeting</p> <p>7.3 Meeting operating procedures</p>	10
8	Regulation and supervision of co-operatives	<p>8.1 Concept of regulation and supervision</p> <p>8.2 Need for regulation and supervision</p> <p>8.3 Federal structure of co-operative regulation</p> <p>8.3.1 Department of co-operatives</p> <p>8.3.2 Nepal Rastra Bank</p> <p>8.4 Provincial and Local level structure of co-operative regulation</p> <p>8.4.1 Ministry for land management, Agriculture and co-operatives</p> <p>8.4.2 Municipalities</p> <p>8.6 Co-operative directives</p>	10
		Total working hours	120

5. Suggested Practical Activities

Practical is integral part of Secondary Education Curriculum. It focuses more on skill development than knowledge building. It consists of project work, group work, presentation, observation, internship etc. Total of 40 hrs has been designated to practical activities and will be carried out under the guidance and monitoring of the subject teacher. Following are only sample practical activities, teacher can assign any relevant practical activity as per requirement.

5.1 Suggested activities for grade 11

Unit	Content/Area	Suggested Activities	WH
1	Introduction to co-operatives	1.1 visit a nearby co-operative and make an inquiry about the various functions carried out by the co-operative and present in the class.	4
2	Fundamental principle of co-operatives	2.1 Make an observation or inquiry and prepare a short report on how your nearby co-operatives are providing education and training to their members.	4
3	Historical development of co-operatives	3.1 Visit websites or any other sources, make chart about the development process of co-operatives of any five countries.	7
4	Major forms of cooperatives in Nepal	3.1 Prepare a hand written article regarding the purpose, objectives and functions of any co-operatives in your surroundings or society.	4
5	Institutional arrangement of co-operatives in Nepal	5.1 Visit websites of various institutions related to co-operatives, prepare list of the activities of each institution and demonstrate in the class.	4
6	legal framework of co-operatives in Nepal	6.1 Prepare various documents required to register co-operatives.	5
7	Emerging trends of co-operatives	7.1 Prepare a questionnaire or ask nearby co-operative members (at least five) and prepare a presentation about the economic and social impact of co-operatives in their daily life.	8
8	Problems and prospects of Co-operatives	8.2 Collect news, articles from various newspaper, magazine and find out the recent issues of co-operatives in Nepal and present in the class.	4
		Total	40

5.2 Suggested practical activities for grade 12

Students of grade 12 should submit a field work report. Field work report consists of total of 30 working hours for field inquiry, observation and data collection and 10 working

hours for report preparation. Student should systematically observe various aspects and functions of co-operatives and prepare a report at least including following elements.

- a. *Preliminary section*
- b. *Introduction*
- c. *Presentation and analysis of data*
- d. *Summary and conclusion*
- e. *Bibliography/Appendix*

In case of unavailability of co-operatives in nearby area concerned teacher should facilitate practical activities and some of sample practical activities are as follows:

Unit	Content/Area	Suggested Activities	WH
4	Co-operative accounting	1. Divide students in small groups of not more than 5 members; Prepare at least 100 artificial bills and receipts that cover the major transactions of cooperatives. Provide bills and receipts to the students and instruct students to prepare all accounts form the bills and receipts provided. (Note: Do not provide same bills and receipts to each group).	20
5	Auditing and Reporting System	1. Provide students a sample annual report of any cooperatives. Instruct student to prepare a model annual report including both verbal part and financials calculated from bills provided.	10
6	Financial co-operatives	1. Visit any financial co-operatives, collect information about lending process. Make sample documents for whole lending process from loan application to loan disbursement and present in class	10
		Total	40

6. Learning Facilitation Method and Process

Teacher should facilitate the students taking into account their age, level, interest, multiple intelligence, psychological status, social background, classroom size and availability of educational materials. Teaching and learning activities can be diversified based on the school and classroom environment and nature of the subject matter. Active participation of the students, collective and collaborative learning should be encouraged. Students' problems and difficulties should be solved individually. Appropriate and effective learning environment needs to be created with the help of information technology. A conducive environment needs to be created to utilize and flourish their talent and creativity. The following general methods will be adopted in course of learning facilitation process;

- a. Classroom lecture method

- b. Question answer method
- c. Discussion and presentation method
- d. Home assignment
- e. Computers and multimedia
- f. Pair group and individual work

Apart from these following specific methods will be applied for learning facilitation process;

- a. Demonstration method
- b. Field trip method, Market survey
- c. Project method
- d. Guest lecture and speakers
- e. Use of audio visual aids, documentary
- f. Role play and simulation

7. Student Assessment

Evaluation is the mechanism and process to find out whether the students have acquired knowledge, skills and attitudes as envisaged by the curriculum. Evaluation of students should take into account learning achievements and competencies acquired by all levels of students

This course will be evaluated through internal and external evaluation procedures. Out of the total 5 (five) credit hours 25 percent time will be allotted for practical activities like school, community and field based project works and 75 percent for theoretical exercises and classroom teaching. Written examination will be conducted under theoretical evaluation. Under practical evaluation, both formative and summative evaluation procedures will be carried out. Students' learning should be evaluated on the basis of the level wise competencies, learning achievements and related contents and skills. Learners' classroom participation and activeness in learning activities are also included in the internal evaluation process.

A. Internal Evaluation

For internal evaluation, each student's portfolios will be prepared and records of their work and behavioral change will be kept. Each student's learning level will be assessed, his/her problems are identified and they will be supported individually for improving their learning. Such evaluation process is called formative assessment. Homework, classwork, project work, fieldwork, extracurricular activities, unit exams and monthly exams must be used as an integral part of classroom teaching and student records should be kept for evaluation. Based on this, students' achievement level is identified and remedial teaching learning activities should be conducted as needed. For students with special learning needs, the subject teacher must find appropriate ways to support them and assess their achievements. The teacher should emphasize the expected skills and behavior development in the students by conducting this kind of assessment continuously. The ratings should be converted to grade according to the letter grading system. Twenty-five percent (25%)

weightage is allotted for internal assessment. The distribution of the weightage for internal assessment is as follows:

S. No.	Activities	Weightage
1	Classroom participation	3
2	Practical and project work (field visit and study, report writing, presentation, Internship etc.)	16
3	Terminal examinations	6
	Total	25

B. External Evaluation

Out of the total weightage, 75% will be allotted for external evaluation. Question papers for the final examinations of grade 11 and 12 should follow the specification grid prepared by Curriculum Development Centre. Questions will be related to knowledge and comprehension, problem solving, critical and creative thinking, External examinations must assess knowledge, skills and attitudes of the learners as set out in the curriculum. The letter grading system will be used in all the examinations.

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