

କଞ୍ଚା ପୃଷ୍ଠା



गृह ;/sf/
कृषि, भूमि व्यवस्था तथा सहकारी मन्त्रालय
;xsf/l ljefu
केन्द्रीय सहकारी प्रशिक्षण केन्द्र
gof afgZj/, sf7df8fj
krfj g#ll \$!!%&*, \$\$&!)#; krfS; g#ll \$!!%^@!
E-mail: cctcktm@gmail.com/Website: www.cctc.gov.np

सहकारी पुञ्ज

चैत्र २०७४
वर्ष - ५, अङ्क - ९

सम्पादक मण्डल

k{rfo{M	श्री भरतप्रसाद आचार्य	;θ{hS
;xsf/L k z lfs M	श्री वासुदेव भट्टराई	;b:o
;xsf/L k z lfs M	श्री हुमलाल अधिकारी	;b:o
;xsf/L k z lfs M	श्री गौतम पंजानी	;b:o
n yf clws{ M	श्री पोमनारायण जवाली	;b:o

-o; k~hdf kβflzt n|yxēdf JoQ ul/Psf lj rf/xē n|yssf lghl lj rf/xē xgl_

efiff ;Dkfbg

डा. दुर्गाबहादुर घर्ती

sDKo6/

बालगोपाल वैद्य

/fo, ;erfj / ;Nnfxsf nflu ;Dks{7lfgr

केन्द्रीय सहकारी प्रशिक्षण केन्द्र

gof afgZj/, sf7df8f}

krfj g= \$!%&*, \$\$&!)# , kbfS; g= \$!% ^@!

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सम्पादकीय



hljgzpLnfo{cfldlge{ agfo{;jfwlg kl/j}zdf ;dtfdhs ;dfhlgdff ug{;dbfodf 5l/P/
/x}f]1fg, ;lk, khl / kljwnfo{Pslqt u/L /fli6e cy{Gqdf ofubfg k%ofpg};zQm dfWodsf
gkdf ;xsf/Lsf]ljsf; xb}cfPsf]5 . ;xsf/Ln];dfg ;xeflutf, :jlhDd]f/L, cfdlge{ /
:j/f]huf/L h:tf ljifodf hfB lbG5 . ;fy};b:oxg}sf];dtfdvL Pj+;d[4 tyf pGgltdf ofubfg
ub5 . ljZjJofkl gkdf xg]kl/jt6xg}af6 ;xsf/L lfn klg c5tf]5g . ;xsf/Lsf]kfrf}
l;4f6tdf pNn]v ePsf];xsf/L lz lff, tfld / ;'rgf ;j}ofkl agfpb]ultzLn ;dfhdf:yflkt
;xsf/L ;yfxg}n];do, kljlw / lrgtgnfo{cgsh pkofu u/L ;f]lcg;f/ cf^gf ultljlw
cuf]8 a9fpb}hfgkb5 . ;xsf/Ldf /x}f ljleGg ;ldlt, pk;ldlt, kbflwsf/L, sd{f/L tyf
;DkOf{ ;b:oxg}nf0{ ;xsf]/tfsf] dd{ bz6, l;4f6t, dNo, dfGotf Pj+ljBdfg cj:yf /
JoJ:yfxg}sf af/f]f oy]6 hfgsf/L lbg ;lSPg eg]nlodf kUg sl7g t xG5 g};xsf]/tfsf]
ljsf;d}klg ;:ttf cfp5 .

lj=;+@)!# ;fnaf6 ljlwjt\gkdf ;?cft ePsf]g]kfnf];xsf/L cleofg jtdfg ;do;Dd
cfOkUbf rf]L; xhf/eGbf a9L ;aB÷;yfsf]:yfkfaf6 b}ze/ ;xsf/L ;~hfn lgdff ug{
;kin ePsf]5 . ;xsf/L lfn]df lq;Yl nfveGbf a9L JolQmxg cfa4 ePsf 5g\ v/af]f]cfly6
lqiofsnfkxg ;~rfng ePsf 5g\ . kl/Ofd:jgk pTkfbgdf j[4 ePsf]5, ;j}fwf/Ofsf]
cfocfhgdf j[4 ePsf]5, ljQlo kxr a9f]5 . xhf/f]f];aVofdf /f]huf/L tyf :j/f]huf/Lsf]
l;hg ePsf]/ ;xsf/Ldf cfa4 JolQmxg / ;dbfos}cfly6 tyf ;fdflhs ljsf;df ;xofu
ku}f]5 . /fHon];xsf/L lfnfo{cy{Gqsf]tlg vDafdw]Ps vDafsf gkdf :jLsf/ u/}f]
cj:yf 5 . @)&@ ;fndf hf/L g]kfnf];Hjwfgsf]cg;'rLxg}df ;aB, kb} / :yfglo txn]ug]
sfo{xg}df ;xsf/L;DaGwL sfo{xg}tlg j6}txsf]clwsf/ l]qdf /x}f]5 . ;xsf/Lsf]cfwf/e't
dd{f ljrng cfp g]bg ;xsf/L ;r]gf / hfgsf/Ldf a9tf Wofg lbg h?/L b]vG5 . ;xsf/L
P6, @)&\$ thdf e0{sfof]jogdf /x}fn]pQm P6df ul/Psf JoJ:yfxg}sf]kpfkt hfgsf/L
;/f]f]/jfnfxg}nf0{lbh h?/L 5 . ;xsf/L lfn]sf]/fli6e cy{Gqdf s]slt ofubfg 5 <
;xsf/Ldf ;yfut ;zf;g sfod s;/L ug{;lsG5 eGg]lrgtgsf]pkh dGqfnon];xsf/L tyf
u/Lal ;'rgf JoJ:yfkg k]ffnL (CoPoMIS) b}ze/ ;~rfngdf NofPsf]5 .

cfđ ;xsf/LsdL{ tyf ;dbfonf0{;xsf/L k0ffnLsf ljljw cf0fdx¿sf af/0f ;dofgsh
; ;l'rt u/f0{;xsf/L cleofgnf0{ pknAwk0f{ agfpg] lbzfd f kßfzgn] dxTjk0f{;xofu
k%ofPsf k[7kff0fx¿ k{k t ePsf];Gbe{u}s]L gjLgtd ljifox¿nf0{;d6] s0b0o ;xsf/L
k|zlf0f s0b0h];xsf/L k~hsf]gjff]cÍ kßfzgd f NofPsf]5 . kf7sjux¿sf]?lr, cfjZostf
/ ;emfjx¿nf0{:yfg lb0Psf]o; cÍn];xsf/L lf0df gjlg tyf ;sf/fds kl/jt0x¿
cg;/0f ug{;xofu kUg]ck]ff /fvßf 5f}.

k:ts kßfzgsf]lg/Gt/tfsf nflu xfdLnf0{x}nf k0fg ug{xg];Dk0f{kf7sj u{tyf dxfgefjx¿df
xflb\$ cfef/ JoQ0 ub5f}. xfd0 k0f;nf0{;fy\$ agfpg ;dodf g]n]/rgf pknAw u/f0{
;xofu k%ofpgxg];a]lj1 n]vsx¿nf0{xflb\$ wGojfb lbg rfxG5f}. k:ts kßfzgsf]q0ddf
cfcfk0gf]:yfgaf6 ofubfg ug{xg] s0b0o ;xsf/L k|zlf0f s0b0f sdff/L ;fylvx¿ nufot
k0l f / k/f]f ¿kdf ;xofu k%ofpgxg];a]f wGojfb JoQ0 ub0o; kßfzgnf0{ce0 a9L
hfgsf/Ldhs / pTs[6 agfpgsf nflu ljåfg\kf7sx¿af6 /rgfds ;emfj Pj+k|tlq0ofsf]
;d0 ck]ff ub5f}.

@)&\$, r0

;Dkfb s d08n

विषयसूची

क्र.सं.	विषय	लेखक	पृष्ठ
!=	nEs ;dfgtf ;xsf/L / lbuf]ljsf; nlo	sZj a8fn	!
@=	;xsf/L cleofgdf ;'rgfsf]xssf]dxTj	s[Ofxl/ af:sf]f	(
#=	;xsf/L If]sf]kljwgd :yfglo ;/sf/sf]eldsf	uf]kgfy d]fnl	!%
\$=	;xsf/L If]sf]lgodg / kljwgsf] ;Gbedf gof ;xsf/L P]sf]eldsf	; /Z kwfg	@\$
%=	;xsf/L P], @)&\$ sf kdv ljz]ttf	e/tk;fb cfrfo{	##
^=	:yfglo txdf ;xsf/L ljsf; Joj:yfkg	cfgGb ;f	\$#
&=	;xsf/L If]df kl/jtg Joj:yfkg	jf;b] e\$/fo{	%^
*=	s[ifsf]Joj ;fols/Of / ;xsf/L	Ogb]zdf{9Efgf	^#
(=	;xsf/L ;yfdf ;DklQ z4ls/Of lgjf/Of;DaGwl cf]tl/s glt tyf sf]ljw	xl/sdf/ g]kfn	&!
!)=	;xsf/Ldf Jofj ;flostf / pBdzlntf	lrqfsdf/L yfD;xfE ;Aaf	&&
!!=	;xsf/L, ;dfhjfb / ;d[4sf]sf]bzf	cd]kgfy ltdlN;gf	*!
!@=	g]kfindf ;xsf/L cfGb]hgn]cleofgsf]k lng g;Sgsf sf/Of	;b\$df/ >]7	*%

लैडिंगक समानता, सहकारी र दिगो विकास लक्ष्य

— केशव बडाल* —

xfdf;Hwfgn];dfhjfb pGdv ;dfh lgdfuf ugIc7f6 u/3f]5 . IjIjwtfalr sf]Pstf,
;fdilhs tyf ;f:s[ts P\$oa4tf, jul6, hftlo, Ifllo, eflifs, wfld\$, n]Es lje
/ ;a}k3f/sf hftlo 5jf5tsf] cGto u/L cfly\$;dfgtf, ;d[4 / ;fdilhs Gof
;lgZrt ugIs/f ;Hwfgn]c7f6 u/3f]5 .

!% ;I6]a/ @)!% df ;eQ /fi6<;a3lo ;fwf/Of;efsf]Izv/ ;Ddhg hxf IjZjsf
!(# ;b:o /fi6sf];xflutf /x3f]Tof]Izv/ ;Ddhgn]lbuf]Ijsf; nlo kfl/t u/3f]
lyof]. oxl jif\$};I6]a/ !(df xfdln]xfdf] b3sf];Hwfg klg kfl/t u/3f lyof].
o;/L ;eQ /fi6<;a3n] kfl/t u/3f]lbuf]Ijsf; nlo / xfd];Hwfgsf] kltfjgf,
df]ns clwsf/ nufot ;Hwfgsf cGo IjleGg wf/fx2 / ;eQ /fi6<;a3n]cl3 ;f/3f
wf/fx2 IdNbfhNbf 5g\ . lbuf]Ijsf; sf]nlo Pp6f ;fxl;s IjZjJofkl ;Dem]f xfh;n]
;g\@)#) ;Dddf ;a}k3f/sf u/Lalsf]pGdhg u/L dfgj IjZj ;dfh / I;E}k]jL /
;d[4sf nflu Ps ;dtfdhs, GofokOf{/ ;/Ift IjZj lgdfuf ugIc7f6 u/3f]5 .

;eQ /fi6<;a3n]lbuf]Ijsf; sf !& nlo, !^(;xfos nlfx2 lgwf{Of u/3f]5 . of]
nlo hgj/L !, @)!^ b]v nfu"u/L @)#) ;Dddf xfl;n ugIc7f6 u/3f]5 . IjZje/sf
/fli6<;/sf/x2 tyf IjZje/sf nfvf]gful/snfO{Pp6}ynf]f NofO{ol dxTjjsf^vfl
sfof^rldf Jofks 5nkln / k/fdz{u/L ol ;a}lbuf]Ijsf; nlfx2 to u/LPsf 5g\ .
xfdf;Hwfgn]kl/sNkgf u/3f ;dfgtfsf cfwf/ / ;eQ /fi6<;a3n]cl3 ;f/3f
clwsfz nlox2alr ;dfgtf kfOG5 . ca xfdl ;a}Tof]nlo xfl;n ug{;zQ eP/
nflvgkg]afnWofTds cj:yf 5 .

xfdl]lbuf]Ijsf; nlo sf !& abfdWo]abf gDa/ % sf]n]Es ;dfgtfsf Ijifodf oxf
rrf{ug[k3f; ul/3f]5 . of]kfr gDa/ abfn]n]Es ;dfgtf xfl;n ug{/ ;a}dlxfn

* cWOLF, /fli6<;xsf/L dxf;3, gkfn

lszfjL / aflnsfnf0{; zQn agfpg]c7f6 xfl;n ug{ca gkfnl ;dfhsf ;a} ;zQn
 9En]nfUgkg]bflotj cfpSf]5 . o;sf nflu /fHo, ;xsf/L ;a}vfn];^{aB} ;yf, lghL
 lft / l;E};dfh nfluGk5{. jf:tjdf xdf] ;Hwfgn] cl3 ;f/3f] ;dfhjfbf]dv cy{
 Joj:yf / ;^{aQ} /fi6<;^{aBn} cl3 ;f/3f] lbuf] ljsf; nloalr ;dfgtf 5 . /fli6<
 ;xsf/L dxf;^{aBn} rfn jif{/ cfpbf]jif{@})&% sf nflu klg ælbuf] ljsf; nlo kfktsf
 nflu ;xsf/LÆ nf0{lydU tfls;s3f]5 . o;af/]gkfnsf]cfwf hg;^{aVof} dlxnfsf]5 .
 dlxnf / k?ifalr n]Es lje]sf cfwf/ cen];dfkt ePsf 5gg\ . of]cToGt uDeL/ ljifo
 xf]. n]Es ;dfgtf ePg eg]lbuf] ljsf; nloaf afsl !^ j6f nlo klg k7f xbg . of]
 lje] cGTo ug\$flnflu ug{kgsfd wj}5g\ . tl lgDglnlvt k3f/ 5g\ .

dlxnf lszfjL / afnaflnsf lj?4 xg];a}k3f/sf e]efjsf]cGTo ug]. dfgj a}lavg,
 of] lx+f, z]f]of nufotsf ;a}vfn]lx+fsf]cGTo ug]. afn lj jfx ha/h:tl lj jfx,
 cgd] lj jfxsf]cGTo ug]. cgfkrfl/s >d lftdf lqnofzLn ;fj]hgs ;Jfnufot ;a}
 lftdf lqnofzLn dlxnfsf]>dsf]dNo klxrfg ug{k5{. /fhglts, cfly\$ / ;fj]hgs
 hljgsf ;a}lg0ffs txdflxnfxçsf]k0f{k3fjsf/L g]l];xelfuttf tyf ;dfg
 cj;/ ;lgZrt ug]. hg;^{aVof} / ljsf;;DaGWL cGt/fi6<;Ddhg, a]lha ;Ddhg
 / ltgsf lgisif{/ To;;DaGWL b:tfj]had]hd of] / khgg;jf:Yosf]ljZjJofkl kxr
 ;lgZrt ug]. dlxnfxçnf0{eld tyf cGo ;DklQ, ljQlo ;Jf pQ/flwsf/ / kfs[ts
 ;f]xçdf ;dfg clwsf/ k3fg ug{/fli6<sfggcg;/ ;wf/sf sbd rfNg]. dlxnf
 ;ZfQnLs/of ug{;xof]ul xg]klj]wxç vf;u/L ;'rgf ;~rf/sf]klj]wsf]k3f] a9fpg].
 n]Es ;dfgtfsf]kl]wg ub];a}txdf dlxnf, lszfjL, afnaflnsf] ;zQnLs/ofsf
 nflu k3fjsf/L glt tyf sfgg lgdf]f ug]nufot sfo{u/ n]Es lje]sf cfwf/ cGTo
 ug]c7f6 lbuf] ljsf; nlo kfktdf n]Es ;dfgtf cToGt dxTjk0f{5 . dlxnf xdf
 cdf, xdf lbbL, xdf 5f]L, xdf alxglxç xg\ . Itgdf ;dfg cfwf/ lgdf]faf6 pTkGg
 xg]p]hf{ pT;fx, hfuf / klj]w ljsf;df hlt a9fpg ;S5f]ToxL dfqdf lbuf] ljsf;
 nlof ;a}abf ;knn kfg{;lsG5 . dlxnfd hfuf xg]pT;fx cfdljZjf; / lfdtf
 j[4n]l;E};dfh, b3 / ;d4 / ;dfgtfdf cfwf/t ljZj lgdf]f ug{of]ubfg u5{.

lbuf] ljsf; nlof]f/ / xdf];Hwfgsf]efjgdf Psçktf 5 . lbuf] ljsf; nlo k7f
 ug{;s]f To]jf:tljs ;dfhjfbL ;dfh, ;dfhjfbL b3 / ;dfhjfbL ljZj / ;dfhjfbL
 k]jl xg5 . logdf ;dfhsf] /fi6sf] / ;vL ljZjsf]nlo /flvPsf]5 . u/Lalsf]cGTo,
 ef]saf6 dQn, c;/lffaf6 dQn, ;jf:Yo ;d:ofaf6 dQn, ;dfj3L / ;xelfutdfhs ;dfh,
 n]Es ;dfgtf, ;a}f nflu ;jR5 kfgl, jftfj/ofd] p]hf{ u/Lal / a]l]huf/Laf6 dQn,
 lbuf]c3f]us ljsf;, lbuf]pTkfbg k0ffnL ;jR5 kof] /of, zlfGt, ;dfgtf / Gofok0f{
 ;dfh, lbuf] ljsf;sf nflu ljZjJofkl ;fem]f/L / ;xsfo{ ;a}vfn]lje]sf]cGTo;xtsf]

of]lbu]ljsf; nlo eg]j]f:tljs ;dfhjbl ;dfh lgdf]sf]nlo x]. o:t]nlodf
 ljZjsf !(# b]n]x:tlf/ u/] , c7f] u/] /fd]sfd u/]sf 5g\ . ;xsf/L bz] , l;4fgt
 / dNo dfGotf]klg To:t};dfh lgdf] ug]c7f] u/]sf]5 . o; sf/Of g]kfsf];Hwfg,
 ;xsf/Lsf]l;4fgt / ;aQ /fi6<;^a3sf]lbu]ljsf; nloalr ;feif nlo ePsf]5 .
 o;sf/Of xfdl ;DkOf]g]kfnl hgtf of]nlo k]ktsf nflu b]tfk]f] nflu5{.

संरचनागत क्षेत्रमा समानताका आधार

xdf] b]sf] ;Hwfgn] ;dfgttsf cfwf/af/] kof]t cfwf/ lbPsf]5 . ;f]Lcg;/f P] ,
 sfg]x; klg lgdf] xb]uPsf 5g\ k]o] JolQnf0{ ;Ddfgk]f] afRg k]pg] xssf]
 Joj:yf u/]sf]5 . ce a9L ;Hwfgsf] wf/f !* sf] pkwf/f #- n] d]lxf, blnt,
 cflbjf;L, hghflt, dw]L, yf], dl:nd, pTk]l8t ju{ cNk;^aVos ;ldfGts], ls;fg,
 >lds, ojf, afnafnsf, h]7 gful/s, n]Es tyf of]gs cNk;^aVos, ckf]Et ePsf
 JolQ, uef]y:ysf JolQ, czQ / c;xfo, lk5l8Psf]lf] / cfly] kn]ljKgg v;
 cfo]ufot gful/ssf];HfOf ;zQ]s/Of jf ljsf;sf nflu sfg]ad]nd ljz]f Joj:yf
 ug{/f] nufPsf] dflgg]5] .E eg] hf] lbPsf]5 . o;sf/Of n]Es nufot tdfd
 c;dfgttsf cfwf/ ;dfkt ug{/ ;dfgttsf cfwf/ lgdf] ug{ ;Hwfgs tyf sfg]L
 cfwf/ k]6 5 . To;sf cfwf/df ljleGg ;Argfut cfwf/ lgdf] ug]q]d /x]sf]5 .

- ★ g]kndf ;g\(!* df dlxf l]efus]:yfkgf eof].
- ★ !((% df dlxf afnafnsf tyf ;dfhsNofOf dGqnosf]:yfkgf eof].
- ★ ;g\@))! df dlxf cfo]usf]u7g eof].
- ★ @))@ df h]8/ k]f]n k;g] ;a}dGqnodf :yfkgf u]of].
- ★ xfn && j6}hNndf dlxf ljsf; clws]sf]Joj:yf u/]sf]5 .
- ★ ;f]h]gs ;j]df, dlxf, blnt, hghflt, dw]L, ckf]Et ePsfnf0{ljz]f ;Hlft
 Joj:yf u/]sf]5 .
- ★ !\$ cf]of]hgf @)!^~!* df klg ljz]f Joj:yf 5 .
- ★ ;a}txsf]hgk]tlglwdhs lf]df cyf\yfglo, k]z tx / ;^a3df k]tlglw]j /
 h]8/ k]f]n k;g]sf]Joj:yf u/]sf]5 .
- ★ h]8/ k]f]n k;g]sf]Joj:yf .
- ★ of] lx]f lgoGqOf sf]f .
- ★ Pstf dlxf lxt sf]f .
- ★ dlxf hgk]tlglw sf]f :yfglob]v s]b;Dd Joj:yf u/]sf]5 .
- ★ /fi6kt dlxf pBd ljsf; sf]f]d nufot 5g\.

- ✦ o;/L ;g\@)#) ;Dddf dlxfnf0{x/lfgdf ;dfg :t/df k%ofpg]u/L ;Argfx;sf] lgdf0f u/}sf]5 .
- ✦ hftlo, wld\$ / dlxf lx;f cGTo ugIafn Ij jfx, bf0hfklyf, bpsklyf, 5fpk8klyf nufotsf ;a}ljefsf/L klynf0{cGTo ugIc7f6 u/}sf]5 .

समानताका प्रयासका चुनौतीहरू

n]Es c;dfgtf / cGo vfn] ;fdflhs Ijef cGTo ugI s/f clt dxTjk0f{/ hl6n sfo{xf]. ;Hjwfgdf P0 sfg0df nvg ;DalGwt Ijlw lgdf0f ugI;alr ;xdl t ePkI5 nvg / kfl/t ug{;lsG5 t/ ;fdflhs hljgdf To;nf0{Joixf/df :yflkt ug{/ nfu" ugIsfo{rgf}lk0f{sfo{xf]. 5jf5t kyf ;Hjwfgs / sfg0l lx;fan]cGTo e0; }sf] 5 . uNtl jf ck/fw ugIhf0{b08 Joj:yf klg 5 . t/ cfh klg lbglbg}dlxf lx;fsf cToGt kl8fbol 36gfsf ;dfrf/x; cf0/x}sf 5g\ . blntdflysf]ckdfg, cxxhgf / oftgfsf ck/fwk0f{36gfsf ;dfrf/x; cf0/x}sf 5g\ . o;sf/Of ;Hjwfg / sfg0df c;dfgtfsf]cGTo ugIc7f6 dxTjk0f{eP klg To]kof{t xb} . ;fdflhs Joixf/df kl/jt0 Nofpg lgs}sl7g sfo{xf]. sl7g eP klg ca l;E} ;dfhdf xfdl ;a} Joixf/df c;dfg, ckdfg / Ijef cGTo ug{s7f] dxgtsf ;fy nfUgk5{. sd; }sd ;Hjwfg / sfg0n]xflnf0{lgblzt u/}sf]5 . ;f/s}g]Ijbfol ;yf ;0Q /fi6<^Bn] lbuf]Ij sf; nlo kfl/t u/}sf]5 . IjZj ;xsf/L dxf;^Bn]klg lbuf]Ij sf; nlonf0{ cfk0f]uGtJo agf0; }sf]5 . o;n]cfwf/ lbPsf]ca xfdl] ;dfhsf]hghgdf o;nf0{ :yflkt ugk5{. ha x/ }bzn]o;nf0{cfk0f]uGtJo agf5g\ta cfh geP klg efln ;kntf xfl;n eP/}5f85 . ;xsf/L bz0 ;xsf/Lsf ;ft l;4fgt / ;xsf/Lsf dNo dfGotfsf cfwf/nf0{cfk0f ;b:o / hghgdf :yflkt ug{; }sf]v08df lbuf]Ij sf;sf ;a}nlo, n]Es c;dfgtfnf0{:yflkt ug{;knn xg]5f}. lbuf]Ij sf; nlo h:tf]dxfg\ o1df ;a}klf nugzn, OdGbf/, blf / ;lqno xg cfjZos 5 . ;xsf/L lfgsf ;a} ;b:o ;~rfns, nlyf ;ldltsf ;b:ox; o;df ;lqnotfk] \$ nfUg h?/L 5 . /fhosf ;d4 cEn]klg o;nf0{kf] ;fxg ugkb5 .

s= @)&\$ j}zfv !(ut}sf].gof klqsf] df ofu}z 9sfnn]n]gePsf]n]yaf6 s}kl l6kf6— #gkndf !@ nfv &% xhf/ 3/ kl/jf/ 5g\ . blgs !=() 8n/eGbf sd cfo xghf0{u/La elgPsf]5 . u/Lal x6fpg]nlo lnP/ @)&# ;fndf #% ca{/sf/n]vr{u%of]. u} ;/sf/L ;yfn]&* ca{vr{u%of]. pQ vr{k/t 3/ kl/jf/?= **,^@& xg cfp5 . t/ u/Lal 36}sf]cj:yf Tolt b}vb} . pQ /sd n]Es ;dfgtf, blnt, dlxf / u/Las}nflu eg] ul/Psf]lyof].E

v= :6kkg ls^a, ;fdflhs ;/lffsf lfqdf ut #) jifbV #) eGbf a9L bẏdf
 sfd ubI cfPsf ;fdflhs ;/lff lj1 xg\ . pgsf] cWooqdf ljsl;t dnsn]
 cfkbf]bẏsf]sn ufx{y pTkfbgsf]!\$Ü ;Dd vr{ugIu/ẏf 5g\ . Pl; ofnl dnsdf
 ;aGbf a9L ;fdflhs ;/lffdf vr{ugIphj]s:tfq xf]. phj]s:tfqn]sn ufx{y
 pTkfbgsf]!@Ü vr{u5{ hlf6fn]^Ü vr{u5{ gkfnn]^Ü vr{u5{ lknlkG;;,
 0G8f9]; of, leotgfdn]klg o:t}!Ü vr{u5{ cyf\;fdflhs ;dfgtfsf cfwf/
 lgdf9f ug{/fhosf]nufgl / nufgl nllft ;dbfosf9f l;w}kUg]xgkb5 .

u= olgel;6L ckD DofGr]6/, Unfan 8ẏnkdl]6 0IG:6Ro6sf]:j tGqtf / ;fdflhs Gofu
 ljifosf klfokfs cdf8f]af/:tf];n]!## bẏsf] cWooq u/ẏf lyP . pgsf] ToI]
 cWooq kltj]hgcg;/ u/Lal lj?4sf]x:tfGt/Of sfocddf vr{sf]df9fL tYofI
 lbPsf 5g\ h;cg;/ kltj]hgn]lgDglnlvt s/f k|tt u/ẏf]5 ॥

- ✦ ;f/sf \$% bẏn]sn ufx{y pTkfbgsf]!Ü vr{u59\.
- ✦ %& bẏn]sn ufx{y pTkfbgsf]!Ü vr{u59\.
- ✦ @)Ü bẏn]dfq}@ Ü eGbf a9L vr{ubf{x5g\.
- ✦ !## bẏn]! bV &Ü vr{u59\.
- ✦ pQD bẏxçdf w]h;f] bẏxçn] u/Lal lj?4sf] x:tfGt/Ofnf0{ s/ / cGo
 /fh:jaf6 /sd ;Íng u/] x:tfGt/Of ugIu/ẏf]kf0G5 .
- ✦ cyf\sdffpgaf6 /fh:j c;Ng]/ ;f\ /sd u/Lal / c;dfgtfaf6 klI8tnf0{
 dfly p7fpg an kUg]sfocddf vr{ugI.

3= kpfz ltdln;gfn]gful/sÜ b9sdf nVgePsf]5— ædw] df cGt/f6æ u};/sf/L
 ;yfxçn];g\@)!& df dfq}@# ca{vr{u/ẏf lyP . of]qmd ljutdf klq lyof]t/
 ;fdflhs e9efjsf]cGto ugIgfddf ePsf]olt 7nf]wg/flzsf]pknlAw bVvPsf]
 59 .Æ

a= dw] lj1 8f= pdfz\$/ k;fbn]^ j}fv, @)&@ sf].sfGtk/Ü df dw] ljsf;df
 kl5 kgf\$fsf/OfdWoj]kdv sf/Ofdf nVg ePsf]5 ॥

- ✦ ljsf; vr9f e|6frf/ .
- ✦ ce]cw{;fdGtl cj:yf sfod /xg .
- ✦ pTkfbg lfqdf dlxfnsf];xflutf sd xg .
- ✦ zHfs :t/ sdhf] xg .
- ✦ dlxfn / blntdf cGo klfsf]lje9 sfod /xg .

r= vfh kqsf/ nldl e08f/lhln]; a}f0{e::sfpg]tYo k|tt ug{Psf]5 . @)&\$ df3
@! df pxfn]k|tt ug{Psf]tYofÍn]xhdl ; a}f0{e::sfPsf]5 . pxf eGgxG5—
æ:sHx¿df 5fqsf]nf0g 5f]f]xb}uPsf]5 .Æ

- ✦ c:ktfndf hGd}f lzzdf 5f]f w]}xg yfn].
- ✦ of]hg; ^aVol0 c;Gtngsf]vt/gfs kl/; 't s x].
- ✦ /fli6æ hgu0fgf, @)^* df tYo o:tf] 5— dlxnf !, #^, \$%, \$^# / k?if
!, @*, \$ (,) \$! . of] tYon] dlxnf %@Ü k?if \$*Ü nueu xg cfp5 . t/
; vI}sf b0{c:ktfndf kl5Nnf]% jif\$]tYofÍ pN6f]cfPsf]5 .
- ✦ dWoklZrd If]lo c:ktfnsf]tYofÍ o:tf]5— of]c:ktfndf hGdPsf]lzzdf
5f]L &@@@, 5f]f *%(\$ u/L hDdf !%*!^ .
- ✦ To; }u/L ; vI}sf]lhNnf :jf:Yo sf0f}nodf hGdPsf lzzdf 5f]L !%@@@ / 5f]f
!&%) * u/L hDdf #&^) .

pQm tYofÍn]@)^* sf]/fli6æ hgu0fgsf]l:yltnf0{pN60fPsf]5 . o; sf] tftko{
ue}f 5f]L l5g\eg]5f]f rfxg]bDkltn]e}f xTof ug{yfn}sf]s/f ; xh}cgdfg
nufpg ; lsG5 . of]tYofÍn]n}Es ; dfgtfsf]dd}fly g}kxf/ u/}sf]5 . of]8/
nfubf]l:ylt x]. ; eQm /fi6<< ^aBn]cl3 ; f/}sf]lbuf]lj sf; nlosf]kfr}nlo n}Es
; dfgtfsf]nlo lgwf{Of ug]Pp6f ; b:o g}kn klx x]. o; sf/Of ue}v j} ; Ddsf
dlxnfsf]xs / ; dfgtf :yflkt ug{w]}sfd ug{k}g]5 .

5= ljleGg cWoogn]b}fPsf]5, dlxnf x¿ k?ifn]eGbf a9L sfd u5g\ . 3/}h sfddf
&%Ü eGbf a9L dlxnfn]sfd u5g\ . s[if / kzking If]df &)Ü eGbf a9L dlxnfn]
sfd u5g\ . >dsf] If]df slnnf pd}sf 5f]Lx¿, lszf]Lx¿, lj jflxt dlxnf x¿,
ljwjf dlxnf x¿, j} dlxnf x¿ ; d} ; a}pd}sf]a9L >d u5g\ . pd} ku}f
dlxnfdWoj clwsfz lg/lf/ 5g\ t/ pTkfbg sfodf, ; }f sfodf lg/Gt/ sfd
u/L/x}sf 5g\ . clwsfz 3/ rnfp]eldsfdf dlxnf g}5g\ . cgf]krfl/s >d
If]df dlxnfs}afxNo 5 . ; du|lj sf; df dlxnfsf]eldsf lgoff0s / dxTjk0f{5
t/ cgf]krfl/s If]df dlxnfn]u/}sf pQm of]ubfgsf]u0fgdf sd}; fd}h ul/Psf]
xG5 . o:tf]cj:yf /lx/xg xbg} . o:tf]cj:yf /lx/xg]s/fn]n}Es ; dfgtftk{hfg
; lsb} . of]clt g}dxTjk0f{l}ifo x].

h= dlxnf lx}fsf ; dfrf/ gcPsf]lbg}xb} . dlxnfdfly u/Lg]lx}fsf cg} ¿k /
:t/ 5g\ . ckdfg, ckx}hgf, ckzAb, cGofo¿lk lx}f Hofb}8/nfubf]txdf 5 . o:tf
lx}fnf0{xfdf] ; dfhn]olt cToGt ; fdfGo ¿kdf lnPsf]5 ls o; nf0{lx}fsf]¿kd}
lnbg} . o; kl5 s6lk6 ug] skfn huN60fpg] ckdfghgs zAb kpf]u ug] t}f]

xs s]5 / < eGb}k|fl8t ug[df0tln]lj jfx ePsl r]hl eg] kG5fpg] 3/tk[
;DklQdf cf^gf] xs :yflkt gePsf xgn] k|fl8t ug[u/}f xG5g\ . gkfndf
clxn]Dd hUuf hldgdf dlxnsf]:jfldTj cToGt GoG 5 . sn dlxnfdWo]s]n
@^Ü dlxnsf]:jfldTjdf dfq s}L hldg ePsf] tYofÍ 5 . cyf{cfly\$ Ifjdf
h;sf]:jfldTj /xG5 p;sf]x}sd a9L rNg]u5{. pTkfbgsf ;fwgdf 3/ hldg
/ cGo wg ;DklQdf hg dfqdf dlxnsf]xs :yflkt xG5, ToxL dfqdf dlxn
lx+f sd xb}hfG5 . gkfnl ;dfhdf eldxLg u/La ls;fgb]v lnP/ hldGb/;Dd,
3/h sdbf/b]v pBfuklt kl/jf/;Dd, ;fdfGo gful/sb]v dflnfl cf}bf;Ddsf
kl/jf/df sg}g sg}:t/sf]dlxn lx+f e0/x}f]5 . o:t]cj:yf ueb]v j#
cj:yf;Dd e0/x}f]5 . of]cj:yfsf]cGTo ug]s/f cyf{Nbuf]lj sf; nlo k|ktsf
nflu lgSs}7nf]hfu/Of Nofpg h?/L 5 . o;sf nflu c; ;a}lfq;u};xsf/LsdLh
dxTj kOf{elbsf lgefpgk5{ lgefpg ;S5g\eg]s/f ljleGg tYon]kli6 u/}f]5 .

शिक्षा क्षेत्रमा हालको अवस्था

- ✦ dlxnf :sh egf{b/ ;g\@))) df)=&(.
- ✦ dlxnf :sh egf{b/ ;g\@)!% df !=)(.

जेन्डर प्रायोरिटी इन्डेक्स GPI अनुसार

- ✦ @)!% df kf0d/Ldf 5f]Lx; egf{*&=(Ü, 5f]fx; egf{*^-\$Ü .
- ✦ @)!^ df kf0d/Ldf 5f]Lx; egf{(^-\$Ü, 5f]fx; egf{(&#Ü .
- ✦ ;}8/Ldf k?if \$!=@Ü, dlxnf @=(%Ü .
- ✦ dfgj ljsf; ;'sfÍdf dlxnf)=%#*Ü, k?if)=%*@Ü .

pQ tYofÍn]kfylds txdf egf{:t/ qmdz ;wf/ xb}cfPsf]ePklg ;}8/Ldf cf0kUbf
lgSs}36}f]b]vG5 / pRr lzIffdf cem w]}sd b]vG5 . To;df klk klj]lws lzIff
Ifjdf eng eng GoG cltGoG k|tztfd em/}f]kfG5 . h;n]dlxnfx;sf]cj:yf eng
sdhf] xb}hfg]b]vG5 . n]Es ;dfgttsf nflu ug[kg[w]}sfo{afsl /x}f]b]vG5 .

dflysf]ljleGg cj:yfsf]ljZn]f0f ubf{n]Es ;dfgttsf cfwf/ lgdrf ug{;xsf/Ln]
dxTj kOf{elbsf lgefpg ;S5 eg]pbfx/Of k;:t}5 .

;xsf/Ldf sh ;b:o ^) nfveGb a9L 5g\ . o;df dlxnf ;b:o #) nfveGb a9L 5g\ .
;xs/Ldf ;~rfns @#!*@@ 5g\ . o;df dlxnfx; *(^!* 5g\ . sn /fhuf/ %^\$&%
5g\ . o;df dlxnf sd{f/L @^(# 5g\ . ;xs/Lsf sn g]Tjdf #(Ü eGb a9L dlxnf
5g\-ljefusf] ;f:af6_ .

/fli6& ofhgfcfof]sf ;x;lr j ljhdsf/ >]7sf]sfokqcg;f/ lghl Joj ;fodf dlxnf]sf]
eldsf @%Ü 5 / ;xsf/L lqdf %)Ü eldsf /x\$]5 .

pQm ;a}ljZn]f0f / tYofÍaf6 lbuf]ljsf; nlo xfl;n ug{;xsf/Lsf]eldsf j[4 ug[kg]
ljifo kli6 u/\$]5 . ca ;xsf/Lsf ;a};b:o / sl/a # nfv ;~rfns ;ldlt ;b:o,
n]f ;ldlt ;b:o / ;a}Joj:yfksx¿n]lbuf]ljsf; nlo xfl;n ug{/ n]Es ;dfgtfsf
cfwf/ lgdf0f u/L nlo kfktsf nflu ;zQm eldsf lgefpgk5{. of]eldsf kfktsf
nflu /fHosf ;a};Da4 lgsfon] tflnd, klzlf0f, k]ff0f / kljlw kfkkt / kfljlws
;lfdtf ljsf; ug{dGqfno, ljefu, afB{/ cGo ;DalGwt lgsfon];sf/flds eldsf
lgefpgk5{. lbuf]ljsf; nlo kfkkt ug[kgI;g\@)#) ;Dddf ug[kgIof]ljzfn sfo{k/f
u/] ;a}c;dfgtf cGto ug{;kntf xfl;n ug{k5{. ;a}vfn]c;dfgtfsf]cGto ug{
dlxnf lx+fsf]cGto ug{ of] lx+fsf]cGto ug{ afn lj jfx, cgdh lj jfx, dlxnfdfly
xg];a}vfn]lx+fsf]cGto ug{;a}sf]eldsf cfjZos 5 . ;xsf/Lsdlh]ce w]]eldsf
lgefpgk5{. ;aklt lbuf]ljsf; nlo xfl;n ug{/ n]Es ;dfgtf :yflkt ug{;kntfsf]
zesfdgf JoQm ub\$.

• • •

सहकारी अभियानमा सूचनाको हकको महत्त्व

— कृष्णहरि बाँस्कोटा* —

gkfnsf]j tdfg ;Hjwfgn]tlg vDa]cyfGqnf0{cfId;ft\u/}sf]5 . h;cg;/ /sf/L
lfj, lghl lfj / ;xsf/L lfj dnssf]cyfGqsf dVo vDaf xg\ . gkfndf ;xsf/L
cfGbf]hgsf]0ltxf; nfd]geP klq o; sf]of]ubfg pNn\o 5 . xfn sl/a # \$ ÷ % xhf/sf]
;^vofdf ;xsf/L ;yf ;~rfngdf 5g\ . logn] cf^gf] sfo{ ;~rfngdf kf/blz{f,
hjfk\bf]xtf / pQ/bf]oTj sf]pRr kb]u ugkb5 . ol ;xsf/L ;yfx ; zf;gsf kof
xgkb5 . ;xsf/L ;yfx ; fj]hlgsg lgsfo ePsf]logn]cfk\h] ;Dkfbg u/}sf sfdsf]
hfgsf/L cfd hgtfnf0{lbqk5{. ljz]fu/L cf^gf ;b:ox ;nf0{cf^gf] ;yfsf] ;Dkof]
ultljwsg af/bf hfgsf/L lbgsf ;fy}pglx ;sf]cfly\$;d[4df ;'rgf / Cof ;kl ;f]
lbP/ ;3fpgk5{. o ; ;Gbe]f ;xsf/L ;yfn]gful/ssf] ;'rgsf]xssf]k]r ngdf lgjfx
ug[kg]/ lgjfx u/L kp ;f a6Ng ;Sg]klfx ;sf]ljZn]f of ug]Wobn] of]cfny tof/
ePsf]5 .

सूचनाको हकसम्बन्धी संवैधानिक व्यवस्था

gkfndf hgcfGbf]hg-! sf] ;k\ntfkl5 lgldf tTsf]lg gkfnsf] ;Hjwfg, @) \$ & sf]wf/f
!^ df klxnf]k6s gkfnl gful/sn]df]ns xssf ;kdf ;'rgsf]xs kfPsf xg\ . To ;
avtsf] ;Hjwgsf]wf/f !^ df ;fj]hlgsg dxTj sf] ;'rgdf gful/ssf]kxr :yfkf xg]
Joj:yf lyof]. t/, o ; ;Hjwgsf]kfjwfg sfof]jog ug{5\$}sfgg aGg g ;s}f sf/of
s}L s}x ; cbfnt ku]. ;f]avt rlr{ s} 6gsk/sf] ;GWL ÷ ;Demf]f ;DaGWL ;'rg
lbq"egl ;j]r cbfntaf6 cb]z ePsf]lyof].

hgcfGbf]hg-@ sf] ;k\ntfkl5 dnsgf cGtl/d ;Hjwfg, @)^# hf/L eof]. ;f] ;Hjwgsf]
wf/f @& df k]of gkfnl gful/snf0{cf^gf]jf ;fj]hlgsg ;/f}sf/sf]sg}klg ljifosf]

* k]v ;'rg cfoQ, /fli6 ;'rg cfof]

;rgf dfUg]/ kfpG]Jo:j:yf u/Lof]. xfn @)&@ ;fndf hf/L ePsf ;aBLo u0ftGqfTds
nf\$tfIGqs gkfnsf];Hwfgdf klG wf/f @& df oxL kfjwfgnf0{lg/Gt/tf lb0Psf]5 .
o;y{gkfnef/ ;~rfInt ;a};xsf/L ;yfn]cfk"gf ;b:oxn]cfk",u ;DaGwt hg;s}
;rgf lbgk5{/ hf]sf]Ln]cfk",u /x\$]f];fj]hlgS rf;f]jf ;fj]hlgS dxTj]sf];rgf
dfu u/df ;rgf lbg ;j]hlgS stfo x]egl aeBk5{.

सूचनाको हकको महत्व

ljZjJofkl dfGj clwsf/ 3ff0ffkqsf]wf/f !(df ljZjel/sf ;a}gful/snf0{;rgf
dfUg] kfpG]/ kf]fx ug[xs kpfG ul/Psf]5 . of]dfGj clwsf/ x]f. gkfnn]o; dfGj
clwsf/ 3ff0ffkqdf x:tfIf/ u/\$]f]5 . o;u/L .DofUgfsf6f{ / .lan cfk" /f06\ df
plNnlvt gful/ssf :jtGqtf / clwsf/sf]k]rNg u/fpg klG gful/snf0{;rgfsf]xs
kpfG ug[ljZjJofkl k]rNg 5 . gkfN ;b} Ps ;fj]efB ;Qf;DkGg :jtGq dnssf
kdf /xL cfof]. o;y{o; dnssf hgtfn]:jtGqtf]pkof] ug{gkfpg]s/}ePg .
log};To / tYodf cfwf]/t e0{gkfndf @)^\$;fndf ;rgfsf]xs;DaGWL P] hf/L
ePsf]xf]. o; P]sf]k|tfjgdf n]vPsf lgDgnlvt abfaf6 of]P]sf]dxTj aeB ;xh
xg\$.

!= /fHosf sfd sf/afxL nf\$tfIGqs k4ltcgk ;~rfng xg\$.

@= /fHosf sfd sf/afxL vNnf / kf/bzL{xg\$.

#= /fHo k0ffnL hgtfk|t hjfk"b]L / lhDd]f/ xg\$.

\$= ;fj]hlgS lgsfodf /x\$]f ;fj]hlgS dxTj]sf];rgfdf gful/ssf]kxr ;/n / ;xh
xg\$.

%= ;fj]hlgS lgsfo;u /x\$]f ;rgfdWo]/fHo / gful/ssf]lxtdf k|tsh c;/ kfg]
;j]hgZn ;rgfsf];Hf0f xg\$.

o;/L P]sf]k|tfjgdf k|6 efiffdf x/\$] ;xsf/L ;yfn] cfk",u ePsf];fj]hlgS
dxTj]sf];rgfdf cfd hgtfsf]kxr ;lgZrt ug[kg]Jo:j:yf ul/Psf]5 . ;fy}olb
;y;u s]L ;j]hgZn ;rgf 5, hg ;rgf kf]fx ubf{/fHo, cf^gf];y / cfd gful/s,
ljz]fu/L cf^gf ;b:osf]lxtdf k|tsh c;/ k5{eg]tL ;rgf ;Hf0f ug[kg]Jo:j:yf
5 . o;y{;rgfsf]xs;DaGWL sfGg eg\$]50fE ug{cfPsf]sfGg x] k/}Xj]fE ug]
eGg]xf]G .

सार्वजनिक निकाय भनेको सहकारी संस्था हो ?

;rgfsf]xs;DaGWL P] , @)^\$ sf]bkrf @ df ;fj]hlgS lgsfosf]k|/efiff ul/Psf]

5 . o:df k|6 jfSodf ;a};/sf/L / ;fjhlgs lgsfo tyf /fhg|ts bnx; ;fjhlgs
; yfsf]kl/efiffleq kg|s/f n|vPsf]5 . t/, u};/sf/L ; yf, lghl lfh; ;xsf/L ; yf
nufotsf lgsfosf]xsdf ; yfsf]gfd gn|l tl ; yf o; sfgb|sf]bfo/fleq kg|@÷#
cf|f jfSo n|vPsf]5 . tl gdf sfgb|f/f :yflkt ;fjhlgs ; jf kpfos ; El7t ; yf jf
k|ti7fg eGg]j]fSofzn|g};a};xsf/L ; yf ;fjhlgs lgsfosf]kl/efiffleq kg|k|6 5 .
xfn;Ddsf]Jo jxf/nf0{x|f{k|g gful/saf6 ;xsf/L ; yg;u ; 'rgsf]xssf]kpf]u u//
; 'rgf dfUg]/ kfpj]k|fng al; ; s|f]5 . o; y{g|kndf lqiofzLn ;a};xsf/L ; yfx;
;fjhlgs lgsfosf]kl/efiffleq kg|/ ltgn]; Hwfg / sfgb|n|lglb|6 u/|f]b|fotj lgj|f
ug|g|f sg}|lajwf 5} .

सहकारी संस्थाको दायित्व

; 'rgsf] xs; DaGwl P|sf] bknf \$ df ;fjhlgs lgsfosf] b|fotj tf]sPsf]5 . o;
b|fotjnf0{g|knsf ;a};xsf/L ; yfn|klg clf/z| kfnf ug|5{. hf]lgDfg;f/ 5 ||
!:= gful/ssf]; 'rgsf]xssf]; Ddfg / ; Hf0f ug|5{. o; sf nflu gful/ssf]; 'rgsf]
xssf]; Ddfg e|Nsg]u/L nf|tGqs]cfwf/ || ; 'rgsf]clwsf/| h:tf jfSofzx;
; xsf/L ; yfsf]gddf ;fjhlgs ug|5{.
@= cf^gf]lgsfo;u ; DalGwt ; 'rgf lgoldt kpfzg ug|5{. k|o|s ; xsf/L ; yfn]
sDtdf jif|f Ps k6s ; fwf/Of ; ef ubf{kl:tsf tof/ u/L lj t/Of ug|ul/Psf]5 .
e/; s o; nf0{l j:t| l j j/Of; lxt kpfzg ug|5{. sg}; 'rgf s|x| ; dosf nflu
; Hf0f ug|g|eP ; 'rgf j uL\$/Ofsf nflu ; Dks{dGqfnodf n|l k7fpgk5{.
#= k|o|s ; xsf/L ; yfn]sDtdf @) jif{Ddsf ; 'rgf cBj|ws u/L /fvGk5{.
\$= cfk|, u ePsf ; 'rgdf gful/ssf]kxr ; lglZrt ug|5{. o:sf k|o|s ; xsf/L
; yfn]j|a; f06 lgdf|f u/L cf^gf lgsfosf ultljlw ; f|x| j|a; f06df /fvGk5{.
%= k|o|s ; xsf/L ; yfn]cf^gf sfd sf/afxl vNnf / kf/blz{ug|5{. o:sf nflu
sfof|f v|lg]lglZrt ; do ls6fgl ug|5{. k|o|s ; xsf/L ; yfdf sd|f/L lglQ|
ug|5{. JolQ|ut; kdf ge0{ ; yfut 9En] ; ~rfng ePdf ; yf :j t| vNnf /
kf/blz{xg kU5g\.
^= k|o|s ; xsf/L ; yfn]cf^gf ; b:o / sd|f/Lnf0{ ; 'rgsf] xs; DaGwl tfnd
lbgk5{.
&= o; clt|/Q| k|o|s ; xsf/L ; yfn]cf^gf l j j/Of ;fjhlgs ubf{cfdf; ~rf/ df|nodsf]
kpf]u ug|5{. h; cg;f/ kqklqsf, /|8of] l6el, cgnf0g / ; fdf|hs ; ~hfnf]
kpf]u ug|5{. ; fy}o; /L cf^gf l j j/Of ;fjhlgs ubf{hgtfn]aen|:yfgLo efiffdf
; d| cf^gf ; fdu| ;fjhlgs ug|5{.

स्वतः प्रकाशन सार्वजनिक गर्ने

k[o]s ;xsf/L ;yfn]hgtfn] ;'rgf dfug cfpdf jf gcfpdf klk k[o]s #-# dlxgdf
:jtm kpfzgcGtu{ cf'gf ultljw lgoldt 2kdf ;fj]hgs ug[kg] sfgg Joj:yf
5 . ;'rgfsf]xs ;DaGwL P]sf]bkf % / lgodfjnl]sf]g=# adf]hd @) abdf o:t]f
lj]j/Of ;fj]hgs ug[k5{ . ;fdfGotm o ;/L lj]j/Of ;fj]hgs ubf{ ;xsf/L ;yfsf]gfd
/ sfo{f] , sd{f/Lsf]lj]j/Of, kpfu u/Lg] ;]f / ;ljwfx2, lgOf6 ug[klqof, ;'rgf
clwsf/Lsf]gfd, j]a ;f06 ;DaGwL hfgsf/L cflb / k[o]s #-# dlxgdf ;Dkflbt dVo
dVo sfd tyf cfdbf]l / vr{f]lj]j/Of ;fj]hgs ug[k5{. k[o]s ;xsf/L ;yfsf]of
clgjfo{bfloTj xf] .

नागरिकले माग गरेको सूचना दिने तरिका

k[o]s ;xsf/L ;yfdf ;'rgf clwsf/L t]sgk5{. lgh ;'rgf clwsf/Lsf] gfd /
kpf]lxtsf]n\$;aB{ ;fj]hgs ug[k5{. lgh ;'rgf clwsf/Ln] ;'rgf dfustf{u
ljgozIntfk]'\$ Jojxf/ ug[k5{. ;'rgf dfusf]lgj]bg k{k t u/L btf{u/] ;f]lg ;f
lgj]snf0{lbkg5{. o:t]f]lgj]bg btf{ubf{sg}b:t/ lng xbg . o:t]f]lgj]bgd{ ?=) sf
xnfs l6s6 6f:g nufpg xbg . gful/sn]dfu u/]sf] ;'rgf t]sf]n]lbkg5{. olb ;'rgf
; lng u/] lbkgg]jf cGo sg]jlw ckpg kg]eP ;f]sf/Of ;xt lnlt kq hf/L
ug[k5{. t/, clwstd !% lbgleq ;'rgf dfustf{f0{ ;'rgf lb0 ;Sgk5{.

; 'rgf dfu ug[gful/snf0{s]kpf]hgfsf nflu ;'rgf dfu u/]sf]xf]egl sf/Of ;f]vg
ug[k5{. lghn]cfk]g]kfnl gful/s x eGg]kpf0f k] ug[k5{. t]sPsf]p2Zo lj k/Lt jf
sfgg lj k/Lt k{k t ;'rgf b2kof]u ug[gful/snf0{b08 xg]s/f atf0lbkg5{. t/, dfu
ePsf] ;'rgf lb g sg}klg ;xsf/L ;yfn]cfgsfgl ug{xbg , ;'rgf lbkg5{.

राष्ट्रिय सूचना आयोगमा पुनरावेदन गर्ने व्यवस्था

;fdfGotm dfu ePsf] ;'rgf gful/snf0{ ;'rgf clwsf/Ln] g]lbkg5{. tyfik ;yfsf]
kpv Joj:yfks jf cWoIf ;dlf ph/L k/]df lghn]& lbgleq ;'rgf pknAw u/fpgk5{.
cGoyf gful/sn]/fli6x ;'rgf cfof]udf kg/f]lg ug[kg]xG5 . ;f]avt cfof]un]aofgsf
nflu ;xsf/L ;yfnf0{8fSg ;S5 . yk sfuhft k] ug{nufpg ;S5 . ;f]fl kpf0f
aemg ;S5 . ol s/fdf cfof]unf0{ ;3fpgk5{. cGtodf cfof]un]gful/sn]dfu u/]sf]
;'rgf lbkgg]7x/ u/]df cfb2 hf/L u5{. To ;sf] t]sf]n]sf]of]jog ug[k5{. cGoyf
cfof]uaf6 b08 hl/jfg xg5 . ;xsf/L ;yf lj?4 lgofds lgsfo ;xsf/L ljefu ;dlf

cfjZos sf/afxLsf nflu n]l k7fpg ;S5 . o;af6 ;xsf/L ;yfsf];fvdf gsf/flds
c;/ k5{. ol s/fdf ;a};xsf/L ;yf ;hu xgk5{.

व्यक्तिगत सूचना संरक्षण गर्ने

k[o] ;xsf/L ;yfn] JolQut k[tsf ;'rgfsf] ;Hf0f ugk5{. Itgsf] cglwsf
kzf;gdf lgoGq0f ugk5{. sf/0f gkfnsf] ;Hwfgsf]wf/f @& n]h;/L ;'rgfsf]xssf]
Joj:yf u/}f]5, p;H/L ;Hwfgsf]wf/f @* n]JolQut ;'rgfsf] ;Hf0f u/}f]5 . t/
;DalGwt JolQn]lgh;u ;DalGwt ;'rgf dfUg cfPdf lbgkg]sfggl Joj:yf 5 .

सूचनादाताको संरक्षण

; 'rgfsf] xs;DaGwl sfggdf sg}klg ;fj]hgs lgsfodf ePsf] jf e0/x}f] jf xg
;Sg]e6frr/, clgoldttf / krlnt sfggadflhd ck/fw dflgg]sg}sfo\$];'rgf lbg
;DalGwt ;fj]hgs lgsfosf sd{f/Lsf]bflotj xg]Joj:yf 5 . o;y{sg}klg ;xsf/L
;yfn];'rgf kljfx ugHf0{sg}sf/afxL ug{xb} . olb s;Hf0{sf/afxL u/LPdf To:tf]
;'rgf lbg]JolQn]/fli6&;'rgf cfof]udf ph/L ug{;Q5g\ . olb lghsf]ph/L pkoQ
b]vPdf cfof]un]sf/afxL ug]u/L ul/Psf];xsf/L ;yfsf]lg0f6 vf/h u/] Ifltkl{t{d]
e/f0lbg ;Sg]Joj:yf 5 .

सजायको व्यवस्था

sg}klg ;xsf/L ;yfn]hgtfn]dfu u/}f];'rgf glbg]s/f ;f]g xb} . olb lbgkg]
;'rgf glbg];xsf/L ;yfsf kbflwsf/Lnf0{/fli6&;'rgf cfof]un]kRrL; xhf/;Dd
b08 ug{;Q5 . l9nf u/L ;'rgf lbg]Hf0{kltlbg b0{;o hl/jfgf ug{;Q5 . o;H/L
sg}gful/sn]dfu u/}f];'rgf gkfPsf]sf/0f Iflt ku}f]egl Ifltkl{t{dfu u/}f]
plrt Ifltkl{t{e/f0lbg ;Sg5 . cfof]usf]cfb}zsf]ckx]hgf ugHf0{csf]bz xhf/
hl/jfgf;d] xG5 .

सूचना बापतको दस्तुर

gful/saf6 dfu ePsf];'rgf lgzNs lbg]k{g};xsf/L ;yfx}sf];f] xgk5{. tyflk
sfggdf nfut a/fa/sf]zNs lng kf0g]Joj:yf 5 . h;cg;/f/ kyd !) k[7sf];'rgf
lgzNs lbgk5{. To;kl5 klt k[7 ?= kfr b:t/ lng ;lsG5 . l;8L / l8:s}df ;'rgf
pknAw u/fpbf klt l;8L jf l8:s}df afkt ?= krf; b:t/ lng k5{. s;H];'rgf cwoog

jf c]nf}sg ug{rfx]klxnf]cfwf 306f lgllzNs u/L To;kI5 k|t JolQm k|t 306f ?=
krf; b:t/ lngk5{.

निष्कर्ष

dnsn] ;^a3lotfdf cfwfl/t nf}stflGqs k4lt cufn}sf] 5 . casf] dnssf] uGtJo
eg}sf]cfly\$;d[4 g]xf]. o;y{cy{Gqsf];^hfxssf 2kdf /x}sf lghl lfh / ;xsf/L
;^yfn]cfh hgtfdf s}xl Jofj;flos sfd u/f}eGg]x6x6L hufpgk5{. sg}klg sfd
ug{C0fsf] dfWodaf/f nufgl ugI / k|kt k|tknnf0{lgllk}sf] dfWodaf/f artsf]
efjgf hufpg ;xsf/L ;^yfx2 cf^gf]sd}df v/f]plqgk5{. Ijz}fu/L lfhut 2kdf
:^yfkgf ePsf ;xsf/L ;^yfn]cf^gf]sfo{fhleq tflnd lbg] sRrf kbry{pTkfbg ugI
/ k|z}fvg sf/vfgf jf sl6/ pBfu jf pBfu :yfkgf u/L dnsnf0{cfBf]usls/OfTk
pGdv u/fpgk5{. o;sf nflu ;DefJotf clWoogsf nflu cfjZos kgI;^rgfx2 ;Íng
u/L o;nf0{;a}f]kxrdf k}ofpgk5{. o;/L ;^rgfsf]dfWodaf/f s}xl u/f}eGg]efjgf
hufpg ;xsf/L ;^yfx2 ;knn xg}df sg}l}ljwf / zÍf 5g .

dnsel/ ufp, ;x/ / 6fh;Dd k}n}Psf ;xsf/L ;^yfn]cf^gf]lq}ofsnfk;DaGwl ofj t
;^rgf hgtfdf k}fx ubf{cfdf hgtfdf ;^rgfsf]clwsf/af/]hfgsf/L lbg pTk}ssf]sfd
ug}5g\ . fdfGotm ;a};xsf/L ;^ysf]jflif\$ 2kdf ;fwf/Of ;ef xg]u/}sf]5 . o:tf]
;efdf jifeI/sf ;a}lj j/Of ;fj}hgs xg]u/}sf]5 . o;y{;xsf/Ldf ;^hf0f ug{k}g
vf;};^rgf 5gg\ . o;y{ol ;^yfx2 dnssf nflu gdhfsf 2kdf kf/bzl{xgk5{.
o; cltl/Qm ;xsf/L ;^yfx2n]cf^gf a}S / sfo}ddf cf^gf ;b:ox2nf0{;^rgfsf]
xssf]k}rng;DaGwl hfgsf/L lbgk5{. ls;fgsf 56 ;ljwf s]s]5g\< k}z / :yfglo
;/sf/sf sfd sf/afxlaf6 nfe lng]tl/sf s]xf]< sg sg ;/sf/L lgsfo s]s:tf
p2Jon]:yflkt ePsf 5g\< /fhg}ts bn, u};/sf/L ;^yf / lghl lfh;u /x}sf cfk";u
;DalGwt / ;fj}hgs ;/f}sf/sf];^rgf k|kt ugI/ To;sf]pkofu u/L nfe lng]ljlwaf/
cf^gf ;b:ox2nf0{;zQm]s/Of ug{;a};xsf/L ;^ysf]bfloTj xf]. o; sfddf ;xsf/L
;^yfx2nf0{;knn}tf ldnf];\egl zesfdgf lbg rxf65 .



सहकारी क्षेत्रको प्रवर्द्धनमा स्थानीय सरकारको भूमिका

—  गोपीनाथ मैनाली* —

विषय प्रवेश

/fHoOR5fsf] 3ffoff ugI kplv ; 0Gq ; Hwfgn] ; xsf/Lnf0{cfly\$; d[4 / ; fdlhs
2kfGt/0fsf] dfWodsf 2kdf lnPsf] 5 . ; Hwfgsf] k|tfjgdf ; fdlhs l|ljwtfnf0{
; jf]vg u/L ; dtfdhs ; dfh lgdfuf ubI ; dfhjfbk|t k|ta4 /fi6<lgdfuf ugI cfzo
/flvPsf] 5 / o ; sf]Ps ; zQ dfWod ; xsf/L xf]. To:t}lgbZs l ; 4fGtn] ; fj]hgs,
lghL / ; xsf/L l]hgsf] ; xeflutf tyf lj sf ; dfkuf ; dfhjfbpGdv : j tGq / ; d] cyfGq
lj sf ; ugI 3ffoff u/ 3f] 5 eg] /fHosf gltx2df ; fj]hgs, lghL / ; xsf/L l]hgsf]
; xeflutf / : j tGq lj sf ; dfkuf /fli60 cyfGq ; b0 ugI / ; xsf/L l]hgf0{k|40 ubI
/fli60 lj sf ; df cTolws kl/rfng ugI sfo\$sf nflu /fHonf0{lgbZ ul/Psf] 5 .

; fj]hgs gkfnL hgtf cfkuf] n] 3f] ; Hwfg sfuf]jogdf 5 . hgtf cfkuf] n] 3f]
ePsf] ; Hwfgdf ; dfhsf] laDa / hgtfsf] rfxgf dvl/t xg : jfelfjs xf]. ; flassf]
Psf]ds /fHo k0ffnLnf0{ ; aBLo ; Argfcg2k ; aBLo, k|b]zs / : yfglo u/L tlg
txsf] zf ; slo ; Argfn] lj : yfkg ul/Psf] 5 . ; Hwfgn] g} k|0s txsf ; /sf/sf]
sfo{f] , lhDd]f/L / ; f] ; fwgsf] l]efhg ; d] u/ 3f] 5 . o ; cyf /fHosf tlg} tx
lgwuf/t sfo{hDd]f/Ldf zf ; slo cEof ; / o ; sf nflu cfjZos ; f] , ; fwg / ; 0Gq
kl/rfngdf : jfoQ klg 5g\.

/fHo kg ; Argfsf] dh cfzo gful/s ; jfnf0{3/ cfug -jf ; DefJo 2kdf glhssf]
ljGb_ df k0fo{k|fj sf/L ; jf Joj : yfkg ug{xf]. glt Joj : yfkg / zf ; slo cj ; /df
cfd gful/ssf] ; xh kxr / ; fy\$; xeflutf lj : tf/ ug{xf]. o ; sf b0{k|f0bf 5g\.
klxn] ; jf tyf glt sfo{ndsf] nfut 360 hfg] t/ k|fj sfl/tf / hjfk|b]xtf a90]
xG5 . bf] f] /fHo ; ~rfngdf gful/s ; xeflutf lj : tf/n] j]ytsf] klg lj : tf/ xG5 .

* ; lrj, gkfn ; /sf/

/fHosf glt sfoqddf gful/ssf efjgf kl/rflnt xg eg] j]wtf / ljZj;sf] jftfj/Of a9b x]. To;h};Hjwfgsf]wf/f %& n]/fHosf txxzsf]sfo{f] pNn] u/}sf] 5 eg]cg;rlx -% ;aBsf]Psn clwsf/ ;rl, ^ k]zsf]Psn clwsf/ ;rl, & ;aB / k]zsf]fem clwsf/ ;rl, * :yfglo txsf]clwsf/ ;rl / (;aB, k]z / :yfglo txsf]fem clwsf/ ;rl_n] zf;slo txxzsf]Psn / ;fem clwsf/ ;rl pNn] u/}sf]5 . ;fy};Hjwfgsf cGo wf/fn];f, ;fwgsf];d] /fHosf txxzdf l]jefhg u/L txxznf0{t]sPsf]sfo{f]df sfd ug];fdYo{lbPsf]5 . o;y{;aBLo tx dfq x]g, k]z tyf :yfglo tx klg ;/sf/ xg\ pglxz]n]sfo{hDd]f/L ;fwg / ;egq ;fy;fy cEof; ug{;lfd 5g\.

;HjwfgtM :yfglo tx-;/sf/_eGgn]ufpkfinsf, gu/kfinsf / lhNnf ;efnf0{hgfpb5 . ol :yfglo ;/sf/ g]/fHo kg;Argsf ;egq xg\ / nf]stGqnf0{hgt:t/df kfof0{ sfo{hs / ;yfut ug]/fHozlQm log}:yfglo txnf0{5 . ;Hjwfgcg;/f /fHozlQm eGgn]/fHosf] sfo{kfinsf, Joj:yflksf / Gofokfinsf;DaGwL clwsf/ ;Dengkb5 / o;n]cjlzi6 clwsf/nf0{;d] hgfp5 . o;y{ca :yfglo txsf]cf^g}sfo{kfinsf, cf^g]j]lw lgdf{[;ef / Goflos ;egq 5 / o;nf0{qnofzLntf k]fg ug]sf nflu :yfglo ;]f u7g tyf ;~rfng ug]clwsf/ klg :yfglo txd] 5 . sfo{kfinsf 5 eGgsf]dtna hgtfsf ck]ff k'f ug]:yfglo ;/f]f/sf ljifodf glt, sfoqdd sfo{f]jog ug{;f, ;fwg / zlQm k]f]u ug]:jfoQ x];ot /fvb5g\eg]x]. lj]lw lgdf{[;ef 5 eGgsf]cy{ :yfglo sfo{f]df sfgg agfpg pglxz ;lfd 5g\. Gofokfinsf 5 eGgsf]dtna :yfglo lj]fb lgz kof / Gofa ;Dkfbg ug]zlQm / ;egq klg 5 eGg x].

To;h] ol txxz ca :yfglo ;/sf/ xg\ / cf^gf sfo{f]df sfo{Dkfbg ug{:jfwlg 5g\. pglxzsf]sfo{Dkfbgsf]hjfk]b]xtf lgjfxsf]:j rflnt k]ffnl klg 5 . t/ g]kfn] c]nDag u/}sf];aBLo zf;g k]ffnl :jfoQ-k]vseGbf klg ;xsf]/tfdhs ePsf] sltko cj:yfdf zf;slo txalr kf/:kl/stfsf]cGt/;DaGw b]vG5 . To;n]sltkon] o;nf0{;aBLotfeGbf klg zf;slo txalrsf];x;DaGw k]ffnl eg]xG5 eg]sf 5g\. rfx]h]f]\ ;Hjwfgn]g}sfo{hDd]f/L, sfo{Argf / o;sf nflu rfxg];f;fwgsf] lg]fkof u/}sf]5 .

;Hjwfgsf]cg;rl tyf ;aBLo sfggdf ljleGg txxzsf]sfd;u ;DalGwt ljifonf0{ ljZn]fOf u/L ;f]sfof]:t[ls/Ofsf]k]t]j]gnf0{sfo{f]jog ug{g]kfn /sf/ dlGqkl/ifbh] ut @)&#÷!)÷! * df :j]s[u/}sf]5 . sfo{Zn]fOf / lhDd]f/L af8kf8sf]dVo p2]o ;]f k]jfxdf ljZj;glotf Nofpg / sdfs]lhDd]f/L :ki6 ls6fg u/L cGt/;/sf/L ;DaGwnf0{;b] kfg{x]. sfof]:t[ls/Of ubf{;Hjwfg / s]L cfwf/e't l;4fGtnf0{cfwf/ lnOPsf]5 . o;df lnOPsf k]v cfwf/ tyf l;4fGtxz ol xg\

- ✦ blftf / ;lggs6f -Efficiency and Subsidiaruty_
- ✦ cfotgsf]nfe -Economies of scale_
- ✦ afXo kpfj -Externalities or spill-over jurisdiction_
- ✦ ;dfgtf / ;dfjzL -Equity and inclusion_
- ✦ ;dli6ut cfly\$:yl/tf -Overall Economic stability_
- ✦ /fli6æ kfyldstf / ljifosf]nlo -National interest & goals_
- ✦ hjfkb]xtf / lfdtf -Accountability & capacity_
- ✦ glLt, dfkb08, lgodg, ljQlo ;f, ;Jf k]fx, ;Jf k]fxsf]nfut
- ✦ ;xsf]/tf, ;dGjo / ;xcl:tTj -Cooperative, coordination & coexistence_

plNnvlt l;4fGtcg;/ hg dsfda6 ;Jf tyf sfo{ubf{nfut sd xG5, kpfjsf]/tf a95, hfjvd Gog xG5 / hjfkb]xtf ;d] ;an xG5, ToxLaf6 ugkb5 . ;a3Lotf jf sfo{lgf]k0sf]dfGotf klG oxL xf] sfo{f] lgwf{0sf]dfGotf klG oxL xf] . lsgls ;j{fwf/Of hgtf cfk[h]lt/sf]s/sf]pRrtd dNo rfxG5g\ ;Jfsf]kxr ;xh xf]\ eGg]rfxG5g\eg] ;Jfsf]nfut sd / u0f:t/ pRr xf]\eGg]ck]ff ub5g\ . nf]stGqdf ;j{fwf/Ofsf]o; kpf/sf]ck]ff /xG5 / ;Hwfg / /fHosf ;Argn]o; ck]ffnf0{ sfo{f]og ugkb5 . ToxL /fHok0ffnL hjfkb]xL 7flG5 hg hgck]ffcg;/ sf]d ub5 .

;Hwfgn];xsf/L pRr dxTj lb0{;xsf/L lfnf0{/fHosf tlg}txsf]sfo{f]df ljlgof]hg u/sf]5 eg]s]L sfo{f]nf0{txalrsf];fem clwsf/sf];rLdf ;dfjz u/sf]5 . sfo{ cfotg jf sdsf]kpfj6, ;Dafvg ugkg];Jfufxsf]cjl:ylt / lfdtfsf cfwf/df sfo{f]efhg ul/Psf]kf0G5 . ;Hwfgsf]wf/f %& / cg;rL % df pNny ePcg;k sfo{f]t[ls/Ofsf]klTj]hgcg;/ ;a3sf];xsf/L ;DaGwdf ;a3sf]Psn clwsf/ lqdf ol s/fx; /xsf 5g\

- ✦ ;xsf/L;DaGwL /fli6æ glLt, sfGg, dfkb08 / lgodg,
- ✦ /fli6æ t/df xg]:yfkGf xg];xsf/L a]sf]cgdlT / lgodg,
- ✦ ;xsf/L;DaGwL cGt/fli6æ ;a3 ;yf;u ;dGjo / ;xsfo{
- ✦ ;xsf/L;DaGwL /fli6æ tYofas Joj:yfkg / cWoog cg;Gwfg,
- ✦ ;xsf/L;DaGwL /fli6æ / s]b]lo ljifout ;a3 ;yf;u ;DaGw / ;xsfo{
- ✦ cGt/kfb]zs ;xsf/L ;dGjo,
- ✦ ;xsf/L;DaGwL lfdtf clej[4,
- ✦ ;xsf/L lqsf]k]4g / kl/rfng,
- ✦ art tyf C0f kl/rfng;DaGwL dfkb08 / lgodg .

o;/L ;^aBlo ;/sf/nf0{;xsf/Lsf]gllt, dfkb08, ;dGjo / lfdtf lj sf;df kpfj sf/L
 2kdf kl/rfng ug{vfhPsf]b]vG5 . o; lfdf xfn;Dd klg gul/Psf]/ ug[kg]sfo{
 cg;Gwfg / 1fgsf]cfwf/ ;yfut ug[sfo{xf] o;sf]lhDd]f/L klg ;^aBnf0{lbOPsf]
 5 . t/ ;fdfGo ;j]f k]fx / k]zf;slo cfrfl/stfaf6 ;^aBnf0{cnUofOPsf]5 .

To:t}cg;^L ^ sf]sfo{lj:t[tcg;/ kfb]zs ;/sf/nf0{ol clwsf/ kpfj ul/Psf]5 M

- ✦ ;xsf/L ;y;DaGWL kfb]zs gllt, sfgb, dfkb08, sfof]jog / lgodg,
- ✦ kfb]zs ;xsf/L ;y;xsf/L ;^aB ;xsf/L a] ;DaGWL cgdlt, ;~rfng, / lgodg,
- ✦ ;xsf/L art tyf COf;DaGWL kfb]zs dfkb08 / lgodg,
- ✦ ;xsf/L;DaGWL /fli6a, sb]lo ljifout / cGt/kfb]zs ;^aB;yf;u ;dGjo /
 ;xsf{
- ✦ ;xsf/L;DaGWL kfb]zs Pj+yfglo txleqsf ;^aB;yf;u ;dGjo / ;xsf{
- ✦ ;xsf/L;DaGWL kfb]zs tYof^as Joj:yfkg / cWoog cg;Gwfg,
- ✦ ;xsf/L ;DaGWL lfdtf clej[4,
- ✦ ;xsf/L lfdsf]k]4g / kl/rfng .

kfb] txsf]clwsf/ / sfof]hDd]f/L kfb]zs txdf ;lldt ul/Psf]5 hg ;E7g /
 sfof]j/Ofsf]l;4fgtcg2k 5 . ;fy}kfb] tx ;^aB tyf :yfglo txalrsf];Dks{/
 ;dGjosf]dWo:y ljGb klg xf]eg]o;n];dtnlo / 7f8f]2kdf ;xsf]sf]sfof]hDd]f/L
 klg lgjfx ug{;Sb5 .

cg;^L * cg;/ :yfglo txsf]Psn clwsf/ lfdf :yfglo txnf0{lg]lkt clwsf/ /
 sfof]fx2 M

- ✦ ;xsf/L ;y;DaGWL :yfglo gllt, sfgb, dfkb08, sfof]jog / lgodg,
- ✦ :yfglo ;xsf/L ;y btff cgdlt, vf]/hL / lj36g,
- ✦ ;xsf/L art tyf COf;DaGWL :yfglo dfkb08 / lgodg,
- ✦ ;xsf/L;DaGWL /fli6a, sb]lo ljifout, kfb]zs / :yfglo ;^aB;yf;u ;dGjo /
 ;xsf{
- ✦ ;xsf/L;DaGWL :yfglo tYof^as Joj:yfkg / cWoog cg;Gwfg,
- ✦ :yfglo ;xsf/L;DaGWL lfdtf clej[4,
- ✦ :yfglo ;xsf/L lfdsf]k]4g / kl/rfng,
- ✦ ;xsf/L ;yfsf]k]4g / lj sf; .

:yfglo ;/sf/nf0{:yfglo tx ;xsf/L;DaGWL sfof]hs ;ah;f]clwsf/ lbOPsf]5 .
 ;xsf/L btff lgodg, k]4g / k]zlfOf h:tf :yfglo tx;Dd lfdflwsf/ ePsf sfof]2
 :yfglo txdf lglxt 5g\ . sfof]t[LS/Ofdf plNnlvt sfof]h :yfglo tx ;~rfng Pg,
 @)&\$ sf]bkif !! -!_ -3_ ufpkfinsf tyf gu/kfinsf]sfd, stqo / clwsf/df

;dfjz ul/Psf]5 . ;fy}cg;rl (df ;aB, kpf tyf :yfglo txsf ;fem clwsf/ pNny ul/Psf]5 . ol clwsf/xz kpf ubf; ;Hwfgsf]cg;rl * sf] ;jdfGotfdf / ;xsf/Lsf dfGo l;4fgt Pj+; aBLo sfGgsf]efjgdf c; / gkgIu/L u/Lgkb5 .

;jwflgs / sfGgLo Joj:yf h]h:tf]eP klg ;aBLotf gkfnsf nflu gfh]kpfnnl xf]. /fHosf txxzalr cGt/;DaGw / :jfoQtfsf];Gtng s;/L ugI< zIQm ;fwg / ;f]sf] cEof; s;/L ugI< eGg]aemf0, l;sf0 / cgej klg xfdl;u 5g . c;n ;f]r, w]}cfsfa\ lff / hg;dyg dfq 5 . of]g}; aBLotf cEof;sf]pnhf{xf]. o; cj:yfdf efjL dfu{to ugxf nflu klg c;n ;?cft ug{cfjZos 5 . /fd];?cft g};kntfsf]cfw/ xf].

:yfglo ;/sf/ :yfglo ;/f]sf/sf ljifodf :yfglo gful/s;u ;xsfo{ugIgfuf/sxzsf] cfk]gf]lgsfo xf]. To;h];Hwfg tyf sfGgn]:yfglo ;/sf/nf0{;Da4 ljifosf]sfGg tyf glt agfpg] kpf;g tyf Joj:yfkg ugInufotsf cfjZos sfo{ug{Sg]b]V5 . s}Lcl3 lgjffrt e0{lgqofzLn xg yfn}sf :yfglo ;/sf/df kpfnnl lgdfef e0;s}f] 5g eg]cfjZos sfGg tyf ;Argf klg lgdfef e0;s}f 5gg\ . sfof]:t]Ls/Of kltj]gCGzk ljifout dGqfnoaf6 ;Dkflbt sfdf tyf clenysf]k0f{x:tfGt/Of ;d] e0;ssf]5g . ;fy}x:tfGt/t sfof nflu cledvls/Of / lfdtf ljsf;sf sfdf ev{ dfq ;? ePsf 5g\ . o; cj:yfdf ;Hwfgsf]cg;rl / sfof]:t]Ls/Ofdf pNny ePsf ;Da4 sfof]oj:yfkg ug{hl6ntf 5 eg]sfof]Dkfbg gubf{:yfglo ;}fu{xL dsf]df kgI Pj+;sf]g]lu\$ xs pkofu ugaf6 jL~rt xg];Defjgf klg 5 .

pNnlvt ;d:of ;xsf/L lfdf klg b]Vpsf]5 . ;HwfgtM :yfglo txsf];xsf/Lsf] btf{kpf;g, lgodg / k]4Gsf]sfd :yfglo ;/sf/ -ufp sfof]lnsf-gu/ sfof]lnsf df uPsf]5 t/ clenysf] x:tfGt/Ofsf]klqof ev{ ;? ePsf]5, :yfglo ;/sf/n]cf^gf] ;xsf/L Pj thdf u/f] 5gg\ . ;aBLo ;xsf/L Pj sfof]jogdf cfP klg lgodjnl thdfsf]qdddf /x}fn]s}L laljwf kg{Sg] jf c:ki6tf /xL yk JofVof rrlxg]cj:yf 5 . o;nf0{k]sfpg gkfnnl ;/sf/ ;xsf/L tyf u/Lal lgjf/Of dGqfnon];/f]sf/jnf;u ;fdfGo k/fdzef tof/ kf/f]f]-s_ :yfglo txsf]lgldQ gdhf ;xsf/L Pj, @)&\$ / -v_ ;xsf/L ;yf btf{lbuBzG -:yfglo tx_ @)&\$;aBLo dfldnf tyf :yfglo ljsf; dGqfnodfk]f :yfglo tx;Dd k}ofpg]sfd u/f]5, h;n]s}L xb;Dd :yfglo ;/sf/nf0{glit thdfsf] sfo{ug{sfGg thdfdf Pszktf / ;xhtf sfod ug{Pj+ ;xsf/Lsf]btf{kpf;gsf nflu ;xofu kuG5 .

सहकारी प्रवर्द्धन सम्बन्धमा स्थानीय सरकारको भूमिका

;Hwfgcg;/f :yfglo ;/sf/sf]sfof]lndf :yfglo ;xsf/L kgIePsfnn];flasdf ;xsf/L ljefu -/ dftxt sfof]no_ af6 btf{xb}cfPsf kf/Ides ;xsf/L ;yfxzsf]btf{:yfglo

; /sf/ sf] sfo{f] d uPs] 5 . o; sf nflu k]o] :yfglo ; /sf/ n] ; xsf/ L P] agfpg
; Sg] 5 . :yfglo txsf] ; efa6 P] kfl/ t eO{ sfo{f] jogdf gcfP; Ddsf nflu ; xsf/ L
P] , @) & \$ sf] bkmf ! %) n] u/] sf] cGtl/ d Joj: yfcg; f/ sfo{ Dkfbg ug] Joj: yf 5 .
; f] hfO{ ; d] cfwf/ dfgL dGqfnon] ; xsf/ L ; yf btf{ lbUzb] - :yfglo tx , @) & \$ hf/ L
u/] sf] 5 . h ; cg ; f/ M

- ✦ :yfglo txaf6 sfg] gag] Ddsf nflu :yfglo txdf sfo{f] ePs] ; xsf/ L
; yfx] sf] btf{ :yfglo txaf6 xG5 . sfg] agk] 5 ; f] sfg] sf] cwlgd / xl
:yfglo txaf6 xg] s/ f : j tM : ki6 5 .
- ✦ ; xsf/ L l jefusf / lhi6 k] n] k] f] u/ L cfPs] clwsf/ ; DalGwt :yfglo txsf]
sfo{f] nsfn] t] s] sf] clwsf/ L n] k] f] ug] .
- ✦ :yfglo txdf btf{ xg] / :yfglo tx ; Dd sfo{f] ePs] k] / l Des ; xsf/ L sf] lgod
:yfglo txaf6 xg] .
- ✦ :yfglo txeGbf a9L sfo{f] ePs] k] / l Des ; xsf/ L ; yfx] n] ; DalGwt :yfglo
txdf ; ~rfng u/] sf ult j l wx] df :yfglo txs} ; /] sf/ / xg] ePsfn] To: tf ; yf
klg lgodgsf] bfo/ df kg] .
- ✦ :yfglo txn] ; xsf/ L lgodg ug] ; DaGwdf lbUzb] n] tlg l j sNk cl3 ; f/] sf]
5M - s_ klxn] :yfglo txn] leGg} P] agfpg] - v_ bf]] dGqfnoaf6 thdf eO{
; Gbe] sf nflu kl] t gdgf P] kfl/ t u/] ug] / - u_ t]] ; xsf/ L P] , @) & \$ df
ePs] Joj: yfcg; f/ ug] . bf]] l j sNkcg; f/ P] thdf ubf{ ; a] lo ; xsf/ L P] sf]
efjgdf cfr gcfpg] u/ L cfjZos kl/ dfhg ug] d] ; lsG5 .
- ✦ ; xsf/ L lgodg, k] 4] Pj + k] z l fOsf sfo{ Dkfbgsf nflu :yfglo sfo{f] nsfn]
sfo{f] L clwsf] nfO{ btf{ clwsf/ L t] s] cfjZos sd{f/ L ; lxt sfo{f] o jf zfvf
v8f ug] .
- ✦ btf{ clwsf/ L n] ; yf btf{ ug] ahf ; xsf/ L kgsf] ; lglZrttf 5 5] < ;] sf] hfr ug]
lhDd] f/ L j xg ug] .
- ✦ ; xsf/ L kg ; lglZrttfsf nflu lbUzb] sf] cg ; rL ! , @ cg ; f/ ; xsf/ L l ; 4fGt
; Dd] tsf] hfr ug] .
- ✦ ; xsf/ L ; yf ; xsf/ L ; yf h: t} x] \ eGgsf vlt/ btf{ clwsf/ L n] ol kfr k] { t}
Ps Ps u/ L k/ f ePs] ; lglZrt ug] M
 - u] dWo: y ; b: otfsf ; t{
 - ;] f pko] usf] ; t{
 - ; b: o s] b] otfsf] ; t{

- gfk\fd f c ; xeflutfsf] ; t{
- ; xeflutfdhs nf\stGqsf] ; t{.
- ✦ ; xsf/L ; E7g -s_ kfylds pTkfb s, -v_ jf:tlj s >lds / -u_ ; j{fwf/Of pkefQnf
tlgy/L cfly\$ k] [Q ePsf ju f] dfq : yfkgf / ; ~rfng ug{ ; Sb5g\ . btf{clwsf/L
ol l jifok\ t klg rgfvf] xgkb5 .
- ✦ btf{ubf{ ; xsf/L sfof\hoaf6 clen\ x:tfGt/Of e0{cfPsf ; yfx\sf] ToxL btf{
sfod u/L kl5 xg] btf{sf] l ; nl ; n] f/ q\ d sfod ug\ kb5 .
- ✦ : yfglo txn] btf{sf] q\ ddf oldWo] sg kb[tsf] ; xsf/L ; yf xf] ; f] sf] Plsg u/L
jlu\$ t ug{cfjZos xG5 ||
 - pTkfb s ; yf,
 - pkefQnf ; yf,
 - >lds ; yf,
 - axp2\olo ; yf .
- ✦ btf{k15 : yfglo ; /sf/sf] dxTjk0f{sf d lgodg xf]. o ; sf nflu lj: t t 5fglag
xf] h ; af6 ; yfx\ ; xsf/Lsf dfGo l ; 4fGt / sfGg cg ; f/ lqofzLn u/fpg d2t
kU5 . 5flag sf kpf] hgsf nflu lbUbzGsf] cg ; 'L !, @ / # -q\ dz || l ; 4fGt ; Ddl t,
ljlw ; Ddl t / ; zf ; g ; Ddl tsf] hfr_ df plNnlvt s/fnf0{cfwf/ dfGg ; lsG5 .
- ✦ lgodgsf q\ ddf ; xsf/L l ; 4fGt, ljlw, ; zf ; gsf klfx\ df lj: t t \ kdf xg{
: ynut lg/L l fOf cfjZos xg ; Sb5 .
- ✦ k/ l Des÷: yfglo txdf sfo{f] ePsf ; xsf/L ; yfx\sf] kgu7gsf] clwsf/
: yfglo ; /sf/df 5 . sfo\$ f/Of, sfo{f] , sfo{k\p[tnf0{cfwf/ dfG] ; yfsf]
kgu7g÷Psls/Of jf \ kfGt/Of ug{ ; lsG5 .
- ✦ : yfglo ; /sf/sf] csf] dxTjk0f{sfo{ ; xsf/Lsf] k] 4G xf]. o ; sf nflu ol sfo{ug{
; lsG5 ||
 - ; xf/L lj rf/sf] ; ~rf/,
 - ; xsf/L ; aU7gdf ; xhls/Of,
 - ; xsf/L ; aU7gsf] kg ; f r gf,
 - ; xsf/L Joj: ffodf ; xof] u,
 - : yfglo ; Defjgfcg\ k ; xsfof dfuf\zG ; xhls/Of / lz lff, o ; sf nflu
ljz] f glt / sfo\ d ; ~rfng,
 - k\z l fOf, lfdtf ljsf ; / ; xsfo{.

- ✦ ;xsf/L ;yf / o;sf lqofsnfkxçsf]clenly tyf ;'rgf Joj:yfkg -sf]k]d;sf] cBfjlws nufot_ .
- ✦ ;xsf/L ultljlwsf]cWooog / cg;Gwfg .
- ✦ cgejsf]cfbfg kpfgsf nflu ljifout ;^{aB}, ;xsf/L dxf;^{aB} / cGo ;/sf/L u};/sf/L lgsfo;u ;xsfo{.

भूमिका निर्वाहका सन्दर्भमा केही थप विषय

;xsf/L Psn ljifo geO{cGt;/DalGwt ljifo lfg x]. o;sf] sfokp[t lj:t 5 / ljleGg ljifout sfoaf6 o;n]cfly\$ ultljwnfO{hg:t/af6 g}ultzLn agfpg]pnhf{ pTkfbg ub5 . oxL s/fnfO{ÅboEd u/} g}rfn cfjlws of]hgn]o; lfgsf]eldsf sl/a kfr kltzt xg]cfsng u/L To;egçksf]eldsf ck]ff u/}f]5 . t/ ljifout dGqfnoxç Psls 1 ;f]reGbf Psn ;f]df /xg]k]l]Qsf sf/of o; lfgsf]h]vd ljBdfg 5 . To:t}lgjfrt :yfglo txxçn]jflifs ah5 tyf sfognd thd]sf ;Gbedf sd dxTj lbg];Defjgf klg plQs}5 eg]:yfglo sfokf]nsfleg ;xsf/L ljifout zfvf=kpfvf t]g]/ Toxf ;nug hgziQsf] lfdtf lj sf; ug]sfdnfO{kfyldstfdf k%ofpg]klg ;d:of 5 . To:t}:yfglo ;xsf/Ldfk 1 k]fx ug{;lsg];]fdf ;/sf/L ;Argfleg / aflx/af6 u/lb}cfPsf sfdnfO{;xsf/L ;~hfnleq s;/L Nofpg]eGg]csf];d:of 5 . ;xsf/LnfO{lbuf]lj sf;sf nloxçsf]:yfglos/of ug{ hn]fo kl/jt6;DaGwL :yfglo cgshg sfognd ;~rfng ug{/ :yfgjz]lifs lqofsnfk ;~rfngdf ;xsf/Lsf]akT\ ;~hfn kpfu ug];Gbedf klg :yfglo ;/sf/ pTk]s; ;dGjostf{xhstf{/ lbUzb\$ eldsdf /xgsf]l]sNk 5} .

:yfglo ;/sf/ ev{}dfq ;~rfngdf cfPsn]klg xg;S5; :yfglo glIt tyf sfognd thd / cGo ;/f]sf/sf ljifodf :yfglo ;xsf/L ;^{aB}, ljifout ;^{aB}ç / ;xsf/L cleofg lj1xçsf]ljrf/ cgejnfO{pkofu ug{;lsPsf]5} . kl/Offdt 1 :yfglo ;/sf/ ;~rfng Pg, @)&\$ sf]bkf !! -!_ -3_ cg;f/sf ;xsf/L;DaGwL glIt, sfog tyf jflifs of]hg thd]sf]sfognd ;xhls/of ePsf]5} . o;tkk]klg :yfglo ;/sf/sf]Wofg h?/L 5 .

nfd];dob]vsf]cfly\$ tyf /fhg]ts ;adOfsf]kpfj ;xsf/L lfgdf klg 5 . ;xsf/Ln] ;^aVof]ds lj:tf/sf] r/of t k/f ug{nfu}f]5, t/ lqofzIntf, sfog]lzi7ls/of / :yfglos/ofdf ;xsf/LnfO{k%ofpg yk}ug{afsl 5 . ;dfg sfokp[t]sf cfwf/df lj]lzi6ls/of / Psls/of ug{kxn ug[kg]cfjZostf klg 5 . ;dfjzL ;s[t ;xsf/Ln] lbg ;S5, o;sf]cfjZostf u]dlOf e]udf a9L 5 t/ lqofsnfk ;x/tk]a9L 5gl.

;Defjgf / cfjZostf klg ufpdf g}a9L xf]t/ cfotg / Joj;fosf sf/Ofn]cfsif
 ;x/df a9L 5 . ;ldt ;xsf/Lsf cfnf]rt lqofsnfkaf6 ;du| ;xsf/L cleofgnf0{
 cnu /fvG klg :yfglo ;/sf/ / ;xsf/L ;aBalsf] ;xsfo{cfjZos 5 . :yfglo
 ;/sf/n];xsf/Lsf]dxTjnf0{uDeL/tf;fy lnPkI5 ol ;d:ofsf]w]}xn xg];Defjgf 5 .

उपसंहार

dns klxfnf]k6s ;aBlotfsf]cEof;df u0/xsf]5 . /fhslo ;f, zIQ / lhDd]f/L
 ljefhgsf qiddf gkfnsf]cf^gf]cgej gePsfnf]klg s}L cGofh /xg ;Sg]l:ylt 5 .
 t/ ;Hjwfgsf]lg]b}tf, ;aBLo sfG tyf gdgf sfG Pj+HbUbzG / cledvLs/Ofn]
 cEof;nf0{Jo]l:yt agfpg]cfwf/ lbPsf]5 . ;Da4 lgsfox;n] /fHosf ;feif dNo,
 ljifot sfGsf]dgg u/L hgtfnf0{s}b]jGbd /fv] cf^gf]eldsf lgjfk ubf{eljiosf]
 af6f]:j tM ;xh xg5 .

सन्दर्भ

!= gkfnsf] ;Hjwfg, @)&@ .
 @= sfof]t]Ls/Ofsf]k]tj]hg, @)&# .
 #= ;xsf/L;DaGWL Pjnf0{;zfvG / PsLs/Of ug{ag}sf]Pj, @)&\$.
 \$= ;xsf/L ;yf btf{lbUbzG -:yfglo tx, @)&\$.
 %= :yfglo txsf]lgldQ gdgf ;xsf/L Pj, @)&\$.
 ^= :yfglo tx ;~rfng Pj, @)&\$.



सहकारी क्षेत्रको नियमन र प्रवर्द्धनको सन्दर्भमा नयाँ सहकारी ऐनको भूमिका

— सुरेश प्रधान* —

पृष्ठभूमि

;xsf/L P, @)\$* sf :yfgdf xfn;fn};#bn] gof ;xsf/L P, @)&\$ hf/L u/L nfu"u/3f]5 . o;nf0{g]kndf ;xsf/L If]sf]Oltxf;df gof cWofosf];qkft dfGg ;lsG5 . g]knsf];Hwfg, @)&@ n];fjHlgs / lghL If];u};xsf/L If]sf];xeflutf tyf ljsf;af6 tlj]cfly\$ j[4sf]nlo xfl;n ub]lbuf]cfly\$ ljsf; / pknIAwx;sf] Gofol]rt ljt/Of u/L cfly\$ c;dfgtfsf]cGto ub];dfhjfb pGdv :jtGq / ;d4 cyfGqsf]ljsf; ug]nlo /fv3f]5 . ;Hwfgsf]pQ dd{/ efjgf Jojxf/df ptfg{cGo If]sf ;fy};xsf/L If]sf]ljsf;; ;HfOf; ;46 u/L ;zf;g sfod u/Lg clt cfjZos xG5 . ;xsf/L Joj;fosf]k]46sf]dfWodaf6 u/Lal GogLs/Of, kOf{/ dofot /fhuf/Lsf] l;hgf u/L u/La ;dbfo / >ldsx;sf]:jfldTjdf ;xsf/L pB]usf]k]46 tyf ;fdflhs Psls/Ofdf of]ubfg k4ofpg]egl ;eQ /fi6< aB tyf cGt/fi6< >d ;E7gsf]cjwf/Off o; ;Gbedf cem dggLo /x3f]5 . xfnsf]gof ;xsf/L P]n];xsf/L Joj;fo ;b:odf cfwl/t ePsf]n];f]Joj;fo ;~rfngsf]dhhdGqsf 2kdf /x3f]5;xsf/Ltfsf]l;4GtE nf0{cem kpfjsf/L agfpg]dg;fo /fv3f]5 . ;xsf/L ;aB tyf ;yfx;df :j]R5s tyf vNnf ;b:otf ;b:oaf/f khftfGqs lgoGqOf ;b:oaf/f cfly\$;xeflutf ;jfoQt / :jtGqtf, lzIf, tfld / ;'rgf ;xsf/L-;xsf/Lalr kf/:kl/s ;xof] / ;dbfoklt rf;fhf0{cfTd;ft\ufpg]l;4Gtstf ;fy};xsf/L dNoE sf 2kdf /x3f]5 ;b:ox;nf] :jfjndag ;j-pQ/bfoltj, khftGq ;dfgtf / P\$oa4tf / OdfGbf/L, vnfkg ;fdflhs lhDd]f/L / c;sf]blw;vdf ;fy lbg]sfohf0{:jlgod / cgzf;gsf]dfWodsf 2kdf lng];xsf/Lsf]bzgnf0{Jojxf/s 2kdf ptfg[kpf; o; P]sf]k]jwfgx;df ;dfjz /x3f]5 .

* kpv ;lrj, soffel k]z, ;v]

;flassf]P]gn]k]wgf]ds b[6sf]f lnPk15 @)\$* df *## sf];^Vofdf /x]f];xsf/Lsf]
 ;^Vof xfn sl/a #%))) sf]cfs8f kf/ u/]f]cj:yfn];^Vof]ds j[4df 5nfE df/]f]
 b]vg ;lsG5 . :j]];xof]u ;dX -Self Help Group_ sf]kdf :yflkt ;fdflhs jf ;fdbflos
 ;^yfx] klg sfg]l cfwf/ / sfo{Jo]:yfkgsf] cfwf/df lbu]kf xg] ePsf] cfwf/df
 ;/sf/L, bft[jf :yfgLo lgsfon]lgsf; gllt -Exit Policy_ sf]kdf ;xsf/L ;^yfx]
 :yflkt u/Lbg]k] [Qn] Rofpe]]pd]f ;xsf/Lx]sf]:yfkf / ;E7gf]ds lj:tf/ xg
 ku]f]/ xfn kl/jlt] ;Gbdf pQ] ;^yfx]sf]lj sf; , cgudg, lgodg, ;^f]of tyf
 k]4gdf ;d] sl7gf0 ePsf]b]vPsf]5 . ;xsf/L ;^y eP klg Jojxf/df lghl Joj ;fo
 h:tf]s]l Jo]Q]sf]xfnldxfnl e0{gfk]fdvl k] [Qn]k]o kfPk15 / ;/sf/n];xsf/L
 l]gnf0{dxTj lbPsfn]lghl l]g ;xsf/Lk]t ;sf/]ds ge0{e]08}g]sf]l:yltdf /x]f]
 b]vG5 . ;xsf/Lsf]:j]]godsf]cgzf;gdf a:g g;sl ;/sf/ jf bft[lgsfosf]cgbfg
 jf ;xof]u lng]sfo{k]cfslif e0{;b:odvl Joj ;foeGb k/lge{ :jef]sf]sfo{]ln]
 ;xsf/L :jodsf]:jfoQtf / :jtGqtdf ;d] cf3ft kg]u/]f]b]vG5 . ce]] ;b:ox]sf]
 sd ;lqnotfn];fwf/Of ;efdf pkl:ylt e0{;~rfns ;ldlt jf Joj:yfkgnf0{lgu/fgl
 /fv]g}sfo{xg ;s]f]5] eg]n]yf ;ldtsf]k]t]j]g klg cf]krfl/stdf ;ldt xg ku]f]
 cj:yfdf ;xsf/Lsf];zf;gk]t b]vPsf]pbf;lgtn];b:odf cfwf/t Joj ;fo eGg klg
 sl7g xg]l:ylt /x]f]b]vG5 . To:t}Joj:yfkf / ;b:ox]alr sf]lg]xt :jfy]f]g]a
 a9] u0{;b:ox]sf]lxt lj k/Lt ;~rfns tyf Joj:yfksx]n]lghx]sf]cf^gf]:jfy{
 / k]f]obfsf nflu ;^y]sf];DklQ k]f]u ug];Defjgf ePsf]xbf g]a a9]u/]f]b]vG5 .
 Go]g /sd -?- !%))_ sf]hl/jfg ug[k]jwfgn];xsf/Ldf b08xlgtf / sfg]sf]Joj:yf
 kfngdf pbf;lgtf /x]f]b]vPsf]5 . ;fy};xsf/Lsf]dNo / l;4f]t gf3] sf/f]f/ ug]
 / ;xsf/Lsf]:j]kdf sDkg]sf]kdf ;^y rnfpg]k] [Q a9bf]/x]f]/ ef]l]ns l]g
 gf3] sf/f]f/ ug]u];b:o;u sf/f]f/ ug]tyf ljQlo dfkb08 kfngf gug]k] [Q h:tf
 sf/0faf6 art /sd eQ]fgl ug{g;s]f]tyf C0f rQ]f ug{g;s]f ;b:ox]nf0{;d]
 sf/afxl ug{g;Sg csf]sdL sdhf]l /x]f]b]vG5 . ;xsf/L ;^yfx]sf]sf/f]f/df
 kf/blz]f]sf]cefj -k]t]j]g, hfr k/L]f]f, ;xflutf cflb_, dfkb08sf]kfngf gug]
 -ljQlo lj j/Of k]t]j]g / n]yk/L]f]f_, lgoldt ljQlo k]t]j]g ug]sfo{;d] l]nDa
 ug]f ;fy}lgofds lgsfox]df blf / kof]t hgziQ] gePsf sf/0fn]k]f]sf/L lgodg
 / cgudgsf]cefjn];xsf/Lx] ;d:ofult ;^y]sf]kdf ;~rfng xg]q]d klg
 a9bf]kdf /x]f]b]vG5 .

नियमनसँग सम्बन्धित प्रावधान

gof ;xsf/L Pgn]dht xfn k]r ngdf /xsf]cGt/f6 ;xsf/tfsf]dNo tyf l ;4fgtnf0{ kfngf u/fpg]/ b]z sf] ;xsf/Lsf]xfnsf]cj:yfnf0{wofgdf /fvL lgodg ;u dVotM lgDg kfjwfgx /fv]sf]b]vG5

★ सदस्यता लिने आधार र सदस्य केन्द्रीयताले नै नियमनको कार्य गर्ने : :yfgLo :t/sf] a;f;f; ; feff ;DaGwg, k] fut / sfoffout ;b:otf lng ;lsq]kfjwfgn];xsf/L ;yfsf]cfwf/ / ;aVofn]lgodgsf]cfwf/ lglZrt u/]sf] 5 . ;fy}k|tt Pgn] k|s[ts JolQm Ps :yfgLo txsf]Ps}k|tsf PseGbf j9L ;yfsf];b:o xg gkfpg] Joj:yfn]Ps}k|tsf PseGbf a9L ;xsf/Ldf ;b:o xg]xfnsf]kf] [Qnf0{lgodg ug{vfhPsf]5 eg]tf]sPsf]ckjfbf ;yfx, h:t} gkfn ;/sf/sf]lgsfo jf ;fdbflos ;aB ;yfx, nf0{dfq sfghL÷s[qd JolQm ;b:otf lbg ;lsq]ePsf]n] ;b:ox, sf]axu0fgf, ;yfx, sf] ;aVof tyf k|/lDes ;xsf/Ldf k|s[ts JolQm nf0{ b]x]f]gkg]u/L ;b:otf lng ;Sg]Joj:yfn] ;b:otfsf]ljifodf cfjZos lgodgsf] Joj:yf k|fj sf/L agfpg vfhPsf]b]vG5 .

★ सहकारी संस्थाहरूको कार्यक्षेत्र स्पष्टता र कारोबारको आधारमा वर्गीकरण : xfn art tyf C0f ;xsf/L ;yfsf ;fy}axp2Zolo, s[if nufot cGo ljifout gfda6 @) k|f/sf ;xsf/L ;yfx, -h:t}bUw, lrof, pkef]f, t/sf/L tyf k|nk|h cflb_ eP klg k|f] ;a]art tyf C0f sf/faf/ ug]u/]sf]t/ ljifout gfda6 btf{e0{;f] cfwf/df ;/sf/L cgbfg lng]jf cGo ;ljwf lng]kf] [Qnf0{Jojl:yt ug{;yfx, n] ;~rfng u/]sf]Jofj ;flos lq]ofsnfkx, df kl5Nnf]cfly\$ jif{Dddf kl/rflnt artsf]bfloTj / kl5Nnf]cfly\$ jif{sf] ;b:otk]sf] vl/b jf laqm sf/faf/df sDtdf tl; k|tztGbf a9L lx;f ePsf]sf/faf/sf]cfwf/df dVo sf/faf/sf] cfwf/ dfgl ;xsf/Lx, sf]k|tsf]jul, \$/0f u/Lg]ePsf]n]pTkfbg / pTkfbstjdf clej[4 ug] ;xsf/L / ljQlo k|tsf] ;xsf/L 560fpg ;lsq]ePsf]n]k|tsf] cfwf/df ;xsf/Lx, sf]k] fut dfkb08 -h:t} art tyf C0fsf]nflu kN; {ljZn]f0f cflb_ sf cfwf/df lgodgsf]cfwf/ to u/Lg]xbf lgodgsf] sfo{ug{ ;3fp kUg hfG5 .

★ सहकारीहरूको विषयगत आधारमा सङ्गठित हुने (फेडरेटिंग) प्रक्रियामा सङ्घीय संरचनागत निश्चितताले नियमनको प्रभावकारिता : k|/lDes ljifout ;xsf/L ;yfx, cf^gf] sfo{k|tsf]cfwf/df tna6 dfly -Bottom up_ ;E7t xg]u/L ;aB u7g ug] kfjwfgn];aBlo ;Argfsf k|of txd ;Hjwfgn]Joj:yf u/]g;f/sf] ;xsf/Lsf] ;Argf sfof]jog ug]qiddf ;xsf/Lsf] ;E7t xg]Joj:yf lgodg ug{k|fj sf/L eldsf vlg]b]vG5 . k|tt Pgn]df Ps lhNnfd Ps}k|tsf]PseGbf a9L lhNnf

ljifout ;xsf/L ;^{aB} jf lhNnf ;xsf/L ;^{aB}, Ps k^bzdf Ps}k^b[tsf]PseGbf
a9L k^bz ljifout ;xsf/L ;^{aB} jf k^bz ;xsf/L ;^{aB}, s^bl^bo :t/df Ps}k^b[tsf]
PseGbf a9L s^bl^bo ljifout ;xsf/L ;^{aB} / /fli6^a :t/df PseGbf a9L /fli6^a
;xsf/L dxf;^{aB} u7g ug{g;ls^g]Jo^j:yfn]ubf{;^{aB}Lo ;^argfsf :yfgLo tx,
k^bz tx / ;^{aB}lotf txdf q^mdz^m ;^{aB} u7g xg]k^jjwfgn];xsf/L ;^afx^zsf]
Jofj ;flostf lj sf;df :j t^m:k^mt^t{;Eⁱ7t xg u0{:jlgodgsf]cEof;nf0{;fy^ztf lbg
/ k^bfjjsf/L agfpg ;3fp kUg]b^jv^z5 .

★ सहकारी संस्थाको कार्य क्षेत्र व्यवस्थापनले भौगोलिक नियमनलाई सघाउ पुऱ्याउने: gof
;xsf/L P^jn]btf{xbfsf avt ;xsf/L ;^aysf]sfo{lf^zsf]ljifodf :ki6 Jo^j:yf
u/^zf]5 . h;df art tyf C0fsf]dVo sf/f^af/ ug];^aysf xsdf dxfgu/kflnsf
/ pkdxfgu/kflnsf eP Ps j8f tyf gu/kflnsf jf uf^pkflnsfdf art tyf C0fsf]
dVo sf/f^af/ ug];^ayf / cGo ;^aysf]xsdf Ps :yfgLo tx;Dd t^f]sPsf]5 . o;sf
;fy};^ayfn]btf{e0{Jofj ;flos ;j^f k^f/De u/^zf]b0{^jif^zkl5 hf]8Psf]ef^z]ns
lf^z] sfod /xg]u/L sfo{f^z]lj:tf/ ug{;Sg]k^jjwfg klg /flvPsf]5 . o;sf
nflu ;^aysf]Jofj ;flos lq^oofsⁿfk / ;b:otf a9fpg, ;^aysf]sfo{;~rfngdf
;b:osf]k^to^fl fgoGq0f sfod /fv^g /rgfⁱds pkfox^z c^jnDag ul/Psf]dfkb08
k^tsh g/x^zf]tyf ;b:osf]a;f^af;sf]k^b[t, kfos kgⁱ:yfg, :yfgLo c^j:ylt /
ljz^f Jofj ;flos cfjZostfsf cfwf/df sfo{f^z]lj:tf/ ug{;ls^g]k^jjwfgn]:ki6
cfwf/df sfo{f^z]Jo^j:yfk^g u/L lgodgsf]sfo{nf0{;3fp k^ofpg]b^jv^z5 .

★ सहकारी संस्थाको सञ्चालकको व्यवस्थापन : sg];xsf/L ;^aysf];~rfns ;f^zL
;^aysf]sd^f/L jf cf^zgf];^ayfn];b:otf lnPsf];xsf/L ;^ayafx^z csf]sg]
;xsf/L ;^aysf];~rfns aGg gkfp^g]k^jjwfg /flvPsf]5 . t/ jflif^z b0{s/f^z
z^kpeGbf sdsf]sf/f^af/ ug];xsf/L ;^aysf];~rfnsn]To:tf];xsf/L ;^aydf
sd^f/Lsf z^kdf sfd ug{;Sg]Jo^j:yf u/L ;fgf ;xsf/Lx^zsf];DaGwdf nfut
k^bfjjsf/L z^kdf sfo{Jo^j:Yff u/^z] ;~rfns lgodgsf]Jo^j:yf ePsf]5 . ;fy}
tⁱsfnl^g ahf/sf]c^j:yf / db^f:k^mltⁿf0{wofgdf /fv^L o:tf]sf/f^af/sf]clwstd
;ldf ul7t ;ldltⁿ];do ;dodf t^fg]Jo^j:yfn]kl^g ;~rfnssf z^kdf :jfy^z]
lj jfbnf0{k^ttt lgodgsf]cfwf/df Jo^j:yt ug{vf^z]hPsf]b^jv^z5 .

★ ब्याजदर सीमित गर्ने प्रावधान : ;xsf/L ;^{aB} ;^afx^zart / C0fsf]sf/f^af/
ubf{Ing]/lbg]Aofhb/alrsf]cGt/ 5 k^tzt^eGbf a9L gxg]Jo^j:yf ul/Psf]5
eg]/lhi6^zsf]c^wolft^fdf ul7t ;ldltⁿ];xsf/L ;^aysf]k^bf^zgsf nflu art
tyf C0fsf];Gbe{Aofhb/ -/k^m];OG6^z]6 /^z / sf/f^af/sf]clwstd ;ldf t^fg
;Sg]Jo^j:yfn]rsf]Aofh ln0{;b:ox^zsf]z^fff^o ug];xsf/L ;^afx^znf0{lg^zrt

;ldfleg /fvg]JoJ:yf ul/Psf]b]V65 . o; k]jwfgn];b:o s]b] sf/faf/nf0{;d] an klg]dg;fo P]n]/fv]sf]b]V65 .

- ✦ शेयर खरिद बिक्रीको कारोबारमा बन्देज : ;xsf/L ;yfn]art /sd ;b:oar COf nufgl, g]kfn ;/sf/n]hf/L u/]sf] COfkq jf g]kfn /fi6<a]n]hf/L u/]sf]6]k/L lan vl/b ug{afx]s crn ;DklQ vl/b, k]jwfgn/ lgdf]sf, sf/faf/df nufgl, k]d{]f sDkg] jf sg}a]sf]-;xsf/L a]afx]s_ z]p/ vl/b jf cGo sg}k]p]hgdf pkof]u ug{gxg]JoJ:yf u/]sf]5 . t/ P] k]/De xgcl3 sg};xsf/L ;yfn]sg}k]ans sDkg]sf]z]p/ vl/b u/]sf]ePdf To:t]z]p/ t]sPadf]hdsf]c]lwleq x:tft/Of u/L;Sg kg]JoJ:yf;d] ul/Psf]5 .
- ✦ संस्थागत सुशासनमार्फत कारोबारमा नियमितताको व्यवस्था : ;xsf/L ;yfx]sf]cfly\$ sf/faf/ JoJ:yt ug{gof ;xsf/L P]df æshf{;t]gf s]b] :yfkgsf df]wodaf6 shf{k]fxdf z4tf sfod ug]JoJ:yfsf ;fy};xsf/Lsf]shf{c;nL ug]k]p]hgdf nflu æshf{c;nL Gofoflws/OfÆ sf]JoJ:yfn];xsf/L l]sf]shf{c;nLsf]JoJ:yf ul/Psf]5 . To:t}sg};xsf/L ;yfsf]bt{vf/]h ePdf /lhi6] jf sfof]o k]p]vn]ælnSjl8]Æ lgoQ ug]JoJ:yf u/L ;xsf/L ;yfsf];DklQ / b]lot]sf] lx;fa /fk]fk] ug]JoJ:yfn];xsf/Lsf]cGto klg JoJ:yt u/L ;xsf/L ;yfsf];y]fut lgodgsf]JoJ:yf k]p]sf/L agfpg]k]jwfg ul/Psf]b]V65 . o; sf afahb ;xsf/Lx] ;d:ofu]t ePdf To:t]æ;yf jf ;aB ;d:ofu]t 3]f]offÆ ug{;lsg] JoJ:yfn] klg ;xsf/L l]df z4ls/Ofsf] k]jwfgn];d] ;xsf/L ;yfx]sf] lgodgsf]sfo{k]p]sf/L agfpg]ck]ff ug{;lsG5 .
- ✦ कालो सूचीसम्बन्धी व्यवस्था : ;xsf/L ;yfaf6 COf ln0{/sdsf]ckrng ug]jf efvfleg COfsf];fjf Aofh lk]tf{gug]JoJ:Qsf]gfd gfd];L;lx] sfnf];t] k]sfzg ug{;lsg]k]jwfgn];xsf/L ;yfx]sf]sf/faf/df :jR5tf cfpg u0{;xsf/Lsf] k]jwfgn];d] dx]j]k]Of{eldsf /xg]ljZjf; ug{;lsG5 .
- ✦ दण्ड व्यवस्था : o; P]n]b08 ;hfosf]kof]t JoJ:yf u/L s;/sf]cfwf/df b08sf] JoJ:yf u/]sf]5 . s;/sf]k]sf/ / lauf]g;f/ lauf]ad]hdsf]hl/jfgf tyf bz jif{Dd s]sf]JoJ:yf;d] ul/Psf]5 . gof P]df ul/Psf]o; k]jwfgn];xsf/Lsf ;b:o tyf ;~rfns ;ldtx]n]:jlgodgdf ;b:os]b] JoJ;fo ;~rfng ug{ ;3fp k]ofpg]gsf/f]ds k]Ofsf]JoJ:yf u/]sf]5 . ;flas P]df gfd dfqsf] cfly\$ b08sf]JoJ:yfn];xsf/L l]df lj;E]tx] b]VPsf]/ xhf/]artstf\$ /sd lxxg]ldgf ePsfn];]sfof]f0{lg?T;flxt ug{of]P] ;xof]ul xg]s/fdf ljZj:t xg ;lsG5 .

✦ प्रवर्धनसम्बन्धी व्यवस्था: gof Pjnn] ; xsf/Lsf] kljwgsf] nflu ; d] ljeGg kljwfg u/}f]b]vG5, hg dVotll lgDgfg; f/ cf]nofpg ; lsG5 ll

- सहकारी ब्रान्डमा बिक्री वितरण : ; flas ; xsf/L Pjdf ; xsf/L ; aB ; yfxz]n] j:t jf dfn; fdfg pTkfbg u/}f]cj:yfdf ; xsf/Ldf btf{eP klg a[8sf]nflu lghl lfgsf]h:t}pBfu ljeufdf kgll btf{xgkg[kljwfgnf0{kl/jtG u/L o; Pjnn] ; ~rfng ug]sf/faf/, Joj; fo, pBfu jf kl/of]hgfsf]pTkfbg ; xsf/L a[8df laql ljt/Of ug{; Sg]Joj:yfn]ubf{; xsf/L ; yfxz]sf]pTkfbg laql ug{; xh ug[kljwfg /fv}f]5
- युवा वर्ग केन्द्रित सहकारी खोलन प्रोत्साहन : xfnsf]Pjnn] ; xsf/L ; yfdf ; b:o xg ; Sg]pd] ; flassf]ac7f/ jifsf] ; 66f ; f]jif{pd]E k/f u/}f JolQll ; b:o xg ; Sg]kljwfg /fv}f]sd pd]sf gkfnl gful/sxz ; yfsf] ; b:o xg ; Sg]Joj:yf ul/Psf]5 eg]gkfn /sf/, k}z ; /sf/sf lgsfoxz, :yfglo txsf ; fy} ; yfsf]sfo{f]leqsf ; xsf/L lJBfno / ; fdbflos lJBfno, u7L, :yfglo Sna, :yfglo txdf u7g ePsf u]gkfnfdhs ; yf, pTkfbg / ; Jfdhs ; aB ; yf, pkef]f ; dxz ; yfsf] ; b:o xg ; Sg]Joj:yf; d] ul/Psf] b]vG5 . >lds, of nufotn]cf^gf] >d jf ; lkdf cfwf/t e0{Joj;fo ug] ; xsf/L ; yfsf]xsdf akGw]hgf gkfnl gful/sxzE eP klg ; yf u7g ug{ ; Sg]Joj:yfn] ; d] of juof ; xsf/L kl4G ug[kbf; u/}f]5 .
- सहकारी संस्था गठनमा सदस्य सदख्या : >lds, of nufotn]cf^gf] >d jf ; lkdf cfwf/t e0 Joj;fo ug] ; xsf/L ; yfsf]xsdf akGw]hgf gkfnl gful/sxzE eP klg ; yf u7g ug{ ; Sg] dxfgu/kfn]sf / pkdxfgu/kfn]sf lfgdf art tyf C0fsf]sf/faf/ ug] ; yf u7g ubf{sDtldf Ps;o hgf gkfnl gful/sxzs] ; xeflutf xg kg] gkfn /sf/, k}z ; /sf/, :yfglo tx jf To:tf ; /sf/ jf txsf]cgbfg jf :jfldTjdf ; ~rfnt lJBfno, lJZjlJBfno jf ; E17t ; yfaf6 kfl/>lds kfp]kbdf axfn /x}f sDtldf Ps;o hgf sd{f/L, lzlfj jf k]wofksxz]n]cfk;df ldnLE k]rInt sf]g]ad]hd btf{ ePsf]cf^gf]k] fut ; E7gsf cfwf/df ; b:otf, k]tlglwTj / ; Jf ; ~rfngdf t]sPadf]hdsf ; t{aGb]hxz kngf ug]u/L ; yf u7g ug{ ; Sg] aPs;o hgfeGb sd ; aVof /x}f Pp6} sf]f]odf sDtldf tl;hgfE sd{f/L, lzlfj jf k]wofksxz]n]cfk;df ldnL ; b:otf, k]tlglwTj / ; Jf ; ~rfngdf t]sPadf]hdsf ; t{aGb]hxz kngf ug]u/L ; yf u7g ug{ ; Sg]Joj:yf dxTjk0f{dfGg ; lsG5 .

- सहकारीबीचको सहयोग र समन्वयको लागि सङ्गठित हुने प्रावधान : k|/lDes ;xsf/L ;yfxz[n];~rfng u/L/xsf pTkfbg jf ;Jfdhs Joj;fosf]j8fb]v :yfglo tx xb}lhNnf jf kpbzsf ;fy};aBLo :t/;Dd Joj;fosf]kbs[t x]L ;DalGwt ;xsf/L Joj;fosf]lj sf; , k|ljws 6Jf, k|46 / ahf/Ls/Of nufotsf sfof]f ;xof]u k#ofpg ;xsf/L ;aBx; ;d] ldnL cf^gf]ljifosf]s]blo ljifout ;xsf/L ;aB u7g ug{tNnf]:t/af6 dflysf]>Pvnfcgzk ;E7t xg]k|jwfgn]:yfglo txb]v /fli6x / cGt/fli6x :t/;Dd Joj;fosf]k|46 ug{;lsg]af6]vf]h]sf]5 . o;af6 Joj;fosf]cu|/ k[7 ;DaGwx; :yflkt ub] lbuf]Jofj;flos lj sf;df d2t k#ofp5 . ef/tdf cdn bWsf]xfnsf]cj:yf oxL èPvnfcgzk ePsf]pbfx/Of dgglo b]vG5 .
- विशिष्ट प्रकृति र ठूला लगानीका लागि विशिष्टीकृत सहकारी सङ्घको गठन : o; Pgn]t]sPsf]cfwf/df axp2Zolo jf ljifout ;yfxz[n]cfk;df ldnL hnljBt\cfof]hgf, /f;folgs dn sf/vfgf, cfjf;Lo kl/of]hgf, oftfoft, ef/L s[if pks/Of, kinkih kpf]vg, hl8a6L kpf]vg, lrgL pB]u, zlt e08f/, c:ktfn, lzlfno, k|ljws lzlfno, kpf]uzinf h:tf 7hf nufgl rflxg] pTkfbg sfo{ug{jf ;b:osf ;fem cfjZostsf j:t jf ;Jfsf]kl/kl't{ug{ lj|zi6Ls] ;aBsf]u7g ug]u/L Ps kOf{zkn]Jofj;flos ;yfsf]lj sf; ug[k|jwfg /fv]sf]b]vG5 . o; ;aBnf0{sg};aB, dxf;aBdf rGg]/ rlgg] clwsf/ g/xg]ePsfn]lj|zi6 sfo{kbs[tsf]sfo{x b]zel/af6 ;xsf/Ldfk] nufgl ug{;lsg]k|jwfgn];xsf/Lsf]nufgl]sf]gof cj;/x; l;hgf ug{/ ;xsf/L Joj;fo k|w6 ug{of]k|jwfg ;xof]uL xg]ljZjf; ug{;lsg5 .
- सहकारी संस्थाको फराकिलो कार्य क्षेत्र : k|tt Pgn]hnljBt\cfof]hgf, lzlf, eflifs, ;flx]tos, ;f:s[ts, :jf:Yo ;Jf, ;~rf/, ljz]f s[if jf jghGo kpf]f/sf]pTkfbg, ;~ro jf kpf]vg ug]h:tf Jofj;flos lfg Pj+;b:ox;sf] ;xeflutf lj:tf/sf sf/Of k|/Ded}k]/flsnf]sfo{f] cfjZos kg]ePdf btf{ ubf]f avt g}t]sPsf]cfwf/df Ps :yfglo tx jf lhNnf jf PseGb a9L lhNnf jf PseGb a9L kpbz sfod ug{;lsg]k|jwfgn];xsf/L ;yfxz]sf] lj|zi6 o]ubf]gsf]cfwf/df k]/flsnf] sfo{f] xg ;Sg]ePsfn]o;af6 ;xsf/Lsf] k|w6df of]ubfg kUg]ck]ff ug{;lsg5 .
- सहकारी संस्थाहरूको प्रवर्धनका लागि छुट, सुविधा र सहूलियतको प्रावधान : gof Pgn];xsf/L lfg]sf]lj sf; , k|w6 / ;Hf0sf nflu ;xsf/L ;yfnf0]ljleGg 56, ;ljw / ;xlnot pknAw xg]Joj:yf u/]sf]5, h;df lnvt /lhi6]kg ug{u/fpg gkg] ;yfn]hUuf hldg nufotsf crn ;DklQ vl/b ubf{cfo

l6s6 b:t/ jf /lhi6}kg b:t/ gnflUg] hUuf bl[6aGws kfl/t ubf{sg}klg
 zNs gnflUg] huBf sfjfdf 56ØfPsf]/sd, ;#lft khl lkntf{sfj / ;xsf/L
 kl46 sfjfdf hDdf u/{sf] /sddf cfos/ gnflUg] h:tf kjjwfgx /fv}sf]
 5 eg] tflsPsf]dfn;fdgf / kpfhgsf]nflu eG;/f/ dx;n jf dNo clej[4
 s/ tyf ;xsf/L ;yfn]pTkfbg u/{sf]dfn;fdgdf nflu]cGtllzNs jf dNo
 clej[4 s/ 56 lbg ;Sg5 . gkfn ;/sf/n]gkfn /fhkq df ;'rgf kpslz t
 u/L ;xsf/L ;yfn]pTkfbg u/{sf]j:t lgsf;L ubf{to:tf]j:t:tdf nflu]lgsf;L
 s/ 56 / pBflnf0{lbP ;/x krlnt sfggadflhd lgsf;L gub cgbfg lbg
 ;Sg] kjjwfgn]pTkfbg / pTkfbstjdf ofubfg lbg ;xsf/Lx/sf] kl46df
 dxTjk0f{eldsf vllg]ljZjf; lng ;lsG5 .

- स्थिरीकरण कोषसम्बन्धी प्रावधान : art tyf C0f ljifout ;yfsf];~rfngdf
 ;Defljt hflvdaf6 ;#f0f ug{Ps l:y/Ls/Of sfj v8f ug{ ;Sg] Joj:yf
 u/L ;f]sfjfdf 0R5s ;xsf/L ;yf, art tyf C0f ljifout sbllo ;xsf/L
 ;aBdf ;b:o /x}sf ;xsf/L ;yf, /fli6e ;xsf/L dxf; aB, /fli6e ;xsf/L
 a}, /fli6e ;xsf/L ljsf; afB{gkfn /fi6e a}, dGqfno, gkfn ;/sf/sf cG0
 lgsfo / cGt/fli6e ;xsf/L ;aBx/sf]ofubfg /xg ;Sg] Joj:yf /x}sf]5 .
 k|tt sfjfaf6 t/ntf Joj:yfkg / ;d:ofult ;xsf/Lsf]arfpsf nflu ;fk6L
 lbg, ;d:ofult ePsf]cj:yfdf Joj:yfkg ;ldltsf]vr{ax}f / l:y/Ls/Of
 sfj ;~rfns ;ldltsf]vr{Jax}f ;lsq]xbf hflvdaf6 k/{sf ;xsf/Lx/nf0{
 ljZjf; / e/f]f hufpg]cfwf/sf]l;h6f xg kU5 .
- सहकारी शिक्षालय: ;xsf/L lzlf]sf]dfllodaf6 ;xsf/L Joj;fotkrlpBdzlntf
 ljsf; ug{ljBfno txsf]kf7oqddf cfwf/e't ;xsf/L 1fg ;dfjz ug]tyf
 ;xsf/L ljBfno / ljZjljBfnocGtu' ;xsf/L ;a'sfo jf lzlfno -:sh
 ck sf]ck/16e :yfkgf ug{;lsq]Joj:yfsf ;fy};xsf/L zlf]fs lqofsnfk
 ;~rfng ug] ;xsf/L ;yf jf lgsfosf]kpf0f]s/Of -Pqll86]g_ sf] ;d]
 Joj:yf ePsn]lfdt ljsf; u/L ;xsf/L lzlf]n]Joj;fosf]k]wqdf k]olf
 eldsf vllg ;Sg]b]vG5 .
- अन्तरसहकारी कारोबार गर्न सक्ने : ;xsf/L ;yfx/alr cfk;L nbb]sf]
 dfllodaf6 cGt/;xsf/L sf/faf/ ug[kjjwfg /x}sf]Ps ;xsf/Ldf t/ntf
 /x}sf]cj:yfdf csf] ;xsf/Ldf nufgl ug{ ;lsq]Joj:yfn] ;xsf/Lsf] khl
 kl/rfngdf lqofzLntf Nofpg ;lsG5 .

निष्कर्ष

gof ;xsf/L Pgn] lgodgsf] kjjwfgsf ;fy} ;xsf/L ;yfx¿sf] kl46fids eldsf
;d]sf] Vofn /fv]sf] xbf ;xsf/L If]sf] ljsf; / kl46sf nflu ;f] Pgn] j:tut
k]f]f/ tof/ u/]sf]dfGg ;lsG5 . pNnlvt lgodg / klw6sf]kj]wfgx¿nf0{lgofds
lgsfox¿sf ;fy} ;xsf/L If]n] ;d] Jojxf/df ptfg[kpf; u/]f gkfnsf] ;xsf/L
If]n]cyfGqsf]lbuf]ljsf; / ;d[4sf]ofqfdf pNn]vglo eldsf vlg]s/fdf ljZj:t
xg ;lsG5 .

सन्दर्भ स्रोत

- sfgb Istfa Joj:yf ;ldlt, gkfnsf] ;Hwfg, @)&@, aa/dxn, sf7df8f}.
- ;xsf/L ljefu, ;xsf/L Pq, @)\$*, sf7df8f}.
- ;xsf/L tyf u/Lal lgjf/Of dGqfno, ;xsf/L Pq, @)&\$, sf7df8f}.
- uf]Laxfb/ sfsL{ tyf cGo=, ;d:ofult art tyf COf ;xsf/L;DaGwl kltj]g,
@)&!, sf7df8f}.



सहकारी ऐन, २०७८ का प्रमुख विशेषता

— ✍ भरतप्रसाद आचार्य* —

१. पृष्ठभूमि

;feif ;*yf Pj, @)\$! cg;/ /; /sf/af6};~rfInt, lgoGqt / k|l4f e0/xsf]tTsfnlG
;feif ;*yfxz,nf0{ ;/sf/L ;eGq / lgoGq0faf6 aflx/ Nof0{ Jofks hg;xeflutfsf]
dfllodaf6 :jfoQ / :jtGq 9En];~rfng Pj+J:tf/ ug[p2Jon]cfPsf];xsf/L Pj,
@)\$* df ;do ;fk]f zkd f cBfjlws / ;wf/ ubf;xsf/L Pj, @)&\$ cfPsf] 5 .
;+bdf k] ePsf] sl/a @ jifk[5 @)&\$.&! df /fi6ktHoaf6 kpf0fLs/Of ePk[5
;xsf/L Pj, @)&\$ n]cfkrfL/s dfGotf kfPsf] 5 .

#\$,))) eGbf a9L ;xsf/L ;*ydf ;*ug ePsf ^) nfveGbf a9L ;b:osf] rf;f]/xsf]
Pj ;+blo pk;ldlt df Jofks r rf{/ 5nk|nkl5 kf; ePsf]xf]. xfd[h:tf]cNklj sl; t
Pj+clj sl; t dn sdf ;/sf/L lgoGq0f, lgodg / b08 ;hfo kpf0fL sdhf] agf0{:jfoQ
/ :jtGq 9En]JoJ;fo ;~rfng ug{rfxg]lghL lf] / ;/sf/L lgoGq0f lgodg / b08
;hfosf s8f kfjwfg /fv] To;sf]qf; b]yfp g rfxg]lgofds lgsfosf];feif r l/q xf].
o; k[7elddf ;/sf/L lgofds lgsfo / ;xsf/L cleofgstf]zsf];xdltsf]b:tfj]hsf
zkd f ;xsf/L Pj, @)&\$ nf0{Ing ;lsG5 .

२. प्रस्तावना

o;sf]k]tfjgdf cfTdlge[, lbuf] / ;dfhjbf]dv /fli6x cyfGqsf]lj sf; ug{s[fs,
sflnu9, >lds, Gog cfo ;dX, ;ldfGtLs[;dbfo / cfd pker] ;xeful e0{;b:odfe
5l/P/ /xsf]khl, k|jlw / k|tefnf0{:jfnDag / kf:/kl/stfsf cfwf/df ;b:oxzsf]
cflyf ;fdflhs, ;f:s[ts pTyfg ug{;xsf/L dNo, dfGotf / l;4fGtcgzksf];dbfodf

* k|rf0{ s]b]o ;xsf/L k|zlf0f s]b]

cfwfl/t, ;b:o s]b]t, nf]stflGqs :jfoQ / :jzfl;t ;E7g ;~rfng ug[s/f pNn]y
5 . k|tfjgfs]efjgfnf0{sfof]jog ug\$fnflu P]df ljleGg Joj:yf ul/Psf]kfOG5 .
;xsf/L bzg / o ;sf]dNo, dfGotf / l ;4fGtnf0{k|tfjgfn]kOf]z:kdf ;d]sf]b]vG5 .

३. सहकारी सङ्घ/संस्था गठन

;xsf/L P]b, @)\$* df df @% hgf g]kfnl gful/s ldn kf/IDes ;yf u7g ug{;Sg]
k]jwfg lyof]. t/ ;xsf/L P]b, @)\$ cg;f/ sDtldf #) hgf g]kfnl gful/s ldn]
ljifout jf axp27olo kf/IDes ;yf u7g ug{;Sg]Joj:yf 5 . t/ >d jf ;lkdf
cfwfl/t e0{Joj;fo ug]eP !% hgf eP klG xG5 / dxfgu/ / pkdxfgu/df art tyf
C0fsf]sf/f]af/ ug];yf u7g ug{eg]!)) hgf cfjZos kb5 . o;/L ;flasdf Pp6}
k]jwfg ;a]nf0{nfu"xGyof]t/ xfn >d / ;lkdf cfwfl/t, dxfgu/ / pkdxfgu/df art
tyf C0fsf sf/f]af/ ug]/ c2 afsl ;a}u/L tlg j6f k]jwfg /flvPsf]5 . o;af6 s]
b]vG5 eg]dxfgu/ / pkdxfgu/df art tyf C0fsf]sf/f]af/ ug];xsf/L ;yf gof
:yfkGf ug{k]j;flxt gug{vfh]sf]k]6 xG5 .

४. सहकारी सङ्घहरूको गठन

;flasdf lhNnf ljifout ;aB, lhNnf ;aB clg ljifout s]b]lo ;aB / /fli6& ;aB
/x]sf]df of]P]n]kb]z:t/df klG ljifout ;aB / k]b]zs ;aBsf]Joj:yf u/]sf]5 .
o;n]cgfjZos tx yk]sf]efg xG5 . xg t k]b]zs ;Argf v8f e0g;s]sf]cj:yfdf
cfPsf]P] ePsf]o;f]ePsf]xg ;S5 t/ k]b]zs ;Argf sfof]jogdf cf0;s]k]5
lhNnf:t/Lo ljifout ;aB / lhNnf ;aB bj}cfjZos b]vb] .

५. विशिष्टीकृत सहकारी सङ्घ

sDtldf @% j6f axp27olo jf ljifout ;xsf/L ;yfx2 ldn] lj]zi6Lst ;xsf/L
;aB v]lg ;Sg]k]jwfg gof x]. 7hf]nufgl / 7hf]sfo{f] cfjZos kg]k]s[tsf]
sfo{ug{o:tf] ;aBsf]sNkgf ul/Psf]5 . o:tf] ;aBsf] ;~rfng klqiof t]sPadf]hd
xg5 egl P]df pNn]y ePsf]xbf lgodfjnlldf o ;DaGwl yk s/f cfpkgk]xG5 . of]
kOf]z:kn]Jofj;flos ;yf xg5 / o;nf0{sg};aB, dxf;aBdf rGg]/ rlgg]clwsf/
/xg]5] egl P]df g]pNn]y ePsf]/fli6& ;xsf/L dxf;aBn]o;sf]k]tlglw]j ug{
;Sg]b]vb] .

६. सहकारी बैक्कहरूको गठन

xfn Pp6f dfq ;xsf/L a} ;~rfngdf /x}f]df ca o; P}n]g}kfn /fi6<a}sf]:jls[t ln0{;xsf/L a}x< u7g ug{;Sg]k}jwfg vnf u/}f]5 . ;xsf/L a}x<sf]u7g;DaGWL k}jwfg t}lspad}lhd xg} egl P}df n}vPsf]xbf a} :yfkf;DaGWL cGo k}jwfgx< lgodfjnldf yk Joj:yf xgkg} . ca ;xsf/L a}sf]:yfkf / ;~rfng k}b]zs cjwf/0ffdf hfbf pkoQ xg} .

७. संस्थाको कार्यक्षेत्र

P} k{/De xbfst avt xfn ;~rfngdf /x}f / gof :yfkf xg];:yfx<sf]nflu a}nf a}n}k}jwfg /x}f]kf0G5 .

७.१ नयाँ स्थापना हुनेको हकमा

art tyf C0sf]dVo sf/f}f/ ug]u/L ;:yf :yfkf ubf{dxfgu/ / pkdxfgu/ ePdf Ps j8f, gu/kfinsf / upkfinsf eP art tyf C0f / cGosf]nflu t}lspad}lhd Ps :yfglo tx;Dd . o;/L art tyf C0f / cGo ;:yf gu/kfinsf / upkfinsfdf btf{ ubf{loglx<sf]so{f} slt xg]eGg];DaGwdf lgodfjnln]k}6 kfg{k}b]vG5 . art tyf C0sf]sf/f}f/ ug];:yfsf]nflu t hg;^vofnf0{cfwf/ dfgl ;^vofids ;ldf t}g ;fble\$ xG5 . cGo ;:yfx<sf nflu eg];t{aGb}h t}g cln hl6n xg hfG5 . t/ ;}f k{/De u/}f]b0{jifk}5 P}df pNn}v ePsf]cfwf/df sfo{f} lj:tf/ ug{;Sg] k}jwfg eg]vnf g]/x}f]5 .

७.२ ऐन प्रारम्भ भएका बखत सञ्चालनमा रहेको संस्थाको हकमा

o:tf ;:yfx< n]P} k{/De ePsf]Ps jif{eq xfnst] sfo{f}, ;b:ox<sf]lj j/Of ;}f ;~rfngsf]cj:yf nufotsf lj j/Ofx< k} u/}k}5 /lhi6k} jf /lhi6k}af6 clwsf/ k}kt clwsf/Ln]cfjZos hfraen u/L sfo{f} kglgwf{Of ug{;Sg]Joj:yf /x}f]5 . o;/L sfo{f} kglgwf{Of ubf{;b:o lj:tf/sf]cj:yf, ePsf]ns lg/Gt/tf, ;}f ;~rfngsf] cj:yf, ;b:o ;xflutf nufotsf cfwf/ ln0G} hg sfo{Ps jif{eq u/L;Sgkg} . cyf{P} k{/De ePsf]ldlt @)&\$&.! sf]b0{jif{eq xfn ;~rfngdf /x}f ;xsf/L ;:yfx<sf]sfo{f} kglgwf{Ofsf]sfd ;DkGg ug{k}xG5 .

८. सङ्घ/संस्थाको वर्गीकरण

;:yf jf ;^Bnf0{ljifout cfwf/df t}lspad}lhd jul\$ /Of ug{;Sg]k}jwfg P}df 5 . t;y{lgodfjnln]slt lsl;dsf ;xsf/L ;^B÷;:yfx< xg}g\eg] :ki6 Joj:yf ug{k}g

xG5 . xfn ljleGg ljifosf ljifout s]b]o ;^aBxZ @) j6f /x]f 5g\ . xfnst sltko
ljifout s]b]o ;^aBxZsf]cf]rTodfly kZg ug{;lsG5 . /fhgllts bfpk]r / g]l]jsf]
x]Bafhln]of] ;^aVof ku]sf]k]6}b]vG5 . t;y{ljifout lj]zi6ls/of, cfd k]r ng /
ljZjJofkl cEof;sf]cfwf/df lgodfjnldf jul\$ /of ug{cfjZos b]vG5 .

९. सदस्यता प्राप्ति र समाप्ति

;xsf/L ;^ayfsf] ;b:o xg of]o /x]f]JolQm] ;^ayfsf] ;b:o xg cfj]bg lbPdf #)
lbgleq ;b:otf lbgkg]5 . lbq gldNg]sg}sf/of eP & lbgleq sf/of vf]h hfgsf/L
lbqkg]5 . o:tf]sf/ofpk/ ;DalGwt JolQm]sf]lrQ gaem] ;^ayf btf{ug]clwsf/L ;dlf
ph/ lbq kfpq]/ o:tf]ph/L dgfl;a b]vP ;b:otf lbq cfb]z ug{;Sg]k]jwfg P]jdf
g]/fv] vnf ;b:otfsf]k]ofelt ug{vf]h]sf]b]vG5 . o;}u/L nuftf/ ljgf;rgf # k6s
;fwf/of ;efdf cgkl:yt ePdf ;b:oaf6 x6fpg ;Sg]k]jwfg /fv] ;b:oxZsf] ;lqo
;xeflutfsf]ck]ff u/]sf]k]oG5 . sg}JolQm] Ps}k]s[tsf]PseGb]f a9L ;^ayfsf] ;b:o
xg gkfpq]Jo]y:f 5 . olb xfn e0/x]f]eP P]j k]/De ePsf]tlg jif]eq Ps ;^ayfsf]
dfq ;b:o sfod /fvkg]5 .

१०. साधारण सभा

;fwf/of ;efsf]u0fk/s ;^aVof %! k]tzt tf]sPsf]5 t/ u0fk/s ;^aVof gku]df
& lbgleq bf]l]k6s af]hfpbf ;~rfns ;ldtsf]axdt ;lxtPs ltxf0 pkl:yt eP
kUg]Jo]y:f ul/Psf]5 . lgofds lgsfon]pkoQm / cf]rTo b]v]df ljz]f ;fwf/of ;ef
af]hfpq cfb]z lbq ;Sg]Jo]y:f 5 .

११. सञ्चालक समिति

;~rfns ;ldtsf]cj]w \$ jif{tf]sPsf]5 . pknAw eP;Dd ;~rfns ;ldtdf sDtdf
k]tzt dlxnsf]k]tlglwTj ;lglZrt ul/Psf]5 . dlxnf k]tlglwsf]eldsfnf0{ce
;zQm agfpg sfo\$ /L kbdf klq kUg]Jo]y:f ldnfpg lgodfjnldf ce yk k]jwfg
/fvbf pkoQm xg]b]vG5 . P]j k]/De xgcl3 sg}JolQm] PseGb]f a9L ;xsf/L ;^ayfsf]
;~rfns jf ;f]L jf csf] ;xsf/L ;^ayfsf]sd{f/L ePsf]eP P]j k]/De ePsf]ldltN]
Ps jif]eq sg}Ps ;^ayfsf]dfq ;~rfns jf sd{f/L /xgkg]5 t/ jflif\$ b0{s/f]B
Zk]pfeGb]f sdsf]sf/faf/ ug] ;xsf/L ;^aydf eg];~rfns / sd{f/L Ps}JolQm] /xg
;Sg]cj:yf 5 .

plrt / kof{t sf/Of ePdf ;fwf/Of ;ef Pj+gofds lgsfon];~rfns ;ldlt lj36g
ug{ ;Sg]kfjwfg Pjdf g}pNnY u/ ;~rfns ;ldltnf0{lhDd]f/ agfpg vfhPsf]
kf0G5 .

१२. बचत तथा ऋणको कारोबार गर्ने संस्था

axp2Zolo jf ljifout ;yfsf]kdf btf{e0{dVo sf/faf/ -#) kltzteGbf a9L_ sf
kdf art tyf C0fsf]sf/faf/ u/L/x}f ;yfn]# jiflqdf p2Zocg;/sf]sf/faf/
ug[kg5 . cyf\art tyf C0fsf]sf/faf/nf0{ ;yfsf]sn sf/faf/sf]#) kltztleg
kfg[kg5 . o;sf]dtna ;yf btf{ubf{Pp6f p2Zo /fVg]t/ sf/faf/ art tyf C0fsf]
ug];yfnf0{p2Zocg;/sf]sf/faf/ ug[kb5 egl eGg vfhPsf]xf]. o;u/L Aofhnf0{
dh C0fdf khls[ug{gkf0g]Pj+art tyf C0fsf]Aofhb/sf]cGt/ ^ kltzt eGbf
xg gxg]Pj+lh6k -Pjdf pNnY ePsf];ldtsf];krf/;df_n];Gbe{Aofh b/ tf\$g
;Sg]kf/Ides khL sfif -z}p/ khL / huBf sfif_ sf]kGw|uOff;Dd dfq art ;Ing ug{
kfpj]kfjwg Pjdf g}pNnY u/ ljQlo cgzf;g /fVg vfhPsf]b]vG5 .

१३. विभिन्न कोषहरूको व्यवस्था

१३.१ जगेडा कोष

vb art /sdsf]sDtdf @% kltzt /sd o;df /fVgkg]t/ o; sfifsf]/sd cljefHo
xg5 .

१३.२ संरक्षित पाजी फिर्ता कोष

huBf sfifdf /sd 56bf0{afsl /sdsf]sDtdf @% kltzt /sd o;df hDdf ug[kg5 .
o; sfifdf /x}f]/sd ;b:on]u/}f] jflif\$ sf/faf/sf cfwf/df ;b:oxnf0{pknAw
u/fpgkg5 .

१३.३ सहकारी प्रवर्द्धन कोष

huBf sfifdf /sd 56bf0{afsl /sdsf])=% kltzt /sd o; sfifdf hDdf ug[kg5 . of]
sfif ;xsf/L dGqfnodf /xg5 . sfifdf gkfn ;/sf/sf]tkkaf6 klg /sd hDdf u/Lg5 .
;xsf/L Joj;fo kj4Gsf]nflu ;xsf/L ;aB÷;yfxnf0{g}pknAw u/f0g]pQ sfifdf
hDdf /x}f]/sd lj t/Ofsf nflu ;xsf/L dGqlsf];of]stjdf Ps ;ldlt /xg5 .

dfly pNnY ePsf sfifxsf cltl/Q cGo ljleGg sfifx /xg5g\ . cGo ljleGg
sfifx / To;df 56bfpkg]/sdsf xsdf lgodfjnLn] yk k]6 kfg[kg]xG5 . ol

ljleGg sfjfxčdwo]zþ/ nfefz sfjdf /xþf]/sdaf6 zþ/ wglxčnf0{nfefz pknAw
u/f0g5 . t/ Ps jifsf]zþ/ nfefzsf]/sd zþ/ khlsf]c7f/ kltzteGbf a9L xg]
5þ eg] Pþdf g};ldf tf\$g vfhþf]5 . t/ clxnþf]ahf/sf]Aofh b/ xþf]of];ldf cln
a9L eof]h:tf]klg b]vG5 . o;eGbf cl3 o:tf];ldf !% kltzt dfq lyof].

१४. छुट सुविधा र सहूलियत

- ✦ ;xsf/L ;yfn]cf^gf]sfofho tyf ;]f sþþf]ejg lgdfsf nflu cfjZos kg]
hUuf hldg vl/b ubf{cfo l6s6 b:t/ jf /lhi6þg b:t/ nflu]5þ .
- ✦ ;xsf/L ;yfn]C0f nufgl ubf{hdfgl afkt /fvþf]hUuf b]l6aGws kfl/t ubf{sg}
klg zNs nflu]5þ .
- ✦ ;xsf/L ;yfsf]vb art /sdaf6 huþf sfj, ;#lft khl lknf{sfj, ;xsf/L
kj4þ sfjdf hDdf u/þf]/sddf cfos/ nflu]5þ .
- ✦ ;xsf/L ;yfn]cf^gf]kþf]sf]nflu cfoft ug[d];g/L, cfþ]us tyf s[if oGq,
pks/0f, kf6khf{sRrf kbty{tyf 9jfgLsf ;fwgxčdf nflu]eG;f/ dx;n jf dNo
clej[4 s/ g]kn ;/sf/n]56 lbg ;Sg5 .
- ✦ ;xsf/L ;yfn]pTkfbg u/þf]dfn;fdfgdf nflu]cGtMzNs jf dNo clej[4 s/
g]kn ;/sf/n]cfhzs jf k/}56 lbg ;Sg5 .
- ✦ ;xsf/L ;yfn]pTkfbg u/þf]j:t lgsf;L ubf{To:tf]j:t df nflu]lgsf;L s/ 56
/ cGo pB]unf0{lbP ;/xsf]krlnt sfggadfhdsf]lgsf;L gub cgbfg g]kn
;/sf/n]lbg ;Sg5 .
- ✦ ljKgg, ufdLOf, dlxnf, hghftL, cNk;wosxčaf/f ;~rfInt ;xsf/Lsf]kj4þsf
nflu lap khl, nfut ;xeflutf cgbfg, ;xlnotk0f{C0f nufotsf]ljz]f ljQlo
;ljwf tyf k]ljws 6]f g]kn ;/sf/, kþz ;/sf/ jf :yfglo txn]pknAw u/fpg
;Sg5 .

१५. विभिन्न संरचना र कोषको व्यवस्था

ljQlo sf/faf/nf0{Jojl:yt, hf]vdoQ, kf/bzL{/ ;zf;goQ agfpg shf{;rgf sþb]
shf{c;nl Gofoflws/0f, art tyf shf{;/lfof sfj, l:y/Ls/0f sfj h:tf ;yft
;Argf Pj+sf]sf]Joj:yf klg Pþdf ul/Psf]5 . t/ ol sfj / ;Argfxč ;~rfngdf
Nofpg lgodfjnl df yk Joj:yf u/L sltko sfo]lwxč tof/ ug[kg]xG5 .

१६. जरिवाना र दण्ड सजाय

o;nf0{dht tlg v08df lje fhg u/] xh{;lsG5 ||

१६.१ संस्था सञ्चालनमा नियामक निर्देशन विपरितका कार्यहरू गरेमा रु. ३ लाखसम्म जरिवाना हुन सक्नेछ । यसमा मुख्य गरी निम्न कार्यहरू पर्दछन् :

- ★ Pj lgodadfh lbgkg[sg}ljj/Of, sfuhft, kltjhg, ;rgf jf hfgsf/L glbPdf,
- ★ ;~rfns ;ldlt / nlyf ;ldtsf kbflwsf/L lgod ljk/Lt kl/jtg u/Pdf,
- ★ Pj, lgod, dfkb08, lgbzg kfngf gu/Pdf .

१६.२ बचत परिचालनका मापदण्डहरूको उलङ्घन गरेमा रु. ५ लाखसम्म जरिवाना हुन सक्नेछ । यसमा मुख्य गरी निम्न कार्यहरू पर्दछन् :

- ★ art / C0fsf]Aofhb/sf]cGt/ ^ kltzt eGbf a9L ePdf,
- ★ Aofhnf0{dh shfkhls/Of u/Pdf,
- ★ kfylds khlsf]sf]!% u0ffeGbf a9L art ;Íng u/Pdf,
- ★ zp/ khlsf]!* kltzteGbf a9L zp/ nfefz ljt/Of u/Pdf,
- ★ sfof]eGbf aflx/ u0{jf u/;b:o;u sf/faf/ u/Pdf,
- ★ Pj lgod ljk/Ltsf]Aofh ;ldfeGbf a9L nufgl / s[qd JolQinf0{;b:otf lbPdf .

१६.३ वित्तीय अपचलन, दुरुपयोग, बदनियतपूर्ण कार्य गरेमा बिगो भराउने, बिगोबमोजिमको जरिवाना गर्ने र बढीमा १० वर्षसम्म कैद हुन सक्ने व्यवस्था छ । यसमा मुख्य गरी निम्न कार्यहरू पर्दछन् :

- ★ btf{gu/L jf vf/h ePsf];xsf/L ;yf ;~rfng u/Pdf,
- ★ ;b:osf]art Pj lgod ljk/Lt nufgl u/Pdf,
- ★ ;b:osf]art /sd lxfldgf u/Pdf,
- ★ e\$ ljj/Ofsf]cfwf/df C0f nbb u/Pdf,
- ★ lwtf]c:jfelijs dNofÍg u/L C0f nbb u/Pdf, Innfd laqL u/Pdf,
- ★ kl/ofhgfs]nfut c:jfelijs zkdf a9f0{C0f nbb u/Pdf,
- ★ lnPsf]C0f ;xl kpfhgdf pkoftu gu/L bzkofu u/Pdf,
- ★ ;xsf/L ;yfsf]vftfkftf sfuhftdf s]d6 yk36 u/L hfn;fhlk0f{sfo{ u/Pdf jf unt Invtt of/ u/Pdf jf ug{nufPdf,
- ★ unt 9En]nlyf k/Lif0f u/]u/fPdf jf nlyfk/Lif0fsf]e\$ kltjhg tof/ u/fu/fPdf .

१७. असल नियतले गरेको कामको बचाउ

Pg, lgod, ljlgod, lgbIzsfadflnd c;n lgotn]u/}f]sg}sfd sf/afxLsf] ;DaGwdf dGqfno, lJefu, ;xsf/L ;aB ;yfsf kbflwsf/L Pj+sd{f/LxJ JolQm ut jf ;fdlxs Jkdf hjfkmb]L xg]5gg\egl Pg]sf]bkmf !@# n]arfp u/}f]5 .

१८. जरिवाना र मुद्दा हेर्ने अधिकारी

sfo\$]k}t / ufDeLo{fsf cfwf/df ?= % nfv;Dd hl/jfgf ug{clwsf/ /lhi6k jf /lhi6kaf6 clwsf/ k}kt clwsf/Lnf0{5 t/ To:tf]hl/jfgf ug{cl3 ;DalGwt JolQm of ;xsf/L ;yfnf0{;kmf0 k} ug{sdTldf kGw]lbgfsf];dofj lw lbgkg]xG5 . o:tf];hfodf lrQ ga%g]JolQm]To:tf]lg0f6sf]hfgsf/L kfPsf]ldltn]k}t; lbgleg /lhi6kaf6 clwsf/ k}kt clwsf/Ln]u/}f]lg0f6pk/ ;DalGwt lhNnf cbfntdf / /lhi6kn]u/}f]lg0f6pk/ ;DalGwt pRr cbfntdf kg/fj]gg ug{Sg]Jo:yf 5 .

Pg]sf]bkmf !@\$ adflnd s} ;d} xg];hfo xg]s;/;DaGwL d2fsf]sf/afxL / lsgf/f ;DalGwt lhNnf cbfntaf6 xg]5 .

@)\$* sf];xsf/L Pg]n]lgofds lgsfn]?= !%)) ;Dd hl/jfgf ug{;Sg]clwsf/nf0{ a9fP/ j tdfg Pg]n]?= % nfv;Dd k}ofPsf]b]vG5 . ;xsf/L ;yfxJdf lj;Elt km]pgdf lgofds lgsfosf]sdhf] lgodgnf0{klg cf]ofpg]ul/Psf]lyof]. lgofds lgsfosf] ugf;f]Pg lgoddf ePsf sdhf] k]jwfg, b08 / hl/jfgsf]sf/0fn]ubf{k}fj]sf/L sfd ug{g;s}f]/lxcfPsf]lyof]. ca % nfv;Ddsf]hl/jfgf Pj+auf]c;n, laufadflhdsf] hl/jfgf / ! jif{Ddsf]s}sf];d} k]jwfg /x}f]Pg xfd];fd cfPsf]5 . ca sdhf] Pg lgodnf0{b]vP/ pDsg]cj:yf 5g . ;xsf/L cleofgstf{Pj+gofds lgsfoxJ ;a}o;nf0{;sf/fTds Jkdf ln0{;xsf/L l}df b]vPsf ljs[t lj;EltxJnf0{;dod} ;wf/fTds / pkrf/fTds k4lt ckgf0{z4Ls/Of ug{h?/L 5 .

१९. समस्याग्रस्त सङ्घ/संस्था

१९.१ समस्याग्रस्त भएको घोषणा गर्न सक्ने

;b:osf]lxt ljk/Lt sfd u/}f] eQmfgl ug{k}bflotj eQmfgl ug{g;s}f] art lkntf{ ug{g;s}f] uDeL/ Jkdf cfly\$ sl7gf0 efl]u/x}f]h:tf sf/Of b]vPdf /lhi6kn]To:tf] ;yfnf0{;d:ofu]t ;xsf/Lsf Jkdf 3f]f0ff ug{dGqfnodf l;kmf]/; ug{;Sg]/ o:tf] l;kmf]/; k}kt ePdf dGqfnon];d:ofu]t ;y 3f]f0ff ug{;Sg]5 .

१९.२ व्यवस्थापन समिति

Pgadfjhd sg};yf jf ;a3nf0{;d:ofu|t 3fj0ff u/LPkI5 To:tfj ;yfsfj ;DklQ Joj:yfkg tyf bflotj eQmfgl;DaGwL sfo{ug{gkfn ;/sf/n]Ps Joj:yfkg ;ldlt u7g ug5 . pRr cbfntsfjGofowlz e0;s3fj jf ;fj ;/xsfjkbdf sfd u/L;s3fjJolQisfj cWolftfdf ;ft ;b:olo Joj:yfkg ;ldlt u7g ugJJoJ:yf 5 .

१९.३ व्यवस्थापन समितिको काम, कर्तव्य र अधिकार

- ✦ ;d:ofu|t ;yfsfj ;fwf/Of ;ef, ;~rfns ;ldlt, n]yf ;ldlt n]kpfj ug{kfpfg] clwsf/ kpfj ugJ
- ✦ ;d:ofu|t ;yfsfj ;~rfns ;ldlt ;b:o / cfjZos 7fg3f lghsf kl/jf/, gft3f/nufot ;DalGwt cGo JolQx3nf0{le3sf0{aofg lng]
- ✦ ;d:ofu|t ;yfsfj]lhG;L nufot ;Dk0f{;DklQ lhDdf lng]/ dNofIg ugJ
- ✦ COf c;n ugJ lwtfj]lnnfd ugJ
- ✦ ;~rfns, sd{f/L, jf lghsf kl/jf/sf ;b:on];yfsfj rn crn ;DklQ cf^gf] gdddf /fv3fj]jf cGoq st}nufgl u/3fj]eP To:tfj;DklQ ;d} sAhfdf ln0{lnnfd ljql jf c;n pk/ ;d} ugJ
- ✦ ;d:ofu|t ;yfsfj ;DklQ / bflotj sf]Plsg lx;fa tof/ u/L artstf3f]art lkntf{ugJ
- ✦ ;d:ofu|t ;yfsfj]bflotj eQmfgl ubf{b3f]fosf]kfyldstf sfod ugJ
 - ;b:osf]art eQmfgl,
 - ;/sf/L afsl aSof]f jf xsbfalsf]/sd,
 - ckf60]6 jf hUufsf nflu clup 3kdf /sd aefpg]JolQx3sf]eQmfgl,
 - cGo ;fxx3sf]eQmfgl .

;d:ofu|t ;yfsfj Joj:yfkg sf nflu xfn ;ldltsf] u7g e0{ ;ldlt n] sfd k/De u/L;s3fj]cj:yf 5 .

२०. अन्तर सहकारी कारोबार गर्न सक्ने

Pgdf cGoq hg;s}sf n]vPsf]eP tfklg ;xsf/L ;yfx3n]Ps cfk;df cGt/;xsf/L sf/faf/ ug{;Sg5gl. cGt/;xsf/L sf/faf/sf]klqof tf]sPadfjhd xg5 . PseGbf a9L ;xsf/Lx3 cfk;df ldnl cf^gf]p27o k]ktdf ;3fp k3ofpg Pj-dNo è3vnsfj

lj sf;nf0{a9fjf lbg ;@Q 2kdf sfd ug{;Sg]cj:yf P0n]lbPsf]5 . t/ o; ;DaGwL
lj:t k]q]of / sfof]lw x2 lgodfjnldf cfpkg]xG5 .

२१. अन्तरिम व्यवस्था

P0sf]bkf !%) df cGtl/d Joj:yfsf s]L kfjwfgx2 pNn] 5g\ . gkfnsf] ;Hjwfg,
)&@ cg;/ ;xsf/L ;aB÷; yfx2sf] btf{lgodg nufotsf sfdx2 ;aB÷k]z
/ :yfgLo tlg}txdf k/]sf]Ps :yfgLo tx;Dd sfo{f] ePsf ;xsf/L ;yfsf] btf{
lgodgsf]sfd ;DalGwt :yfgLo txaf6 xg] Ps :yfgLo txeGbf a9L t/ Ps k]zleq
sfo{f] ePsf ;aB÷; yfsf] btf{lgodg k]z txaf6 xg]/ Ps k]zeGbf a9L sfo{f] ePsf
ePsf ;aB÷; yfsf] btf{lgodg sf]sfd ;aBaf6 xg5 . ;aB, k]z / :yfgLo txd
58f58}sf g2x2 lgd f geP;Ddsf] nflu ;aBLo sf g2cg;/ g}btf{tyf lgodgsf
sfdx2 k]z tyf :yfgLo txaf6 xg]s/f cGtl/d Joj:yfdf pNn] ePsf]5 .

२२. निष्कर्ष

#\$,))) eGbf a9L ;xsf/L ;aB÷; yfx2nf0{lgodg / k]46 ug\$ sf nflu cfpf] ;
;xsf/L P0, @)&\$ ljutsf]P0eGbf w]}culfdL :j2kdf 5 . ;xsf/L ;aB÷; yfsf]
lgodg / k]46df ;j]yd ;b:ox2s}eldsf /xG5 . s]b]v lhNnf;Dd /x]f ;aBx2
;xsf/L ;aB÷; yfx2sf] lgodg / k]46 ug\$}p2]on]:yfkf ePsf xg\ . o:tf
;aBx2af6}:jcgzf;g / k]46 sfof ;3fp k]ofpgkb5 . ;xsf/Lsf]dNo, dfGotf
/ l;4fGtcg;/ klg ;xsf/L lgofds lgsfosf]x:tlf]ksf/L eldsf ck]lft xbg .
t/ ;j}fwf/of gful/ssf]art /sd hf]vddf kbtf{ljQlo cgzf;g sfod g/xbf /
;b:ox2sf]lxt ljk/Lt sfo{ubf{;/sf/L lgofds lgsfosf]wofgsif] xg :jfe]js}
7xl/G5 .

;xsf/Lsf]dNo, dfGotf, / l;4fGtcg;/ u7g÷;~rfng xg];xsf/L ;aB÷; yfx2sf]
k]46 / lj sf;df ;3fp k]ofpg]/ dNo dfGotf / l;4fGt ljk]/t ;~rfng e0{;b:ox2sf]
art hf]vddf kfg]Pj+;b:ox2sf] clxt xg] sfof ;nug xg] ;aB÷; yfx2nf0{
lgT;flxt ug]sfof ;xsf/L P0, @)&\$;k]n xg]eGg]ljZjf; ug{;lsG5 .



स्थानीय तहमा सहकारी विकास व्यवस्थापन

— आनन्द सारू* —

/fHozlQnsf];dlrt af8krf8 ;Hjwfgtll xg]JoJ:yf ;^aBlo zf;g k0ffnlsf]dhet
klxrfg xf]. gkfnsf];Hjwfg, @)&@ n];^aB, kbz / :yfglo ;/sf/dfkft /fHozlQn,
clwsf/sf] kbfl xg] ljifoxnf0{ ;lglZrttf u/3f] 5 . hgtfn] cf^gf] glhssf]
;/sf/af6 /fHo kbQ ;Jf, ;ljwfxz kft ug]/ zf;g k0ffnldf ;xeflu xg]cj;/
;^aBlotfdf ck]ff u/LG5 . xfn gkfndf :yfglo tx, kbz tyf ;^aBsf]lgjffg;d]
;DkGg e0{:yfglo, kbz / ;^aB -s]bl /sf/sf]u7g;u};lqotfdf j[4 xg yfn3f]
cj:yf 5 . gkfnsf];Hjwfg, @)&@ n];fjflgs, lghl / ;xsf/L l3f];xeflutf tyf
ljsf;dfkft ;dfhjfb pGdv :jtGq / ;d4 cyfGq ljsf; ug]cfly\$ p27o lnPsf]5
-;Hjwfg, wf/f %)-#_ .

gkfndf ;jkyd lj= ;#@)! df ;xsf/L ljefusf]:yfkf, lrtjgdf lj= ;#@)!# r0
@) df avfg ;xsf/L ;yfsf]:yfkf, ;xsf/L P0, @)!^ cfpG ;xsf/L ljsf;qddf
dxTjk0f{36gfgd lyP . k~rfotL zf;g JoJ:yfsndf ;fef ljsf; tyf cGo sfod
dfkft ;/sf/n]cfk0}cujf0{tyf ;lqotfdf ;~rfng u/3f];xsf/L ljsf;sf]sfof
ck]lft ;knn xg ;s0 . t/ lj=;#@)\$^ sf]khftGqsf]k0 pbo ;u}cfPsf];xsf/L
P0 @)\$* ;xsf/L lgodfjnl @)\$ (sf]sfofjog kZrtf ;xsf/Lsf] ;^aVofds
ljsf; ltaf/ eof]. lj=;#@)\$* ;Dd *#) sf] ;^aVofdf /x3f ;xsf/L ;^aB, ;yfsf]
;^aVof xfn ;xsf/L P0 @)&\$ nfu'xbf ;Dd #\$,%!@ klu;ssf]5 . oBkl ;xsf/Lx2sf]
u0fftDs klfd yk ljsf; ug[kg]ljifodf ;ah]hf3 lbPsf]b]vG5 .

;^aBlo zf;g k0ffnL cg;/f /fHosf]k0 ;Argf :yfglo tx, kbz / ;^aB dfkft zf;g
;~rfng ug]df3hdf :yflkt e0{ ;3f]5 . gkfnsf];Hjwfg @)&@ sf]cg ;rlx2df
;xsf/L ljifonf0{# -tlg_j6}:yfglo, kbz / ;^aBlo ;/sf/sf]cf~cf^gf]Pj+;fef

* al/i7 ;xsf/L clwsf], l8lehg ;xsf/L sfodf0, sf7df8f}

sfo{rlldf ;dfjz ul/Psf] 5 . t;y{cj xfdln] ;aB lo zf;g Joj:yfdf ;xsf/L
 lfnf0{s]s;/L s:tf]glit ln0{cufl8 a9fp5f]eGg]lijfon];jfw dxTj /fvb5 .
 o; sfo{kqdf ;aB lo zf;g kpfnlldf :yfglo txcGtu ;xsf/L lfnf0{s]s;/L ljsf;
 tyf Joj:yfkg ug{;lsG5 eGg]lijfonf0{s]bdf /fvL jtdfg cj:yf / efjL ;fjxznf0{
 JofVof, ljZnf0f ug[hdsf]ul/Psf] 5 . ;aB, kbz / :yfglo txdf ;/sf/sf]zf;g
 ;~rfng ;lqnotf ;aB lo zf;g kpfnlcg;/f/ cjnDag xb}u0/xsf]cj:yf 5 . gkfnsf]
 ;Hjwfg, @)&@, ;xsf/L Pj, @)&\$ tyf :yfglo ;/sf/ ;~rfng Pj, @)&\$ df
 ;xsf/L;DaGwL ljifo, lfd u/LPsf Joj:yfxz qndz sfofjogsf]r/Ofdf /xsf]5gl.
 :yfglo, kbz tyf ;aBdf /xg];/sf/xzsf]/fhglts Pj+kzf;lgs g]j]xzsfnflu
 ;xsf/L lfnf0{s]s;/L Joj:yfkg tfsnf]dxTjk0f{sfo{rlleqsf]lijfo aGg ;Sg]
 jf agfpg Jofks cledvLs/Of tyf k}jl sfod ;~rfng ug[kg]k7eld xfdldfe
 ljBdfg 5 . t;y{ :yfglo txsf];/sf/sf nflu ;d] ;xsf/L cj;/ tyf rgf]Lsf
 zkdf /xsf]jtdfg k7elddf o; sfo{kqsf lijfoxz ;do ;fble\$ Pj+;xof]ul xg]
 ck]ff ul/Psf]5 . ;aB lo zf;g kpfnlldf ;xsf/L lfnf0{s]s;/L yk Joj:yt xg ;Sb5
 / xgkb5 eGg]lijfonf0{dxTj kpfng ug{;sdf dfq xfdln];xsf/Ldfk{t ;d[4 k{k}t ug{
 ;Sg]cj:yf l;hgf xg ;Sg]b]vG5 .

सङ्घीयताको मर्म र सहकारी क्षेत्र

;aB, kbz / :yfglo txsf];/sf/sf nflu ;xsf/L, gkfnsf];Hjwfg, @)&@ n]dfu]gbz
 u/]cg;/f/ dxTjk0f{lfnf0{x] . lxhf]sf]Psf]ds /fHo Joj:yfsf sdL, sdhf]Lxz ;lRrP/
 cfd hgtfsf]glhsdf /fHo jf ;/sf/ kUgkg]lijfo ;aB lotfsf]dh s;L agsf]5 .
 /fHonf0{hgtfsf]glhs s]s;/L kfofpg ;lsG5 eGg]vf]hsf]kl/Ofd:jzk gkfndf
 xfn ;aB lotf cjnDag ul/Psf]5 . /fHo kbQ ;Jfnf0{hgtfsf]3/b]f]Dd ;xh, ;/n
 zkdf kfofpg ;aB lotfnf0{;j]Qd ljsNk 7flgPsf]5 . ;aB lo cjwf/Ofsf]wo]p klg
 /fHozlQnf0{hgtfsf]glhs kfofpg x] . ;Jf kpfos / ;JfuxLaLrsf]b/Lnf0{36fpb}
 /fHo kzf;gdf ;du]hgtfsf]vzLnf0{;d] ;aB lotfsf]dh dd{x] . ;xsf/L ;dbfo
 :t/df cfd hgtf ;Ei7t xg]dxTjk0f{k4lt x] . ;Ei7t hgtfdfe /fHo kbQ ;Jf k]fx
 ug{;xh xG5 . t;y{;aB lo zf;g kpfnl / ;xsf/Lnf0{cfk;df cGof]ofl>t ;DaGw
 ePsf Ps}];Ssf] b0{kf6fsf zkdf lng ;lsG5 . ;aB lotfsf];kntf ;r] ;zQ
 gful/s lgdf]df 5 eg];r]gf, ;zQ]Ls/Of ;xsf/Lsf];d] dh dd{x] .

वर्तमान अवस्था विश्लेषण

gkfnsf] ;Hjwfg, @)&@ cGtu{ /fHosf lgbZs l;4fGtcGtu{ wf/f %) -#_ df
;fjhlgs, lghl / ;xsf/L lHgsf];xflutf tyf ljsf;dfkrf ;fwg / ;f]sf]clwstd
kl/rfngåf/f tlj]cfly\$ j[4 xfl;n ubIbub]cfly\$ ljsf; ugItyf kkt pknIAwxZsf]
Gofol]rt ljt/Of u/L cfly\$ c;dfgtfsf] cGTo ubIzffOf/lxt ;dfhsf] lgdfOf ug{
/fli6x cy{GqnfO{ cfTdlge{, :jtGq tyf pGglztLn agfpb};dfhjbf]dv :jtGq
/ ;dH cy{Gqsf] ljsf; ugI/fHosf] cfly\$ p2Zo xg\$ eGg] pNn] 5 . To;H/L
;Hjwfgsf]/fHosf gltxZcGtu{ wf/f %! -3-!_ df ;fjhlgs, lghl / ;xsf/L lHgsf]
;xflutf / :jtGq ljsf;dfkrf /fli6x cy{Gq ;bH ugI wf/f %! -3-#_ df ;xsf/L
lHqnfO{kl]wg ubI/fli6x ljsf;df cTolws kl/rfng ugIh:tf ljifoxZnfO{;dfjZ
ul/Psf]5 . ;Hjwfgsf]cg;fL % df ;aBsf]clwsf/sf];fLsf]q= ;#@* df ;xsf/L
lgodg, cg;fL ^ df kbZ clwsf/sf];fLsf]q= ;#@ df ;xsf/L ;yf, cg;fL & df
;aB / kbZsf];feif clwsf/sf];fLsf]q= ;#& df ;xsf/L, cg;fL * df :yfglo
txsf]clwsf/sf];fLsf]q= ;#@ df ;xsf/L ;yf, To;H/L cg;fL (;aB, kbZ /
:yfglo txsf]clwsf/sf];feif ;fLsf]q= ;#! df ;xsf/L egl pNn] ul/Psf]5 .
;Hjwfgsf wf/f tyf cg;fLxZdf ;xsf/Ln]o;/L :yfg kfpg ;of] dfq xTog . ;xsf/L
xdf] ck]ffxZsf]Ps dxEjkOf];Defu agsf]5 . ;HjwfgTll ul/Psf]clwsf/ af8kf8sf
ljifodf ;xsf/Ln]ljZf :yfg kkt u/f]b]vG5 . ;aBLo zf;g kOfnldf ;xsf/Lsf]
ljifo :yfglo, kbZ / ;aB ;a};/sf/n]xg]kg]Ps dxEjkOf]ljifof] ePsf]n]o;af/]
;a};/sf/n]:ki6 glt agfO{cuf]8 a9h ca l9nf ug{xbH . ;/sf/lkR5];xsf/L
;DaGwdf aGg]glT tyf sfghxZsf sf/Of ;xsf/Lsf]casf]eljio lgwf/t xg\$.
cfufdl lbgdf ;xsf/LnfO{s]s;/L cuf]8 a9fOG5 eGg];DaGwdf ;xsf/L Pq @)&\$
n]dxEjkOf]JoJ:yfxZ u/f]b]vG5 . ;xsf/L Pq, @)&\$ n]ljifout jf axp2Zolo
;xsf/L ;yf, lhNnf ljifout÷ lhNnf ;xsf/L÷ kbZ ljifout ;xsf/L÷ kbZ ;xsf/L÷
s]b]lo ljifout ;xsf/L÷ lj]zi6Lst ;xsf/L ;aB, /fli6x ;xsf/L dxf;aB tyf
;xsf/L a]xZ u7g xg ;Sg]sfghL JoJ:yf u/f]5 .

cfufdl lgs6 eljiodf aGg];aBLo ;bH];xsf/L Pq, @)&\$ nfO{oxL Zkdf g};jfldTj
ukOf unf{jf s]L kl]abn unf{To]xg]{afsl 5 . t/ klG ;xsf/L Pq, @)&\$ g}xfnsf]
nflu xfdL ;aBfeif ;xsf/L lHgsf]dfuf]Z\$ sfgh xfl.

सहकारी विकास व्यवस्थापन र भावी कार्यदिशा

;xsf/L Pj, @)&\$ sfjcfwf/df ;^{aB}, kþz / :yfglo ;/sf/cGtu{ ;xsf/L lqsfjlgDg dñe't l jifoxçdf xfdln]:ki6 wf/0ff agfpg ;Sgkb5 .

;xsf/L;DaGwl ;^{aB}lo sfgg;u gafleig] u/L kþz tyf :yfglo ;/sf/xçn]
;xsf/L;DaGwl sfgg agf0{;fklcg;/ ;xsf/L lqsfj]jsf; tyf Joj:yfkg ug[Pj+
;xsf/Ldfkft cfly\$, ;fdflhs ljsf; ug[p2zo lgwf{0f ug{;Sg5g\ . ;xsf/L Pj,
@)&\$ sfj bkmf !%) -!_ df kþz / :yfglo txsf];xsf/L;DaGwl sfgg gag]Dd o;}
Pñnf0{ufp jf gu/ jf kþz ;efaf/f lg0f6 u/L o; }Pñadflñd ;xsf/L ;yf btf{tyf
lgodgsf ;Dk0f{sfoç ;Dkfbg ug]Joj:yf ldnfpg ;lsg]ljifo pNny 5 . To;}
u/L bkmf !%) -@_ df ;xsf/L Pj, @)&\$ adflñdsf /lhi6k/sf];Dk0f{clwsf/ :yfglo
txsf]xsdf :yfglo txsf]sfo{flnsfn]/ kþzsf]xsdf kþzsf];DalGwt dGqfnon]
tfs]sf]clwsf/Ln]kþfu ug{;Sg]pNny 5 . ;fy}bkmf !%) -#_ df :yfglo tyf kþz
txdf sfgg gag]tyf clwsf/L gtf5]Dd ;xsf/L Pj, @)&\$ g]nfu"vg]pNny 5 .
pkoQm l jifoxçnf0{ljZn]f0f ubf{ca kþz tyf :yfglo ;/sf/xçn];jkyd cfcf^gf]
;/sf/cGtu{ ;xsf/L;DaGwl sfgg lgdflf u/L / ;fkl sfggçg;/ ;xsf/L lqsfj
ljsf; tyf Joj:yfkg ug{cufi8 a9gsf nflu ca sg]lajwf 5g eGg]b]V5 . ;xsf/L
lqdf bj};^avoffds tyf uoffds ljsf;nf0{;dlrt Pj+;Gtlnt ta/af6 cufi8
a9fpgsf]ljsNk 5g . ;fy}:yfglo ;/sf/af6 ;xsf/Lxçsf]k]w6 Pj+Joj:yfkgsf]
;fy}lgodg, cgudg, dNof]gsf l jifoxçnf0{;d] dxTj lb0{;d6b}nfgkg]b]V5 .

;xsf/L Pj, @)&\$ n]ljifout lhNnf÷kþz÷ s]blo÷ lhNnf÷kþz ;xsf/L ;^{aB},
lj]zi6ls] ;^{aB}, /fli6ç ;xsf/L dxf;^{aB}sf]Joj:yf u/5f] 5 t/ ;^{aB}lo zf;g
Joj:yfdf :yfglo ;/sf/sf]eldsf :jfoQ, :jtgq Pj+alnof]/vg]sf/0f :yfglo tx tyf
kþz ;/sf/xçsf];DaGw ;xsf/Lxçsf]5ftf ;E7g;u s]s:tf]vg]eGg]af/]eljiodf
aGg];xsf/L;DaGwl sfggxçn]yk lgSoft ug]5g\ . t/ Ps :yfglo ;/sf/cGtu{ /vg]
;xsf/Lxçsf nflu s]s:tf]5ftf ;E7g agfpg ;lsg]eGg]af/]:yfglo ;/sf/cGtu{sf]
;xsf/L;DaGwl sfggdf :yfglo txsf ;/sf/xçn]s]s:tf]Joj:yf ub5g\ Tof]dxTj k0f]
ljifo xfl. xfnslhNnf:t/lo ;^{aB}xç;u jtgfg h:t}jf km/s of]dh klf xfl. kþz
ljifout ;xsf/L ;^{aB} / kþz ;xsf/L ;^{aB} kþz ;/sf//u ;DalGwt 5 eg]s]blo
ljifout ;xsf/L ;^{aB}, /fli6ç ;xsf/L dxf;^{aB} / ;xsf/L a]xç ;^{aB}lo ;/sf//u
;DalGwt 5g\ . lhNnf ;^{aB}xçsf]ljz]f ;DaGw, ;xfo{sg ;/sf//u vg]eGg]ljifo
sfggt :ki6 xg h?/L 5 . eljiodf a:g]kþz tyf ;^{aB}sf];xsf/L ;DaGwl sfggxçn]
pkoQm ;^{aB}, dxf;^{aB}sf]eldsfxçsf]af/df yk :ki6 kfg[kg]b]V5 . ;fy};xsf/L

Pg, @)&\$ n]u/ṣf]ljzicls[;xsf/L ;^aBsf]btff lgodg, ljsf; tyf Joj:yfkg[sf] ljifodf klg ;^aB, kḥz tyf :yfglo ;/sf/cḡtuṣ yk :ki6 sfgḡl Joj:yfxḡ xgkg[b]vG5 .

Ps :yfglo :t/;Dd sfo{fḡ ePsf ;xsf/Lxḡsf] ;fḡl :yfglo ;/sf/n] Ps :yfglo txeḡbf a9L sfo{fḡ ePsf ;xsf/Lxḡsf] ;fḡl kḥz ;/sf/n] / Pseḡbf a9L kḥz sfo{fḡ ePsf tyf sḡḡlo ;^aB Pj+/fli6ḡ ;xsf/L dxf; ^aBsf] ;^aBlo ;/sf/n]btff lgodg, ljsf; tyf Joj:yfkg xḡclwsf/ lḡ xḡ]xfnsf]sfgḡl Joj:yf tyf ;^aBḡts aem0 /xṣf]5 . t/, ol ljifoxḡsf af/ḡf ;^aBlo ;xsf/L sfgḡdf yk :ki6 Joj:yf ug[kḡ]xG5 . h:t} ;^aB jf kḥzn]btff ug[t/ :yfglo txsf] sfo{fḡdf sfd ug[;xsf/Lxḡsf] sg sg ljifoxḡdf :yfglo tyf kḥz ;/sf/n]lgodg ug[sg sg clen]v sxf sxf s;n]/fvg] ljifout :jls[t klqof, kltjḡg tyf s/ b:t/ sg ;/sf/n]lng] kḥz tyf ;^aBlo:t/;Dd sfo{fḡ ePsf ;xsf/L ;yfxḡsf] sfo{vnf] :yfglo ;/sf/cḡtuṣsf]clwsf/ lḡleq xḡ]xbf Toxf :yfglo ;/sf/sf]s]s:tf]gllt xgkg[clfb ljifoxḡdf lālwf tyf lj jfb pTkḡg gxḡ]jf lj jfb ;dfwfgsf]Joj:yf s]xḡ tl ljifoxḡdf :ki6 sfgḡxḡsf]Joj:yf xg h?/L 5 .

;xsf/L Pg, @)&\$ n];^aBlo zf;g kḡffnlcg;/ ;xsf/L lḡdf ljz]ftḡ ;^aB, kḥz / :yfglo txdf ;/sf/L ;Ḃ7g ;^aBḡf s]s:tf]aḡḡ eḡḡljifodf ;^aBlo sfgḡsf]xḡ;otdf :ki6 kfg[kḡ]yk ljifoxḡ afsl 5ḡl . ;xsf/L ;Daḡwdf ;^aBdf dḡḡfno÷ljefu, kḥzdf dḡḡfno÷ljefu÷sfofḡ / :yfglo ;/sf/cḡtuṣ sfofḡ÷zfvf clfb s]s:tf] ;Ḃ7g ;^aBḡf /xgkb5 eḡḡ]af/] :ki6 xg h?/L 5 . ;xsf/L Pg, @)&\$ cg;/ ;xsf/L lḡsf] ;/sf/L ;Ḃ7g ;^aBḡf af/] k[/lDes cḡdfg dfq nufpg ;lsG5 . ;Ḃ7g ;^aBḡf af/] ;/sf/L lg0fḡ tyf sfofḡjog s]xG5 ta dfq :ki6 xG5 . t;y{o;sf nflu ;^aBḡf oyl]rt ;emfj cfbfg kḡfg xg h?/L 5 . ;^aB, kḥz / :yfglo txsf] ;/sf/af6 ;xsf/L lḡsf]lj sf; tyf Joj:yfkg xḡ]ePsfn];^aBlo zf;g kḡffnlcf ;xsf/L lḡ xfdḡ] ;dul ljsf; sf]dxTjk0f;Defu xg ;SḡljZjf; ul/Psf]5 t/ Tof]s;/L ;Dej xG5 glttut tyf sfgḡl ḡkdf :ki6 xg h?/L 5 . xfdln]kḥz / ;^aBdf ;xsf/L ;Daḡwdf h]h:tf Joj:yfxḡ u/] klg ;xsf/Ldfkḡt cfd ;jḡfwf/0fsf] hghlj sfnf0{5ḡ] hghljgnf0{ kḡfj kḡḡ :yfglo ;/sf/cḡtuṣsf] ;xsf/L ;Daḡwl gltt, ljsf; tyf Joj:yfkg Pj+Toxf ;~rfng xḡ] ;xsf/L cleofgn]g]xḡ. oBlk lḡlo, /fli6ḡ Pj+cḡt/fli6ḡ :t/df ;xsf/Lsf]pTkfbgnf0{hfḡ tyf ;xsf/Lsf]lj sf; ug{sḡḡlo gltt to ug{;^aB-sḡḡ tyf ;dḡjo Joj:yf r:t aḡfpg kḥz ;/sf/sf]eldsfnf0{sd cfsng ug{ldNbḡ . ;^aBlo zf;g kḡffnl sfofḡjogdf cf0;sḡf]jtḡfg cj:yfdf ca xfdln] ;xsf/L lḡsf] ;Ḃ7g, ;^aBḡf, klqof, k4lt tyf ljsf; kḡffnl;d] b]zsf]zf;g Joj:yf cgsh

agfpg};xsf/Lnf0{;du|b}sf]cfly\$, ;fdflhs lj sf;sf]alnof]vDafsf 2kdf :yflkt
u/fpg]dfu{rq sf]l9nf ug{xb}. :yfglo txsf ;/sf/x2n]:yfglo ;f, ;fwg,
;lk, khL, kljw, lfg, cgejsf]kl/rfng, ;bkofu u/L ;xsf/L lfnf0{;j/f]uf/dhs,
pTkfbgdhs lfn]sf]cfwf/ Pj+;du|lj sf;sf]ldof]agfpg tbcgshsf]gllt, sfgg,
of]hgf agfpgkg]b]vG5 . To;u/L kb} ;/sf/x2n]cfcf^gf]kb}cGtu{ /xsf :yfglo
;/sf/cGtu{ s]s;/L sg sg sfo{f]dfk{t ;xsf/L cleofgnf0{cuf]8 a9fpg]Pj+
lfn]lo :t/df ;xsf/Lsf]pTkfbg kb}fwg tyf ahf/;u lbuf];DaGw :yflkt ug]gllt,
sfgg, of]hgf agfpg nfes/ xg]b]vG5 . ;aBn]PseGb a9L kb}:t/;Dd ;xsf/L
lfn]sf]cleofgnf0{s]s;/L lj sf; ubf{pkoQn xG5 / ;xsf/Lsf]lj sf;dfk{ /fli6x
tyf cGt/fli6x:t/;Dd ;xsf/L lfn]sf]pTkfbgsf]ahf/Ls/Of s;/L ug{;lsG5 eGg]
ljifodf s]b]lo gllt, sfgg, of]hgf tyf tbcg;/sf];Jf k]fx ;aG agfpg cfjZos
5 . ;aBn];xsf/L lfn]sf dVo ljifox2df Ps2ktf sfod u/fpgsf nflu s]b]-;aB_
:t/af6 dfkb08x2 nfu"u/fpg ljz]f eldsf lgjfx ug]kg]b]vG5 . t;y{;aBLo
/fHo Joj:yfcg2k ;xsf/L lfn]sf];dlr t lj sf; tyf Joj:yfkgdf ;kintf xfl;n ug{
;aB-s]b]l n]s]b]lo a{t\of]hgf tyf dfkb08 agf0{Ps2ktf sfod u/fpg, kb}zn]
;dGjosf/L eldsf lgefpg / :yfglo txn]of]hgf lgdf] tyf sfof]jog u/L hgtfsf]
3/ b]h]df ;xsf/Lsf]kltkn k]k{t xg]jftfj/Of tof/ ug{;aB, kb} / :yfglo txn]
cfk;df :ki6 gllt, sfgg tyf of]hgfx2 agf0{sfof]jogdf Nofpg h?/L 5 .

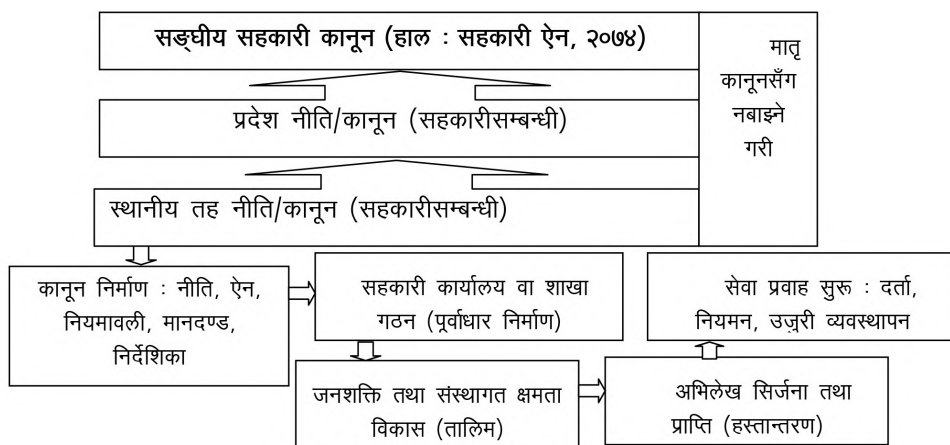
;xsf/L P, @)&\$ n]klg ;aBlotfsf]ddGg;/ kb} tyf :yfglo txsf];/sf/n]
;xsf/L lfn]sf]nflu ;xsf/L P, @)&\$ sf]bkf !%) df lgDgfg;/sf]cGtl/d Joj:yf
u/f]b]vG5 ||

-!_ o; P]df cGoq hg;s}s/f n]vPsf]eP tfklg kb} / :yfglo txsf]sfgg
gag]Dd :yfglo tx;Dd sfo{f] ePsf ;xsf/L ;yfsf]btf{tyf lgodgsf ;DkOf{
sfo{2 ;DalGwt :yfglo txaf6 / Ps :yfglo txeGb a9L kb};Ddsf]sfo{f]
ePsf ;xsf/L ;yfsf]btf{tyf lgodgsf ;DkOf{sfo{2 kb} ;/sf/n]ufp jf gu/
jf kb} ;efaf/f lgOf u/L o;P]ad]hd ;Dkfbg ug]Joj:yf ldnfpg ;Sg5 .

-@_ pkbkf -!_ ad]hd sfo{ubf{o; P]ad]hd /lhi6x]n]kbf] ug];DkOf{clwsf/x2
:yfglo txsf]xsdf ;DalGwt :yfglo txsf]sfo{f]nsf]tf]sf]clwsf/L / kb}sf]
xsdf kb}sf];DalGwt dGqfnon]tf]sf]clwsf/Ln]tyf dGqfnosf]clwsf/ :yfglo
txsf]xsdf :yfglo txsf]sfo{f]nsf]/ kb}sf]xsdf ;DalGwt dGqfnon]kbf]
ug]5g\.

-#_ pkbkf -!_ / -@_ adfhd Joj:yf geP;Ddsf nflu ;a}txsf ;xsf/L ;yfsf
lgodg o; }Pbcg;f/ xg5 .

pkoQ cGtl/d Joj:yfsf]cfwf/df kbz tyf :yfglo txsf];/sf/n]tTsf; ;xsf/L; DaGWL
sfo{x; ;~rfng ug{af6f]vNnf /x}f]k]6 xG5 . l]jutf e}ca s]bhf0{b]fP/ kIG5g
ldNg]cj:yf 5g . kbz tyf :yfglo txn]:ki6 vfsf; lxt ;xsf/L l]f]df sfd yfNgkgI
cj:yf 5 . ;xsf/L l]f]sf]l]sf; tyf Joj:yfkgf]nflu ;aB, kbz / :yfglo tx
;/sf/n]lgDgfg;f/ cjwf/0ffut vfsfcg;f/ cfcf^gf sfd sf/afxLx;nf0{Jojl:yt ug{
;Sg]b]vG5 -l]z]ftM :yfglo tx_ M



pkoQ vfsfcg;f/ ;aB, kbz / :yfglo ;/sf/sf];xsf/L; DaGWL sfghx; kb;f]kfg
jf dft[sfgg;u gafen]u/L agfpgkgIb]vG5 . ;a};/sf/x;cGtu{ sfghx; lgdf
eP;u}tb;f/sf];Jf k]fx ug{;xsf/L l]f]sf];E7g ;Argf kbzdf dGqfno, l]efu,
sfofno / :yfglo txdf sfofno jf zfvf u7g xg ;Sb5g\ . ;yfut ;Argfcg;f/
hgzlQsf]Joj:yf tyf l]dttf l]sf;sf]sfo{tTsf; ug{k]f/ ;f]lcg;f/ ;xsf/L; DaGWL
;Jf k]fx tyf cfjZos sfo{x; ;~rfng ug{k]f]b]vG5 . l]z]ftM :yfglo txdf
;xsf/Lx; cfd hgtf;u k]oif ;DaGwt e0{sfo{;~rfng ug{xbf :yfglo ;/sf/n]
;xsf/L ;DaGwdf tTsf; lgDglnlvt sfo{ug{k]f]xG5 .

-!_ :yfglo txn];xsf/L ;DaGWL gl]t, sfgh -P, lgodfjnl, dfkb08, lgb]zsf_ lgdf
-gdgf P, l]lgod, btf{l]b]bzg M www.deoc.gov.np

-@_ :yfglo txdf ;xsf/L sfofno jf zfvf :yfkf -;Jf k]fx M clen]y k]kt, btf
clen]y, ph/L, lgodg_ .

-# :yfglo txsf];xsf/L ljifodf sfd ug];a}hgziQinf0{;xsf/L;DaGwL cfwf/e't
tflnd ;~rfng || cjwf/0ff, btf{tyf lgodg, n]yf, Joj:yfkg, 0{clen]y -CoPoMIS:
sfkf]d;_ .
-\$;xsf/L ;aB ;:yfsf] clen]y x:tfGt/Of;DaGwL sfof]lw, @)&\$ -gkfn ;/sf/
dGqL :t/af6 :jls[_ adf]hd || sfo{f]cg;f/ btf{kfOn, /lhi6/ tyf kltj]hg
kfOn clen]y, 0{clen]y -CoPoMIS || sfkf]d;_ x:tfGt/Of .

स्थानीय तह र सहकारी क्षेत्रको विकास तथा व्यवस्थापन

gkfndf &%# j6f :yfglo txsf ;/sf/xGn]cfcf^gf]sfo{;?cft u/L;s}f]cj:yf 5 .
lxhf]:yfglo lgsfosf Gkdf ul/Psf]cEof; ca :yfglo ;/sf/sf Gkdf GkfGt/t
ePsf] 5 . :yfglo tx ;/sf/sf]x};otdf GkfGt/t e0/xbf ca ;/sf/sf Gkdf
:yfglo txn]cf^gf]bfloTj, lhDd]f/L, pQ/bfloTj Pj+elbsf lgjfx ug[kg]cj:yf 5 .
;fy} hgtfdf ck]ffxG klg ylkPsf 5g\ . :yfglo txd Joj:yfksf, Gofokf]nsf tyf
sfo{kf]nsfsf ;a}cEsf]cEof; ub]ca hgtfdfem ;/sf/ glhs cfPsf]cgelt lbnfpg]
dxTjKOf{cj;/ Pj+rgf]L :yfglo ;/sf/df 5 . ;xsf/L Pj, @)&\$ sf]bkrf !%)
tyf :yfglo ;/sf/ ;~rfng Pj, @)&\$ sf]bkrf !! -v_ cg;f/ :yfglo ;/sf/ cyf{\
ufpkf]nsf, gu/kf]nsf -pk÷dx_ n];jkyd ;xsf/L;DaGwL glLt, sfGg agfpg h?/L
5 . :yfglo ;/sf/n]nfu"ug]glLt, sfGgaf6 g};xsf/L lf]sf]lj sf; Pj+JoJ:yfkgn]
efjL dfu]bzf kkt ub]5 . t;y{ :yfglo ;/sf/xGn] cf^gf]ef]ns Pj+clwsf/
lf]leq ;xsf/L k4ltdfkkt ;fdl]hs, cflyG lj sf; xfl;n ug{s}s:tf]glLt tyf sfGg
cjndag ug{cfjZos xG5 To;df :ki6 xg h?/L 5 . ;xsf/L lf]df ug[kg]sfofGsf]
;?cft ug{:yfglo ;/sf/ ;~rfng Pj, @)&\$ bkrf !! -v_ df ;xsf/L ;DaGwdf
ul/Psf]lgDgfg;f/sf Joj:yfxG kofkt geP klg o;df 6P] w]} /fd];?cft ug{;lsg]
cj;/ xfdldfem 5 .

-! ;xsf/L ;yf;DaGwL :yfglo glLt, sfGg, dfkb08sf]lgdfOf, sfof]jog / lgodg,
-@ ;DaGwt ufpkf]nsf tyf gu/kf]nsfsf]ef]ns lf]leq ;~rfng xg];xsf/L
;:yfsf]btf]cgdlT, vf/hl / lj36g,
-# ;xsf/L art tyf COf kl/rfng;DaGwL :yfglo dfkb08 lgwfOf / lgodg,
-\$;xsf/L;DaGwL /fli6G, s]blo, ljifout, kfb]zs / :yfglo ;aB ;:yf;u ;dGjo
/ ;xsfo{
-% ;xsf/L;DaGwL :yfglo tYofI Joj:yfkg / cWoog cg;Gwfg,

-^_ :yfglo ;xsf/L ;yfsf]lfdtf clej[4,

-&_ :yfglo ;xsf/L lfgsf]klwq, kl/rfng / ljsf; .

:yfglo ;/sf/sf] ;xsf/L;DaGwl glt, sfgg tyf dfkb08df dVotM lgDglnlvt
ljifoxgdf :ki6 wf/Off agf0{cfjZos tof/Lxg ug{h?/L b]vG5 M

✦ ;xsf/L ;DaGwdf :yfglo txd s]s:tf]sfo{k0ffnl :yflkt ugI<

✦ ;xsf/Ldf ;dbfosf dflg;xg sf]s;/L cyk0f{Pj+kpfjsf/L ;mUgtf u/fpg]<

✦ ;xsf/Ldf :yfglo tx ;/sf/sf]zq/ nufgl s]s;/L Joj:yt ugI<

✦ :yfglo ;/sf/n] ;xsf/Lxg sf s]s:tf sfo{df s]s:tf] dfkb08 agf0{cgbfg
pknAw u/fpg]<

✦ ;xsf/Laf6 kft xg]kftknsf]ljt/Of k0ffnl s]s:tf] agf0{;dtfdhs ljsf;
cj:yf l;hg ugI<

✦ ;xsf/L lfgdf pTkfbg, kpfng, ahf/Ls/Ofsf nflu :yfglo ;/sf/sf]eldsf s:tf]
xg]<

✦ ;xsf/L lfgsf]ugf;f] lj jfb ;dfwfg ;eGq s:tf]agfpg]<

✦ ;xsf/Lxg sf]lgodg, cgudg tyf dNofig ;DaGwdf sfggxg -Pj, lgodfjnl,
dfkb08, lgb]zsf_ df s]s:tf ljifoxgdfnf0{;dfjz ugI< ljzftM ;yf btf]
cgdl, Joj:yfkg tyf ljsf;, lj36g, art tyf C0f kl/rfng dfkb08, tYofI
tyf clen]y Joj:yfkg, cWoog cg;Gwfg, ;yfut lfdtf ljsf;, :yfglo ;xsf/Lsf]
klwq, kl/rfng / ljsf; .

✦ ;xsf/L ;DaGwdf :yfglo ;/sf/cGtu{ sfofno jf zfvfsf]:yfkgf, ;~rfng tyf
;yfut Pj+hgziQm lfdtf ljsf; s]s;/L kpfjsf/L agfpg]<

✦ ;xsf/L;DaGwl clen]yxg sf]kft cyf{x:tfGt/Of sfo{xg sf]Joj:yfkg, ;xsf/L
;DaGwdf /fli6g, sblo, ljifout kpfz / :yfglo ;aB, ;yf ;fy}kpfz, :yfglo /
;aB ;/sf/alr ;dGjo tyf ;xfo{ug]cfwf/, ljlw, klqof, ;yfut kpgw s]
s;/L agfpg]< cflb .

pkoQm ljifoxg ;DaGwdf ;xsf/Lsf 5ftf ;aBxg]n] lgDgfg;/ kpfjsf/L k]jlsf]
eldsf lgjfx ug{/ :yfglo ;/sf/n];sf/ftds gkdf lng h?/L b]vG5 M

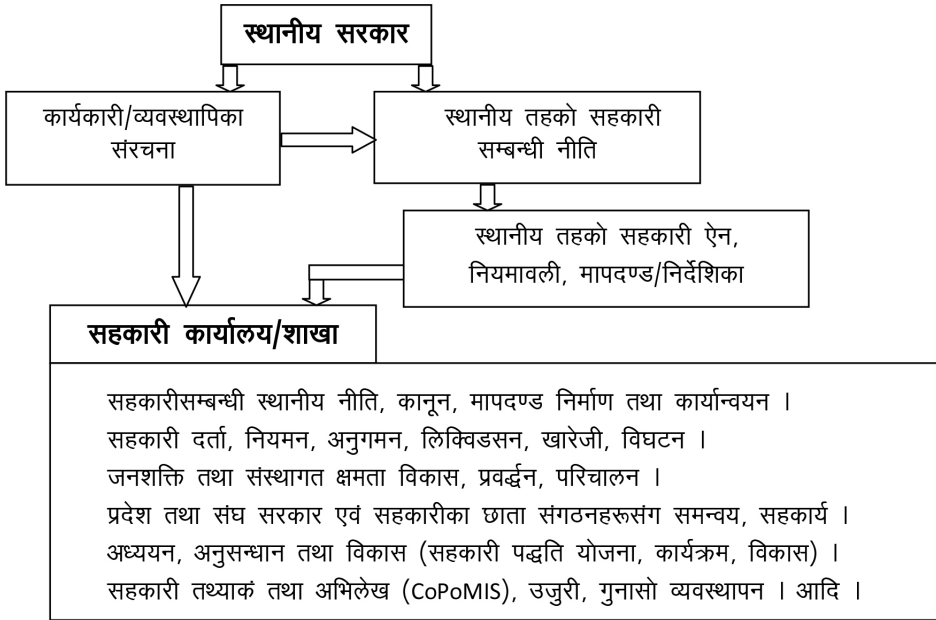
✦ कार्य प्रणाली : ;xsf/L ljsf; dgl, 5l/tf]nlrnf]sfo]lwut .

✦ सहभागिता : ;dbfodf cfwf/t cyk0f{Pj+kpfjsf/L ;mUgtf .

✦ संलग्नता : ;xsf/Ldf :yfglo tx ;/sf/sf]zq/ nufgl xg ;Sb5 t/ Joj:yfkg tyf
;~rfngdf ;xsf/L dd{efjgf cg;/ ;xsf/Lxg sf]:jtGq ;mUgtf, :jfoQtf .

- ★ अनुदान नीति : :ki6 j]flgs, j:tut cfwf/;lxtsf]dfkb08sf cfwf/df ;xsf/L ddċgsh dfq .
- ★ समानता एवं समतामूलक विकास : ;xsf/Lxċaf6 k]kt xg]k]tknnsf]ljt/0f k]ffnl ;xsf/L efjgf, ddċgsh .
- ★ सहकारी क्षेत्रको गुनासो, विवाद समाधान संयन्त्र : r:t b?:t, l56f]5l/tf] Joj:yfkg ;t'gf k]ffnl tyf k]j]lwdf cfwf/t, 8]s k]ffnl, lfdtf oQ] hgziQ] kl/rfng .
- ★ सहकारीहरूको नियमन, अनुगमन तथा मूल्याक्तन : sfğċxċ -P]l, lgodfjnl, dfkb08, lgb]zsf :ki6, ;xsf/L ljsf; d]l -ljz]ft] ;yf btf{ cgdlt, Joj:yfkg tyf ljsf;, lj36g, art tyf C0f kl/rfng dfkb08, tYofÍ tyf clen]v Joj:yfkg, c]oog cg;Gwfg, ;yfut lfdtf ljsf;, :yfglo ;xsf/Lsf]k]w]g, kl/rfng / ljsf;_
- ★ सेवा प्रवाह : ;xsf/L ;DaGwdf :yfglo ;/sf/cċtuċ sfoffo jf zfvfsf]:yfkgf, ;~rfng tyf ;yfut Pj+HgziQ] lfdtf ljsf; lgoldt Pj+Jojl:yt .
- ★ समन्वय तथा सहकार्य : ;xsf/Lsf /fli6x, s]b]o, ljifout k]z / :yfglo ;aB, ;yf;u j:tut cfwf/, ljlw, k]qof, ;yfut k]Gwsf cfwf/df k]fjsf/L Pj+ k]tknoQ] .
- ★ व्यावसायिक क्षमता विकास : ;xsf/L lf]sf] p]tkfbg, k]z]vg, ahf/Ls/0fsf nflu :yfglo ;/sf/n];xhls/0f tyf ;f]bf/sf]eldsf lgjfk ug].
- ★ छाता सङ्घहरूसाग सम्बन्ध, सहकार्य तथा समन्वय : gllt, sfğċ, of]hgf lgdfċ tyf sfoff]jog, ;xsf/L lf]sf]lfdtf ljsf; .
- ★ सहकारी क्षेत्रको क्षमता विकास : :j rflnt Pj+bu]sf]f -yfglo÷k]z÷;aB ;/sf/, ;xsf/L ;aB, ;yf, u} ;aċf] of]ubfg_ k]ffnl -dh lap khlsf] cfosf]%) k]tzt dh lj p khldf yk / afsl %) k]tztaf6 lfdtf ljsf; tyf ;~rfng vr{ / ;~rfng ;xsf/Lsf 5ftf ;Ē7gdfk]t . ;/sf/sf]lgodg tyf ;xhls/0f eldsf .
- ★ सहकारी क्षेत्र लगानी चक्रीय कोष सञ्चालन : :yfglo ;/sf/n]v8f u/L ;f]L sf]f ;xsf/L lf]df nufglsf ċkdf kl/rfng u/L ;f]f6 cfPsf]nfefzsf]%) k]tzt kg] ;f]L sf]f yk u/L nufglnf0{lg/Gt/tf lbg]. bft[;aB ;yfnf0{ ;d] pQ] sf]fdf of]ubfg ug[kg]glit lng]. o;af6 lbuf]ċkdf sf]f v8f e0{eljiodef ;xsf/L lf]sf]nflu nufgl cfpg] ;f]df cf]dlge{ xg]cj:yf l;h]f xG5 . ;w};/sf/nf0{ uxfg{k]b] .

pkoQ] ljifoxċnf0{l]Zn]f of ubf{:yfglo ;/sf/xċn];xsf/L lf]nf0{ljsf; ug]:ki6 cjwf/0ffut ċkdf ;Ē7g ;Argfsf]v]sf lgDgcg;/ agf0{sfd ubf{k]fjsf/L xg] b]vG5 ||



pkoQ c jwf/0ffut v fscg;/ :yfglo tx ;/sf/ cyf{ upkflnsf, pk÷dxfgu/kflnsf]; j k yd :yfglo ;/sf/sf]; xsf/L; DaGwL gllt agfpg h?/L xG5 . :yfglo ;/sf/cGtu{ ; xsf/L; DaGwL gllt agfpg l j z j f t ; xsf/L k4ltdf cfwl/t e0{ ; fdlhs, ; f s [ts, Joj ; flos tyf cfly{ l j sf; ug{ :ki6 a k t b l i 6 s f ; l x t g l l t agfpg h?/L xG5 . ; xsf/L gllt agfpg ; xsf/L k4ltdf k k t k l t k n s f ; d t f d h s l j t / o f k o f f n l s f o d u / f p b ; h j w f g s f ; d f h j f b p G d v l j s f ; x f l ; n u g { a k t \ g l l t ; u t f b f T D o t f l d n f o { ; h j w f g s f d f u l z g n f o { c j n D a g u g k g x G 5 . :yfglo ;/sf/cGtu{ ; xsf/L s f o f f o j f z f v f u 7 g u / L h g z l Q s f J o j : y f ; l x t ; x s f / L ; D a G w L s f g x x - P j , l g o d f j n l , d f k b 0 8 - l g b l z s f c G t u { ; x s f / L s f ; D k O f { d f l y p l N n l v t ; J f x k l j f x u g { c a l 9 n f o u g { x b } . ; x s f / L k l j l w s P j - h g t f ; u k j o l f ; D a l G w t l j i f o , l f g e P s f x g f n] : y f g l o ; / s f / s f] ; x s f / L s f o f f o j f z f v d f s f d u g { h g z l Q n f o { l j z j f t f l n d d f k f t p g l x x s f l f d t f l j s f ; u g { s f o { t t s f n y f n g k g x G 5 . ; x s f / L u 7 g t y f l g o d g k e f j s f / e P g e g] ; x s f / L k 4 l t d f k x f d l n] k k t u g { v f h s f l j s f ; x f l ; n x g ; S b } . ; f y } ; x s f / L x x s f l k l j w g , l f d t f l j s f ; s f l k l f k l g ; / s f / s f] d x t j k O f { b f l o t j s f l f g x f . o ; d f : y f g l o ; / s f / s f] n u f g l k p k t x g h ? / L b l v G 5 . : j r f l n t P j + l b u f] s f j k o f f n l d f k t ; x s f / L s f 5 f t f ; a B x x n] ; ~ r f n g u g { t y f : y f g l o ; / s f / s f] l g o d g t y f ; x h l s / o f x g] u / L s f d u g { ; l s P d f l f d t f l j s f ; u g { l j i f o k e f j s f / L x g] b l v G 5 . ; x s f / L x x s f l ; r g f k l j l w d f c f w l / t r : t b ? : t c l e n y k o f f n l : y f k g f u g {

h?/L 5 . o;af6 g};xsf/L lfgsf]ljsf;;DaGWL ofhg, sfoqdxz kpfjsf/L aGg
;Sb5 . ;xsf/L ljZjJofkl cleofgsf]ljifo;d] ePsf]o;df ;dofgsh cg;Gwfg
tyf ljsf; ug{klg h?/L 5 t;y{o;df :yfglo ;/sf/sf]:ki6 ofhg tyf sfoqdxz
xg h?/L xG5 .

सिर्जनशील पक्षहरू र निष्कर्ष

ljuts}sfd, s/f tyf z]pLx; bxf]ofP/ gof+uGtJodf kUg ;lsb; . ljb]sf ;a}
cgejx; xax xfd];dfh, ;s[t, kl/j]zcgsh cjnDag of]o xbg]. t;y{xfdldf
l;hg]dstf xg h?/L 5 . l;hgfn]g}gof af6fx;dfkft ;Gb/ uGtJodf kUg];Defjgf
xG5 . :yfglo ;/sf/n]glt tyf sfg] agfpbf k]v ;kdf :yfglo ;/sf/n]ljut
h:t};xsf/Lx;nf0{cgbfg lbP/ k/lge{ agfpg]ge0{Jofj;flos ;fe]pf/sf ;kdf
Jofj;flos ofhgfx;sf]cfwf/df :ki6 glt, sfg] tyf dfkb08;lx :yfglo ;/sf/sf]
;xsf/Lx;df z]p/ nufgl xg] t/ Joj:yfkgdf sg}x:tlfk gu/L kOf{:jfoQtf lbg]
/ pQ] z]p/ nufglaf6 k]t nfefzsf]Ps 5\$}rq]lo sf]f v8f u/L pQ] sf]faf6
g}eljiodf kg] z]p/ nufgl ug]dh glt cjnDag ug{pkoQ] xG5 . o; k]p/sf]
glt]n];xsf/Lx;af6 :yfglo ;/sf/sf nflu s/ef/ afx]sf]zlif\$af6 cfo -cfDbfgL
k]t xgsf ;fy}eljiodf kg] z]p/ nufgl ug{/sdsf]cefj xbg] Pj+;xsf/Lx;nf0{
klg cf]duf]jsf ;fy :yfglo ;/sf/;u ;xsfo{ ;fe]pf/L ug]cj;/ k]t xG5 .
;xsf/Lx;sf nflu cgbfgeGb ;fe]pf/Lsf]k]tfj lnP/ :yfglo ;/sf/ ;dlf hfgdf
g}:jfnDag tyf cf]duf]j xG5 . u/Lal lgjf/Ofsf];Gbe]f u/La egl klxrfg
ePsf -kl/ro kq k]t_ u/La 3/ kl/jf/ tyf :yfglo ;/sf/n]nfefaf6 jl~rt ;dx
-Disadvantage Group_ egl klxrfg u/]f 3/ kl/jf/x;nf0{lb0g]k]olf /fxtsf]dh
c; :yfglo ;/sf/sf]dfkb08 k]f u/]f :yfglo txdf sfo{ug];xsf/Lx;df pglx;
-u/La_s}gfdsf]z]p/sf ;kdf eQ]fgl ug]glt lnOPdf pglx;sf];xsf/Lx;df z]p/
:jfld]j af]v xg] u/La 3/ kl/jf/n]lbuf] ;kdf z]p/af6 nfefz k]t u/L cfDbfgLsf]
af6]l;hg xg] tyf ;xsf/Ldfk]f pglx;sf];zQ]s/Of tyf lfdtf ljsf; e0{cfo
cfhg lq]ofsnfkdf ;u]g xg]cj:yf l;hg xG5 / u/Lal lgjf/Ofdf dx]jkOf{:xof]
kUb5 . ;fy};fdflhs ;/lff eQ]ljt/Ofdf ;xsf/Lx;usf];xsfo{]:yfglo ;/sf/sf]
nfut Gog]s/Ofdf dx]jkOf{:xof] kUg]/ :yfglo ;xsf/Lx;df khl ;]sf]cfk]fxn]
/fxt k]t xg]cj:yf xG5 . ;xsf/Lx;sf]lfdtf ljsf;sf nflu ;xsf/Lx;sf]z4
gfk]faf6 ! k]tzt clgjfo{56bpg nuf0{:yfglo ;/sf/sf]sfo{f]leq jf lhnf
l:yt ;xsf/L ;a]Bdfkft ;~rfng xg]u/L :yfol sf]f v8f u/L kl/rfng ug{;lsPdf

;j tll:klt{z kdf ;xsf/Lx zsf] lfdtf ljsf;df dxEjk0f{ofubfg kUg] b]vG5 . o;af6
:yfglo ;/sf/sf]nflu nfut 36g]tyf cltl/Q ef/ljgf ;xsf/Lx zsf] lfdtf ljsf;df
;xofu kU5 . lghl lfg, ;xsf/L / :yfglo ;/sf/sf];eQ nufgl df ljz]f kpf/sf
pBd, Joj;foxz ;~rfng xg]jftfj/Of agfpg :yfglo ;/sf/n]ljz]f glt lngkb5 .
of]glldf :yfglo ;/sf/sf]z]p/ nufgl xg]t/ pBd Joj;fo ;~rfng, Joj:yfkgdf
;/sf/sf]x:tlfk gxxg]:yfglo ;/sf/n];xhls/Of, lfdtf ljsf; / lgodg dfq ug]glit
ln0{:yfglo ;/sf/df ;xsf/L lfg]sf]Jooef/ ga9g] s/ef/eGbf k/s nfefz zLif\$af6
:yfglo ;/sf/nf0{cfo -cfDbfgl ;f]_ k]kt xg]/ ;xsf/Lx z]:yfglo ;/sf/af6 pBd,
Joj;fosf nflu nufgl ;fe]bf/ k]kt ug];xsf/Ldf :yfglo ;/sf/;u dUg]cgbfgdvl
xfg nufgl ;fe]bf/ vfg]k]ffnlsf]ljsf; xg] /fhuf/L j[4df ;3fp kUg] cftdige{
cy{Gq lgdfdf ;xofu kUg]Pj+:yfglo ;/sf/n]glit ;xhstf\$z kdf /xg]cj ;/
k]kt u/L ;a}klfsf]lht lhtsf]cj:yf cfp]g]b]vG5 . :yfglo, k]z / ;aBLo ;/sf/n]
cfk;df alnof];dGjo, ;xso{ub];xsf/L lfg]nf0{e/kbf];fe]bf/sf]z kdf kl/rfng
ug];s]f ;d[4dfk]t ;aBLotfnf0{;k]n agfpg dxT]jk0f{;xofu kUg]ck]ff Pj+
ljz]f; ug];lsG5 . ;do l9nf]ug]axfg agfpg]ca 56 5g . tTsf sf0{f]df h6g
g]xidf]pQd ljsNk xg5 . ljz]ftll :yfglo ;/sf/ g]hgtfsf]ghlssf];/sf/ ePsf]
tyf ;xsf/Lx zsf nflu klg jf:tljs sf0{ynf]jf sf0{lf] :yfglo ;/sf/cGtu{sf]
clwsf/ lfg]sf]sf0{f] xg]ePsf]bj}klfn]cfk;df kpf]sf/L ;dGjo, ;xso{u/L
sfd ug];s]f g]cfly\$, ;fdl]hs ljsf;dfk]t ;du]vzL Pj+htsf]cj:yf cfp]
;Sb5 . ;xsf/L lfg]dfk]t Jofj;flos, cfly\$, ;fdl]hs, ;f:s[ts ljsf; u/L ;d
g]kn lgdfdf tyf ;dGlt xfl;n ug];xsf/L lfg]sf]ljsf; Joj:yfkg;xtsf];fe]f
sf0{z]f xgkb5 .

सन्दर्भ सामग्री

- g]k]nsf];h]wfg, @)&@ .
- ;xsf/L P], @)&\$.
- :yfglo ;/sf/ ;~rfng P], @)&\$.
- ;xsf]/tf -;xsf/L ljefu_ .
- ;xsf/L x:tfGt/Of sf0{f]lw, @)&\$ -;xsf/L ljefu_ .



सहकारी क्षेत्रमा परिवर्तन व्यवस्थापन

— वासुदेव भट्टराई* —

१. परिचय

kl/jt_g zFjt lgod xfl. kl/j_gzLn ; dfhdf kl/jt_gsfjultnf0{f_g}cyjflzlyn kfgI kpf; ug{JolQ_g ; dfh jf /fi6sf nflu lxts/ gxg]dfq ge0{; Dej klg xb_g . kljlwdf cfPsf]ljsf; n]kl/jt_gsfjultnf0{tlj]agfp5 . ; fdfGo cj:yfdf kl/jt_gn]; sf/flds ljsf; nf0{cfId; ft\ u/ _{sf}]xG5, tyflk kl/jt_gkltsf]: jLsf/f_gQ_g / u_g0fzLntfn]dfq kl/jt_g ; xh, k_{pf}jsf/L / k_{nn}bfol xG5 . kl/jt_g Pp6f lgoldt klq_gof ePsf]kl/b_gzodf kl/jt_gsf]kljfx; u_gJoI_g ; dfh tyf /fi6sf lq_gofsnfkx_gnf0{lgoldt _gkdf cfa4 u/Lb_gn_gh_g h?/L xG5 . kl/jt_gkltsf]: jLsf/f_gQ_gn]cul_gfdL ljsf; sf dfu_g{_gnf0{; /n / ; xh tNofp5 eg]kl/jt_gkltsf]u_grf;f_g/ Gog_g ; DaGwn]oyfl:yltdhs, h8 tyf cJofjxfl/s dfu{c_gjndag ug{k_g/t u/L/x_gsf]xG5 . kl/jt_gsf]kljfxdf ; xh _gkdf ; dflxt xg ; sf/flds ljsf; sf nflu h?/L xg]; Gbe_gdf ljsf; f_gdv dnsdf kl/jt_gnf0{ ; xh _gkdf u_g0f ug_gI_gdfGottf, rfxgf / efjgf ljsl; t ePsf]b_glvb_g .

; f_g/sf]sg_gklg j:t, klq_gof tyf kl_gng oyfl:yltjfbL xb_gg_g. dfgjLo cfsf_gaf_g; u_g kljlwsf]ljsf; n]kl/jt_gsf]q_gddf lg/Gt/tf kfp_g]ub_g5 . t; y{kl/jt_g dfgjLo hljgsf]ckl/xfo_g{f xfl. tyflk kl/j_ggnf0{; xh _gkdf :jLsf/ gug_gI_gdfgjLo ljz_g]ftfn] ubf{kl/jt_g; u_gdfgjLo Jojxf/, z_gh_g / lrGtgdf ck_g]ffs_g ; wf/ cfpg ; s_gsf]5_g .

kl/jt_gnf0{hljgsf]oyf_g/sf]_gkdf :jLsf/ u/L o; nf0{hljg k4ltsf _gkdf nfu"ug_gI_gdfGottf g_g]kl/jt_g Joj:yfkg xfl. csf_g]zAbdf kl/jt_g Joj:yfkg kl/jt_gn]Nofpg_g ; sf/flds klfx_gsf]klj4_g tyf gs_g/flds klfx_gsf]Gog_gls/0fsf lgldQ u/Lg_g lq_gofsnfkx_gsf]; dli6 xfl. kl/jt_gnf0{; xh _gkdf :jLsf/ u/L kl/jlt_g dfGottf tyf eldsfsf]v_gh_g ug_g/ kl/jt_gzLn Jojxf/ / sfo_gz_gh_g c_gjndag ug_gI_gsfo_g{g_g]kl/jt_g

* ; xsf/L klzIfs, s_gbb_go ; xsf/L klzIfsf s_gbb_g

JoJ:yfkg xfl. kl/jt_g JoJ:yfkg_n JoJ:yfkg_{df} kl/jt_g / kl/jt_gsf JoJ:yfkg bj}
klfdf plQs}hf lbG5 .

२. परिवर्तनको प्रकृति

kl/jt_g lgoldt ult xfl. kl/jt_gn ultzLntfnf0{afw u/fp5 . dfgjlo tyf ;fE7lgs
hljgdf kl/jt_g cjZoDefjl xG5 . kl/jt_gn gof pnhf{ lbG5 . k|tt kl/k]odf
kl/jt_gsf]k_g[tnf0{lgDglnlvt :j_gkdf pNn]v ug{;lsG5 .

- ✦ lg/Gt/ klqnof,
- ✦ axljifout lf_g,
- ✦ Jofks :j_gk,
- ✦ ultzLntfnf0{;Dafw ug]dfllod,
- ✦ ckgTj / :jfldTj sfod u/fpg]pkfo,
- ✦ cj;/ tyf rgf]lx_gsf]:j_gkdf,
- ✦ dfu s]b_g kl/jt_g,
- ✦ cfkl{sf]b_g kl/jt_g .

kl/jt_g ;dos]pkh xfl. ;don]kl/jt_gsf nflu lgb]zt ug]ub_g . kl/jlt{ dfGotf
/ :j_gk ux_gof ug{]jz]ft_g kljw, j[4 tyf ljsf;k]tsf]rxfgf, lgodg, k|t:kwf{cfly_g
;antf, ljZjJofklS/of, gful/s ck]ff tyf rfxgfsf]:t/ nufotsf klfx_gn]k]/t
u/L/x_gsf xG5g\.

३. परिवर्तन किन ?

kl/jt_gn gof dfGotf / :j_gksf]v_g ug]ub_g . kl/jt_g zfZjt lgod ePsf_n
JolQ_gx_gdf gof ljrf/sf];~rf/ ug{ ;fdflhs dNo / dfGotfdf gof klfx_gnf0{
;Dj4_g ug{kl/jt_g cfjZos kb_g . ;xsf/L lf_gsf]k_gfjsf]/tf tyf lq_gofzLntfdf kl_g
kl/jt_gsf]el_gdsf /xg]sf/ofn]ubf{o; lf_gsf kl/jt_g lgDg sf/ofn]ubf{h?/L xG5 ॥

- ✦ ;fdflhs jftfj/ofdf cfp_g]kl/jt_gnf0{plrt :yfg / dxTj lbg,
- ✦ >dZlQ_gsf]ablnbf]:j_gknf0{JoJl:yt ug{
- ✦ ljZjJofkl_gkdf ljsl;t z_g/ ;b:osf];r]gfnf0{;Dafw ug{
- ✦ ;b:ox_gsf]ablnbf] rfxgfnf0{cf]d;ft\ug{
- ✦ kl/jt_gndv dfgjlo :jefjnf0{JoJl:yt ug{

- ✦ j]flgs ljsf; / ljZjJofkls/0fsf]kpfjnf0{pkof]u ug{
- ✦ gof kljlwsf]pkof]udf cfZj:ttf sfod ug{
- ✦ klt:kwf{-JolQm÷JolQm, ;yf÷;yf, /fi6</fi6< l;hgf ug{
- ✦ ;'rgf kljlwdf ePsf]tlj]t/ ljsf;nf0{cftd;ft\ug{
- ✦ cfly\$ ljsf; / gof cfly\$;]sf]vfhL ug{
- ✦ pbf/Ls/0fn]l;hgf u/]sf]cj;/÷rgf]L, ;fdgf ug{cflb .

४. परिवर्तन के केमा जरूरी ?

kl/jtgn]axlfnf0{kltlgwTj ugIub5 . ;Ldt lqdf dfq kl/jtgn ;Dej xbg .
kl/jtgn]k]fx a[txg]]nl;nfd ;Ldt lqdf dfq ul/Psf]kl/jtgn]jfl~5t glthf
lbg ;Sbg . kltt ;Gbedf kl/jtgn lqDglnlvt lq tyf :jgkdf xg h?/L xG5 M

- ✦ ;xsf/Lsf];E7g ;Argfdf,
- ✦ ;yfsf]:jgk tyf klqofdf,
- ✦ ;~rfs, sdff/L / ;b:osf]JolQmut Jojxf/df,
- ✦ ;'rgf kljlwdf,
- ✦ lgjfx ugkg]eldsfdf .

५. सहकारीमा परिवर्तन व्यवस्थापन कसरी ?

;xsf/L lqsf]ljZjJofkL cleofg;d]nf0{lgofNbf gkfnsf];xsf/L lqdf kl/jtgn
Joj:yfkg ckl/xfoff xgsf ;fy}rgf]lkof{klg b]vG5 . sltko ;xsf/L kl/jtgnf0{
cftd;ft\ug{g;Sbf aGb xg ku\$ klg 5g\ . h;sf]pbfx/0f gkfnsf ;fem ;xsf/L
;yf lng ;lsG5 .

;xsf/L :jfjndag / kf/:kfl/stfdf cfwfl/t, ;dbfdf cfwfl/t :jfoQ tyf ;fdilhs
;t\$] Joj;fo xfl. jtqf ;Gbedf ;xsf/L lqdf ePsf gltut kl/jtgnxg,
;xsf/L kg;Argfsf ;jfnxg / ;xsf/L lqsf]klt:kwf{ds jftfj/0f lgdfuf ugkg]
cfjZostf;d]sf cfwfl/df o; lqsf nflu kl/jtgn Joj:yfkg ckl/xfo{aGg ku\$]
5 . o;y{;xsf/L lqdf kl/jtgn]Joj:yfkg / Joj:yfkgdf kl/jtgn ugIlgDglnlvt
;jfnxgdf a9tf Wofg lbg h?/L b]vG5 .

- ✦ नीतिगत सवालहरू : gkfnsf];Hwfgdf ;xsf/Lnf0{ cy{ Joj:yfsf] dxTjko]
cfwfl:tDedf :jLsf/ ul/Psf]5 . ;xsf/L Pq, @)&\$ hf/L kZrft\;f]L Pqcgsh
;aB÷;yfxg]cf^gf ljlgod, gltxg]sf]kl/jtgn÷cBfjlws ugkg]ckl/xfoff

l;hgf ePsf]5 . ;^aBlo ;^argfcGtu{ /fHosf # j6}tx ;^aB, kPz / :yfglo
txdf ;xsf/L Joj:yfkg ug{kGjcj:yf /xsf]5 . ;xsf/L lgodfjnl nufot sltko
dfk808 lgdf{f ug{kG5 . o;y{o; ;Gbe{f0{cfwf/ lnP/ ;xsf/L lfn]cf^gf
glLtxc^df cfPsf]kl/jtG Joj:yfkg ug{kG]xG5 .

★ व्यवस्थापनका सवालहरू : tngfTds c^kdf ;xsf/L ;^aB÷;^ayfxc^sf]uoffTdsGbf
;^aVofTds j[4 a9L ePsf]5 . ;b:o bxf]f]kgsf]cj:yf ljBdfg /xsf]5 .
;^ayfxc^sf]sfo{lf] :yfglos/Of ug{kG5 . Pgsf]kljwfg / ;^aBlo :j^k ;d]nf0{
Wofg lb0{ ;^aB÷;^ayfxc^sf]Joj:yfkg klfdf klG kl/jtG ug{kG]xG5 .

★ सङ्गठनात्मक सवालहरू : ;xsf/L÷;^aB;^ayfxc^sf]cfGtl/s ;^argf, cfGtl/s lgoGqOf
koffnl ;zf;g dgl xgkg5 . 5l/tf] ;^argf cfjZos /xsf]5 . ljleGg lf]lo,
pklf]lo tyf Psf0ut ;^argsf]lgdf{f ug{kG5 . ~rfnsxc^sf] ;^aVof, kbfiJw,
nufotsf ljifosf]Joj:yfkg ug{;E7gfTds kl/jtG cfjZos 5 .

★ प्रक्रियामा परिवर्तनको सवाल : ;^argf kljJw, ljZjJofkls/Of, ;xsf/L Joj:yfkg ;^argf
koffnl]sf]kpf]u, ;b:osf]dfq rfxgf÷cfjZostfdf cfpG]k]abn tyf ck]ffxc^sf]
cgsh xg]u/L sfo{klqofdf k]abn ug{kG5 . ;^aB÷;^ayfxc^nlbg] ;^aJdf ;do
/ nfut sd, kl/Ofdf / uOf:t/df a9f]L ug{kG]xG5 . o;sf nflu klG ljBdfg
k4ltdf kl/jtG cfjZos 5 .

★ प्रविधिगत परिवर्तनको सवाल : Psftk{ ;xsf/L ;^ayn]pTkfbg ug[;^aJf tyf j:txc^df
kljJwsf] ;xotfn]ljJws/Of, r:tff / 5l/tf] ;^aJf kpfG ug{ljleGg ;^6j^p/xc^sf]
ljsf; / kpf]u ug{h?/L e0;sf]5 eg]csf]k{ ;/sf/n]nfu"u/}sf] ;xsf/L tyf
u/Lal;DaGwL Joj:yfkg ;^argf koffnl CoPolIS sf]cjdag u/L PsLs[Pj+0n
Time Date pknAw u/fpg kljJwsf lf]df kl/jtG h?/L 5 .

★ व्यवहार, मनोवृत्तिमा परिवर्तनको सवाल : ;xsf/L ;^aB÷;^ayfxc^sf kbflwsf/L,
sd{f/Lxc^ ;b:ok]t k]oIf pQ/bfol xgkg]xG5 . ;b:on] ;^ayfsf] ;du|klfsf]
/vjf/L, cgudg n]yfhf]yf ug{kG] ;Gbedf pglxc^nl]lgjfx ug{kG]eldsf, Jojxf/,
dgf]Qdf kl/jtG u/Lg h?/L 5 .

★ असल कार्य संकृति तथा आचरणमा परिवर्तनको सवाल : ;xsf/L ;^aB÷;^ayfxc^df
;^aug kbflwsf/L, sd{f/Lxc^ tyf ;b:oxc^alr ;xsf/L lf]sf]aeif0df Ps^ktf
gxg, sltko cj:yfdf cfly\$ cgzf;g sfod xg g;Sg, z^/ artsf]b^kof]u
xg h:tf klfxc^sf]sf/Of plrt sfo{ ;s[t / cfr/Ofsf ;jndf kl/jtG u/Lg
cfjZos 5 .

pkoQ kl/jtGsf klfxc^ s^L kl]glw ;jfnxc^ xg\ o;sf] cnfjf kl/jtGsf]
Joj:yfkg ;u}xhdl]c]jndag ub]cfPsf]k/Dk/fut Joj:yfkg koffnl]df klG kl/jtG
u/Lg h?/L 5 .

;xsf/L ;aB÷; yfx¿n] bl3\$fnlg ;f]df cfwf/t /ofglit lgdfuf ugkgI xG5 .
 Joj:yfkg of]hgf lgdfuf u/LgkgI xG5 . pTkfbgdf hfB lb0{hljg lgjfk;u}Jofkf/
 ;Gtngnf0{of]ubfg ugkgI xG5 . ;b:osf]hljg:t/df ;wf/ NofPsf]xgkb5 . To:t}
 ;xsf/L If]af6 ;b:odf k/}f]kpfj cWooG ljZn]fuf u/LgkgI clen]y Joj:yfkg,
 hgZlQm tyf sfof]ho Joj:yfkg ;fy}Joj;fosf]Joj:yfkg / cfGtl/s Joj:yfksLo
 h:tf ;xsf/L If]df ugkgIJoJ:yfkgsf];jfnx¿df klj]tG u/LgkgI xG5, h;sf
 nflu ;xsf/L If]df kl/j]tG JoJ:yfkgsf ljifox¿sf]cWooG, dgg, ljZn]fuf u/LPdf
 ;lhnf]xg hfG5 .

६. परिवर्तनका लागि आवश्यक तत्वहरू

;xsf/L If]df kl/j]tG JoJ:yfkg ug{dVotM lgDglnlvt klfdf Wofg lbg kb5 M
 ✦ JoJ:yfkg klfdf kl/j]tG JoJ:yfkgsf] dxTj Pj+pkfb]otfsf af/uf ;sf/fTds
 kl/j]tG h?/L,
 ✦ pRr k]ta4tf / ;dkQf,
 ✦ ;femf ;dembf/L tyf lqnofzlnf]sf]lj]sf;,
 ✦ ljrf/nf0{dt}ff lbg];lk,
 ✦ ;a}f];xeflutf tyf :j]sf/f]Qm,
 ✦ lz]ff tyf tf]nd,
 ✦ ;f]; ;fwgsf]plrt tyf Gofof]rt kl/rfng
 ✦ kofft ;do JoJ:yfkg cflb .

७. परिवर्तनप्रतिको प्रतिरोध

kl/j]tGk]t pT;s / lh1f; xg dfgjlo ljz]ftf xf]. tyflk ;a}cj:yfdf kl/j]tGnf0{
 ;xh ¿kdf ukOf ug[k]Q hfuf gxx ;Qm5 . kl/j]tGn]dfgjlo lrGtg, Jojxf/ /
 z]h]ldf kpf]jt u/L/x}f] xG5 . nfd];dob]vsf]Jojxf/, z]h] / kl]Q ;xh ¿kdf
 ¿kfGt/of xg g;Sg]sf/ofn]ubf{kl/j]tGn]Nofpg]rgf]lnf0{cfTd;ft\ug{;Sg]lfdtf
 / cfsa}ffsf]cefjdf JolQm, ;dfh / ;yfn]kl/j]tGnf0{k]t/f] ug[kpf; ug[ub5g\.
 o;sf]pbfx/of ;xsf/L Pg, @)\$ hf/L kZrft\blvPsf s]xl c;Gtli6nf0{Ing ;lsG5 .
 kl/j]tGn]l;hgf u/}f]rgf]L / cj;/x¿sf];xl pkof]usf lgldQ of]otf, blftf,
 ljj}zlnf, 1fg nufot kl/j]tGk]t ;sf/fTds ;f] xg clgjfo{xG5 .

७.१ व्यक्तिगत प्रतिरोध

७.१.१ व्यक्तिगत प्रतिरोधका लक्षणहरू

- s_ sfo{Dkfbgdf pbf;Lgtf,
- v_ j]flgs pks/0fsf]pkof]udf pbf;Lgtf,
- u_ ;fE7lgs lqoofsnfkk]t ;zÍt,
- 3_ kl/jtgn]l;hgf ug]lqoofsnfkk]t eoelt,
- a_ k]t:kwf[ds lfdtfd sL,
- r_ Routine Work df hfB,
- 5_ ljjBzGottf .
- h_ sfgg]sf]kl/kfngdf pbf;Lg xg .

७.१.२ व्यक्तिगत प्रतिरोधका कारणहरू

- s_ ;]fsf];/lff uDg ;Sg]
- v_ ljBdfg ;]f, ;ljwdf sL xg]cfz Íf,
- u_ ;fdlhs ;:sf/ / kl/jB,
- 3_ Pj, sfgg tyf klqoofdvL hl6ntf,
- a_ ;b:ox;sf]bafas]sL,
- r_ kl/jtgn]k]tsf]e]sfjdf b08 / k/:sf/sf]cefj,

७.२ सङ्गठनात्मक प्रतिरोध

७.२.१ साङ्गठनिक प्रतिरोधका लक्षणहरू

- s_ sfo{Dkfbgdf ljnDa,
- v_ cgfjZos klqoofsf]c]jndagdf hfB,
- u_ Pj, sfgg]sf]kl/lwdf a:g grfxg]
- 3_ oyfl:yltjfbL sfoK0ffnL / sfoK4ltdf hfB,
- a_ pks/0fx;sf]GoB pkof]u,
- r_ ;'rgf ;06qs]pk]ff,
- 5_ oyfl:yltsf nflu ;fE7lgs bafa,
- h_ cgfj:os ;fE7lgs ;lqnotfd hfB .

७.२.२ साङ्गठनिक प्रतिरोधका कारणहरू

- s_ sfo{f] v]Drg]eo,
- v_ ;E7g ;'rgf ;fg]xg]eo,

-u_ ;E7gffds ;s[t,
 -3_ a]fhuf/Lsf]eo,
 -a_ JolQmut lxt ;Hf0f .

द. निष्कर्ष

kl/jt6nf0{hljgsf]oyfysf 2kdf :jLsf/ u/L o;nf0{hljg k4ltsf 2kdf nfu"
 ugI dfGotf g}kl/jt6 Joj:yfkg xf]. csf] zAbdf kl/jt6 Joj:yfkg, kl/jt6n]
 Nofpg];sf/ffds klfx2sf]klj46 tyf gsf/ffds klfx2sf]GobLs/0fsf lgldQ u/Lg]
 lqmfosnfkx2sf];dli6 xf]. kl/jt6nf0{;xh 2kdf :jLsf/ u/L kl/jlt6 dfGotf tyf
 eldsfsf]vfhL ugI/ kl/jt6zLn Jojxf/ / sfo2}L cjnDag ugI{sfo{g}kl/jt6
 Joj:yfkg xf]. ;xsf/L lfhdfk6 ;dtfdhs ;dfh lgdf6f ug{JolQmut :jfy66f ;dul
 z6/ ;b:osf]lxt tyf pGgt xgkb5 . ;xsf/L lfh ;dfh kl/jt6sf];fxs lfh;d]
 ePsf]kl/jt6 Joj:yfkg]cf]rTo, dxTj, klqmf tyf nfex2sf]klrf/ klrf/ u/L /fi6«
 lgdf6f ;xsf/L lfhnf0{;lfd, ;b6 / kl:t:kwL{agfpg cfhsf]cfjZostf xf].

सन्दर्भ सामग्री

- gkfnsf];Hwfg @)&@ .
- ;xsf/L P6, @)&\$.
- :yfgLo ;/sf/ ;~rfng P6, @)&\$.
- ;xsfl/tf -;xsf/L ljefu_ .



कृषिको व्यावसायीकरण र सहकारी

— इन्द्र शर्मा दुङ्गाना* —

१. परिचय

b}sf] sl/a b0{ltxf0 hg;^Vof /fhuf/L / hljsfsf nflu s[lidf lge{ /x}f] eP tfklg sn ufx{y pTkfbgdf @*=(kltzt dfq ofubfg /x}f] 5 . b0{ltxf0 hg;^Vofn] sn ufx{y pTkfbgdf hDdf Ps ltxf0 klq ofubfg ug{ ;s}f] 5} eg] hDdf @\$ kltzt /fhuf/L lbPsf] ;Jf lfn] sn ufx{y pTkfbgdf %\$ kltzt ofubfgn] gkfnsf] cy{Gqsf] k}v ;Argfids ;d:ofnf0{phfu/ ub5 . of tYon] s[lif lfn]sf] Go} pTkfbstj, Go} cfDbfgl / cw{a/fhuf/Lsf]cj:yfnf0{kltlalDat ub5 . gkfnsf] s[lif lfn]df >dsf] pTkfbstj hDdf *#% cd//sl 8n/ /x}f] 5 eg] u}s[lif lfn]sf] >dsf] pTkfbstj #^&) cd//sl 8n/ /x}f] 5 . ;ldfGt pTkfbstj sd xbf s[lif lfn]sf] hgZlQm ljb} knfog xg]afWotf /x}f] 5 . s[lif lfn]sf] pTkfbstj Go} / ;Jf / pBfu lfn] /fhuf/L l;hg} ug{g;Sbf ljb}sf] af6f] afWotf ag}f] xfn cfP/ ;s[tdf 2kfGt/Of xg]cj:yfdf ku}f] 5 . gkfn s[lifk}vfg dns eP klq gkfnsf] s[lif Go} ljsf;sf] r/Ofaf6 ulh/x}f] 5 . lgjfx{dvl s[lifnf0{Jofj;fols/Of ug{g;Sbf s[lidf ;d} Jofkf/ 3f6f rinbf]cj:yfdf 5 . lgjfx{dvl s[lifnf0{Jofj;fols/Of ug]dxTj kOf{ cfwf/ eg}f] ;dbfo kl/ rfngdfk} ;fdlfs khl lgdf} u/L pBdzlntfsf] ljsf; xf] . ;xsf/Ln] s[lifsf] Jofj;fols/Ofdfk} vfB tyf kf}f ;/lff u/L dnssf] cy{Gqnf0{ cfdlge{ agfpg dxTj kOf{vDafsf] eldsf lgjfx{ ub5 .

२. कृषिको व्यावसायीकरणमा रहेका मुख्य मुख्य समस्याहरू

s[lif Psajxlfn] ;u ;DalGwt lji fo xf] . ljbdfg cj:yfdf s[lifsf ;Argfutb}v kljlws ;d:ofx2 /x}f] 5g\ . gkfnsf] s[lif lfn]df ;fgf / de}nf s[lisx2sf] afxNotf /x}f] 5 . e}Dkb}v lnP/ k6s k6s xg]u/}f kts[ts k}f}k tyf ;Vvf v8]laf6 s[lif lfn] cflht /x}f] 5 . s[lif lfn]sf ;d:ofx2nf0{b}foadfn]hd pNn} ug{ ;lsG5 .

* s[lif klzlf, s}b}lo ;xsf/L klzlf s}b}

(क) भूमिको अत्यधिक खण्डीकरण

s[if pTkfbgsf]dxTj kOf{cfwf/ eld x]. eldsf]j] flgs pkof]l jgf s[if pTkfbgsf]ult / Jofj ; fols/Ofsf] sNkgf klg ug{ ; lsbj . /fli6x s[if uOfgf @)^* cg ; f/ gkfnsf] s[if hldgsf]cf} t cfsf/)=^* x\$6/ /x\$5 eg] klt lsQsf]cf} t cfsf/)=@! x\$6/ /x\$5 . Psflt/ 6q] hldgdf cfwf/t v]Ln]nfut j[4 u/\$5 eg] csf]t/ eldsf]j] flgs pkof] tyf ofGqsl/Of xg ; s\$5 . s[ifdf ; mUgx ; u elddf kxr 5 eg] eld xgx ; v]lkftldf ; mUg 5gg\ . gkfnsf] hldgsf] lj t/Of bxfoadf]hd /x\$5

	जमिनको स्वामित्व			स्वामित्वमा रहेको जमिनको क्षेत्रफल		
स्वामित्वको आकार	सङ्ख्या ००० मा	प्रतिशत	जम्मा जोड प्रतिशत	क्षेत्रफल ००० हे	प्रतिशत	जम्मा जोड प्रतिशत
०.५ हे भन्दा कम	!(* &	%#=%	%#=%	\$*%	!(=@	!(=@
०.५ देखि १ हेक्टर सम्म	(* \$	@^=%	*)	^(%!=	@&=&	\$^=*
१ हे देखि ५ हे सम्म	&#@=&	!(&	((&	!@%*=!	\$(&=	(^=&
५ हे भन्दा माथि	!!=*	=#	!))	*\$=\$	#=#	!))
जम्मा	३७१५.६	१००		२५२२.५	१००	

; f] s[if uOfgf, @)^* .

gkfnsf %#=% kltzt s[ifsx ; u)=% x\$6/ecbf sd hldg 5 hg hDdf hldgsf] !(=@ kltzt x]. % x\$6/ecbf dfly hldg xgx ; sf] kltzt)=# /x\$5 plgx ; u ## kltzt hldgsf] : jfldTj 5 . ! x\$6/ecbf sd hldg xgx ; *) kltzt /x\$5 5g\ eg] pglx ; u hDdf \$^=* kltzt hldgsf] : jfldTj 5 . s[if hldgsf]c ; dfg lj t/Of tyf 6q] hldgsf sf/Of Jofj ; fols/Of lj ljws/Of, lj lzi6ls/Of / cfwlgsLs/Ofdf afwf k%ofPsf]5 .

(ख) कृषि भूमिको न्यून उत्पादकत्व

klt Psf0 hldgsf] pTkfbg j[4 jgf s[if gkfndhs / ; Ddfghgs k]f aGg ; Sbj . xfn gkfnsf] klt Psf0 s[if eldsf] pTkfbstj #@&* cd]/sl 8n/ /x\$5 . eldsf] Gog pTkfbstj xgdf Pp6f dfq sf/Of lhDd]f/ 5 , of]ax sf/Ofx ; sf] ; of]hgsf]pkh x]. tlj]ultdf /x\$5 ; x/ls/Ofsf sf/Of s[ifof]o hldgsf]38]ls/Of tyf v08ls/Of / hldgsf]dNo cfsf] ; Psf]5 eg] s[if sf06 Gog pTkfbg xbf s[if eld afem]/fv]g]qd

a9b7/x\$]5 . hldgsf]dNo j tdfg ultdf j[4 xg]xf]eg]s[ifaf6 klt xg]pTkfbgn] nfut kl/kl't{ug{;Sg]cj:yf /xb} .

(ग) कृषि श्रमिक उत्पादकत्व

klt s[if >ldssf]pTkfbstj g]s[if >ldsnf0{s[ifdf l6sf0/fvg]/ s[ifsf]cfDbfgl j[4 ug]kdv cfwf/ xf]. gkndf klt s[if >ldssf]pTkfbstj *#% cd\sl 8n/ /x\$]5, hals gkndf}u}s[if >ldssf]pTkfbstj #^&) cd\sl 8n/ /x\$]5 . of]cj:yfn] gkndf Psflt/ s[ifdf cwa]f]huf/L ;d:ofnf0{rlqt ub5 eg]csf]t/ Goğ cfDbfgl e0{ s[if lfgsf]hgziQm ljb} knfog xg]afWotf ag\$]5 . s[if lfgdf ;mUg hgziQmnf0{ ljZn]f0f ubf{Psflt/ cTolws a9L crowding effect 5 eg]csf]t/ v]L u/Lg]7fpdf blf hgziQm]sf]cej vl8sg ku\$]5 . of] ;d:of klg s[if eldsf]c;dfg lj t/Of, eldsf]cTolws v08ls/Of / klljws ;d:ofxçsf]pkh xf].

(घ) आधुनिक कृषि प्रविधिको न्यून अवलम्बन

s[if kljlw s[if pTkfbg ;fdu|xç, pTkfbg tyf kçf]vg / ahf/Ls/Ofsf kljlwxçsf] ;dli6 xf]. s[if ;fdu|cçtuç uOf:t/Lo lap / a]fç]cej, dT:o e/f tyf /f;folgs / k|çfl/s dnsf]Goğ pknAwtfnf0{lng ;lsG5 .

गुणस्तरीय बिउ बिजनको अभाव : s[if pTkfbg tyf pTkfbstj j[4df uOf:t/Lo lap lahgsf]dxTjk0f{eldsf /xG5 . cWoogn]uOf:t/Lo lapn]dfq @)÷#) kltzt;Dd pTkfbgdf j[4 xg]tYo phfu/ u/\$]5 . gkndf lapsf]dfu / cfjZostfdWo]sl/a *% kltzteçbf a9L cgf]krfl/s lfgaf6 xg]u/\$]5 . o;n]gkndf /x\$]k/Dk/fut lap k0ffnl / uOf:t/Lo lap lahgsf]Goğ kpf]sf]cj:yfnf0{lrq0f ub5 . gkndf vfBçg afnl]sf]cf;t lap klt:yfkg b/ !% kltzt /x\$]5 . lap klt:yfkg b/ :jk/f;]rt self pollinated / k/k/f;]rt cross pollinated afnl]df xgkg]qmdz b/ @% kltzt / ## kltzteçbf lgs}sdL xf].

/सायनिक तथा प्राङ्गारिक मलको न्यूनता : s[if pTkfbg j[4sf nflu df6f]f vfBtj]sf] Joj:yfkg dxTjk0f{ljifo xf]. cfjZos vfBtj]sf]cejdf s[if pTkfbgn]ult lng ;Sb} . bçdf Psflt/ cfjZos >dzlQm]sf]cejdf kzkfng Joj;fosf]sdhf] cj:yf /x\$]5 eg]csf]t/ uf]dn, sDkf]6 tyf dğ Joj:yfkgdf Wofg lbg g;Sbf df6f]f vfBtj]sf]Goğtf /x\$]5 . gkndf afnl nufpg]k0ffnl, df6f]f]cj:yf / uf]dn tyf sDkf]6 dnsf]kpf]nf0{ljZn]f0f ubf{sl/a & nfv %) xhf/ d} 6g /f;folgs dnsf] cfjZostf kb5 eg]s[ifxçsf]kpf]u cj:yfnf0{xçf]sl/a % nfv d} 6g kpf]sf/L dfu /x\$]5 . kpf]sf/L dfusf]sl/a %) kltzt -@%*(!# d} 6g, cflyç ;j]f0f @)&\$ _ dfq cf]krfl/s lfgaf6 cfkl't{xg]u/\$]5 .

उन्नत उत्पादन प्रविधि र ग्रहणशीलतामा न्यूनता : pGgt kljlsf] ljsf; / cjnDag s[if Jofj ;fols/0fsf] kpv cfw/ x]. pGgt kljlsf] ljsf;sf nflu kpfjsf/L / lbuf]cg;Gwfg kpfnsf]cfjZostf kb5 . gkfnsf]s[if cg;Gwfg kpfnsf]f/6cfjZostfcg;/f/ ljsf; ug{;lsPsf]5 eg]cg;Gwfgaf6 ljsf; kljlxnf0{;xh / ;/n 2kdf s[isx2dfe k0fpg ;lsPsf]5 . pbfx/0fsf 2kdf ds3f]cg;Gwfgsf] glthf, s[issf]v]af/Ldf kkt ug{;Sg]glthf / xfnf]pTkfbgsf]cj:yfnf0{Ing ;lsG5 . cg;Gwfgaf6 kkt glthfcg;/f/ ds3f] ;du|pTkfbstj ^=& d3 6g klt x\$6/ /x3f]5 eg]s[issf]cEof; / v]af/Ldf kkt ug{;lsG]%=& d3 6g klt x\$6/ xG5 t/ clxn]gkfnsf]ds3f]pTkfbstj hDdf @=% d3 6g klt x\$6/ /x3f]5 . of]cj:yfn]pTkfbgsf package of Practices sf]cefj / ePsf kljlxnf0{sf]s[issf]v]af/L;Dd krf/ krf/ xg g;sl s[issf]uk0fzIntfsf]G0gtfnf0{kpf10ft ub5 . s[if kljlsf]ljsf; / krf/ krf/ u/L s[isdf]uk0ftf j[4 ug]l]ifon]axcfoldf lq ;d3f]xG5 . s[if kljlsf]ljsf; / krf/ krf/df u0f:t/Lo hgziQ, kpfjsf/L / glthfdvL cg;Gwfg kpfnsf] / krf/ krf/sf nflu bla3f] ;0Gqsf]cfjZstf kb5 . gkfndf s[if lz lff, cg;Gwfg / krf/nf0{szntf / kpfjsf/L 9En];0fhg ug{;lsPsf]cj:yf 5 . lz lff, cg;Gwfg / krf/sf alr bla3f]tfbTDotf gxbf gkfnsf]s[issf]Jofj ;fols/0f / l]lzi6s/0fn]no ;dfg ;s3f]5 .

(ड) यान्त्रिकीकरणको न्यूनता

s[ifdf a9bf]>dzlQsf]cefj 36fpg / pTkfbg nfut 36fpb}sf0{blftdf clej[4 u/L s[ifnf0{gkfndvL Joj ;fosf 2kdf :yflkt ug{s[if lqdf ofGqsls/0fsf]cToGt]dxTj /x3f]5 . xnf] s6f]/ sf]fnf3f]e/df s[ifn]Jofj ;fols/0fsf]2k uk0f ug{;Sg]cj:yf /xb . le/fnf] gldn3f] 6q] vl08t hldgdf ofGqsls/0f lgs}sl7g 5 . s[ifof]o hldgsf] rSnfaGbl xg g;Sbf Ps}kl/jf/sf]hldg klg cf}tdf # lsQdf l]eflht /x3f]5 . v]LkftL ug{hfgsf nflu csf3f]hldg kpfu ug{kgt]yf 0Gqsf]kpfu u/ klg nfut j9L e0{s[isx2 ofGqsls/0fklt g]lg?T;flxt xg]cj:yfsf]l]Bdfgtf /x3f]5 . hldgsf]cj:yfcg;/f/sf ;fgf 0Gq pTkfbg s3f]kofft dfqdf :yfkf xg ;s3f]5 eg]kpfu ePsf 0Gqx2 dd3f ;Def/ ug]blf hgziQ / dd3f s3f]sf]cefj 5 .

(च) साचाइको अभाव

hn;f]sf]wgl b2 eP/ klg gkfnsf]s[if kpfnsf]ce}klg df}ddf e/ kg{k/3f]5 . gkfnsf]cy{Gqsf]j[4b/ s[if pTkfbgsf]j[4df e/ kb5 . cy{Gqsf]j[4b/ /fd]ePsf] ;dodf df}d cgshtf / /f;folgs dn nufot s[if ;fdulx2sf] ;xh cfklt{tyf cy{Gqsf]j[4b/ g/fd]ePsf]cj:yfdf df}d cgshtf g/x3f]j[4b/ sd ePsf]egl sf/0f lbg nfuf3f]bz s gfl3 ;Sbf klg l; rf0 ;ljwfsf]kofft Joj:yf ug{;s3f]5 . gkfnsf]hldg dwo]@^ nfV \$! xhf/ x\$6/ dfq v]Lo]o hldg 5 . pQ hldgdwo]

hDdf !& nfv ^^ xhf/ x\$6/df l; rf0 ;ljwf k#ofpg ;lsq]cj:yf 5 . l; rf0 ljefusf] tYof!cg;/f xfn !# nfv (@ xhf/ x\$6/ lfk#ndf l; rf0 ;ljwf ku\$bf]5 . ofWoj]klg afx#f; l; rf0 ;ljwf ku\$bf]lfk#n sl/a %) kltzt dfq 5 . l; rf0sf]cefj s[lfsf] Jofj ;fols/Of / cfwlgsls/Ofsf]afwssf 2kdf /x\$bf]5 .

(छ) कृषि ऋणको अभाव

s[lfsf] Jofj ;fols/Of, ljljlws/Of tyf ljlzi6ls/Ofdf s[lif C0fsf] dxTjk0f{eldsf xG5 . s[lif sfo{;? u/k15 tTsf n pTkfbg lbg ;? gu/L sXl ;dok15 dfq To;af6 pTkfbg ;? xG5 . s[lfsf] Gestation period cGo Joj;fosf] eGbf a9L xG5 . Jofj ;flos s[lfsnf0{pTkfbgsf] Gestation period ;Dd nufgl ofljo /sdsf]vfrf] kb5 . nufgl klxNo}ug[kg]t/ cfDbfglsf nflu w}};do sg{kbf{s[lfsnf0{nufgl ug] /sdsf]cefj xbf s[lfk]tsf]cfsif sf xg uPsf]5 . gkfn ;/sf/n}s[lif / pnhf]f0{ ktyldstfsf lfkdf /fvL jflofHo a}x2af6 xg]hDdf shf{kjfxsf]@) shf{s[lif / pnhf] lfkdf 5660fpg]eg]klg s[lif lfkdf jflofHo a}x2sf]nufgl hDdf \$-\$ kltzt /x\$bf] 5 . s[lif lfkdf shf{kjfx Go9 xbf s[fsx2 cgtkrfl/s lfkdf]C0fsf] rsf]Aofhsf] df/df k/\$f 5g\ . Go9 dfqdf ePsf]nufgl klg s[fsx2sf]Jofj ;flos ofhgf / To;sf] nufglkf kkt xg]k]tkin -Return On Investment ROI, nufgl p79]cj]w (pay Back period, cfGtl/s klt:yfkg b/ -Internal Rate of Return_ nufotsf ljQlo ljZn]f0f]jgf ePsf 5g\ . s[lfsn]cf^gf]Jofj ;fosf]Jofj ;flos ofhgf thdf u/L nufgl / k]tkn]sf] cfwf/df Joj ;fonf0{cuf18 a9fpg]ljifon]klydstf kfgp ;s\$bf]59 eg]Jofj ;flos ofhgf thdfsf]kof[t 1fgsf]cefj ljQlo ;yfx2df ;d] /x\$bf]5 .

(ज) कृषि उपजहरूको प्रशोधन तथा बजारीकरणको समस्या

pTkflbt pkhn];/n ;xh tl/sfn]plrt dNo;lxtsf]ahf/ kxr]ljgf s[lfsf]Jofj ;fols/Of sNkgdf dfq ;ldt /xG5 . 5l/P/ /x\$bf]pTkfbgn]ahf/Ls/Ofsf]nfutnf0{j[4 u/\$f] 5 eg]csf]t/ s[fsx2sf]dfhdfnf0 ug]lfdtf; d] lj sf; xg g;Sbf pTkfbgn]plrt dNo kkt ug{;s\$bf]59 . s[lif pkh ;Ingdf ;d:of; ;Ing s\$b\$bf]cefj, dxuf]9jfgl vr{5l/P/ /x\$bf]pTkfbg k0ffnL, ahf/sf];xh kxr gxg, sd dfqdf ahf/ofljo pkh, lar]nofx2sf]k0tj tyf ahf/ ;'rgsf]c1fgtf cflb ;d:ofx2 ahf/Ls/Ofdf /x\$bf 5g\.

dfly pInnlvt s[lif lfk]n]Jofj ;flos 2k uXof ug{g;Sgfsf dVo dVo ;d:ofx2nf0{ ;dodf g]klxrfg u/L ;dfwfg ug{;sdf s[lif lfk]n]gkfn / gkfn]lsf];d[4df dxTjk0f{ eldsf vlg ;Sg5 . ca pInnlvt ;d:ofx2nf0{;xsf/L lfk]sf] dflwodaf6 s;/L ;dfwfg ug{;lsG5 eGg]ljifodf rrf{u/Lg]5 .

३. कृषिको व्यावसायीकरणमा सहकारीको भूमिका

;xsf/lf :jfnDag / kf:/kl/stfsf] pRrtd cEof; xf]. ;xsf/lf ;fdflhs ;dfjzLs/Of / ;xsf/;s[t ljsf;sf]kof xf]. ;xsf/Ln]:yfgLo ;Defjgf ;lk / khLsf]kpf] dfkf cflyf lqofsnfk lj:tf/df dxTjkOf{eldsf v]b5 . s[fisf ;d:of ;dfwfg xg eg]dVo u/L gkfnsf]cy{Ggsf cfwf ;d:of ;dfwfg xg xf]. of s[f pTkfbg / ahf/Ls/OfnfOf{Jofj ;flos agfpg ;xsf/Lsf tlg dfBn k|tt ul/Psf]5 .

३.१ पहिलो मोडल : कम्युन मोडल

of];xsf/lf]pRrtd cEof;sf]dfBn xf]. o; dfBndf pTkfbgdf ;fwg / ;]dfly JolQut :jfldTj geOf;fdlxs :jfldTj /x]xf]xG5 . ;b:oxn]cf^gf]lfdtfcg;/sf] sfd ub5g\ / ;b:osf]cfjZostfcg;/sf]j:t / ;]fxn]sf]pTkfbg tyf pkef] u/LG5 . of]dfBncGtu{ Oh/fondf lsahsf]gfdaf6 ;xsf/Lx; ;~rfngdf /x]f 5g\ . dfly pNn] u/LPsf hldgsf]v08Ls/Of, >dsf]cefj, l; rf0 k]fxf/x; , uOf:t/Lo dn lapsf]cfklt{pTkfbgsf]nflu cfjZos shf{tyf kljlwsf]uKOfzLntf h:tf ;d:ofx; k]jlws / ;/sf/sf];xof]df ;dbfosf];b:oxn];lhn};dfwfg ug{;Sb5g\ .

३.२ दोस्रो मोडल : व्यक्तिगत स्वामित्व र सामूहिक उपभोग

pTkfbgsf];] ;fwgx; JolQsf]:jfldTjdf /xL t]f] / d]f]efjgf ljsf; e0;s]f] cj:ydf klxn]dfBn ;xsf/lf]pTs[6 cEof; eP klg t]sfnlG cj:ydf Jofjxf]/sxb] . gkfndf eldsf]j]lfgs pko] u/L s[fisf]pTkfbg / pTkfbstj j[4dfk] s[fisf] Jofj ;fols/Of, ljjlws/Of tyf cfwlgsLs/Of ug]dxEjkOf{;xsf/lf]dfBn ;fdlxs pkef] g}xf]. o;cGtu{ JolQut :jfldTjdf /x]f]hldgnfOf{;xsf/Lsf]dfwodaf6 PsLs/Of u/LG5 / :jfldTjcg;/ pTkfbg jf hldgsf]k]t tyf pj{fzlQicg;/ lglZrt k|tkn pknAw u/fOG5 . of]pTkfbg tyf lj t/Of k]ffnl ;xsf/Lsf]Joj:yfkgdf ;~rfng xG5 . ;b:oxn]cf^gf]cgshftcg;/ pTkfbgdf efu lnG5g\eg]art tyf COfsf]dfwodaf6 ;xsf/Ldf of]ubfg k]ofpb5g\ . ;xsf/lf >ddf cfwf/t cEof; ePsf]xgn] >dsf] of]ubfgcg;/ Hofnf / k|tknaf6 ;#lft khL lkntf{sf]faf6 /sd;d] k|kt ub5g\ . gkfnsf]emkf lhNnsf]/fgle]Bf axp2Zolo s[f ;xsf/L ;yfn]of]dfBnsf]cEof;df gdgf of]o sfd u/L/x]f]5 . ca o; dfBnn]dfly pNnlvt s[f cfwlgs / Jofj ;flos xg g;Sgfsf ;d:ofx; s;/L ;dfwfg ug{;S5 eGg]ljifodf rrf{u/Lg5 .

o;af6 hldgsf]PsLs/Of eOf]of]GqsLs/Of klqof ;xh xg5 . cg;Gwfgaf6 ljsf; ePsf pGgt kljlwx; ;xh}uKOf xg5g\eg] ;/sf/L tyf u];/sf/L lgsfox;af6 k|kt xg];]f klg sd nufgl / sl7gfOljgf ;/n / ;xh ;kdf k|kt ug{;lsg5 . ;b:oxn]sfdcg;/sf]Hofnf k|kt tyf k|tknsf]nfef; / ;#lft khL lkntf{sf]faf6

;d] /sd k|t ug[xbf >dk|tsf];Ddfgdf j[4 tyf of|Gqsls/0fsf]sf/0f >ldssf
;d:of ;dfwfg xG5 . o;cg;/f/ Gog hldg xg}n]klg ;xsf/Ldf cfa4 e0{>dsf]
plrt dNo k|t|tdfk| pTkfbg / pTkfbstj j[4df of|ubfg ug{;S5g\ . ;fdlxs kpf;sf]
df|lodaf6 s[if pTkfbg ;fdu|x} ;xh cfk|t{tyf df6f]k/LIf0f tyf cGo kpf|uzfnf
;]fx} ;xh}k|t ug{tyf ;xsf/Lsf df|lodaf6 cfk|}klg :yfkf ug{;lsg]cj:yfsf]
l;hg} xG5 . of|hgfcg;/sf]pTkfbg xg]xbf ahf/of|o kl/0ffddf j:tsf]pTkfbg e0{
ahf/df df|hdf]f0 ug{;Sg] lfdtf j[4 xG5 . 7hf]kl/0ffddf j:tsf]pTkfbgn]j:tsf]
dNo j[4 ug}f nflu kpf]vg tyf e0f/0f ;xsf/Ldfk|t ug{;lsg]xG5 . of|df]naf6
ahf/Ls/0f ;/n / ;xh e0{pTkfbgn]plrt dNo k|t ug{;Sb5 . ;xsf/tfn]s[ifsf]
Jofj ;fols/0fdf of|ubfg k%ofpg]cGo sf/0fx} b}fo adf]hd /x}f 5g\

- ✦ plrt pTkfbg of|hg} / ahf/ Joj:yfkf u/] pkef]df ;dlf s[if pkhx}sf]
lgoldt cfk|t{;lg]Zrt j[4 .
- ✦ clup s/f/sf] df|lodaf6 ;Dem]f ul/Psf] dNodf Jofkf/L / kpf]vgstf} ;u
sf/f}f/ u/] ahf/ Joj:yfkf ;xhtf .
- ✦ o:tf]s/f/n]vl/bstf}nf0{lgoldt }kdf ;dodf g}pkhsf]cfk|t{/ s[fsx}sf]
nflu Pp6f ;/lft ahf/ / gfk|fdhs k|tkn ;lg]Zrttf .
- ✦ ;'rgsf]kxr, yf} cfk|t{;eQ Joj:yfkf / ;xdl ug]lfdtf clej[4 .
- ✦ kl/is| ;'rgf ljleGg ahf/x}af6 cfPsf Jofkf/Lx} ;usf] c}tlq} / s}k
pkhx}sf]e0f/0f lfdtf j[4 u/L yk ahf/df kxr j[4 .
- ✦ s[fsx}sf nflu cfjZos kg]s[if ;fdu|x}sf]Psdi6 7hf]dfqdf vl/b sf/f}f/
u/] / Psdi6 9jfgl u/] s[if ;fdu|x}sf]vl/b dNo / nfut 36fpg .
- ✦ s[fsx}sf pTkfbgnf0{;fdlxs }kdf hDdf u/L ;:tf]dNodf 9jfgl ug]Joj:yf .
- ✦ yf}]s[fsx}sf];n}gtfdf w}];dfgx} ahf/;Dd k%ofpg]Joj:yf u/L ahf/ vr{.
- ✦ hdfglsf cfwf/df ;xh }kdf C0fsf]Joj:yf .
- ✦ ;/sf/L ;]fx} ;lhn}k|t .
- ✦ 7hf / lj]w ahf/ Joj:yfkf lq|ofsnfkx} ;~rfng ug{cfjZos khl hDdf .
- ✦ pTkfbg pk|t ug[kg]s[if pkhx}sf]Joj:yfkf ;wf/ Nof0{lft sd .
- ✦ vl/bstf} kpf]vgstf} cflbat6 tlfndsf]Joj:yf .

३.३. तेस्रो मोडल : व्यक्तिगत स्वामित्व, व्यक्तिगत उपभोग र सामूहिक निर्णय

of|df]n ;xsf/tfsf]k|/Des r/0fsf]cEof; xf] . ;b:ox} ;fdlxs cEof;df cEo:y
/ k0f{ }kdf ljZj;df klu;s}f xbg\ . o; ljwgc;/f/ ;b:ox} cf^gf ;feif lxt
kl/k|t{cf^gf]JolQ|ut :jfdTjdf /x}f ;] ;fwgsf]JolQ|ut pko]f]f/ub5g\ t/
pTkfbg of|hg} agfpg]pTkfbg ;fdu|x}sf]hf]f]ug] pTkfbt ;fdu|x}sf]ahf/Ls/0f

ug{lg0f6 eg] ;fdlxs 2kdf ub5g\ . xfn g{kfndf w7} ;xsf/L / s[if ;dXx2 oxL
dfBndf ;~rflnt 5g\ . of] cEof;cg;f/ hldgsf] PsLs/Of, j7flgs pkofu tyf
>dziQ[1sf]dxQd pkofu / oflGqsls/Ofdf ;xhtf afx3sf bf] 7dfBnsf w7}kf0bfx2
k{k't ug{;lsG5 .

४. निष्कर्ष

;xsf/L s[if Jofj;fols/Of, cfwlgsLs/Of, ljljwLs/Of / cfB7usLs/Ofsf] bla7f]
vDaf xf]. s[ifsf]Jofj;fols/Of tyf ljlzi6Ls/Ofdfk{ pTkfbg / pTkfbstj j[4 u/L
cfly\$ j[4b/nf0{pRr agf0{cfly\$;d[4 xfl;n ug{;lsG5 . s[ifsf]Jofj;fols/Of
/ cfwlgsLs/Of ;d[4 g{kfn / ;vL g{kfnLsf] cfwf/ xfl]. s[if l7qsf Go9 pTkfbstj,
hldgsf] v08Ls/Of, bf7f7f]e"jfldTj, 387Ls/Of, pGgt kljlwsf] cefj, ahf/Ls/Of,
shf{vfB tyf kf7f0f c;/lff tyf hnjfo kl/jt0sf]c;/nf0{Go9 ug[cfwf/ :jfjnDag
/ kf/:kl/tfsf]c;n cEof; g}xf].

सन्दर्भ सामग्री

- != r7w7jof7hgf, /fli6x of7hgf cfo7u, l;xb/af/, sf7df8f}.
- @= cfly\$;j7f0f, @)&\$, cy{dGqfno, l;xb/af/, sf7df8f}.
- #= s[if ljsf; /OfglLt, @)&@, s[if ljsf; dGqfno, l;xb/af/, sf7df8f}.
- \$= ;xsf/tf, ;xsf/L ljefu, gof afg7j/, sf7df8f}.
- %= kvfgdGql s[if cfwlgsLs/Of kl/of7hgf b:tfjjh, kvfgdGql s[if cfwlgsLs/Of
kl/of7hgf, j;Gwf/f, sf7df8f}.
- ^= s[if u0fgf, @)^*, s7blo tYofÍ ljefu, /fdzfxky, sf7df8f}.



सहकारी संस्थामा सम्पत्ति शुद्धीकरण निवारणसम्बन्धी आन्तरिक नीति तथा कार्यविधि

— हरिकुमार नेपाल* —

परिचय

sfnf]wgnf0{ ;]f] agfpg] sfo{ ;DklQ z4Ls/Of xf]. To:tf] sfo{klxrfg ug] l/kf]64-
ug] l]Zn]f0f ug] / sf/jfxL ug] ;06q ;DklQ z4Ls/Of lgjf/Of xf]. sg}klg ksf/sf]
sfnf]wg ljif xf]. ljif /f]k] cdl kNnb, rfx]Tof]JolQut xf] \jf ;yfut . /fHosf]
xsdf t of]yk eofgs xg hfG5 . dhTm ljQlo kffnL / kf/blz{f Wj:t kf5{. ljQlo
cl:y/tf l; hf u5{. /fhZj 5nL, el6frf/ / cGo ck/fwdf Jofkstf Nofp5 . cGttm
/fhonf0{ck/fwsf]qL8f:yn agf0{; du/ /fHo ;06q g}sdhf] agfp5 .

;DklQ z4Ls/Of lgjf/Ofdf ljQlo lf]sf] eldsf ;aGbf a9L ;hgZln xG5 . of]
lf] of]kffnLsf]hu (Structure) xf] h;sf]cefjdf of]kffnL rNg}; Sb. u}sfggL
cfhg]sf]z4Ls/Of ;fdfGotof ljQlo ;y jf lf]sf] ;Dks{jf kpf]df gcf0{xb. o;}
tYonf0{dwogh/ u/L blgofn]o; lf]nf0{kfyldstf lbgf] ;fy}kffnLsf]uf]j kof]cE
dfg]sf]5 . ;DklQ z4Ls/Of -dgl nfpG8l/E_ lgjf/Of P, @)^\$ sf]bf] ;z]vgn]
;d] ;kLad]hd of] lf] / lgodgsf/L lgsfodfly uxlsnf]lhDd]f/L yk u/]sf]5 .
tngf]ds 2kdf ;DejTm of]bfloTj cfh;Dd o:tf lgsfon]lgef0/x]sf]cGo eldsf]sf]
xf/fx/Ldf 5 . lgodgsf/L lgsfonf0{Oltxf;df ;aGbf a9L clwsf/;DkGg agfPs]
5 . csf]zAbdf /fhon]o; kffnLsf]Olghgsf 2kdf ljQlo ;y -o; P]df ;xsf/L
;y; d]nf0{ljQlo ;yfsf]kl/efiffdf /flvPsf] / ;f]sf]rfnssf]yfgdf lgodgsf/L
lgsfonf0{lj/fhdfg u/]Psf]5 .

UNODC Report, October, 2011 cg;/ ljZjdf /fhZj 5nLafx]sf] cGo ;DkOf]
u}sfggL cfhg]sf]dfqf ljZjsf]sn ufx}y pTkfbgsf]#^ klztz /x]sf]5 . ;f]wo]
@=& klztz ljQlo lf]dfk] z4Ls/Of xg]cgdfg 5 . o;df /fhZj 5nL / ;f6 clhf

* pk lgbZs, gkfn /fi6a], ljQlo hfgsf/L Psf0, xfn AML Cell, cy{dGqfn0 (Certified Anti-
Money Laundering Specialist (CAMS) / Ph.D. Research Scholar on AML/CFT)

/sd ;dfjz ul/Psf]5 . t/ crDd nfUbf]tYofÍ s]5 eg]/fhZj 5nl dfqsf]dfqf
cGo ;DkOf{cfk/flws cfh a/fa/ /xsf]cgdfg 5 . ;fy}ljsf; zln bzxçdf ;f]sf]
cgkft ljsl;t b]zsf]tngfdf bf]a/ xg]cgdfg 5 . oxl tYonf0{;d] cfwf/ dfq]
;g\@)!@ b]v /fhZj 5nl clgjfo{çkdf ;DklQ z4ls/Ofsf]nflu ;Da4 s;/ xgkg]
dfkb08 nfu"ul/Psf]5 .

Jofj;flos zÇotfdf ljQlo ck/fw xg ;Dej gePsf]pQ P]n]ljQlo ;yfn]cf^gf]
Jofj;flos sfd sf/afxLsf]l;nl;nfdf lgefpgkg]bfloTj tf]sf]5 . To:tf bfloTjdf
dhtM cfGtl/s gllt tyf sfo]lw agfpg] u]xs klxrfgsf dfkb08 nfu"ug] hf]vd
dNofÍg u/L GoGls/Ofsf pkfo cjndag ug] Jofj;flos ;DaGw / sf/faf/ cgudgsf]
Joj:yf ldnfpg] c:jfeflj s / zÍf:kb sf/faf/ klxrfg u/L ;'rgf k7fpg] cfGtl/s
lfdtf clej[4 ug]/ lgoGOfsf kf]jsf/L pkfoxç cjndag ug]k]v /xsf 5g\.
pInnlvt sfo{;k]ntfk]ç ;Dkfbg ug]sf nflu cfwf/:tDesf çkdf glltut tyf
;Argfut Joj:yf k]v /xG5 .

नीति तथा कार्यविधि

;DklQ z4ls/Of lgjf/Of;DaGwL gllt tyf sfo]lw ;yfsf] dvkq xf]. ljsl;t
dnsxçdf of]sfuhft gof ;yf :yfkf ug] Jofj;flos ;DaGw / sf/faf/sf]dNofÍg
ug]k]v cfwf/sf çkdf InG5 . gllt tyf sfo]lwsf] cefj /x]f jf ckOf{ jf
sfof]jogdf g/xsf]kfOPdf pQ ;yfn]o; ljifonf0{wofg lbPsf]5 eG]k]6 ae]kg]
xG5 . kgZrM gllt tyf sfo]lw sg}vf; ljefu / sdff/Lsf]nflu dfq x]g . ;yfsf
;a}k]t / x]otsf kbflwsf/L / sdff/Lsf nflu xf]. ;a]sf]cf^gf]sdfs] ;Gbe{
hf]8Psf]ljifodf sfo{Joj:yfkg / ;xhtsf]nflu n]vPsf]b:tf]h xf]. o;y{cf^gf]
sfd;u ;DalGwt ljifodf o;sf]1fg ;DalGwt sdff/Lnf0{ePs}xgk5{.

lg/Lifof ;k/Lj]fOfsf]q]ddf x]kg] ;a]Gbf klxnf]ljifo xf] ;yfsf] ;DklQ z4ls/Of
lgjf/Of ;DaGwL gllt tyf sfo]lw . gllt / sfo]lwsf k]/s k]/s klx xG5g . glltdf
dntM o; ljifodf ;yfsf]nlo, p2]o, To:tf]nlo jf p2]o k'f ug]k4lt, /Ofgllt /
;fwg ;f]sf]Joj:yf xg pkoQ xG5 . sfo]lwdf ;yfn]P], lgod, lgb]g / cf^gf]
cfGtl/s glltnf0{sfof]jog ug] ;yfsf]k]t, cfsf/ / k]f/ad]hd s;/L, s;n]/
slxn];DkGg ug]/ gubf{s}xg ;S5 eG]s/f pNn]y xg cfjZos 5 . o;y{o; n]vnf0{
cGo ljifoeGbf ljQlo ;yfn]lgdf u/L nfu"ug]cfGtl/s sfo]lw / ;f]df ;dfjz
xgkg]s]l ljifodf dfq ;ldt ul/Psf]5 .

नीति तथा कार्यविधिसम्बन्धी कानूनी व्यवस्था

;DklQ z4Ls/Of -dgl nfpG8I/Ē_ lgjf/Of Pj, @)^\$ sf]bkrf & -t_n];'rs ;:yfs] bflotjccGtut pQm Pj, PjccGtu{sf agsf]lgod jf lgodgsf/L lgbzg sfot]jogsf nflu ;:yfn] cf^gf] b]z, ef]f]ns lfh, sfo{fh, Joj;fosf] cfsf/, ufxs, sf/faf/ tyf hf]vdsf cfwf/df ;DklQ z4Ls/Of tyf cftljfbL lqofsnfkdf ljQlo nufgl lgjf/Of;DaGWL glt tyf sfo{jlw agfO{nfu"ug{kg]Joj:yf clgjfo{u/L To:tf]sfo{jlw lgdfof ubf{b}fosf ljifo ;dfjz ug{kg]Joj:yf /xsf]5 ॥

- s_ ufxssf]klxrf, Jofj ;flos ;DaGw, cgudg, sf/faf/sf];'rgf, clen]v nufotsf cGo bflotjsf ;DaGwdf cGtI/s glt, ksf] tyf lgoGqOf ;DaGWL Joj:yf,
- v_ lg/Gt/ cgudg;DaGWL Joj:yf,
- u_ Pj, lgod jf lgbzgsgf]kfngf ug]jf u/fpg]Joj:yf,
- 3_ pRr doff ePsf sd{f/L sfod ug{sd{f/L egf{nufotsf ljifodf sfo{jlwsf] kof{t Joj:yf,
- a_ sd{f/LnfO{lgoldt zkdf tflnd tyf kgtrfuL;DaGWL Joj:yf,
- r_ sfd sf/afxLsf]:j tGg zkdf cgudg, lg/LlfOf, n]yfk/LlfOf u/L clen]v cBfjlws ug]kpfjsf/L Joj:yf,
- 5_ zÍf:kb sf/faf/sf]klxrf tyf hfgsf/L;DaGWL Joj:yf,
- h_ sfo{kpfjsf]/tf dNofÍg Joj:yf,
- e_ lgodgsf/L lgsfon]tf]slbPsf cGo Joj:yf .

o;sf ;fy}Pj]sf cGo Joj:yf, lgod nufot ;Da4 ljifosf sf/Of b}fosf ljifo;d] pQm sfo{jlwdf kg{cfjZos xg hfG5 ॥

- s_ ;:yfs]kps[t, sfo{fh / ;u7gsf]:jzkadfhnd cGtI/s sfo{koffnL / lhDd]f/L ljeftg, vf;u/L ;fwf/Of ;ef, ;~rfns ;ldlt, Joj:yfkg, sfo{Jog / cGo ljefu sd{f/Lsf]JolQm]ut tyf lf]ut lhDd]f/L / sfd sf/afxLsf];'rs,
- v_ Joj:yfkg :t/sf] sfo{Jog clwsf/L -sdKnfOG; clk;/_ nfO{ocal Point sf zkdf lgoLQm u/L lghn] cf^gf] sfd sf/afxL kpfjsf/L zkdf ;DkGg ug{ cfjZos ;fwg ;f]sf]plrt Joj:yf,
- u_ sfo{Jog clwsf/LnfO{sfo{;Dkfbg ug{cGo ljefu jf kbflwsf/L;u ljz]f1 ;]f lng]jf cfjZos hg;s}sfuhft, lj j/Of jf ;'rgf lgaftv zkdf hg;s}avt kkt ug]Joj:yf,

- 3_ ljleGg ljefu, kbflwsf/L tyf sd{f/Ln]pQ P, lgod / lgbZgadfhnd cf^gf
sfd;u ;DalGwt ljifodf zÍf:kb sf/faf/ tyf cGo cfjZos ;'rgf sfof{og
clwsf/Lnf0{lbkgk]Jo]y:f,
- a_ ;ldf / zÍf:kb sf/faf/sf]kltj]g lbg] ;Gq,
- r_ pQ P, lgod tyf lgbZgadfhnds]ljifo sfof{og eP gePsf]cgudg u/L
kltj]g k] ug]Jo]y:f,
- 5_ hf]vd dNofÍg kPfnLsf]cfwf/ / k4lt,
- h_ hf]vdsf cfwf/t u]xs klxrfg, klxrfg cBfjlwsLs/Of, cgudg / lgoGqOf
Jo]y:f,
- e_ u]xs, k]f, Jo] ;fo, pks/Of, ;j]f, sf/faf/, eufh / ;Defljt s;/sf]cfwf/df
c:jfeflj s tyf zÍf:kb sf/faf/ klxrfg ;'ssf]lj j/Of,
- ^_ cfGtl/s cgudg, u]kglotf, n]vk/Llfof, lgoGqOf / sf/afxL Jo]y:f,
- 6_ afXo lgsfo Jo]y:fkG;DaGWL Jo]y:f,
- 7_ P]sf]kl/R5] ^ -v_ / ;DkIQ z4Ls/Of -dlg nfpG8l/Ē_ lgjf/Of -;'Lst JolQ,
;dX jf ;Ē7gsf] ;DkIQ jf sf] /sf_ lgodfjnL, @)&) sf]sfof{og Jo]y:f,
- 8_ lfdtf clej4 / kpfjsf/tf dfkg;DaGWL Jo]y:f,
- 9_ jflif\$ sfof{d / clen] Jo]y:fkG;DaGWL Jo]y:f,
- Of_ cfGkflts, lg/fvtds / kpfjsf/L sf/afxL;DaGWL Jo]y:f .

वर्तमान अवस्था र आवश्यकता

glLt tyf sfof{lw ;yfsf] ;~rfns ;ldltb]v tNnf]txsf]sd{f/L ;d]sf]cfcf^gf
lf]sf]sfo{ljefhg / lhDd]f/Lsf]b:tf]h xf]. P, lgod / lgbZg ;kntfk]s
sfof{og ug]dfu[rq xf]. o;Gg;/ ;yfsf] ;du]sfof{PfnL rNg]xgn]o;sf]
cefj /x]f]jf sfG]L af]Wotfsf]lgsf;sf]k h:tf]dfq b]vPsf]xf]eg]o;n]sd{f/L,
;y, lgodgsf/L lgsfo, dns / kPfnLk]t Gofu ug{g;Sg]dfq x]G, sg]lbg uel/
rgf]L;d] v8f ul/lbg ;Sg5 . ljifo]t:sf]cfjZos 1fgsf]kof{t tf;DaGWL sf/Ofn]
;d] of]ePsf]xg ;S5 .

jf:tjdf sof]lwdf s;sf]s]lhDd]f/L xf]/ pQ lhDd]f/L s;/L ;Dkfbg ug]/ ;Dkflbt
lhDd]f/Lsf]cgudg, clen]Ls/Of / ;dlff s;/L xg]xf]pnn]v xgkb5 . pbxf/Ofsf
nflu u]xs ;j]f, sfpG6/, /ld6G; , shf{ Pn;L, kG8 6G; k]/ jf h]h:tf Jo] ;fo
;yfn]u5{ ;ad]hdsf sfof{'s 5sf5S}pNn]v ug{ ;a]Gb pkoQ xG5 . o;af6
sg]gof sd{f/Ln]klg bO{rf/ kfgfsf]cWogaf6 cf^gf]sfd ;xh]ug{;S5 . To;u/L

;k/ef0h/, zfvf kdv, ljefu, sDknoG;, sfof/L kdv, ;~rfns ;ldlt, ;fwf/Of
;ef nufotsf]sfd stfo :ki6 xbf sfof]lw Joj:yt b]vG5 .

pNnlvt jtGfg cj:yfnf0{nllft u/L tn s]L pbfxf/OfxG /flvPsf 5g\.

✦ ufxs klxrfg;DaGwL sfof]lwdf ufxssf] kpf/, kpf[t, k]f, Joj;fo, pks/Of,
;]f, sf/faf/, elh, ljt/Of kffnladf]hd s]s;/L klxrfg ug] s]s]sfuhft
Ing] s]l]j/Of Ing] sg s/f ufxs;u Ing] sg sg cfk]h]cGo ;f]af6 vf]g]
To:tf]cGo ;f] s]xg ;S5 pNn]y cfjZos 5 . k]s[ts JolQm eP s]ug] sfGg]
JolQm eP sg kpf/ / kpf[tsf]xf] ;f]u ;DalGwt sfuhftdf s]k]/s xG5, ;f]f
klg :jb]L ljb]Lsf]k]/s s]xf] ljb]Ldf klg sg dnssf]xf] To:tf]dnssf]
xsdf s]k]/s ug]pNn]y xgkb5 . pRr kb:y JolQm ePsf, jf:tljs wgl ns]f
/ cGo sf/Ofn]pRr hf]vd b]vPsf ufxssf]xsdf a]t\ufxs klxrfg ubf{s]
s;/L ug]Gog hf]vd ePsf]xsdf ;/nls] klxrfg ubf{s]s]f 56 lbG] 56
lbGkg]xf]jf x]G s;/L Plsg ug]l]jifoxG ;dfj] xg cfjZos xG5 . Jofj;flos
;DaGw / sf/faf/sf]p2]o jf nllft kpf[tsf]af/]f s]s;/L hfgsf/L Ing] Nofkr]
s;/L s s;sf]Ing] ;fdfGo sd]f/Ln]klg aen]u/L Joj:yf ul/Psf]xgkb5 .
k]f Joj;fodf klg sg k]f s:tf]kpf[tsf]/ slt hf]vdOQm xG5, To:tf]g;/ s;/L
klxrfg ug]pNn]y xgkb5 .

cft]jfbL jf cfdljgfzsf xftxtof/sf]lgdf] tyf lj:tf/ jf ;f]f nufgl ug]
JolQm, ;dx jf ;E7g jf ;f]u ;Da4xG s;/L, sx] x] klxrfg ug] To:tf]sf]
;DklQ jf sf]f s;/L hfGg] s;/L /f]sf /fvg]/ /f]sf]hfgsf/L s;/L s;nf0]
slxn]lbG]h:tf l]jfo ;dfj] xgkb5 .

ufxs;u Jofj;flos ;DaGw :yfkf ubf{ vftf vf]bf, tf]sPsf]/sdeGbf a9Lsf]
cfsL:ds sf/faf/ ubf{ l]Btlo df]wodaf6 sf]f :yfgGt/Of -jfo/ 6G; k]/_ ubf{
l]Bdfg ufxssf]hf]vdadf]hd cBfjwLs/Of ubf{ ufxsn]lbPsf]hfgsf/Lsf];Totf
jf kof]ttfdf z]f nful yk ;Dkli6 ug]kbf] pRr hf]vdOQm ufxs jf pRrkb:y
JolQm]k]of sf/faf/ ubf{s]s;/L ug]:ki6 pNn]y xg k5{.

✦ hf]vd dNof]gsf cfwf/, dfkb08 / k4lt oxL jf cGo b:tf]j]hdf lnlt xgkb5 .
hf]vdadf]hdsf GogLs/Ofsf pkfosf ;DaGwdf sfof]lwdf :ki6 ul/Psf]xgkb5 .
s]s;/L sfd ubf{hf]vd GogLs/Of ug];sG5 To]to ePsf]xgkb5 . hf]vdsf]
:t/cgGk ufxs tyf sf/faf/sf]cgudg ubf{ ufxssf ;DaGwdf cfk]u k]t
hfgsf/L, lghsf]Joj;fo jf hf]vd;DaGwL ljj/OfcgGk sf/faf/ eP jf gePsf]
;lgZrt ubf{ ;Td k/LfOf ubf{ ;DklQsf] ;f] dfu jf k/LfOf ubf{jf:tljs wgl
klxrfg ubf{s]s;/L cgudg ug]xf]:ki6 xgkb5 . ;fy]g/Gt/ cgudg -cguf]a
8b"l8lnh];_ lsg, s;/L / slxn]ug]eGg];DaGwdf Joj:yf ePsf]xgk5{.

- ✦ zÍf:kb sf/f/f/sf]klxrfg s]cfwf/df s;/L ugI u{x s, ;DaGw, pks/Of, ;Jf, ck/fw cflb OToflb lffsf k//k//s ;'s s] xg ;S5g\ xfn;fnsf] ck/fwsf] k]Q s:t]5, sg s/fdf a9L zÍfn xg cfjZos 5 eGg]v u{xssf]sf/f/f/, Jojxf/, xfpfepb]v dgf]j1fg;Ddsf j:tut / dgf]ut cfwf/ sfof]lwdf pNn]v xg cfjZos 5 . ;fy};ldf tyf zÍf:kb sf/f/f/ k[tj]g lbg]Joj:yf, uf]otf / ;/lff cflbsf af]df ;d] Joj:yf ePsf]/fd]dflg5 .
- ✦ lfdtf clej[4, cfGtl/s lgoGoOf tyf dNofÍg, clen]v JoJ;yfkg h:tf ljifodf klgo;df vNg cfjZos 5 .

उपसंहार

;DklQ z4ls/Of lgjf/Of ;DaGwdf gkfndf b]vPsf];d:ofdWos]xL ep / s]xL oyfy{ xg\ s]xL ep 8/n]5l/Psf]klg 5 . s]xLdf ;du|kPffnl g}lhDd]f/ 5 . of]ljifo cfd ;j{fwf/Of lj?4 xfg dhTm unt sfo{u/L cfhg ug]lj?4 xf]/ /fHo ;an / ;d] agfpg xf]eGg]ljZjf; :yflkt ug{h?/L 5 . cl;ldt k]s[ts ;fwg ;f]n];DkGg xbfxb} blgofsf]tGgd xg / lgoldt 2kdf cl:y/tf, åå, k5f]kg, b08xLgtf ef]g o; ;f pkh xg\ls egl ;f]g}afsl 5 .

o;y{ ;DklQ z4ls/Of lgjf/Of ;eGq sg}klg b]zsf]ljQlo :yfloTj, lj sf; / ;d[4sf] dfu{xf]. of] b]zsf]ljQlo kPffnl dhat agfpg]/ cyfx nufglsf cj;/ leofpg ljZjf; lbnfpg]cfwf/ xf]. cyfGqnf0{ultzln agfpg]bl3sfnlg dfWod xf]. /fHonf0{ ck/fwsf]qll8f:yn agfpg]/ /fHo ;eGq sdhf] agf0{kff0bf lng]lj?4 sf/afxl ug] z:q xf] h;sf nflu glt tyf sfof]lw ;yfsf]dvkq xf] k]ta4tfsf]kPff0f xf]/ ljifo sfof]jogsf]cfwf/lznf xf]. o;sf]cefj jf ck0f{f ;yf dfq geP/ dnss}nflu uel/ ;d:ofsf]ljifo xf].



सहकारीमा व्यावसायिकता र उद्यमशीलता

— चित्राकुमारी थाम्सुहाङ्ग सुब्बा —

/fhg]ts qm]Gtdfk] Psf]ds zf;g Joj:yfaf6 axbnlo zf;g Joj:yf xb}dns
axbnlo s]b]s]t zf;g Joj:yfaf6 ;^a3lo zf;g Joj:yfdf kl/jlt{ ePsf]5 . o;n]
hgtfsf]/fhg]ts celi6 k/f ePsf]b]vG5 . of]pkn]awnf0{[b]uf] agfpg cj cfly\$
;d[4sf]af6f]c]nDag ug\$]l]jSnk 5. cfd;dbfosf]tNnf]tx / tkSf;Dd, s0ff]Lsf]
l]s6 a:tL;Ddsf g]kfn]n]kl/jtG / cfly\$;d[4sf]cgelt ug{;Sbf dfq}dn]sn]k]kt
u/]sf]/fhg]ts qm]Gt ;k]n xg5 .

xfd]dns clt sd l]sl;t /fi6sf];^rLdf /x]sf]5 . ;^aQ /fi6<<^a3n];g\@)!* sf]
dfr]clt sd l]sl;t /fi6af6 l]sf;zLn /fi6df :t/]glt ug\$ nflu k]tfj cufl8
;f/]tfklg g]kfn ;/sf/n];g\@)@@ df :t/]glt ug]u/L k]tfj k7f0{;f]Lcg;/ lg0f6
ePsf]5 . :t/]glt]nflu tl]gj6f ;^rsf]x<-k]tJolQ cfo Gogtd !,@\$@ cd]/sL
8n/ ku]sf]xgkg]dfgj ;DklQ ;^rsf] ^ eGbf dfly xgkg]cfly\$ hf]vd ;^rsf] #@
eGbf tn xgkg]ePsf]df k]tJolQ cfo &^* 8n/, dfgj ;DklQ ;^rsf] ^ (/ cfly\$
hf]vd ;^rsf] @& ku]sf]b]vG5 . o;/L x]f{dn]sn]k]tJolQ cfodf afx] cGo b0{
;^rsf] xfl;n u/]sf]5 t/ ;^aeGbf dxT]jk0f{k]tJolQ cfo Gogtd dfkb08eGbf kl]g sd
/x]sf]5 . o;cy]df l]sf;zLn dn]sd :t/]glt ug\$ nflu ce]kl]g rgf]L /x]sf]5 .
l]sf;zLn dn]ssf <kdf /xg cfly\$ j[4b/ & k]tztGbf dfly /xgkb5 . dn]ssf]
Jofkf/ 3f6f pRr /x]sf]5 . l]k]f0faf6 dn]sd l]lqg]/sd pTkfbgdhs l]gdf pkof]
xgeGbf kl]g a9L pkef]udf kp]f] ePsf]kf0G5 . l]j= ;^a@)@@ sf]l]jgfzsf/L e\$Dk,
gfsaGbl tyf ut jifsf]af9L klx/]k]k0fPsf]lfltn]cy{Gqdf gsf]/f]ds c;/ k/]sf]
5 . dn]ssf];^a3lo ;^rrgfcg;/ ;^a3, k]p / :yfglo txsf nflu cfjZos P, sf]g,
gl]t, ;^rrgfsf]lgdf] ug[kg]rgf]L /x]sf]5 . o;n]dn]sd /x]sf]ul/aL, a]f]huf/L,
c;dfgtf, pRr Jofkf/ 3f6f, l]k]f0fdvL cy{Gq l]sf;zLn /fi6df :t/]glt]nflu
rgf]Lk0f{/x]sf]5 .

* sf-d= dxfk]Gws, /fi6< ;xsf/L ;^a3

ce dnsm]lbufl]ljsf; nlo xfl;n ubI;g\@)#) ;Dddf dWod cfo dnssf 2kdf
:yflkt xg]nlo lnPsf]5 . o;y{cfly\$;d[4sf]ofqfdf 7f] ofhgf lgdf u/L cufl8
a9bkgIb]vG5 . dnssf ;d[4sf]ofqfdf ;a}l]sf]cfcf^gf]eldsf / dxEj xG5 .
gkfnsf] ;h]wfgdf ;fj]hgs, lghl / ;xsf/L l]sf] ;xeflutf tyf ljsf;dfknt tlj
cfly\$ j[4 xfl;n ubI]lbufl]ljsf; ugI tyf /fli6a cyfGqnf0{cfIdlge{, :jtGq tyf
pGgltzln jgfpb};dfhjfb pGdv :jtGq / ;d4 cyfGqsf]ljsf; ugI/fHosf]cfly\$
p27o xg]s/f pNny 5 . o;sf]tftko{ca dnssf]cfly\$;d[4sf nflu ;fj]hgs,
lghl / ;xsf/L tlG}l]sf]cfk;L ;xsf{/ of]ubgfsf]vfrf]/xsf]:ki6 xG5 .

gkfnsf] ;GbeOf ;xsf/L l]nf0{;a}Gbf a9L ;~hfn lj:tf/ ePsf] l]sf 2kdf
lnOG5 . # \$ xhf/ eGbf a9L ;xsf/L ;aB÷; yfdf %! kltzt dlxf; lxt ^# nfveGbf
a9L cfd;dbfosf] ;ugtf /xsf]5 . % ;o caeGbf a9L khl kl/rfng ePsf]5 . xfn}
a} tyf ljQlo ; yfx2df t/ntsf]cefj ePsf]ahf ;xsf/L ;aB÷; yfdf lgIfksf
nflu wfpkgIcj:yf cfPsf]5 . o; cyf l]Qlo ahf/df ;xsf/L l]sf] alnof]
pkl:ylt /xsf]dfGg ;lsG5 . l]Qlo l]df sl/a @) kltzt of]ubg /xsf] ;xsf/L
l]nf0{axcfoldsf l]sf 2kdf lnOG5 . ;fy};xsf/Lnf0{cfly\$;d[4sf nflu pkoQ
dfBnsf 2kdf lnOb}cfPsf]5 . cfd;dbfosf]hljg:t/ psf:g dxTjkOf{eldsf v]b}
cfPsf] ;xsf/L l]sf]of]ubgfsf]ljZn]f0f ug[kbf{cfd;dbfonf0{l]Qlo kxrdf of]ubg
k%ofPsf] ;b:ox2sf]ldtf clej[4df ;xofu k%ofPsf] dlxf tyf lk5l8Psf ;dbfosf]
;zQ]ls/of u/]sf]gI]j ljsf;df of]ubg u/L :yfglo txsf]lgjfgdf ;xsf/Lsdl2
lgjfg]rt xg ;kin ePsf] u/Lal Gogls/ofdf of]ubg k%ofPsf]cf]bnf0{lng ;lsG5 .
;xsf/Ln]pBdzln aGg] ;sf/ ljsf; ul//xsf]5, hg ;d4 dns aGgsf nflu
gful/sdf xgkgIuof xfl.

lj= ;#@)!# ;fn r] @) ut]avfg COf ;xsf/L ;ldltsf]:yfkf ePkI5 gkfnsf]
;xsf/L cleofgsf];?cft ePsf]dfGotfdf o; cleofg ^@ cf]jifdf kl]z u/]b]vG5 .
t/ ;xsf/L P] , @)\$* eGbf cufl8sf ;xsf/L ;aB÷; yfx2 ;xsf/Lsf dNo, dfGotf /
l;4fctcg2k ;~rfng ge0{/sf/sf]Ph]6sf 2kdf sfo{t lyP . ;xsf/L P] , @)\$*
kl5 ;xsf/L cleofg :j:knT{2kdf cufl8 a9sf]kfOG5 . cfd;dbfon]cfId;ft\u/]sf]
o; cleofg pTkfbg, k]z]vg, ahf/Ls/of / ;]fsf]l]df ;d] pkl:ylt xgkgIcfjfh
anGb eO/xsf]5 . b]gs ;ofsf ;aVofdf j]j]zs /fhuf/df hfg]ojfx2sf]pBdzIntf
ljsf; u/L :j/fhuf/ l;hgf ugIynf]sf 2kdf :yflkt ug\$ nflu ;xsf/L cleofgn]
7hf]of]ubg lbg ;Sg]b]vG5 . s[if pkhsf]pTkfbg, k]z]vg / ahf/Ls/ofsf nflu n3,
demnf tyf 7hf pBfux2sf]:yfkf, b]gs cfjZostsf j:tsf]ljt/of, cfjf; Joj:yf,
ljBtLs/of, hnljBtsf]pTkfbg, :jf:Yo, lz lff, ladf nufotsf l]df ;xsf/Ln]of]ubg
k%ofpg cfjZos 5 . o;sf nflu ;xsf/L P] , @)&\$ n]af6f]v]n]bPsf]5 . sdtdf
@% j6f axp27olo jf ljifout ; yfx2n]cfk;df ldln hnljBt\cf]hgf, /f;folgs

o;/L xlf{;xsf/L ;^aB÷;:yfsf]khlnf0{a9L pTkfbg / ;]fsf]lqdf kl/rfng ug{;s] dnssf];d[4sf]ofqdf o; lfgsf]eldsf ;an / ;ld xb}hfg]b]lv5 . o;sf nflu ;xsf/L ;^aB÷;:yfsf hgziQmnf0{ofj ;flos 2kdf blf agfpb};b:ox2 nfeflGj t xg] :yfglo JolQm2sf nflu /thuf/L l;hgf xg]/ cfoft kl:t:yfkg ug{;lsg]Joj;fox2 ;~rfng ug{cfjZos 5 . o;u/L lghl lfg;u kl:t:kw{aGgsf nflu gjlg kljlnwf0{ cfldf;ft\ug{;d] h?/L /x3f] 5 . 8]L pBfu, h8a6L pBfu, hnljBt\cfofhgf, kinknh k2zfv sf/vfgf, zlt e08f/, t/sf/L tyf kinknh ; lng tyf lj t/of sb]

laplahg ;Hf0f tyf ljt/0f, lrof skll kpfwg pBfu tyf ahf/Ls/0f, ;xsf/L v]L,
s[if tyf kz klfdf{;~rfng, xfn tyf /]6/]6 ;~rfng, ;xsf/L cfjf; kl/ofhgf,
;xsf/L c:ktfn tyf lJBfno, ladf, ko6g lfgsf]kl46sf nflu s[if tyf u}sf]f xfn:6]
;~rfng nufotsf lfgdf ;xsf/L ;aB÷; yfn]bl36fnlg ofhgf sf ;fy cufl8 a9kgI
ahf cfPsf]5 .

b]zsf];d[4sf nflu gful/ssf]cfo:t/df klq j[4 xgk5{. gful/ssf]cfo:t/ j[4 ug{
pBdzlntf, Jofj;flostfsf ;fy}b]zn]cf^gf]pTkfbg lgof{ ug{;Sg]xgk5{. vf8L
dnsdf ge0{pnhf]fg ojfn]:jb]zdf g}kl;gf aufpg ;Sg]jftfj/0f lgdf{f xgk5{.
o;sf nflu gful/s:t/af6 g}cleofg ;? ug[Jofj;flos dfBn eg]sf];xsf/L g}xf].
To;h]b]zsf];d] ofqfdf ;xsf/Lsf];xsf{ckl/xfo{b]v65 . o;sf nflu tlg}txsf
;/sf/n];xsf/L d]l jftfj/0f lgdf{f ugk5{ lghl lfn]klg kljw / ;f] ;fwg /
;lkdf ;xofu ugkb5 . ;xsf/Ln]cfd ;dbfonf0{;d]b];d] dns lgdf{f sf nflu
pBdzlntf / Jofj;flostftk]p6dv xgk5{.



सहकारी, समाजवाद र समृद्धिको कार्यादेश

— अमृतनाथ तिमल्सिना* —

/fhgllts tyf cfly\$ lx;fan]cfwf/e't ju\$fi; zQls/Ofdfk; dfhjfbst] ofqdf
pGdv /x\$fi s/f gkfnsf; Hwfgdf g}:ki6 nlv0; s\$fi 5 . ; Hwfgdf g}; dfhjfb
pGdv eg] :ki6 pNn] ePsf]cj:yf / /fhgllts 2kdf; dfhjfbst]sfofbz af\$fi
/fhgllts Ph]8fnf0{hgtfn]dtdfk; cgd]g u/\$fi]jt dfg cj:yfsf]gkfnl; dhnf0{
; dfhjfb pGdv; dhsf]2kdf ukOf ug{; lsG5 . /fhgllts clwsf/ k]kt / /li6p
sfoef/sf 2kdf; d[4sf sfof'rlx2sf] sfof]jognf0{ /flvPsf] jt dfg cj:ydf
gful/ssf cfwf/e't cfjZostfnf0{; xh agfP/ ljsl; t af6]f cl3 a9fpg] nlo
olta]hf gkfnsf]/li6x nlo xf]. ; fdlhs 2kGt/Of, cfly\$; zQls/Of / cfTdlge{
cy{Gqsf]lgdf]sf nflu cfwf/e't ju\$fi]kl/rfng lglj\$Nk 5 . ; dbfosf]; xeflutdf
cfly\$ tyf dfgj; [s]kl/rfng xg]Ps dfq ljw; xsf/L xf]. ; Hwfgt /li6sf
tlg cfly\$ vDafx 2 xg]kl/sNkgf ub]; xsf/Lnf0{Ps dxTjkOf{vDafsf 2kdf :yflkt
ul;/lsPs}5 .

gful/ssf]cfly\$, ; fdlhs lfdtf clej[4 ub]; xsf/tfsf]clej[4dfk; dfhjfbtk{
cu;/ xb}ubf{; dfhjfbst] hux2, alnof]agfpg h?/L 5 . ; dfhjfbnf0{alnof]kfg{
; fdlhs lx;fan]cNk; aVos / lsgf/df kfl/Psf; dbfosf]; anlS/Of / ; fdlhs
dh k]fxls/Of sfof]d nfu"ul/gkb5 . cfly\$ lx;fan]pTkfbgdhs cleofgnf0{tlj]f
lbP/ cfTdlge{ cy{Gqsf]ljsf; ug{h?/L 5 . cfTdlge{ cy{Gqsf]lgdf]sf nflu
pTkfbg, ; jf, lj t/Of nufotsf lq]ofsnfkdf gful/ssf]; fdlxs; xeflutf h?/L xG5 .
ol; a}lq]ofsnfkdf cf^g}khlfdk; ; dbfosf]; xeflutf xg]ljw; xsf/L g}xf].
olta]hsf]gkfnl oyfy{fnf0{xg]xf]eg]tlj]cfly\$ j[4 ub]buf]/ cfTdlge{ cy{Gqsf]
ljsf; ckl/xfo{5 . cfly\$ / /fhgllts tyf; fdlhs pknIawx2nf0{cfd gful/s
; dlf Gofof]rt lj t/Of u/L cfly\$ c; dfgtfsf]cGto ub]z]f]of/lxt; dhsf]lgdf] ug{
; dfhjfbst]cfwf/ to ug{xf]. ; dfhjfbst]husf 2kdf /x\$fi]cfTdlge{ / pTkfbgdf

* cWof, ;rg tyf; ~rf/; xsf/L; 3, nlnk/

cfwfl/t cy{Gq gful/ssf]andf cfwfl/t / lgolqt xgk5{. :jlfedfg / /fli6ætf;u
 cy{Gqnf0{hf}Bgsf nflu klg ;dfhnf0{kultzln cfly\$ 2kfGt/0fsf]af6faf6 cu{ltidf
 n}hfgk5{. ;dfhjfb pGdv :jtGq / ;d4 cy{Gqsf]ljsf; ug\$ nflu ;xsf/Lsf]
 kl/rfng ckl/xfo{5 . g}kfnf] ;Hjwfgsf]wf/f %! df /fHosf glttx2sf]JofVof ub}
 cfly\$ glttdfk{ g}kfnf0{;dfhjfbdf k}z ug{nfu}sf]/ To;sf]jftfj/Of tof/ ug\$
 nflu cfly\$ glttx2 k}f]kt u{/sf]k|60f0Psf]5 .

/fhglts Pj+clwsf/sf b[6n]x}f{g}kfn cw{fdGt Pj+cw{f}klg}zstfsf]cGTo ub}
 khLjfbL cj:yfdf k}z u{/sf]5 . ;dfh ljsf;sf]r/0fsf cfwf/df x}f{g}kfnL ;dfhn]
 khLjfbL qmGt ;DkGg u/ To;sf pknIawx2nf0{;yfut ub} . lghl pBdzIntfsf]
 ljsf;nf0{cfwf/ dfG} x}f{khLjfbL ljsf;sf]r/0fdf /x}f]g}kfnL ;dfhn]lghl l}nf0{
 cyf{khLjfbnf0{clwsf/ ;DkGg agfPsf]5 . g}kfnL khL ahf/df lghl pBddf cfwfl/t
 khLsf]kof{t k}f]u, kl/rfng / ljsf; ePsf]5 . o:tf]cj:yfdf ;xsf/L ;yf{x2sf]
 :yfkGf, ~rfngdf klg khLkts}k}fj a9sf] khLsf cfwf/df lje} l;hgf ePsf]
 nufotsf s}L ljs[tx2 klg k}hf k{/sf 5g\ . ol ljs[tx2nf0{sg}klg dNodf
 cGTo ug{h?/L 5 . khLjfbaf6 ;dfhjfbdf ;a}ndof xb}u{/sf]cj:yfnf0{b[6ut ub}
 lghl pBdzIntfnf0{;xsf/Ls/Of ub}/fHosf ;Dk0f{;Argfx2sf] cfly\$, ;fdflhs,
 /fhglts / e}f]ns kg;f/gf;u hf} ;xsf/Lsf]kl/rfngdfk} kofs]hd};fdflhs
 cfly\$ 2kfGt/0fsf] vfsf agfpg h?/L 5 . cy{Gqnf0{khLjfbL r/0faf6 ;dfhjfbL
 r/0fdf k}z u{/pg ;xsf/L cToGt}pkof}ul dfBn xG5 .

g}kfnf] l}z}fu/L ;fdGtjfbL zf;gsf]cGTo u/ hgtfsf k}tlglwsf] zf;gJoJ:yf
 ;? ePsf]@)\$^ sf]/fhglts kl/jtGnf0{hu dfG} x}f{hgtfdf cfwfl/t cy{Gqsf]
 Pp6f l}Djsf]2kdf ;xsf/L cy{oj:yfn];yfut cfwf/ kfPsf]cj:yfnf0{x} ;lsG5 .
 @)\$* sf];xsf/L P} / @)\$ (sf];xsf/L lgodfjnlaf6 9f}f vn}sf];xsf/Lsf]
 ;yfut ljsf;; @)& sf];Hjwfgn]u{/sf];Hjwfgs JoJ:yf / @)&\$ sf]lgjffgkl5sf
 ;a}lotfsf]sfoc}og / ;xsf/L P}sf];dofgsh kl/dfhG;u}k}8sf]df{/sf]

5 . :yfglo ;/sf/dfk} ;xsf/Lsf];Dk0f{2kdf xg]JoJ:yfkgnf0{;d} ;xsf/Lsf]
 ;Argfut ljsf;df hf} x} ;lsG5 . olta}hsf]g}kfnL cfly\$ ljsf;sf]r/0fnf0{
 tYofIdf l}Zn}fOf ubf{;xsf/L l}fsf]pNn}o of}ubfg /x}f]5 . g}kfn ;/sf/sf
 cflwsf/s lgsfosf]tYofInf0{cfwf/ dfG}x}eg]clxn]g}kfnL ;xsf/L l}df ^#
 nfveGb}a9L gful/s k}olf 2kdf hf}8Psf 5g\ . #\$ xhf/ % ;oeGb}a9Lsf];a}
 Vofdf /x}f]l}leGg @) eGb}a9L l}fout l}wfsf ;xsf/Lx2df sl/a &) xhf/n]
 k}olf /f}huf/L kfPsf 5g\ . e}08};f9]b0{nfvsf];a}Vofdf lgjff}rt ;~rfnsx2 5g\
 ;fdflhs ljsf;sf cujfx2 g}of]jf To}sf]af6 ;xsf/Lsf];~rfns jf g}l}jdf
 rlgPsf 5g\ . ce :yfglo txsf]lgjff}gaf6 l}hol ePsf w}cgxf/x2 ;xsf/Ls]

g}[j]sf sf/0f hgtfsf alrdf uPsf sf/0f cgdft ePsf 5g\ . Psfw JolQx₂
h;n] ;xsf/Lnf0{dfw0d agfP/ hgtfdf hf8Psf / ;xsf/Ldfk{ h6}sf] hgdtnf0{
b?kofu u/7 l6s6 n}hfg ;k;n ePsfxcnf0{hgtfn]c:jls[u/}sf]afx} hgdtn]
cgdf]ot ePsfxc ;xsf/Ldf sg}g sg}9En]hf8Psf 5g\ . :yfglo tx jf lgsfosf]
lgjffg gxbf ;xsf/Lsf ;~rfnsxn]hglktlglwsf]eldsf klg lgjff u/}sf lyP eGg
;lsG5 . @ nfveGb a9L o:tf :jod\JL ;~rfnsx₂ / bz nfvsf]xf/fxf/Ldf ck]olf
:j/f]huf/L l;hgf u/}sf] ;xsf/L lf]sf]of]ubfgnf0{JofVof ug{of]tYofÍ g}sfkL 5 .

of]ubfgsf] rrf}sf cfwf/x₂n] klg ;xsf/Lsf] eldsfnf0{k|60fPsf] 5 . sn ufx{y
pTkfbgdf % / ljQlo lf]df @) kltzt of]ubfg /x}sf] ;xsf/Ldfk{ ;fdflhs Joj ;fo,
:j/f]huf/L ;fdflhs khl ;fdflhs pQ/bfloTj]sf]akQ/ ;~hfn lgdf ePsf] ;Tonf0{
c:jlsf/ ug{;Sg]cj:yf 5g . & k}z / & ;o %# j6f clwsf/ ;DkGg :yfglo txn]#\$
xhf/sf] ;^Vofdf /x}sf ;xsf/Lxcnf0{cfly\$ lj sf;df clwstd kl/rfng u/7 /fli6₂
nlo xfl;n ug{ ;Sg]xf]eg] xfdL casf] s}L jif} ;d} g}kn / ;dfh jbsf] nlo
xfl;n ug{ ;Sg]df sg}z Íf 5g . ;xsf/Lxcnf0{kl/rfngsf] ;lnE tf} clwsf/ ;DkGg
agfpg] / :yfglo tx dftxt kl/rflnt ug]cfwf/ tof/ kfg{ :yfglo txsf] g}[j]sf]
klxnf]sfoef/ /xg5 . ;h}wfgsf]cg ;tL * df :yfglo txsf]@@ j6f clwsf/sf] ;tLdf
;xsf/L ;yfsf]btf{ cgudg lgoGqOf / kl/rfngsf] lhDd]f/L k]ofof]ht 5 . o:t}
cg ;tL (df ;^B, k}z / :yfglo txsf]clwsf/sf] !% ;fef ;tLdf ;xsf/L klxnf]
kfyldstfdf /x}sf]5 . o;af6 s]kli6 xG5 eg]k}z / :yfglo txsf]sdfs]kfyldstf
/ /fli6p nlo k]ktsf]sfoef/df ;xsf/Lnf0{pRr kfyldstfdf /flvPsf]5 .

:yfglo txsf] lgjffgkl5 ;h}wfgtM ;xsf/L lf] :yfglo txsf] Ps cE ePsf] 5 .
;h}wfgn] kl/sNkgf u/}sf /fli6₂ nlo k]ktsf] Pp6f ;fwgsf₂kdf b]vPsf] ;kgf
:yfglo txsf]dftxt /x] ;xsf/Ln]k/f ugk5{ ;xsf/Ln] ;dfhnf0{cfly\$ / ;fdflhs
₂kn] ;E7t ug] 5l/P/ /x}sf cfly\$;f]nf0{ ;Íng u/7 /fli6₂ khlsf]lj sf; ug]
pTkfbgdf cfwf/t pBdx₂sf]l;hgf u/7 khlnf0{pTkfbgzln agfpg] :j/f]huf/Lsf
cj ;x₂ l;hgf ug]nufotsf sfdx₂ ;xsf/Lxcnf0{Aofg/df xg ;Sg]cj:yf agfpg
;xsf/L / :yfglo lgsfosf] ;eQ sfoef/ xf] .

;xsf/Lxcnf0{g}cfd ;j{fwf/0fx₂nf0{cfly\$;f]sf] ;/lf0f / ;E7t kl/rfngsf] ;
l ;sfg ;S5g\ l ;sf0/x}sf 5g\ . ;xsf/Lxcnf0{g}qda4 g}[j x:tfGt/Of ;zf;g,
kf/blz{f, ljwsf] zf;g ;fdlxs g}[j / JolQut lhDd]f/L, cfjlws cgdftg
nufotsf nf]stGqs cfwf/e tTjxcnf] cEof; u/fP/ nf]stGqsf]l:y/Ls/Of Pj+
;anls/Ofsf ;dx₂ l ;sfg ;S5g\ . :yfglo zf;g, nf]stGq / gful/s clwsf/sf]/lf
/ lj sf;sf nflu ;xsf/Ln]u/}sf]of]ubfgnf0{ ;yut / khls/Of u/7 g}:yfglo txn]
;h}wfgcg₂ksf] /fli6₂ nlo k]kt ug{ ;S5g\ . ;xsf/L cleofgsf] k]4g, lgodg /

JoJ:yfkgdf kpfj sf/L 9En]sfd ubI; zfl; t / lJZj; glo agfP/ ; a}gful/sx¿nf0{
 :yfglo >d, ; lk / khldf cfwf/t pBd-Joj; fo ; ~rfngsf] cfwf/ to ug{; Sg5 .
 ; xsf/Ldfkñf ; DefJotfePsf s[if Pj-k[s[ts ; f]df cfwf/t pBdx¿sf]j sf; / kj4g
 ug{; lsg5 . s[ifof]o hldgsf]pkofu, l; rf0sf]JoJ:yf, j]flgs epkofu nufotsf
 klfd sfu ug{; lsG5 . hldgsf]Psls/Of / afnldf ljlwls/Of, ; fdlxs v]L, s[if
 pkh ; íng s]b]/ ; íng JoJ:yf, Psls[ahf/, ; lk / kljwsf]x:tfGt/Of nufotsf
 pTkfbgdhs cleofgsf ; DkOf{sfoef/x¿nf0{yfglo txn]; xsf/Ldfkñf u/fpg ; S5 .
 /fhuf/L j[4 / a]fhuf/Lsf]cGto nufotsf cj ; /x¿sf]l; hgf ; xsf/Ldfkñf u/fpg
 ; lsG5 .

; dfhjbsf] cfwf/ to ug[cj:yf; Dd ; /sf/ cfkñf] ; jf, pBf] / JoJ; fodf ; mUg
 xg] / gfkñf gfs; fgsf]lqñofsnfkdf ; mUg xg l; 4fGtt] ljjfbf:kb dflgG5 . To; j]
 o:tf sfdx¿nf0{qmdz] khLjbsf]kpf]udf :jlsfo{ePsf]lghL lfhaf6 qmdz] ; xsf/L
 dfllodtkñf; fgk5. kOf{¿kdf ahf/ jf Psflwsf/ khLktsf]xftdf /xg glbg]/ /fHo
 lgoGqt klg gu/fpg]glit lnP/ qmdz] ; dfhjfbtkñf{pGdv /x]sf]k]6Øfpg ; lsG5 .
 ; xsf/Lsf]dfllodaf6 JoJ; fo cl3 a9fpg] cfo; f] a9fpg]/ ; dbfonf0{g}; fdlxs
 JoJ; fo / pTkfbgsf lqñofsnfkx¿df pT; fxghs ¿kdf ; xeful u/fpg ; Sg5 . :yfglo
 txn]; xsf/Lnf0{dfllod agfP/ ; xsf/Lsf ; ft l; 4fGt / k/s l; 4fGt; Ddsf]k]p]df
 ; fdilhs lqñofsnfkdf ; dfhjfbL g]l[jsf]e]Nsf]lbnfpg ; S5 . :yfglo /sf/n]cf^gf]
 g]l[jdf ; xsf/Lnf0{l; 4fGtcg;f/ g]Jofjxf]l/s kpf]udf 9fng ; Sg]xf]eg]To; sf]
 ; kñn kl/rfng ; dfhjbsf]l/x; f] x]. olb ; kñn kpf]u xg ; s] eg]Tof]bnfn
 khLjbsf] ; Hfssf ¿kdf 9Nsg ; S5 . kl5Nnf lbgdf gkfnL ; xsf/L cfGbf]hgdf s]L
 ljs[tx¿ b]vPsf 5g\ . ; xsf/Ldfkñf cfly\$; zQmLs/Ofsf gfddf 7hf cfly\$ sf/faf/
 ug]Jofkf/Lx¿n]; xsf/Lsf]cfj/Ofdf ; j]fwf/Ofaf6 /fd]Aofh / ; fdilhs klxrfgsf]
 kpf]eg; lxt k}f ; íng ug]/ ; ~rfns jf ; DalGwt ; fgf] ; dX jf lu/f]n]To; sf]
 nufglaf6 nfe cfhgf ug]nufotsf unt sfdx¿ ePsf 5g\ . o:tf sfdx¿ lgoGqOf
 ug[g; Sg]xf]eg]; xsf/L k4ltnf0{; dfkt agfpg]vt/fnf0{klg gh/cGbfh ug]{dNb} .
 o; y{; xsf/Lsf]kl/rfngdfkñf ; fdilhs ¿kfGt/Of, cfly\$; zQmLs/Of xb}; dfhjbsf]
 ofqdf hf]g]xf]eg]; j]dfhs, JoJ; fo / pTkfbgdhs lqñofsnfkdf ; xsf/Lsf]kl/rfng
 / kj4g ug{tlg}txsf ; /sf/ / ; /f]sf/jfnf ; a}sf]kfyldstfdf kg[h?/L 5 .



नेपालमा सहकारी आन्दोलनले अभियानको रूप लिन नसक्नुका कारणहरू

— सूर्यकुमार श्रेष्ठ* —

ऐतिहासिक विकासक्रम

; ०Q clw/fHo aḥfotsf]pQ/ klZrddf kg[ḍr]6/ gu/sf /f]8]hxḥn]tTsf n bḥdf
5fPsf]cfḥ]us qmflḥtn]l;hḡf u/ḥf]>d zḥfḡf, sfo{;do clws, sd Hofnf, 3/h
klj]lw lj:yfikt, aḥfuf/L / c;dod}sfd 5fḡkg]afḡotfsf sf/0fn]cfḥdlge{tfsf
nflu :j/fḥuf/dhs sfo{4ltsf] vḥl u/L ;xsfoḥf] cfwf/df ;xsf/Lsf] ;?jcf
ePsf]xf]. ;dfg cflyḥ lx:;f /fvL gfkḡdf ;xflutf gxg]cfkḡ]wfḡg ;Sg];xsf/L
;ḡsf ḥkdf pkeḡḡf e08f/ ;~rfng ul/Psf]lyof]. :jP5s / ;]f pkoḡḡ ug
JolQḡ ;b:o agl cljefHo ; ०Qḡ khldf sf/fḡf/ ug]cfwf/ ln0{sf/fḡf/sf cfwf/df
clhḥ pkn]Aw:jḥk k]tkḡn lng]/ ;ḡdf /fvḥf]art /sdsf]lgwf/t Aofh kḡpg
Joj:yf u/L u/Lal / aḥfuf/Lnf0{lgld6ḡḡg kḡg{;xsf/L ;ḡnf0{sfḥ]9Ḥf 7flḡof].
;xsf/L kḡf; / ;xsf/Lsf]:ki6 dfuḥzḡ;xtsf]lgod thḡf u/L gḡl, lrgl, dḡf,
hḥf]RofVnf, dḡaQl, lrof / ;ḥḡḡḡ kbḡy{h:tf bḡs pkeḡḡsf ;fdgxḥ /fvL @\$
cu:6, ;g\!\$\$\$ df kḡ8nL ;ḡf06L PS6cḡtuḥ ;xsf/L ;ḡf lnld6ḡ gḡdfs/0f
u/L /f]8] 0lsj6ḡn kfoḡḡo;{;ḡf06L ;ḡf bḡf{u/]. bḡfḥZrftḡpQḡ ;ḡdfkḡḥ
@! l8;ḡa/, ;g\!\$\$\$ bḡv 6fḡḡḡ eḡg]:yḡaf6 pkeḡḡf e08f/ ;~rfng u/].
;b:oxḥsf]cys kḡf;af6 ;ḡf;ḡfn]Joj;fo ;kḡn ubḥ;]f pkoḡḡ stḥf]dg lhḡb}
;dtfdhs ;dfh lgdfḡḡ ug{dfuḡḡḡg lbb}uPsf]ḡ;ḡfkḡt ljZjf; a9ḡf]. lghL
:t/af6 ;~rfng ul/Psf];xsf/L ;ḡfn]qḡlds ḥkdf cflyḥ pḡglt ug{;kḡntf xfl;n
u/Lk15 ;xsf/Lnf0{;ḡfut lj sf; ug]clekḡon];g\!*%@ df aḥfotdf ;xsf/L sfḡḡ
aḡof]. tḡkZrftḡo;sf]kḡfj hdḡL, 8ḡdfs{ ef/t, rlg xb}gḡḡndf kḡof]. gḡḡnL
;dfhdf wd{ ;s[t / k/Dk/fsf cfwf/df Pscsfḡlr kf:/kl/s ;xofḡdf /x] Ps
csḡḡnf0{cK7ḡf/f]kḡf{j:t ljlgdo, Pḡkḡf] kd{ l9s/L, wd{esf/L, u7L, dḡf, Ajnf,

* sḡf, eld Joj:yf tyf ;xsf/L dḡḡfno

lSk6, /fM, r6SL / ehf h:tf kyfaf6 kfrlg ;xsf/L ;~rfng xb}cfPsfdf ;xsf/Lsf] ;yfut ljsf; ug[p2fon]lj= ;#@)! df ofhgf ljsf; tyf s[if dGqfnocGtu{ ;xsf/L ljeufsf]:yfkf u/Lof].

नेपालको सन्दर्भ

;xsf/Lsf] ;yfut ljsf; ug[p2fon]lj= ;#@)! df ofhgf ljsf; tyf s[if dGqfnocGtu{ ;xsf/L ljeufsf]:yfkf u/Lof]. ;xsf/Lnf0{sfgb;Ddt 9En};~rfng u/fpg lj= ;#@)!# df sfo\$fl/Of cfbz hf/L u/L lj= ;#@)!# ;fn r@) utb]v ;xsf/L ;yf u7g btf{/ ;~rfng kf/De ug{avfg COf ;xsf/L ;yf ;jkyd btf{u/L lrtjgsf]avfgk/df ;~rfng u/Lof]. lj= ;#@)\$^ ;fnsf]P]txfl;s hgcfGbfhgsf] k:n:jz k lj= ;#@)\$(.@@ df ;xsf/L P, @)\$*, lj= ;#@)%&.*@! df ;xsf/L -klxfn];zfv_ @)%& / ;xsf/L lgodfjnL, @)\$ (, lj= ;#@)\$(!!.@* df hf/L e0{ ;yf u7g, btf{;~rfng ug{:jfoQtf / :jtGqtf kkt eof]eg];aBx u7g ug[clwsf/ eof]. hg clwsf/nf0{;xsf/Lsdlx / ;xsf/L cfGbfhgsf]g]tj ug{tTk/ /xsf cleofGtfx;n]Joixf/df ptfg{;sbg\h;n]ubf{;xsf/L cfGbfhgsf] cleofg pGglit/ nflu kgdf cwf]glit/ wsl]nof/ cleofgsf] z k lng ;sb. gkndf ;xsf/L cfGbfhgn]cleofgsf]z k lng g;Sgsf sf/Ofx z lgDgfg;/ 5gM

सरकारले सहकारीमा अहस्तक्षेपको नीति अख्तियार गर्नु

lj= ;#@)\$^ sf]P]txfl;s hgcfGbfhgsf];kntfkZrft\fhglits kl/jtgn]bzsf ljleGg Ifdf cfPsf kl/jtgsf]nx/;u]gkfn]pbf/ cfly\$ Joj:yf cjnDag ug]glit lnPkI5 ;xsf/L Ifdf :jfoQtf / :jtGqtf]rsf]gf/f;lxtsf]:jfoQ / :jtGq z kdf ;xsf/L ;yf u7g / ;~rfngsf]dfu xg yfNof]. ;feif cleofgnf0{;b / kpfjsf/L agf0{tT;DaGwl ufdLof :t/b]v s]blo :t/;Ddsf];feif ;aB ;yfxzsf];E7gfTds :jzksf ;fy}/fli6a ;xsf/L dxf;aBsf]u7g ljlw, ;E7gfTds ;Argf, sfo]lt, sfo]hgf Pj+Hlgodsf]d:of;d] tof/ u/L cfjZos 7f] kltjbg k] ug{ldlt @)\$&.&#) df >L /fwfs[Of d]fnlsf];of]stjdf & -;ft_ ;b:olo /fli6a ;xsf/L dxf;aB k/fdz{;ldlt, @)\$& u7g u/Lof]. pQ ;ldltdf kfr ljsf; Ifsf bxfodf pNny u/LPsf JoIQx z bxfocg;/sf kbdf ;lDdlnt lyP M

क्र.सं.	नाम	पद	विकास क्षेत्र
!=	>L /fwfs[Of d]fnl	;fhs	k]f{rn
@=	>L ;jf; g]jfa	;b:o	k]f{rn
#=	8f= dbgsdf/ vltj8f	;b:o	d\wodf~rn
\$=	8f= r}Go ld>	;b:o	;b/ klZrdf~rn
%=	>L dsGb/fh ;Tofn, dxfkGws, ;feif k}fzg	;b:o	d\wodf~rn
^=	>L snrGb clwsf/L c\Wolf, lhNnf ;xsf/L ;aB ln= sfe]	;b:o	klZrdf~rn / d\wodf~rn
&=	>L efublrn/L uejg /fli6a ;xsf/L dxf; aBsf];lrjfn, ;feif lj sf; k zlf of s]bl gof afgZj/	;b:o ;lrj	

;ldlt n]b}zsf ljleGg /fhgllts kf6Lsf JoIQ, ;xsf/Lsdl{ ;xsf/Lsf cleoGtf, ;feifsf
c\Wolf / Joj:yfks tyf cGo ;/sf/L lgsfosf kbflwsf/Lx; dlf ;enfj dfu u/L k|kt
/fo / ;enfj ; lng u/L lj= ;=@)\$&!!.#) df ;/sf/ ;dlf k|tj]g k} u}of]. pQ
k|tj]gsgf cfwf/df hglgjfrt ;/sf/n]ldlt @)\$*.)%.!% df ;feif s]blo sfoffo
lj36g u/L !! ;b:olo /fli6a ;xsf/L ljsf; afB{u7g u/L kl/jltf ;Gbe}f ;xsf/L
cfbfr]hgsf]glltut cfwf/, kf/IDes ;xsf/L ;yf, lhNnf ;xsf/L ;aB, s]blo ;xsf/L
;aB / /fli6a ;xsf/L ;aBsf];E7g, :jZk, 9frf, ;xsf/L ;yf / ;aB, ofhgf thdf,
lgjffg, cgdug tyf dNoflg Pj+;jfoQ / :jtGq lgsfosf Zkdf /xg]u/L kl/rfng
k}fnl, ;xsf/L cfbfr]hgsf] sfognd tof/ ug{/ ;xsf/Lsf];Hf of, klwG, ljsf; /
lj:tf/sf nflu P, lgod ljlgod agf0{/ ;sf/nf0{/3fpg /fli6a ;xsf/L dxf; aBsf]
sfo{f] lgwf{Of ug{lhDd]f/L ;IDkof]. afBh] thdf u{/sf] ;xsf/L ljwps, @)\$*
;+baf6 kfl/t e0{ldlt @)\$(.).@) df ;xsf/L P, @)\$* / ldlt @)\$(!!!* df
;xsf/L lgodfjnl, @)\$ (k}flzt eof]. /fli6a ;xsf/L ljsf; afB{P, @)\$ (n]
ldlt @)\$(.).&)! b]v :yfloTj k|kt u}of]. ;xsf/L ;aB ;yfxZsf]ljQlo sf/faf/
ug{/fli6a ;xsf/L a] :yfkgf ug]Joj:yf xgsf ;fy};xsf/L P, @)\$* / ;xsf/L
lgodfjnl, @)\$ (sf]cfwf/n]ldlt @)%)\$.)! b]v ;xsf/L ;yf / ;aB u7g xg
yfn]. ;dbfosf]cfwf/df kf/IDes ;xsf/L ;yf u7g xg]kfr jf ;fGbf a9L kf/IDes
;xsf/L ;yfxZ ldnL lhNnf ;xsf/L ;< u7g xg] lhNnf ;xsf/L ;aB ldnL s]blo
;xsf/L ;aB u7g xg]/ lhNnf ;xsf/L ;aB / s]blo ;xsf/L ;aBxZ ldnL /fli6a
;xsf/L ;aB u7g xg] jftfj/Of l;hg eof]. /fli6a ;xsf/L ;aBn]b}zsf ;xs/L

;yf / ;^aBx₂nf0{ ;~rfngdf ;xofu ubI ;Hf0f / klw₆ ug₅f ;fy}cGt/f₆
; xsf/L ;yf / ;^aB ;u ;Dks{/fvL ; xsf/L cfGbfhgnf0{cl3 a9fpg]lhDd]f/L kl₁t
u₉of]. ; xsf/L P₉, @)\$* sf]dd₁f0{dWogh/ /fvL ;fg₂k dful₉zssf ₂kdf
/xg, :jfoQ / :jtGqtfsf]k]ofelt u/fpg ;/sf/L lgoGq0fdf /x₃f ; xsf/L ;yfx₂nf0{
; dbfodf x:tfGt/Of u/L nufgl, lgoGq0f / Joj:yfkgaf₆ ;/sf/n]xft le₁sl ; xsf/Ldf
cx:tlfksf]glit clVtof/ u₉of].

सहकारीकर्मीहरूले सहकारी व्यवस्थापन गर्न नसक्नु

; xsf/Lsf]Joj:yfkgdf ;/sf/L ;mUgtf g/x₁kl5 ; xsf/L ;yf ;~rfng ug{tTk/tf
b]vfPsf ; xsf/LsdL₁f ; xsf/L ;yf / ;^aB ;~rfng ug]p2₇o, sfo{nlodtflassf]
sfo₁nd / sfo{of]hgf ; DaGwdf hfgsf/L ln0{ ; xsf/L Joj:yfkg ug{Joj:yfkg lj]wsf]
sdL lyof]. ; xsf/L Joj ; fonf0{kf/bzL{agfpg kg₁f cb₇o agfpb]nu]. P₉, lgodsf]
kl/kfngdf cu₁ / xgkgIklta4tfnf0{ltnf-hnl lbb}uP . ; yf ;~rfngsf ; DaGwdf
s₁b₁o ; xsf/L klzlf0f s₁baf₆ ; xsf/Lsf]lj sf, :lj:tf/, Hf0f / klw₆ ; DaGwL
klzlf0f lnP tfklg ltglx₂n] ; xsf/L lzlf, tflnd / ;rgfnf0{ ; xsf/Lsf ljrf/,
cfbz{/ dful₉zssf ₂kdf k₁f u/L ; xsf/Lsf]klxrfg ug{ ; s₁g₁. ef₁l₁ns l ; dfgn]
lgwf{Of u/₃f]lgZrt sfo{₁df a ; f₁f ; ugI ; dbfonf0{ ; b:o agf0{ ; xsf/L Joj ; fosf]
Joj:yfkg ug{kg₁f b₇ze/ sfo{lf /fvL ; yf ;~rfng u/]. lgoldt ₂kdf lgwf/t
; dodf ;~rfns ; ldltsf]a₇s, n₁yf ; ldltsf]a₇s / cGo pk ; ldltsf]a₇s /fv₉g₁.
ljlgoddf lgb₁6 ; dodf ug₁kgIkl/Des ; fwf/Of ; ef / jflif₅ ; fwf/Of ; efsf ; fy}
jflif₅ lx ; fa hfr ugI kl/kf6lnf0{cfcf^gf] OR5fdtflas u/]. ; yf ;~rfngsf
lgldQ cftl/s sfo₁lt th₁f u/ cl3 a9₉kgI/ efjL k:tfnf0{ ; yfsf]cfo-Joosf]
lhDd]f/L ; x₁t g₁]j x:tfGt/Of ug₁kgIbfloTjnf0{en] ; yf lsga₁df ; d₁ cu₁ / eP .

सहकारीका जिल्ला सङ्घ, केन्द्रीय सङ्घ र राष्ट्रिय सहकारी सङ्घमा राजनीति हाबी हुनु

cGt/f₆₆ ; xsf/L ;^aBn]hf/L u/₃f ; xsf/Lsf dNo, dfGottf / l ; 4fGtcg₂k ag₁f]
; xsf/L P₉ / ; xsf/L lgodfjnlSf]kl/lwleq /xl ;^aB ;~rfng ug{ ;/sf/n]lgb₇g
hf/L u/] tfklg ; xsf/L ;^aBn] ; xsf/L Joj:yfkg ;~rfng ug{cfk₁"sl6a4 gxgsf
; fy}cfk₁"dftxtsf lgsfonf0{klta4 u/fpg kg₁f ; xsf/Lnf0{Joj ; fo ug]ynf₁f
₂kdf gx₁L /fhglit ug]ynf₁f ₂kdf lnP . ; f₁f]k₁n :j₂k ; xsf/L cfGbfhgn]₂k
lng g ; sl /fhglit xfal xg ku₃f]b]v₅ .

सहकारी संस्थाहरूमा आर्थिक अपचलन बढ्दै जानु

; xsf/L ;yf cljIR5Gg pQ/flwsf/jfnf Ps :jzfl ; t / ;E₁7t ; yf ePsfnljlgoddf
lgb₁zt u/₃f p4₇ocg ; f / ;~rfng lj]lwdf cu₁ / xgkb₅ . g₁k₁ndf u7g ePsf

;xsf/L ;yfsf];~rfns ;ldtsf kbflwsf/Lx; / sd{f/Lx;sf]ldntt{f p2Zo
 ljk/Ltsf sfo{;df k}f nufgl u/Lof]. ;yfsf]cfly\$ ckrng u/L ;yfsf]jflif\$
 lx;fa hfr ug{n}vk/Llfs lgoLmsf]:jls[t lbg];xsf/L ljefu, ;xsf/L klzlf0f
 tyf l8lehg sfofho / l8lehg ;xsf/L sfofho sf sd{f/Lx;n]unt sfd u#of]
 eg] ;Rofpg ;dod}lgb;g lbPg\h;n]ubf{ sltko ;yfsf ;~rfns ;ldtsf
 kbflwsf/Lx;n];yfsf]k}f lnP/ efUg];yfsf]/sd cgTkfb\$ l{f}df nufgl ug]sfo{
 u/L c/a]/sd 8afP . lj= ;+@)%\$ / @)%% b}v @)%^ / @)%& ;Dd ;xsf/L
 ;yfdf cfly\$ ckrng a9\$fn]lj= ;+@)%&.*.@! df ;xsf/L P; , @)\$* k}d ;z}vg,
 @)%& sf]bkf \$\$ yk u/L ;xsf/L zAb kpfu u/L Jofkf/ ug]f0{7ul u/]f]cf/fkdf
 hl/jfgf ug]k}jwfg /fVof]. o;kpf/sf]k}jwfgn];xsf/L l{f}sf]cfly\$ ckrngdf
 s}L ;dosf nflu /f\$ nfu]f]kf0G5 . cf= j=@)^#÷@)^\$ b}v cf= j= @)^÷@)&
 ;Dd ;xsf/L l{f}df p2Zo ljk/Lt sfo{f ;yfn]nufgl u/]fn];xsf/L l{f}sf]7hf]
 /sd lxfldgf eof]. To; lxfldgfsf]r/f]kQf nufpg ;xsf/L dGqlaf6 @)&÷)&÷#
 df art tyf C0fsf]sf/faf/ ug];d:ofult ;xsf/L ;yfsf];d:of ;dfwfg ug{/fo
 l;kf]/; ;ltsf]kltj}g k} ug{hfrae cfof] u7g ug]lg0f0dtilas uf]Laxfb/
 sfl\$]cWoflftdf # ;b:olo hfrae ;ldt u7g ug]k}tfj ldt @)&÷)&÷!#
 dlGqkl/ibdf k} u/]f]/ g}kn ;/sf/sf]ldt @)&÷)&÷!\$ sf]lg0f0n]cfof] u7g
 ug]:jls[t kpf]g u/]fn]art tyf C0fsf]sf/faf/ ug];d:ofult ;xsf/L ;yfx;sf]
 5fglag ug{hfrae cfof] @)& u7g eof]. pQ cfof]n]ldt @)&÷!÷@÷@ df art
 tyf C0f sf/faf/ ug];d:ofult ;xsf/L ;yfx;sf]5fglag ug{ul7t hfrae cfof],
 j}zfv @)&! df ;xsf/L ;yfx;sf]:yfkf / ;~rfngsf c0tlgx}t sdhf]Lx; /
 ;d:ofulttsf sf/sx; / lg/fs/0fsf pkfox; ;d}l g}kn ;/sf / dlkltj}g k}
 u#of]. cfof]n]lbPsf]kltj}gdf plNnlvt l;kf]/zsf]cfwf/df ;xsf/L P; , @)\$*
 nf0{ ;z}vg ug{ag\$]cWofb; , @)&! ldt @)&÷!÷!@÷@ (df kpf]f0s/0f e0{nfu"
 ul/Psf] / ldt @)&÷!÷!@÷@ df pQ cWofb;nfo{P}df kl/0ft ug{ ;+bdf kltt
 ul/Psf]df ;+bdf cWofb; 6an gePsfn];f]j}yflgstf @)&÷#÷@* b}v ;dfkt
 ePsf]lyof]. ;xsf/Lnf0{Jo]l:yt / dof0t tNofpg sfg, Gof tyf ;+blo Jo]y:
 dGqfnoaf6 ldt @)&÷!÷!@* df :jls[t kpf]g ul/Psf]cfwf/df xfn ;xsf/L P; , @)&
 sf]d:of] thdf e0{;nf0{;xsf/L P; , @)&\$ sf ;kdf kpfzdf Nofpg Jo]yflksf
 ;+bdf k} ul/Psf]df ;+baf6 ldt @)&\$.)^.# df pQ P; kfl/t ePsf]5 . pQ
 P;Kzrft\;xsf/L lgodfjnl kpfzgd NofPk]5 ;xsf/L ;yfn];f}dtilas Jo]yfkf
 tyf ;~rfng gu/]df ;xsf/L ;yfx;df cfly\$ ckrng a9b}hfg] ;k/}f kl:6g]
 b}vG5 . xfn ;xsf/L P; , @)&\$ ldt)&\$&! df hf/L e0{sfof]jogdf /x\$]5 . ;f}L
 P;cg;/ lgodfjnl hf/L xg]qiddf /x\$]5 .

सहकारी संस्था र सङ्घहरूले अवलम्बन गर्नुपर्ने दायित्व

;xsf/L ;yf/fnf0{;xsf/Lsf]cfbz{/efjgfcg;/~rfng u/L ;b:ox&sf]cfly\$
pGglT / bZsf]cfly\$ ljsf;df ;3fpg ;xsf/L ;~rfng;DaGwL lgod / ;~rfng
ljlw tof/ u/L jflif\$ sfoqnd, sfo{of]hgf, Joj:yfkg ljlw / Joj:yfkg\$sf ;f] klxrfg
u/L tt\tt\;DaGwdf cfly\$ / kf]ljws ;xof]u h6f0{;yf ;~rfng ub]I; yfdf cfa4
;b:ox&af6 ;xsf/L Joj;fodfkf ;fdgx& pTkfbg u/L pTkfbg ul/Psf pTkflbt
;fdgx& laqll, ljt/Of / e08f/0fsf]klj4g ug\$sf ;fy}ahf/ Joj:yfkgdf hfB lbgkb\$.

निष्कर्ष

;xsf/L ;yf / ;aBdf cfa4 ;~rfns ;ldlt, n]yf ;ldlt, ljleGg pk;ldtsf
kbflwsf/L, zj/ ;b:o, ;xsf/L ;yf / ;aBsf]Joj:yfkg\$sf nflu sfo{t sd{f/Lx&n
;xsf/Lsf]bzg, cfbz{efjgf, dd{dNo, dfGotf / l;4fGtcg;/~rfng k4lt
c]nDag u/Of ;xsf/L cfGbf]ngn]cleofgsf]Gk lng ;S5 .

सन्दर्भ सामग्रीहरू

!= /fli6& ;xsf/L dxf; aB k/fdz{;ldtsf]kltj]g, @)\$& .
@= art tyf C0fsf]sf/faf/ ugI; xsf/L ; yfx&sf]lgodg ugI; DaGwdf ;emfj lbg
ul7t ;ldtsf]kltj]g, @)^(.
#= art tyf C0fsf]sf/faf/ ugI; d:ofu|t ;xsf/L ; yfx&sf]5fglag ug{ul7t
hfraem cfof]u, @)&) sf]kltj]g .
\$= ;x÷hl]jsf, jiff! , c\$÷!, @)&! , ;xsf/L tyf u/Lal lgjf/Of dGqfno .
%= ;xsf/L bkQf, ;xsf/L k~h / ;xsf/L ;jfb klqsfsf ljleGg cÍx& .



केन्द्रीय सहकारी प्रशिक्षण केन्द्र
२०७४ चैत्र मसान्तसम्मको तालिम कार्यक्रममा सहभागी विवरण

सि.नं.	तालिमको नाम	तालिम संख्या	अवधि	जन्मा सहभागी संख्या	महिला	पुरुष	दलित	अदिवासी / जनजाती	मधेशी	अपाङ्ग	अन्य
१	प्रशिक्षक प्रशिक्षण तालिम (१५ दिने)	१	२०७४।४।२५ देखि २०७४।५।७	२५	१०	१५	१	७	१	-	१६
२	प्रशिक्षक प्रशिक्षण तालिम (१५ दिने) (कर्मचारी)	१	२०७४।४।२५ देखि २०७४।५।७	२५	४	२०	१	४	२	-	१७
३	सहकारी व्यवसाय प्रवर्द्धन तालिम (१५ दिने)	१	२०७४।५।१४ देखि २०७४।५।३०	२२	९	१३	१	६	२	-	१३
४	प्रशिक्षक प्रशिक्षण तालिम (१५ दिने)	१	२०७४।५।१४ देखि २०७४।५।३०	२६	१०	१६	२	४	१	१	१८
५	सहकारी व्यवस्थापन तथा नेतृत्व विकास तालिम (१५ दिने)	१	२०७४।५।१४ देखि २०७४।५।३०	२१	६	१६	२	३	-	-	१७
६	प्रशिक्षक प्रशिक्षण तालिम (१५ दिने)	१	२०७४।७।१२ देखि २०७४।७।२८	२२	८	१३	-	८	२	१	१०
७	सहकारी व्यवस्थापन तथा नेतृत्व विकास तालिम (१५ दिने)	१	२०७४।७।१२ देखि २०७४।७।२८	२२	१०	१२	-	८	१	-	१३
८	रगनीतिक योजना तय्यमा तालिम (१५ दिने)	१	२०७४।७।१२ देखि २०७४।७।२८	१७	७	१०	-	५	१	-	११
९	रगनीतिक योजना तय्यमा तालिम (१५ दिने)	१	२०७४।९।१६ देखि २०७४।१०।२	२६	९	१७	०	४	०	०	२२
१०	सहकारी व्यवस्थापन तथा नेतृत्व विकास तालिम	१	२०७४।९।१६ देखि २०७४।१०।२	२८	१४	१४	०	७	२	०	१९
११	सहकारी व्यवस्थापन तथा नेतृत्व विकास तालिम	१	२०७४।९।१६ देखि २०७४।१०।२	२८	१५	१३	१	७	२	०	१८
१२	रगनीतिक योजना तय्यमा तालिम (१५ दिने)	१	२०७४।१०।८ देखि २०७४।१०।२४	२२	१०	१२	१	५	३	०	१३
१३	सहकारी व्यवस्थापन तथा नेतृत्व विकास तालिम (१५ दिने)	१	२०७४।१०।८ देखि २०७४।१०।२४	२४	११	१३	०	५	३	०	१६
१४	सहकारी व्यवसाय प्रवर्द्धन तालिम (१५ दिने)	१	२०७४।१०।८ देखि २०७४।१०।२४	२३	७	१६	३	१०	४	०	९
१५	सहकारी सञ्चारकर्मीहरूको लागि अनुशिक्षण कार्यक्रम (५ दिने)	१	२०७४।१०।२८ देखि २०७४।११।३	२१	६	१५	०	७	१	०	१३
१६	सहकारी सञ्चारकर्मीहरूको लागि अनुशिक्षण कार्यक्रम (५ दिने)	१	२०७४।१०।२८ देखि २०७४।११।३	२३	७	१६	०	३	०	०	२०
१७	प्रशिक्षक प्रशिक्षण तालिम (१५ दिने)	१	२०७४।१२।४ देखि २०७४।१२।२०	२४	१२	१२	१	४	३	०	१६
१८	सहकारी व्यवस्थापन तथा नेतृत्व विकास तालिम (१५ दिने)	१	२०७४।१२।४ देखि २०७४।१२।२०	२४	१३	११	१	४	३	०	१६
१९	सहकारी व्यवसाय प्रवर्द्धन तालिम (१५ दिने)	१	२०७४।१२।४ देखि २०७४।११।११	१९	४	१५	१	४	२	०	१२
			जम्मा:	४४१	१७२	२६९	१५	१०५	३३	२	२८९

सहकारीका सात सिद्धान्तहरू

स्वेच्छिक तथा खुला सदस्यता
(Voluntary and Open Membership)

सदस्यहरुबाट प्रजातान्त्रिक नियन्त्रण
(Democratic Member Control)

सदस्यहरुको आर्थिक सहभागिता
(Member's Economic Participation)

स्वायत्तता र स्वतन्त्रता
(Autonomy and Independence)

शिक्षा, तालिम र सूचना
(Education, Training and Information)

सहकारीहरु बीच सहयोग
(Cooperation Among Cooperatives)

समुदायप्रति चासो
(Concern for Community)

सहकारीका मूल्यहरू

१. आधार मूल्यहरू:

- ✦ आत्म सहयोग
- ✦ स्वउत्तरदायिकत्व
- ✦ प्रजातन्त्र
- ✦ समानता
- ✦ समता/समन्याय
- ✦ ऐक्यबद्धता

२. नैतिक मूल्यहरू

- ✦ इमान्दारीता
- ✦ खुल्लापन
- ✦ सामाजिक उत्तरदायित्व
- ✦ अरुको हेरचार

