

**SOCIO-ECONOMIC IMPACT OF SAVING AND CREDIT
CO-OPERATIVE ON WOMAN LIVELIHOOD**

A Thesis

Submitted to the Department of Economics,
Faculty of Humanities and Social Sciences of Tribhuvan University
In Partial Fulfilment of the Requirements for the Degree of

**MASTER OF ARTS
in
ECONOMICS**

Submitted by
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LETTER OF RECOMMENDATION

This thesis entitled “*Socio-economic Impact of Saving and Credit Co-operative on Women Livelihood*” is prepared by Srijana Thapa under my supervision. I hereby recommend this thesis for approval by the thesis committee.

Date: 13th December, 2019

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APPROVAL SHEET

We certify that the thesis entitled “*Socio-Economic Impact of Saving and Credit Co-operative on Woman Livelihood*” submitted by Srijana Thapa to the Department of Economics, Prithvi Narayan Campus, Pokhara, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the degree of *MASTER OF ARTS* in *ECONOMICS* has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said Degree.

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ABSTRACT

Saving and credit co-operative are financial institutions which can play significant role to develop economic situation of the developing countries like Nepal. I have chosen a topic Socio-economic impact of Saving and Credit Co-operative on Women Livelihood through co-operative to women for the study. This study may generalize in some case but not in all case. During the field survey some of the women were hesitate to give their financial condition.

There are seven co-operatives in Tarakhola Rural Municipality but SMWDMPCCL is one of the co-operative, where all member are women. All total there are 584 members and I have chosen 100 respondents for the study. The general objective of the study is to find out the social and economic empowerment of women through this co-operative.

This study tries to cover the impact of co-operative in Nepal in reference to study from SMWDMPCCL Tarakhola Rural Municipality-1. Based on the survey conducted with structured questionnaire and key informant interview, primary data were collected. To ease the study analysis in some extent secondary information were also used in data analysis process.

The overall picture that emerges of the member of co-operative is that though they are in exile, they are generally happy and quite satisfied. They cannot sustain without the program. Thus, women in co-operative are able to enjoy their basic rights but unable to enjoy all of the rights those are accepted universally.

While doing the field survey some of the women were hesitate to give the answer of the questions. Beside this, they were also hesitating to give the answer in front of the other people.

TABLE OF CONTENTS

	Page
ACKNOWLEDGEMENTS	iv
ABSTRACT	v
LIST OF TABLES	viii
LIST OF FIGURES	x
ABBREVIATIONS/ACRONYMS	xi
CHAPTER 1: INTRODUCTION	1-4
1.1 Background of the Study	1
1.2 Statement of the Problem	2
1.3 Objectives of the Study	3
1.4 Justification of the Study	3
1.5 Limitations of the Study	4
1.6 Organization of the Study	4
CHAPTER II: REVIEW OF THE LITERATURE	5-24
2.1 Theoretical Review	5
2.2 Review of Related Studies	18
2.3 Research Gaps	24
CHAPTER III: METHODOLOGY	25-27
3.1 Rational for Selection of the Study Area	25
3.2 Research Design	25
3.3 Nature and Sources of Data	25
3.4 Sample Procedure	25
3.5 Data Collection Techniques and Tools	26
3.6 Reliability	27
3.7 Method of Data Analysis	27
CHAPTER-IV: DATA ANALYSIS	28-56
4.1 Identification of the Respondents	28
4.2 Background Characteristics of the Respondents	29
4.3 Activity and Information of the Program	32

4.4	Changes of Social Empowerment through Saving and Credit Co-operative	38
4.5	Economic Status and Changes of Economic Empowerment of Women through Co-operative Program	40
4.6	Major Problems of Women Involved in Women Saving and Credit Co-operative	50
4.7	Findings of the Study	51
CHAPTER V: SUMMARY AND CONCLUSIONS		57-60
5.1	Summary	57
5.2	Conclusion	59
5.3	Recommendations	59
APPENDIX		61
BIBLIOGRAPHY		71

LIST OF TABLES

Table	Title	Page
1	Age Structure of Sample Women	28
2	Ethnic Group	29
3	Educational Status of Respondents	29
4	Marital Status of the Respondents	30
5	Family Occupation of the Respondent	30
6	Family Types of the Respondents	31
7	Head of the Household	32
8	Reason of Becoming the Member of Co-operative Program	32
9	Types of Benefit through the Program	33
10	Wise Loan Sector Investment in Different Years (Rs. in '000)	34
11	Loan Disbursement to the Borrowers	34
12	Loan Amount and Borrowers	35
13	Utilization of Loan in Business	36
14	Participated in Co-operative Training Program	36
15	Payment Pattern of Loan	37
16	Priority Given to Develop the Women's Status by the Program	37
17	Increase in Social Participation	38
18	Increase in Confidence Level	38
19	Positive Changes in Thinking of Society towards Women	39
20	Change in Household Decision Making	39
21	Gender Discrimination	40
22	Respondent Having Land	41
23	Respondents Having Land Ownership	41
24	Area of Land	42
25	Land Used for Cultivation	42
26	Quantity Bought of Agricultural Products	43
27	Quantity Sold of Agricultural Products	44
28	Monthly Income Level of Respondents	44
29	Level of Saving	46
30	Construction of House	47
31	Use of Fuel for Cooking Purpose	48

32	Nature of Toilet	48
33	Increase in Having Communication and Media	49
34	Increase in Quality and Consumption of Goods	50
35	Types of Problem	50
36	Awkwardness in the Program	51

LIST OF FIGURES

Figure	Title	Page
1	Conceptual Framework	12
2	Family Occupation of the Respondent	31
3	Type of Benefit Through the Program	33
4	Loan Disbursement to the Borrowers	35
5	Participation in Co-operative Training Program	36
6	Monthly Income Level of Respondents	45
7	Level of Saving	46
8	Construction of House	47

ABBREVIATIONS/ ACRONYMS

BOD	:	Board of Directors
CMF	:	Centre for Micro Finance
FGD	:	Focus Group Discussion
FY	:	Fiscal Year
GBB	:	Gramin Bikas Bank
ICA	:	International Co-operative Alliance
IDACA	:	Institute for the Development of Agriculture Co-operation in Asia
ILO	:	International Labor Organization
INGO	:	International Non- Government Organization
MCO	:	Multipurpose Co-operative Organization
MCPW	:	Micro Credit Project for Women
MDG	:	Millennium Development Goals
NGO	:	Non- Government Organization
SCC	:	Saving and Credit Co-operative
SMWDMPCL:		Shree Machhapuchre Women Development Multiple Purpose Co- operative Limited
UN	:	United Nations
VDC	:	Village Development Committee