

**EMPOWERMENT BY SAVING AND CREDIT CO-OPERATIVE
TO WOMEN: A CASE STUDY OF POKHARA LEKHNATH-22**

A Thesis

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MASTER OF ARTS

in

ECONOMICS

Submitted by

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LETTER OF RECOMMENDATION

This thesis entitled "*Empowerment by Saving and Credit Co-operative to Women: A Case Study of Pokhara Lekhnath-22*" is prepared by Gautam Baral under my supervision. I hereby recommend this thesis for approval by the thesis committee.

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Date: 19th March, 2018

APPROVAL SHEET

We certify that the thesis entitled, “*Empowerment by Saving and Credit Co-operative to Women: A Case Study of PokharaLekhnath-22*” submitted byGautamBaral to 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. We therefore, 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 empowerment by saving and credit 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-operative in Pokhara Lekhnath-22 but SWDSCC is one of the co-operative, where all member are women. All total there are 300 members and i have chosen 70 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 SWDSCC Pokhara Lekhnath-22. 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.

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LIST OF ACRONYMS

MDG	Millennium Development Goals
SWDSCC	Sakriya Women Development Saving and Credit Co-operative
VDC	Village Development Committee
SCC	Saving and Credit Co-operatives
MCO	Multipurpose CO-operative Organization
ICA	International Co-operative Alliance
ILO	International Labor Organization
UN	United Nations
IDACA	Institute for the Development of Agriculture cooperation in Asia
CMF	Centre for Micro Finance
BOD	Board of Director
FY	Fiscal Year
NGO	Non- Government Organization
MCPW	Micro Credit Project for Women
GBB	GraminBikas bank
FGD	Focus Group Discussion
INGO	International Non- Government Organization