

**Impact of Cooperative Program on Women Empowerment  
(A Case Study of Hatemalo Saving and Credit Co-operative  
Ltd. Budhabare VDC, Jhapa-Nepal)**

**A Thesis**

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**LETTER OF RECOMMENDATION**

This is to certify that the thesis work entitled **Impact of Cooperative Program on Women Empowerment : A Case Study of Hatemalo Saving and Credit Co-operative at Budhabare VDC, Jhapa-Nepal** has been prepared by **Ambika Adhikari** under my supervision. I forward this thesis for its final evaluation as per the rules of the Department.

.....

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(Supervisor)

Date: 14-03-2017  
01-12-2073

## LETTER OF APPROVAL

This thesis entitled “**Impact of Cooperative Program on Women Empowerment : A Case Study of Hatemalo Saving and Credit Co-operative at Budhabare VDC, Jhapa-Nepal**” submitted by Ambika Adhikari has been approved in partial fulfillment of the requirements for the Master's Degree in Rural Development by the evaluation committee.

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## **ACKNOWLEDGEMENT**

This study is focused on the impact of cooperative on women empowerment. This thesis is the result of the guidance, supervision, valuable suggestion and creative comments provided by Mr. ...., Lecturer of Rural Development Department of Ilam, Nepal. So, I would like to express my heartfelt gratitude to Mr .....

Ambika Adhikari

## **Abstract**

*Cooperative is the extension of small loans to entrepreneurs, who are too poor to qualify for traditional bank loans. Especially in developing countries, cooperative enables very poor people to engage in self-employment projects that generate income, thus allowing them to improve the standard of living for themselves and their families.*

*By extending small loans to poor individuals, cooperative enables its borrowers to take up income -earning activities that lead to a series of improvements in their economic situation. In addition to the improved income-earning ability, cooperative has been increasingly promoted for its positive impact on empowerment, especially for women borrowers.*

*Women empowerment is the process of generating and building capabilities of women to exercise control over one's own life. It is generating understood to mean the ability of women to make choices to improve their well being and that of their families & community.*

*The general objective of the study is to analyze the Impact of cooperative on Women's Empowerment However the specific objectives are as follows; To examine the role of Hatemalo cooperative to uplift the socio-economic status of women. To examine the pre and post status of those women with the launch of different programs. The study has been carried out both on the basis of exploratory and descriptive research design. In the field survey out of 504 (total) members, 50 women respondents were interviewed. The Hatemalo Saving & Credit Co-operative model was found effective in providing financial and social services for their members. Hatemalo Saving & Credit Co-operative financial services helped member (through direct and spill-over effects) in increasing their incomes, which thereby contributed to reducing their poverty. There could be many aspects to explain the empowerment of women in addition to other issues which this study has not addressed. This research could not look into all aspects of decision making. The research could not address the decision making capacity of women at societal level. Moreover, the research could not deal with factors like education, age, marital status of respondent women, which may greatly influence their decision making capacity.*

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## ACRONYMS

CBS	:	Central Bureau Statistic
HDI	:	Human Development Index
HSSC	:	Hatemalo Saving & Credit Cooperative
IG	:	Income Generation
ICA	:	International Cooperative Alliance
INGO	:	International Non-Governmental Organization
VDC	:	Village Development committee
RD	:	Rural Development
ROSCAs	:	Rotating Savings and Credit Associations
SCC	:	Savings and Credit Cooperative
UNDP	:	United Nations Development Programme
UNO	:	United Nations Organization