

**IMPACT OF THE SMALL FARMERS' COOPERATIVES IN
RURAL DEVELOPMENT OF NEPAL :**

**A Case Study of New Vision Small Farmers' Cooperative
Kailashmandu VDC, Bajura District**

**A Thesis Submitted to
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By

SHER BAHADUR DEUBA

TU Reg.No. 6-2-329-48-2008

Roll No. 281150

**Central Department of Rural Development
Tribhuvan University, Kirtipur Kathmandu**

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LETTER OF RECOMMENDATION

This is certified that the thesis report entitled **Impact of the Small Farmers' Cooperatives in Rural Development of Nepal: A Case Study of New Vision Small Farmers' Cooperative, Kailashmandu VDC, Bajura, Nepal** has been completed by Mr. Sher Bahadur Deuba, under my full guidance and supervision for the partial fulfillment of the requirement of Thesis report for master's degree of Social Science and Humanities in Rural Development. I hereby recommended this report for its evaluation and approval.

.....

Mr. Ramesh Neupane
(Supervisor)

Date: 07th January 2018

23-09-2074

LETTER OF APPROVAL

We certify that the Thesis Report entitled on **Impact of the Small Farmers' Cooperatives in Rural Development of Nepal: A Case Study of New Vision Small Farmers' cooperative, Kailashmandu VDC, Bajura, Nepal** completed by Mr. Sher Bahadur Deuba has been examined by Central Department of Rural Development of University Campus, TU, Kirtipur, Kathmandu, Nepal. It has been declared to be a successful work for fulfillment of academic requirements towards the completion of Masters of Social Sciences and Humanities in Rural Development.

Evaluation Committee

.....

Prof. Dr. Pushpa Kamal Subedi

Head of Department

.....

Mr. Bishnu K.C

External Examiner

Mr. Ramesh Neupane

(Supervisor)

Date: 14th January 2018

30-09-2074

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ABSTRACT

Small farmers cooperative is a financial institution. It gives saving and credit services to rural farmers. It works on agriculture, business, livestock farming and other financial activities. So we want SFC and its impact on rural farmer and rural development. The main objective of the study was to upgrade rural farmer livelihood by SFC.

This study was based on survey design. Out of 476 members, 50 households were selected randomly from Kailashmandu VDC, Bajura District. Survey form, interview schedule, focus group discussion, case study, bar diagram and pie chart were used in the analyze the data from survey.

Out of the total sampled respondents 72 percent were engaged in agriculture. Mostly women are directly or indirectly involved in agricultural activities. The percentage of educated people found in the study was 62% among the total 50 sampled population. The literate population was 34 % and illiterate were 4 %. From the interview 50 respondents described that they have engaged in crops, small shop and farming, and animal farming (goats, chickens, pigs). Out of 50 respondents only 10 respondents did not take loan from the SFC. Almost 30% respondents had taken loan of about Rs5 to 10 thousand. This cooperative provided credit of about 5 thousand (minimum) to 30 thousand (maximum) for their member. They all are need modern agriculture tools and select to cooperative for best saving. SFC has been contributed immensely to create awareness in the community. It is resulted a situation where farmer were provided equal opportunity in the selection of occupation, education, training and various other social activities. It is evident that farmer's role and status has been increased positively after the establishment of SFC. The level of increase is slow and gradual but has proved significant in terms of household decision making and in economic productivity. The household decision making power and authority of farmer has been significantly improved and reached after the establishment of SFC.

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ABBREVIATIONS / ACRONYMS

ADB	: Agriculture Development Bank
BOD	: Board of Directors
CBS	: Central Bureau of Statistics
CMF	: Centre for Micro-Finance (Pvt.) Limited
FGD	: Focus Group Discussion
GO	: Government Organization
ICA	: International Cooperative Alliance
IDAC	: Institute for the Development of Agricultural Cooperation in Asia
ILO	: International labor Organization
INGO	: International Non-Governmental Organization
MDGs	: Millennium Development Goals
NGO	: Non-Governmental Organization
NVSFC	: New Vision Small Farmer's Cooperative
SFC	: Small Farmer's Cooperative
SFDBL	: Small Farmers Development Bank Limited
UN	: United Nation
VDC	: Village Development Committee