

**SOCIO-ECONOMIC IMPACT ON WOMEN OF
COOPERATIVE IN KHALANGA
(A Case Study of Rastrasewak Saving and Credit
Cooperative Khalanga VDC of Pyuthan District, Nepal)**

A Thesis

**Submitted to the Central Department of Rural Development
Faculty of Humanities and Social Science of Tribhuvan University
In Partial Fulfillment of the Requirement
For the Degree of Master of Arts
in
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**Submitted by
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DECLARATION

I hereby declare that the thesis entitled **Socio Economic Impact on Women of Cooperative in Khalanga** submitted to Central Department of Rural Development, Tribhuvan University, is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of preparing this thesis. The results of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

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RECOMMENDATION LETTER

The thesis entitled **Socio Economic Impact on Women of Cooperative in Khalanga** has been prepared by **Nirmala Shrestha** under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

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APPROVAL LETTER

The thesis entitled **Economic Impact on Women of Cooperative in Khalanga** submitted by **Nirmala Shrestha** in partial fulfillment of the requirements for the Master's Degree (M.A.) in Rural Development has been approved by the evaluation committee.

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ABSTRACT

The present study has focused "Role of Cooperative in Socio-economic impact of Cooperative in Rural women" Khalanga VDCs of Pyuthan district.

The main focused of the study to find out the effectiveness of cooperative credit for rural development, the role of cooperative in decision making, and explore problems and prospect of saving and credit cooperatives for the empowerment of rural women. It was mainly based on quantitative and qualitative research approach. The researcher selected 22 women respondents among 109 shareholders through purposive study.

Cooperatives are the main instrument for small business, agricultural production and as well as income generating activities. The particular area is chosen for the study because it is easily accessible and heterogeneous in socio-economic and geographical structure. The study assess the roles played by cooperative societies' savings and loans services on members' economic condition, standard of living and in meeting participants financial needs in rural locations in income generation. Using a combination of interview, focus group discussion and questionnaire techniques, the impact of cooperative societies the research is carried out to find the impact of cooperative in generating income from different activities assisted by cooperatives.

The study is the first empirical investigation in Rastrasewak cooperative ltd that focuses on the relevance of cooperative societies on members' standard of living in rural communities and villages. The study shed light on how income generating activities function – how their relationships develop, how individual esteem is increased, how interdependence grows, how hierarchies are maintained – and how this is facilitated in part by the loan-making of members promoted cooperatives. It has also provided more evidence on the importance of land ownership, and how this is enhanced when rural women have access to cheap and affordable loans.

Among 76% engaged in agriculture, 9% in business 15% engaged in others sectors. There are 89% married women involved and 11% unmarried with 66% literate. Most of the member in cooperative are self motivated to join in training program. Most of the women 42% used loan in Agriculture Sector. Similarly 23% of

them used the loan in household, 6% in health sector and 19% business purpose. 45% the women in cooperative took loan of about Rs. 20,000, similarly of them 31% 30,000, 5% 40000. Average cooperative member before income is Rs 36363 and after increase 102.272%. Cooperative member most spent about 48% food, 16% cloths, 25% of them education. Most of save range them 25001-50000 i.e. 59%, 10001-25000 i.e. 41%. The women in cooperative kept more them 50% of saving in the cooperatives.

Women participation in decision -making and others activities in their household is average and leading toward satisfactory. The increased income level of their family by hard work is changing the life style and thinking pattern. It can be concluded that most of the women have to depend upon their family in economic sector. Only few women are involved into social and financial decision. A few women are involved in community decision a number of women farmer are unaware of the new technology generated and using traditional technology which reflected by low productivity.

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ACRONYMS/ABBREVIATION

ADD	:	Asian Development Bank
CDRD	:	Central Department of Rural Development
CF	:	Community Forestry
DAG	:	Disadvantage Group
ICA	:	International Co-operative Alliance
IGA	:	Income Generating Activities
ILO	:	International Labor Organization
INGO	:	International Non-Government Organization
KII	:	Key Information Interview
NGO	:	Non-Governmental Organization
RSCC	:	Rastrasewak Saving and Credit Cooperative
SLC	:	School Living Certificate
TU	:	Tribhuvan University
UNICEF	:	United Nation International Child Education Fond
VDC	:	Village Development Committee
WWW	:	World Wide Web