

**ROLE OF SMALL COOPERATIVES FOR WOMEN'S  
EMPOWERMENT**

**A CASE STUDY OF CHANDRAPUR MUNICIPALITY, RAUTAHAT**

**A Thesis Submitted to  
Central Department of Rural Development  
Tribhuvan University,  
In Partial Fulfillment of the Requirements for the Degree of  
Master of Arts  
in  
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## RECOMMENDATION LETTER

The thesis entitled "**Role of Small Cooperatives for Women's Empowerment: A Case Study of Chandrapur Municipality, Rautahat**" has been prepared by Urmila Upreti 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 "**Role of Small Cooperatives for Women's Empowerment: A Case Study of Chandrapur Municipality, Rautahat**", Nepal submitted by Urmila Upreti in partial fulfillment of the requirements for the Master's Degree in Rural Development has been approved by the evaluation committee.

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## DECLARATION

I hereby declare that the thesis entitled "**Role of Small Cooperatives for Women's Empowerment : A Case study of Chandrapur Municipality, Rautahat**" submitted to the 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 acknowledgement to all ideas and information borrowed from different sources in the course of writing this thesis. The result of this thesis has not been presented or submitted anywhere else for the award of any degree or for any other purpose. I assure that no part of the content of this thesis has been published in any form before.

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Urmila Upreti  
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## ABSTRACT

Small cooperatives Limited is located in Chandrapur Municipality of Rautahat District which is far from the capital and eastern part of Nepal. It lies National Highway of Rautahat segment. The population of this Chandrapur municipality is about 90000 thousands. Among them the female population have been high than the men. The major castes groups are Tharu, Yadav, Danuware, Bramihm, Magar, Tamang Kewat, Kurmi, Chamar, Mushahar, Teli, Sudi, etc. They are mostly small farmers. Agriculture is the major occupation. Paddy, wheat are the principal cereal crops, whereas potato, onion, dalhan, telhan crops milk production through livestock is another sources of income of the people of this Municipality

The overall objectives of this study is to assess the present role of savings and credits cooperatives in Rural Women Empowerment, specially to identify the socio-economic status of rural women, to analyze the participation of women in major decision making of cooperatives, to assess the role of cooperatives in leadership development among rural women.

The study used descriptive research design. It is used both primary and secondary data. The primary data has been collected from the field survey. However, information obtained from secondary sources was useful during discussions of several issues. Secondary data or information was derived from different books, journals, reports, institutional publication and website. There are around 10 cooperatives enrolled in the Chandrapur Municipality. Purposively, sampling method has been used to select the sample for the study. This research has limited only two cooperatives, which is select by purposively sample. The set of questionnaire is given in appendix. Some of the members are selected for taking Key Informant by using interview schedule. Major findings of the study is as follows: There is increasing women participation in major decision making like as president of the organization, secretary of the organization and member of the organization. So, it is develop decision power. Strengthen and capability to develop women empowerment by taking and saving small amount of money but it is maximum interest rate. So, to minimize the interest rate for developing the women capabilities. It is provided the leadership developing capacity. Because in cooperatives all members are involve different types

of post and contribute their capacity and their own capabilities. So, it is the great opportunities to enhance the women empowerment. Members should be encouraged to participate more actively in discussion and deliberations in annual general meetings and monthly meetings. The cooperative boards, staff and members must gain some knowledge and understanding of the principle, values and practices of co-operatives. It should address the problems by developing strategies that would motivate poor people to join it. The follow of credit facilities needs to be reviewed and should be provided as per priority basis at the rate of low interest.

Hence, the cooperatives provides all types of women empowerment programs. Like as saving and credit, loan taking and invest according to their interest. The study showed that the socio-economic status of women. Specifically by empowering taking loan and any financial supports by the cooperatives. The members are strongly awareness to increase financial capabilities. Savings accumulated in ways that are more compatible with the seasonality of their income, which in a large majority of members are involved.

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