

**IMPACT OF SAVING AND CREDIT COOPERATIVE ON RURAL WOMEN**

**( A CASE STUDY OF SRIJANSIL WOMEN DEVELOPMENT SAVING AND  
CREDIT COOPERATIVE LIMITED DHUWAKOT, DHADING )**

A Thesis Submitted to  
Central Department of Rural Development  
Tribhuvan University,  
in Partial fulfillment of the Requirements For the  
Degree of the Master Of Arts (M.A.)  
In  
Rural Development

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## RECOMMENDATION LETTER

The thesis entitled **Impact of Saving and Credit Cooperative On Rural Women: A Case Study of Srijansil Women Development Saving and Credit Cooperative Dhuwakot, Dhading** has been prepared by **Januka Adhikari** 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 **Impact of Saving And Credit Cooperative On Rural Women: A Case Study of Srijansil Women Development Saving and Credit Cooperative Dhuwakot, Dhading** submitted by **Januka Adhikari** in partial fulfilment of the requirements for the Master Degree (M.A.) in Rural Development has been approved by the evaluation committee.

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## DECLARATION

I hereby declare that the thesis entitled "**Impact of Saving and Credit Cooperative on Rural Women: A Case Study of Srijansil Women Development Saving and Credit Cooperative Dhuwakot, Dhading**" submitted to the Central Department of Rural Development, Tribhuvan University, is entirely my original work prepared under the guidance and supervision of my supervisor Suman Kharel. 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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## ABSTRACT

A thesis entitled Impact Of Saving And Credit Cooperative On Rural Women: A Case Study Of Srijansil Women Development Saving And Credit Cooperative Duwakot, Dhading district. The general objectives of this study is to assess the present Impact of Srijansil Women Development Saving and Credit Cooperative on Rural Womens. The study was concentrated only on Dhuwakot VDC of the Dhading district. The Srijansil Women Development Saving and Credit Cooperative limited was selected for my research. Only 60 co-operative members were selected for my sample respondents. All female members are active borrowers of the saving and credit cooperative. So the population under this study is 154 females' members. Among them 60 females members are taken as the sample population for the study by simple random sampling as sample size. 38.96% of 154 female members are taken as sample to obtain accurate and real scenario and its role on women's empowerment.

16 (57 percent) of respondents live in a house made of stone and mud with tin ,12 (26 percent) of the respondents live in a house made of stone, mud wood and tin roof with garden 8 (17%) of the respondents live in their traditional house. So we can say that the sheltering pattern of respondents have changes after intervention of the program. 90 percent of the respondents were able to change their economic condition. Now after joining the micro finance program and participating in trainings provided by them they are able to improve their economics conditions. 90 percent respondents are successful in their occupation. No one has found suffer from the family breakdown due to the impact of saving and credit cooperative in the study area. Only 4 percent of households in the study area finds having conflicts between family members in the distribution of resources and savings whereas 96 percent of households have very harmonious relationship among the family members due to this cooperative that is a very positive indicator in socio-economic development of the community development and rural women empowerment. The percentage of findings on the involvement of women before saving and after saving in the above study area. The findings indicated higher percentages of women after involvement in all these areas than that of women before involved. During the household respondent survey, the researcher observed that women members were more vocal than non-members in giving information on various issue

This research found that cooperative has been playing a great role in order to save the

untouchable corruption and exploitation of high interest rate and provide intensive to poor and middle class villagers and increased access in economy. Superstition in dharmi/jhakri was reduced and the situation of health service availability and utilization was found satisfactory in the study area. SCC has been instrumental for considerable successful in terms of community awareness which has been reflected upon equal opportunity to women in the selection of occupation, education, training and various other social activities. It is evident that women's role 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 women has been significantly improved and reached after the establishment of SCC. The whole role of the program is to be associated in multi-dimensional ways, which in this study is not possible due to various constraints.

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## **ABBREVIATIONS**

GAD	-	Gender and Development
HDI	-	Human Development Index
HDR	-	Human Development Programme
INGO	-	International Non Government Organization
IRDP	-	Integrated Rural Development Programme
MCP	-	Micro Credit Programme
MCPW	-	Micro Credit Programme for Women
NGO	-	Non Government Organization
NPC	-	National Planning Commission
NRB	-	Nepal Rastra Bank
RRDB	-	Regional Rural Development Programme
SBP	-	Self-help Banking Programme
SFDP	-	Small Farmer Development Programme
SFDP	-	Small Farmer Development Programme
UN	-	United Nation
UNDP	-	United National Development Programme
VDC	-	Village Development Committee
WAD	-	Women and Development
WDD	-	Women Development Division
WID	-	Women in Development