

**ROLE OF COOPERATIVE IN RURAL WOMEN EMPOWERMENT
(A Case Study of HSCCL of Pokharbhinda VDC in Siraha
District)**

A Thesis

**Submitted in Partial Fulfillment of the Requirements
for the Award of the Degree of Masters of Arts in Rural
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Submitted By

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RECOMMENDATION LETTER

This is to certify that the thesis submitted by **Mr. Prakash Chaudhary** entitled "*Role of Cooperative In Rural Women Empowerment: A case study of Himalay saving and credit cooperative Ltd. of Pokharbhinda VDC in Siraha District*" has been prepared under my supervision and guidance as a partial fulfillment of the requirements of Masters of Arts in Rural Development. Therefore, this is recommended for the final approval and evaluation.

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APPROVAL CERTIFICATE

This is to certify that the thesis entitled "*Role of Cooperative in Rural Women Empowerment: A case study of HSCCL of Pokharbhinda VDC in Siraha District*" has been examined. It has been declared successful for fulfillment of the academic requirements toward the completion of Masters of Arts in Rural Development.

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ABSTRACT

Cooperative means working together. It is a form of economic as well as social organization based on certain values. Cooperative effort is ultimately the group instinct in man, which enables him to live together, work together and help each other in times of stress. Cooperatives are voluntary, people-oriented and self-help organization. The very motto of cooperatives, 'each for all and all for each', signifies loyalty, trust, faith and fellowship.

Empowerment of rural women depends on the range of services they receive from the cooperatives and their ability to have access to and control over income, expenses, savings and credit and household decision-making. The study entitled "Role of cooperative in Rural Women Empowerment" A case study of HSCCL Ltd. Pokharbhinda VDC in Siraha District. The main objectives of this study area. to find out the socio-economic status of rural women, ii. to analyze the saving and credit activities of rural women, iii. prospects and challenges of saving and credit cooperative for the empowerment of rural women, iv. to make relevant recommendation to policy maker.

These following methodologies were used for meeting the different objectives of the study. Nature and sources of data, rationale for selection of the study area, research design, sampling procedure are methodologies for the study. The universe of this study is HSCCL Ltd. Pokharbhinda VDC, out of 300 members 50(17%) have been selected as respondents. The techniques and tools are household questionnaire survey, field observation, key informant interviews, informal interview, focus group discussion, field note used in the study area.

Inadequate access to financial services has perennially been a problem to many poor households in Nepal. One of the few development strategies that have shown to sustain impact upon the poor women is that of micro-financial the provision of financial services to the poor.

However, it is also fact that several years of developmental and awareness of women based research and practice have clearly shown that enhanced economic opportunities, such as access to financial services, are a necessity but not sufficient requirement for sustained reduction in poverty levels. Also required are improved

social development as measured by education and health standards, as well as a supportive policy environment are engaged civil society.

On the basis of the findings of the study "role of cooperative in rural women empowerment" sector are financial and non-financial activities, HSCCL focuses on enterprise support activities, social development activities such as literacy classes and health care training for the women(members).

Among other findings and lessons learned this study identifies that the major concerns of women members of HSCCL includes: education for self and for children; having own and own income and savings from that livelihood; improved security/reduced vulnerability; improved access to institutions/ individuals with resources, and freedom to make own choices or decisions.

I hope that the study and my analysis and recommendations for future activities to strengthen the cooperatives with both financial and social interventions will be useful to all those who are interested in strengthening the HSCCL and cooperative movement in Nepal. It also useful to all the women who involve in various organization to the empower and gender equity to the empower and gender equity movement in Nepal.

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ABBREVIATION

BoD	:	Board of Directors
CBS	:	Central Bureau of Statistics
CMF	:	Centre for Micro-Finance (Pvt) Limited
DDC	:	District Development Committee
DoC	:	Department of Cooperative
FGD	:	Focus Group Discussion
GO	:	Government Organization
GoN	:	Government of Nepal
HSCCL	:	Himalaya Saving and Credit Cooperative Limited
INGO	:	International Non-Governmental Organization
MFIS	:	Micro-Finance Institutions
NEFSCUN	:	Nepal Federation of Savings and Credits Cooperative Unions Limited
NGO	:	Non-Governmental Organization
PRA	:	Participatory Rural Appraisal
SCC	:	Savings and Credit Cooperative
VDC	:	Village Development Committee
WDD	:	Women Development Division