

ROLE OF CO-OPERATIVES IN RURAL TRADE AND BUSINESS

ACTIVITIES:

A Case study of Sidingma Saving and Loan Co-operatives Sidingwa Rural
Municipality-6 of Taplejung District

A Thesis

Submitted To

The Faculty of Humanities and Social Sciences, Tribhuvan University,

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By

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DECLARATION

I hereby declare that the thesis entitled **ROLE OF CO-OPERATIVES IN RURAL TRADE AND BUSINESS ACTIVITIES**: *A Case study of Sidingma Saving and Loan Co-operatives Sidingwa Rural Municipality- 6 of Taplejung District* submitted to the Department of Rural Development, Mahendra Ratna Multiple Campus Ilam, 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 **ROLE OF CO-OPERATIVES ON RURAL TRADE AND BUSINESS ACTIVITIES**: A Case study of Sidingma Saving and Loan Co-operatives Sidingwa Rural Municipality- 6 of Taplejung District has been prepared by **Dhajendra Rai** under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

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Date : 14/02/2021 (A.D.)
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APPROVAL LETTER

The Thesis Socio-Economic Impact of Co-operative in the trade business area: A case Study of Sidingma Saving and Loan Co-operative , Sidingwa Rural Municipality- 6 Mehele of Taplejung District Submitted by Dhajendra Rai to the Mahendra Ratna Multiple Compus Ilam Faculty of Humanities and Social Science, Tribhuvan University, in partial fulfillment of requirement for the Degree of Arts in Rural Development has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of said degree

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Dhajendra Rai

ABSTRACT

Cooperative means working together. It is a form of economic as well as social organization based on certain values. Cooperative's 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 study entitled **ROLE OF CO-OPERATIVES IN RURAL TRADE AND BUSINESS ACTIVITIES: A Case study of Sidingma Saving and Loan Co-operatives Sidingwa Rural Municipality- 6 of Taplejung District** The main objectives of this study are; i. to find out the socio-economic status of rural women, ii. to analyze the saving and credit activities of rural women, iii. to ascertain prospects and challenges of saving and credit cooperative for the empowerment of rural women and iv. to make relevant recommendation to policy maker. Different 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 **A Study Of Sidigma Saving and Loan Co-operatives Ltd. Sidingwa Rural Municipality-6 of Taplejung District**. Out of 200 members 40 have been selected as respondents. The techniques and tools are household questionnaire survey, field observation, key informant interviews, informal interview, focus group discussion, PRA and field note used in the study area. On the basis of the findings of the study "role of cooperative in rural women empowerment" sector are financial and non-financial activities, 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 from the study identifies that the major concerns of women members of that 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. 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 and co-operative movement in Nepal.

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ACRONYM/ABBREVIATION

CBO ^s	:	Community Based Organizations
CBS	:	Central Bureau of Statistics
CFUG	:	Community Forest Users Group
CoM	:	Center for Microfinance
CMF	:	Centre for Micro-Finance (Pvt) Limited
DDC	:	District Development Committee
DoC	:	Department of Cooperative
EDD	:	Eastern Development Region
FGD	:	Focus Group Discussion
GO	:	Government Organization
GoN	:	Government of Nepal
SSLCO	:	Sidingma Saving and loan cooperatives
MoF	:	Ministry of Finance
INGO	:	International Non-Governmental Organization
MFI	:	Micro-Finance Institutions
MOA	:	Ministry of Administration
NLSS	:	Nepal Living Standard Survey
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