

**DEVELOPMENT OF CO-OPERATIVES IN NEPAL: A STUDY OF  
ITS SOCIO-ECONOMIC IMPACT ON THE MORANG DISTRICT  
DURING THE CONFLICT PERIOD**

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**By**

**Ganesh Prasad Gautam**



Under the supervision of

**Dr. Kanak Kanti Bagchi**

Professor in Economics

**DEPARTMENT OF ECONOMICS  
UNIVERSITY OF NORTH BENGAL  
DIST. DARJEELING -734430  
WEST BENGAL, INDIA**

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