

**MICRO FINANCE IN SOCIO ECONOMIC STATUS OF WOMEN:
A Case Study of Nirdhan Utthan Bank Limited Kalena VDC, Doti District,
Nepal**

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The Central Department of Rural Development,
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**By:
SUSHIL GHIMIRE
Central Department of Rural Development
Tribhuvan University, Kathmandu
TU, Reg. No.: 7-2-355-159-2000
Exam Roll No.: 282239**

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RECOMMENDATION LETTER

This thesis entitled **MICRO-FINANCE in SOCIO-ECONOMIC STATUS OF WOMEN: A case study of Nirdhan Utthan Bank Limited Kalena VDC, Doti District, Nepal** has been prepared by **Mr. Sushil Ghimire** under my guidance and supervision. I hereby Forward this thesis to the evaluation committee for final evaluation and approval.

.....

Prof. Dr. Prem Sharma

Thesis Supervisor
Central Department of RD
Tribhuvan University
Kirtipur, Kathmandu

Date:

APPROVAL LETTER

This thesis entitled **MICRO-FINANCE IN SOCIO-ECONOMIC STATUS OF WOMEN: A case study of Nirdhan Utthan Bank Limited Kalana VDC, Doti District, Nepal** prepared and submitted by **Sushil Ghimire** in partial fulfillment of the requirement for the Master's Degree (MA) in Rural Development has been approved by the evaluation committee.

Thesis Evaluation Committee

.....

Prof. Dr. Prem Sharma

Head of Central Department of Rural Development
&
Supervisor

.....

Prof. Dr. Neelam Kumar Sharma

External Examiner

Declaration

I hereby declare that the thesis entitled **MICRO-FINANCE IN SOCIO-ECONOMIC STATUS OF WOMEN: A case study of Nirdhan Utthan Bank Limited Kalena VDC, Doti District, Nepal** 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 preparing 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.

.....

Sushil Ghimire
7-2-355-159-2000

Date:.....

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ABSTRACT

Micro Finance is source of financial services for focused member which includes small and regular saving, loan to invest on small enterprise, remittance, insurance and idea about financial planning on the basis of household cash flow. Micro Finance is not just bank for poor which is social and economic empowerment mission for whole development.

Existing in between two financially rising country India and China Nepal has much low percapita income (25.2 percent are under poverty earning lower than \$ 2 per day according to Census 2011) and high illiteracy (more than 35 percent in total population and 57.4 percent women to ward women population). Financial viability and literacy seems inter related. When we go for reason of poverty on Nepal following points playing vital role and becoming challenge to come out from vicious circle of poverty:

1. Lack of access on education as well as equality over education.
2. Unfair distribution of property.
3. Geographical condition of Nepal.
4. Caste and class discrimination and lack of consciences.

Poverty measurement tool is multidimensional because we can gauge poverty from the eye of income level, living standard, social involvement and human development also.

Rural women who are even back on opportunity of empowerment, education and financial access because of this their involvement is limited on household work and reproduction. Nepalese tradition and social custom is one of deep rooted reason on the prevailing condition of women. Most of women survive on dependency during their whole life. Depend on parent before marriage, depend on husband after marriage and depend on son on old age. Despite the condition of Nepalese women we could find some slow change on poverty while reading reports such as Multidimensional Poverty Index (MPI) prepared by Oxford university data shows decreased poverty on 2011 in comparison to 2006.

After restoration of multiparty system on Nepal (1990) different donor and government started microfinance program to empower the deprived group (women, dalit and pro poor) from rural and urban area. On 20th century this is accepted micro finance is contributing tool to empower women because micro finance with women has been worldwide practice. Nepal Rastra Bank has supported to groom micro finance practice making compulsory for commercial and development banks to invest on percentage basis of lending. To serve micro finance service Nirdhan born on 1991 as a NGO and started banking operation from 1993 which receive LBL from NRB on 1994. Banks dense on Terai with their financial services opening branches and mountain area remain neglected long where a few cooperatives, CBOs and self-help groups providing saving and credit services from a bit long before.

Silgadhi is mountain market place of far west Nepal where Nirdhan operated branch on 2067/5/20 BS. The coverage areas of NUBLDipayalSilgadi are LadagadaVDC, PachanaliVDC, LatamanduVDC, KalenaVDC and DipayalSilgadi Municipality of Doti district and this thesis study related with KalenaVDC. The main objective of this study is to find socio economic status and increasing level awareness of rural women with the involvement on micro finance at KalenaVDC. Access of financial service, education problem and lack of awareness is main issue to let women back ward. This study tried to research over these fundamental elements so that study is rational.

Out of 116 members from seven centers 70 members are taken sample through random sample method and information gathered through interview, record system and key informant. For data evaluation simple percentage method is applied. To find out change over income level mean and coefficient of variance is applied. Slide discussion with key informant was centered regarding evaluation of bank performance at KalenaVDC.

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ACRONYMS

ADB	:	Asian Development Bank
CV	:	Coefficient of Variance
CBO	:	Community Based Office
CBS	:	Central Bureau of Statistics
HDI	:	Human Development Index
IBP	:	Intensive Banking Program
LBL	:	Limited Banking Liability
MF	:	Micro Finance
MFI	:	Micro Finance Institution
MPI	:	Multidimensional Poverty Index
NRB	:	Nepal Rastra Bank
NGO	:	Non-Government Office
NPC	:	National Population Census
NBL	:	Nepal Bank Limited
NUBL	:	NirdhanUtthan Bank Limited
PSC	:	Priority Sector Credit
RBB	:	RastriyaBanijya Bank
UN	:	United Nation
UNDP	:	United Nation Development Program
VDC	:	Village Development Committee

CHAPTER 1 INTRODUCTION

1.1 General Background:

Existing in between two great giant developing countries China and India, the per capita income is far more less than those countries. The annual growth rate of is 1.35% according of national population census 2011. More than 35% of the total population is illiterate in which women count the higher number with 57.4%. According to UNDP's Human Development Index (HDI), 2013 shows that 44% of the total population is living in poverty line.(National Population Census, 2011) Popularly provoked reasons of poverty are lack of education, gender imbalance and unequal wealth distribution, which is supported by geographical hardship, caste, and ethnic discrimination, and lack of awareness.

Most of the Nepalese rural women are living with limited education skill and lack opportunity, which enforced them only in extensive involvement of household chores and in reproduction. The status of Nepalese women is been deeply affected by the various factors like religious practices, traditional culture threatening customs and norms. They are always dependent and responsible to main household generally at three different stages in their life time i) parents before marriage, ii) husband after marriage, iii) son at the old age. Poverty is a major challenge for the development of Nepal because of difficult geographical position, socio culture and resource constraints among the higher percentage of population. These constraints compel them to lead a life below poverty line. Traditionally the concept of poverty was linked with income level of the population but in fact, poverty is being analyzed from different perspectives as well. In addition to income, overt year is also related to living standard of the people and their participation in the society. The analysis of poverty is multidimensional and is to be examined from the perspective of status of income, human development and social inclusion. These prospective are inter-related with each other. Therefore, poverty as such embraces the aspects of economy, social and political dimensions.

However, the 2013 report of multidimensional poverty index (MPI) prepared by Oxford University reveals that Nepal is able to reduce poverty in a considerable size. The report reveals that Nepal, in the odd years, has achieved outstanding progress in reducing the value of MPI to 0.217 in 2011 down from 0.350 in 2006 with the growth rate of -7.6 per cent per

year. This of course has significant impact on incidence of poverty, which fell from 65 per cent in 2006 to 44 percent in 2011 with an annual growth rate of -4.1 per cent. However, the poverty level is not identically estimated with different methodology. In 2010, 24.8 per cent and 57.3 per cent people are poor estimated with the income level less than \$1.25 and \$2 a day respectively. Similarly, 25.2 per cent of the people are under poverty line at the national level in 2011. Improvement in each of the dimensions and their associated indicators as described below is the result of this outcome.

After the restoration of democracy in 1990, government and donor agents have launched the popular program micro finance with a few to empower the poor, women and dalits in both rural and urban areas to raise the economic status in national prospective. Micro finance is not simply banking for the poor: it is a development approach with a social mission and private sector based financial bottom line that uses tested and continually adjusted sets of principles, practices and technologies. During the 20th century, it has been accepted that micro finance is one of the most significant contributors on poverty alleviation and in women empowerment.

Microfinance formally started in 1974 following the Nepal Rastra Bank's (NRB) direction to commercial banks for lending five percent of their total deposit liabilities to "small sector" in order to increase production and employment in rural areas. The small sector programme was renamed later as Priority Sector Credit (PSC) in 1976 raising the lending percentage to seven percent of total deposit liabilities (NRB, 1996). Actually, PSC is the beginning of formal MF programme in Nepal, which again was redefined as Intensive Banking Programme (IBP) in 1981, and it was the main concern of government for implementing microcredit programme through major commercial banks of the country, viz. RBB, NBL, and NABIL Bank (the joint venture bank). NRB also made successive changes in lending percentage and it increased to eight percent in 1984, and this lending target was fixed at 12 percent for the year 1990.

Microfinance practices reflect the diversity of landscape and population density in Nepal. In the Terai plain, more densely populated with better transport, infrastructure and easier access to clients has helped number of organizations to adopt the Grameen Bank model. It is also a region where traditional financial organizations such as commercial and development banks operate. In the hills and mountains, the community based organization such as self-

helpgroups, cooperatives, saving and credit associations seem most adapted to the remoteness and isolation of local communities.

Women and micro finance program has a long and global practice to involve women in productive sectors. Asian Development Bank (ADB) defines micro finance as a broad range of financial services such as deposits, loan, money transfers and insurance to small enterprises and households (ADB, 1999). Similarly, Rachel Rock (1997) has defined it as development of small amount of short terms working capital and in some cases, long term investment loans and provision of deposit facility to small scale business and household.

Nirdhan that initially means "People without Capital" was founded as NGO, specialized to micro finance in 1991. The founder of Nirdhan is Dr. HariharDevPanta who once served as Deputy Governer of Nepal Rastra Bank. In 1986, he visited Grameen Bank, Bangladesh and was inspired to replicate the banks model in Nepal. Despite positive economic growth in the urban sector over the past decade, agriculture has remained stagnant and nine out of ten Nepalese live in rural areas where infrastructure is lacking and illiteracy is the norms. During that period, some 70 to 80% population was poor and almost half of the population, some nine million people falls into the category of the hard-core poor. Poverty was the most severe in the mountains of Nepal. Dr. Pant decided focusing scattered, inaccessible communities were too daunting a place to being the Nirdhan Project. So in 1993, Nirdhan started its operation in Silktoham in Western Nepal near Indo-Nepal border as Tearai Plains has the poor and dense population just like Grameen Bank Bangladesh has. Nirdhan had only one manager and one credit officer for micro finance services in the beginning but soon it started expansion its operational scale.

Nirdhan obtained a limited banking license from Nepal Rastra Bank (The Central Bank) in 1994 and it was permitted to mobilize voluntary saving only from its members/clients. In Nov, 1998, NirdhanUtthan Bank ltd. NUBL means "the bank for upliftment of the poor", was registered with the company register with the recommendation of Nepal Rastra Bank. Now operated under Bank and financial institution ordnance 2004, NUBL provides micro finance services such as loans, deposits, Micro insurance and Remittance services to rural poor of Nepal. DipayalSilgadi Branch of NUBL was established in 2067 Bhadra 20 BS. The coverage areas of NUBLDipayalSilgadi are LadagadaVDC, PachanaliVDC, LatamanduVDC,

KalenaVDC and DipayalSilgadi Municipality with the 6 staffs. By the end of Baisakh 2072 DipayalSilgadi Branch has 76 centers with the active members 1552 and from them 1001 members are taking loan services. On that date this MFI has Rs. 35934930 outstanding and Rs. 13891110.85 saving from members. On study area KalenaVDC Nirdhan has 7 centers with the active members 116 and from them 96 members are taking loan services. At the end of Paush 2072 Nirdhan has Rs. 1276523 outstanding and Rs. 680000 saving from members on kalenaVDC. From this Branch members are taking micro insurance, remittance services also with the saving and loan facility.

1.2 Statement of the Problem:

Women comprise at least 50 percent of this Himalayan kingdom's 19.5 million people. But in a society with strong patriarchal traditions, they do not inherit parental property, own assets or have a say in household decisions. More than 75 percent of Nepali women are illiterate. The status of Nepali women is further devalued by discriminatory cultural values and practices and a tradition where scarce resources are invested preferentially in sons. Studies show that Nepali women spend 25 percent more time than men on subsistence activities and domestic work. More than 16 percent of their daily labor involves fetching fuel and fodder (Bhattarai, 2000).

Focusing the family of rural marginalized people basically who are economically active but economically and socially weak, microfinance program has been started before three decade. With the time being small farmer program, Rural Development Bank, Swabalamban Bank, NirdhanUtthan Bank and other governmental and nongovernmental lots of program have been lunched for rural marginalized women and which accelerated service of micro finance. Nepal Rastriya Bank passed micro finance act to established financial intermediaries like Rural Micro Finance Center and other FINGOs under 'Gha' category because of which during 2000 decade micro finance institution flourished and expansion of institutional size is continue till the date. Now in Nepal 41 micro finance banks, 25 FINGOs, and about 150 Cooperatives providing micro finance services focusing women clients with in 75 districts and reached to 1800000 families (National Microfinance Members' summit bulletin, 2016).

NirdhanUtthan Bank Limited reached on 253351 household on 2072 BS which is 37425 household more than last year. This increment shows women involvement on microfinance is continue. Nirhdan working on 75 districts and 1636 VDCs/ Municipalities with its' 179 branches and 11890 Centers. Withthe initiation of Dr. HariharDevPantaNirdhan was established on 2055/07/12 and registered on 2055/12/30. Now this bank has saving Rs.2766431000 from reached household and lending Rs. 6914475000 to its' loan clients (NUBL annual report 2017 BS).

Most of MFIs have focused their activities on women empowerment (Mayoux, 2001). Empowerment of women may be defined as an increase in participation, ownership/ control and responsibility of women in various facets that affect their lives. These facts may be social, economic, legal and political (Yunus, 1997:3). Women often prove to be more financially responsible with better repayment performance than men. Also it has been shown that women are more likely than men to invest increased income in the household and family wellbeing (Kabeer, 1998:45). Perhaps most importantly, access to financial service can empower women to become more confident, more assertive, more likely to participate in family and community decisions, and better able to confront systemic gender inequities (Hashemi et.al., 1996).

Nepalese womenare one of most socially and culturally vulnerable groups ex-posed to discrimination at home due to patriarchal structure, to exclusion in the working place due to deficiency in the literacy and skills and to marginalization's in the decision making process due to lack of executive and polity experience, non-affirmative action from government and constitutional flaws (Bajracharya, 2005:44). Although a contribution of women in Nepal is neglected: there is a belief that if provided opportunities- women are capable to do all works efficiently.Although contributions of women in development in Nepal were considered unimportant: women are capable to do all works efficiently. Recent studies in developed countries indicate that poorer households are more dependent on the earning of women and in order to service, they engage in a much greater diversity of income generating activities. (Dahal, 1998)

This study has focused to assess the role of micro finance institution on socio economic status of women in KalenaVDC, Doti Districtwith special reference to NirdhanUtthan Bank Limited (NUBL), DipayalSilgadi.

1.3 Objective of the Study

The general objective of the study is to analyze the role of microfinance institute to uplift the socio economic status of women in KalenaVDC, Doti. The specific objectives of the study are:

- To identify the participation of women in NirdhanUtthan Bank for the upliftmentof economic status of women.
- To explore the role of NirdhanUtthan Bank to strengthensocial status of women.

1.4 Rationale of Studies

The study was more helpful to understand problems and capacity of women as well as policies of micro financing. The study has described the process, obstacles and areas of investment so that policy maker may think to make practical policy related to rural women.

The study has significance because it aims to identify the changes in socio economic condition of women in KalanaVDCafter the involvement in micro finance activities of NirdhanUtthan Bank, Silgadi, DotiBranch. This study focused on how women developed social prestige, self-confidence and feeling of equality right of male and female eradicating the existing backwardness, illiteracy and superstition. The myth of income generating activities has really helped to uplift the socio-economic life of women and their living standard or more problems they faced because microcredit program.

The ultimate findings from this study may also reveal target group member's perceptions, desires and problems, the knowledge of which could enable officials concerned to modify the program activities accordingly. In addition, the upliftment of women needs a little encouragement. Therefore, the proposed study will be useful for the policymakers, the concerned target groups and the stakeholders working in the related fields.

1.5 Organization of the Study

The study has been organized into five chapters, with the help of aspect of saving, investment and capital market in Nepal. The chapters one to five consist of introduction, review of literature, research methodology, presentation and analysis of data, and summary and conclusion. The rationale behind this kind of organization is to follow a simple research methodology approach.

Chapter One contains the introductory part of the study. As already mentions, this chapter described the major issues to be investigated along with the general background and objectives of the study.

Chapter Two includes a discussion on the theoretical framework and review of the major empirical works. The theoretical analysis and review of related literature conducted in this chapter provide a framework with the help of which this study had been accomplished.

Chapter Three describes the research methodology employed in the study. This chapter deals with research design, nature and sources of data selection of enterprises, method of analysis, limitations of the study and definition of key terms.

Chapter Four consists of two sections, which deals with the empirical analysis of the study. Section one deals with the role of saving, investment and capital formation on economic development. Analysis of determinants of saving, investment and capital formation had been described in section 2.

Chapter Five indicated summary and conclusions of the study. This chapter presents the major findings and compares them with theory and other empirical evidences to the extent possible. It also offers several directions for future research.

1.6 Conceptual Framework

Nepal is one of the developing country in South Asia with two fifth of the population in absolute poverty. The intensity of poverty is higher among women and low caste communities. The gender empowerment level is even low. The literacy rate of female is almost half to that of male; they have poor health condition; no rights and no decisions making power. By this, the women have no access to income and employment opportunities. Only five percent of the women labor force is in formal sector job and rests are in informal jobs where the working condition is very difficult. Poverty reduction is one of the major objectives of the government. According to The Tenth Plan, this is supposed to be attained through broad based high economic growth, social development, targeted program for women and deprived section of society and good governance. For this, specific programs are focused on women. They include education, health, income earning and employment generating activities based on micro finance services.

To the growth and expansion of material-welfare of women, women development is a relative concept, which indicates the growth in material welfare and changes in the women as social, economic, legal, educational and cultural structure of society. In board view women development includes humanitarian physical and intellectual satisfaction. This development is the result of relative incessant integrated progressive and structural changes. The main purpose of women development is to increase the women participation in income generating activities and other political, legal, social organization aspects. The women development is also related to long term changes in the society. It can be measured physically although it becomes obvious with other indicators of development. In reality, changes in women's qualification, training, skill level and entrepreneurship indicate the development of women in the country.

CHAPTER 2

REVIEW OF LITERATURE

Access to financial services can be an important tool for preventing people from falling into- or moving out of-poverty. As all economic agents, low-income households and micro entrepreneurs can benefit from credit, savings, and remittance & insurance services. These services can help them take advantage of business opportunities, increase their earning potential, build assets and reduce vulnerability to external shocks. Without access to finance from professional service providers, low income, disadvantaged groups have to rely on informal sources of funding such as family, friends or money lenders and may become targets of predatory schemes. Financial exclusion and restricted access to financial services thus reduces the potential welfare of individuals and the productivity of enterprises in an economy. Formal financial markets typically fail to serve the poor, because low-income individuals tend to have insufficient traditional forms of collateral. They are often excluded from financial services offered by banks (Sylvie K Bououtrot, 2002).

One aspect of microfinance that distinguishes it from the traditional financial system is the “joint liability concept,” where groups of individuals, usually women, group together to apply for loans, and hold joint accountability for repayment of the loan. The premise is that providing individuals access to financial services will better enable poor households to move away from subsistence living, to a future oriented outlook on life and an increased investment in nutrition, education, and living expenses.

DevkotaKriti, (2002) in her book as Micro finance is considered one of the strong instruments for poverty reduction. It is characterized by saving product, small loan, group norms, insurance and money transfer. It has been well recognized as one of the effective poverty reduction programs in the eloping countries. In Nepal, It has been found more successful for ameliorating socio-economic condition of the downtrodden populace such as core poor, lower ethnicity and women affecting by vulnerability, unawareness, low bargaining power, inaccessibility of development facilities, backwardness, illiteracy, disease, low income, less representation in political constituency and unproductive assets are

considered. Majority of these people are not accessing the credit easily as due to lack of the collateral.

The first ones and most repeated ones are the studies on Grameen Bank in Bangladesh and its success theory. Based on studies, many replication of Grameen bank are tried all over the world in developing countries adapting it to the local context. Now a sizeable amount of documentation is available on Grameen Banks and its major replications also addressing the change or diversion from the original track of Grameen Bank approach.

According to the World Bank “microfinance refers to the provision of financial services to low income clients, including the self-employed. Financial, generally include savings and credit; however, some microfinance organizations also provide insurance, remittance and payment services. In addition to financial intermediation, many MFIs provide social intermediation services such as group formation, development of self-confidence, and training in financial literacy and management capabilities among members of a group”. Thus the definition of MF often includes both financial intermediation and social intermediation. Mf is not simply banking; it is a development tool (World Bank, 1997).

Women Saving and Empowerment states that Economic poverty and social marginalization are two significant elements shading the lives of many rural elope. This particularly true for the women of the hill regions of Neal, where limited access to services and fortuities are complicated by the remote and difficult geography as well as by the complex demands of culture and tradition. Over the last few years, development agencies have attempted to address some of these problems by introducing mf program offering saving and credit services to rural communities. Many of the mf initiatives, which have the economic goals of reducing poverty, also attempt to tackle the marginalization of the poor, often of women.

“Women’s empowerment through MF” explain that the majority of women in Nepal are involved in self-employment activities as a means of generating income and supporting their families. Most of these activities do not earn them a sufficient income but women lack the technical and management skills that could otherwise raise them out of poverty. Beijing platform for action, fourth nations world conference on women, 1995 highlights that

empowerment of women and gender equality are prerequisite for achieving political, social, economic, cultural and environment security among all peoples (Scogging, 1999).

Women development program is under department of women development, ministry of women child and social welfare. The objective of the program is to enhance the socioeconomic status of women in Nepal to bring them in the mainstream of development based on empowerment and gender balance. The program activities consist of institutional building, training, community development, environment and appropriate technology and income generating activities. The program started in 1981, with the establishment of women development section under the then ministry of panchayat and local development and latter it was upgraded to women development division in 1991 under the then ministry of local development and women development department in 2000. With the establishment of ministry of women child and social welfare, women development department has also been transferred under that ministry, three projects have been implemented so far in the contest of income generation program with microfinance model. The projects are production credit for rural women, micro credit project for women and women awareness and income generation program (Mathema, 2008).

The annual report of ADB 2013 writes as microfinance industry has been evolving over the last 3 decades. In the early 1980s, it was dominated by nongovernmental organizations (NGOs) that experimented with innovative programs and attempted to address what they perceived as the failure of markets and governments to provide financial services for the poor. They were heavily dependent on external grant funding. In fact, ADB's first microfinance project supported NGO microfinance institutions in the Philippines. Some of these NGO operations became flagship programs. Grameen Bank in Bangladesh is perhaps the best known, and BRAC has become a giant in the industry not only in Bangladesh but also globally. Their impressive results generated a great deal of interest in microfinance in the broader development community.

Despite the success of these and similar institutions, the majority of the poor is still compelled to rely on informal sources of finance or on self-finance, neither of which allows them to take full advantage of economic opportunities. High rates of interest on credit in

informal markets-often in excess of 120% per annum-cripple incentives to invest in productive activities, and self-finance does not allow poor households to take advantage of new technology. Closing this wide gap between the massive potential demand for and supply of institutional financial services for the poor on a sustainable basis is the central challenge of eloping financial services.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter deals briefly with the research methodology which will be applied by the researcher. The chapter includes rationale for the selection of the study area, research design, nature and source of data, sampling procedure, variables and operational ways, data collection technique/instruments, methods of data analysis, and limitation of the study.

3.1 Rational of the Selection Area

KalenaVDC covers mountain poor villages, and people do not have access of enterprise loan from business banks, they have single option involve women on Nirdhan Bank for credit. According to Nepal census 2011 it has a population of 2729 people (Male 1263, Female 1466) living in 542 individual households (Nepal Population Census, 2011). To meet the objective of the purposed study, the women group of KalenaVDC from NirdhanUtthan Bank Ltd. Silgadi, Doti,of Seti Zone is selected as study area. Women were taken as a reference for the research as all the micro finance institute focus on the women empowerment and it is believed that women are honest in paying back loan compared to man. As micro finance is supposed to help in reduce the margin of poverty especially focusing in women. So this area is particularly selected to know the changing social and economic status as well as awareness of women after the involvement in micro finance program.

3.2 Research Design

Research design is the most important thing. It is the process how the research is conducted employing different tools and technique according the objective of the topic. An appropriate method will employee in the different context and situations. The study qualitative as far as possible with dominance of primary data, qualitative method for analysing the abstract situation will have been done very fair and natural. This research design is one of the most important processes how the research has been conducted employing different tools and technique according to the objective of the topic.

The study is specially designed to examine the women based micro-credit and its associated development activities in the socio-economic impact on the people at the study area. Furthermore, it also aims to analyse over the role of the women measuring the value and meaning of their input in the micro-credit development at the study area. Primary data and secondary data have used for the study of banks status as well as socio economic impact.

3.3 Nature and Sources of Data

This study has mainly based on the primary as well as secondary data, which is followed by using structured questionnaire research technique, key informant questionnaire, observation method. The primary data has been collected from field survey with structured questionnaire, which is based on objectives. The secondary data is collected from NUBL's reports and records. To collect necessary information the researcher has also discussed with mainly professional, who is close to resent reports in this and necessary tabulation has been made for analysis the data.

3.4 Universe and Sampling

NUBL Silgadi Branch is working on Kalena VDC forming 7 centers. At the end of Baisakh, 2072 NUBL Silgadi Branch has 116 members in 7 micro finance centers so, 60% of the total population 70 respondents has been taken as a sample size. The process of selection for the study is random sampling method. Data collected during the field study is analyzed by using descriptive method. For better evaluation and interpretation simple percentage method is used.

3.5 Data Collection Technique

3.5.1 Interview

Primary data is collected through the structured, semi-structure and open questions by taking personal interview particularly with women in the group of NUBL. In the absence of the women, interview is conducted with other family member who was able to give the response. The questionnaire is developed to obtain both quantitative and qualitative information about the concern study. The respondent used the local unit of measurement for the quantities data and it is converted into standard unit later while processing. The questionnaire is developed in Nepali language and is translated into English language in processing. The purposive

sampling method is followed considering the probable respondents who were able to give the response getting free of time, convinced in conversation and enthusiastic about the subject matter. Structures, semi structures and open questions has been asked form a developed questionnaire to explore the different status of respondents, attitudes, belief, and concept upon participation representation, roles, responsibilities and authorities while acting as a body member of the developed works and activities of a study area.

3.5.2 Record study

To observe regular banking service utilization from respondent, the researcher has studied the banking activities of women members from data provided by bank, their transaction status. Before and after the interview a short visit has made to their house to know the exact situation of their economic and social status. Record study has helped to compare the data provided while interviewing and the real situation. Moreover, the observation also helped to know the utilization of loan they have taken from the bank and real existence of their micro enterprises, interest rate, saving etc.

3.5.3 Key Informants Interview

The very tool is used to take out the more appropriate information and for the comparative study of concept and attitude of the respondent of different categories, such as the study of the real beneficiaries and social mobilized, leaders, youth and service holder.

CHAPTER IV PRESENTATION AND ANALYSIS OF DATA

4.1 Introduction

The purpose of this chapter is to present, interpret and analyze the gathered data from source. To fulfill the objective of the research, the secondary and primary data were analyzed using following methods and techniques. Furthermore, this chapter has aimed to display and evaluated the collected data regarding the objectives. The main component of microfinance program for women especially in income generation activities and poverty alleviation, enhance living standards as well as to encourage them for compulsory saving and voluntary saving to bring the change in the socio economic status of the women.

The field survey has been conducted in the women group of NirdhanUtthan Bank Silgadi Branch inside KalenaVDC from June to July 2015. The questionnaire has been filled with individual member of NUBL through random sampling method and meeting with NUBL staffs was done. NUBL has total micro finance members 116 inside KalenaVDCat the end of Baisakh 2072, so 60 percent of which 70 respondents are taken for the interview.

4.2 General Background of the Respondent

4.2.1 Age Distribution of the Respondent

Table No. 4.1: Age Groups and its Distribution

S.N	Age Group	No. of Respondent	Percentage (%)
1	15-25	9	13
2	26-35	26	37
3	36-45	30	43
4	46-55	4	6
5	56-65	1	1
6	66 +	0	0
	Total	70	100

Source: field survey, 2072

The above table shows that in average most of the NUBL client are of age group between 26-45 which occupies 80%, around 7% lies in between 46-65 age group and around 13 % in between 15-25 age group whilst no respondent were found above the age of 66. This shows that most of the productive and working women population of KalenaVDCis involved in

groups of NUBL, which shows that there is less chance of use of credit on unproductive sectors.

4.2.2 Caste/Ethnic Composition of the Respondent

Table No. 4.2: Caste/ Ethnic Composition

S.N	Caste/Ethnic	Number of Respondent	Percentage (%)
1	Brahmin	10	14
2	Kshetri	36	52
3	Janajati	12	17
4	Dalit	11	16
5	Others	1	1
	Total	70	100

Source: field survey, 2072

The above table shows that most of the respondents are kshetri as they hold 52% of the total respondent. The kshetri includes Malla, Thakuri, Khatri community people which are followed by Janajati 17%, Dalits 16%, Brahmin 14% and others about 1%. This figure clearly explains that the micro finance program of NUBL Silgadi has focused for Kalena VDC on the women from mountain remoteness not because of marginalized groups like Dalits and Janajatis.

4.2.3 Status of Education of the Respondents

Table No. 4.3: Education Status

S.N	Education	Number of Respondent	Percentage (%)
1	Illiterate	0	0
2	Literate (can read and write)	41	59
3	Under S.L.C	15	21
4	S.L.C	9	13
5	Intermediate	5	7
6	Bachelor and Above	0	0
	Total	70	100

Source: Field Survey, 2072

Table 4.3 shows that around 59% of the total respondent could only read and write that means they have not taken any formal education. While 13 % have passed S.L.C, 21% are under S.L.C and 7% have studied up to Intermediate. Out of total respondent no respondent have studied up to Bachelor level. This educational figure shows that NUBL has base to grow leadership skill and awareness regarding health and education on these community by these women.

4.2.4 Marital Status of the Respondent

Table No. 4.4: Marital Status of Women

S.N	Marital Status	Number of Respondent	Percentage (%)
1	Married	63	90
2	Widow	5	7
3	Separated	2	3
	Total	70	100

Source: field survey, 2072

The figure shows that NUBL has captured major married who are with their husband but tried to involve widow and separated women also for their financial access.

4.2.5 Family Size of the Respondent

Table No. 4.5 Family Size status of the Respondent

S.N	Range Family Size	Number of Respondent	Percentage
1	1-3 Members	9	13
2	4-6 Members	53	75
3	7-10 Members	6	9
4	11 + Members	2	3
	Total	70	100

Source: field survey, 2072

Table shows that maximum respondent of 75% has family member of 4-6 that means it is not so difficult for them to handle the household expenditure if one family member is earning.

But there is a family of around 12% whose family size is above 7, which means one family member earning will be difficult to sustain. Therefore, NUBL intervention on these members has surely made some impact in their income.

4.2.6 Main Occupation of the Respondent's Family

Table No. 4.6 Occupation Status

S.N	Occupation	Number of Respondent	Percentage (%)
1	Daily Wages Labor	8	11
2	Retail Shop	7	10
3	Livestock Rearing	17	24
4	Agriculture	9	13
5	Self-Skilled Labor	6	9
6	Foreign Employment	12	17
7	Job Holder	11	16
8	No Work	0	0
	Total	70	100

Source: Field Survey, 2072

Above figure shows that around 11 % of the respondents do daily wages labor to sustain their family. Similarly 10% has retail shop, 24% and 13% carry livestock rearing and agriculture respectively whereas, self-skilled labor, foreign employment and job holder holds 9%, 17% and 16% respectively to sustain their family. The figure also shows that the entire respondent's family has worked; there was no family who doesn't have work for livelihood.

4.3 Socio Economic Status

4.3.1 Residence Status of the Respondent

Table No. 4.7: Residence Status of the Respondent

S.N	Residence Status	Number of Respondent	Percentage (%)
1	Own House	70	100
2	Rented House	0	0
	Total	70	100

Source: Field Survey, 2072

4.3.2 Condition of the Shelter

Table No. 4.8: Respondent's Condition of Shelter

S.N	House Condition	Number of Respondent	Percentage (%)
1	Mud wall with Thatched roof	9	13
2	Brick wall with tin roof	39	56
3	Brick wall with RCC roof	9	13
4	Brick wall, cemented and RCC roof	8	11
5	Brick Wall, cemented, colored &RCC roof	5	7
	Total	70	100

Source: field survey, 2072

From table no. 4.7 and 4.8 we can say that out of 70 respondents all has their own house. Moreover out of 70 respondents 56% live in a house with brick wall and tin roof. Whereas 13 % lives in house with brick wall and RCC roof, 13% lives in house with mud wall and thatched roof, 11% live in Brick wall, cemented and RCC roof and 7% live in house with Brick wall, cemented, colored and RCC roof.

4.3.3 Condition of Toilet

Table No. 4.9 Condition of Toilet

S.N	Condition of the Toilet	Number of the Respondent	Percentage (%)
1	No Toilet	0	0
2	Temporary	28	40
3	Permanent without Tap	32	46
4	Permanent with Tap	10	14
	Total	70	100

Source: field survey, 2072

Above table shows that all the 70 respondent have the toilet facility in their house. Out of total 70 respondents, 40 % have only temporary toilet that means the toilet do not have the facility of tap water; one has carry water to the toilet. Similarly 46% respondent have permanent toilet without facility of tap water and 14% have modern toilet with facility of tap in the toilet.

4.3.4 Drinking Water Facility

Table No. 4.10: Drinking Water Facility

S.N	Drinking water facility	Number of Respondent	Percentage (%)
1	Own	25	36
2	Partnership	6	8
3	Public	9	13
4	Well	0	0
5	Spring Water	0	0
6	Public Well	30	43
	Total	70	100

Source: field survey, 2072

Above table shows that 43% of the total respondent use public well for the purpose of drinking followed by 36% has own water pipeline supply. Remaining 13% use drinking water from public tap, 8% use water in partnership for the purpose of drinking.

4.3.5 Use of Mobile Phone

Table No. 4.11: Use of Mobile Phone

S.N	Use of Mobile Phone	Number of Respondent	Percentage (%)
1	Yes	50	71
2	No	20	29
	Total	70	100

Source: field survey, 2072

Above figure shows that 71% of the respondent use mobile phone and rest 29% still do not have mobile phones of their own but have in home with husband and san.

4.3.6 Property of the Respondent (Land)

Table No. 4.12 Status of Respondent's Land

S.N	Property (Land)	Number of Respondent	Percentage (%)
1	Landless	0	0
2	Up to 10 Aana	9	13
3	10 Anna-1Ropani	11	16
4	Up to 5 Ropani	26	37
5	Up to 10 Ropani	13	18
6	Above 10Ropani	11	16
	Total	70	100

Source: field survey, 2072

Above figure shows that 13% of the respondent have land up to 10Aana, whereas 16% respondent has land up to 1 Ropani. 37% respondent has land up to 5 Ropani, 18% has land up to 10 Ropani and 16 % has above 10Ropani.

4.3.7 Use of Land

Table No. 4.13 land Use

S.N	Land Use	Number of the Respondent	Percentage (%)
1	Agriculture	46	66
2	Commercial	7	10
3	Barren Land	8	11
4	Just for House & Kitchen Garden	9	13
	Total	70	100

Source: field survey, 2072

Above table shows that the land of the 66% respondent is used for the purpose of agriculture whereas 10% have used the land for commercial purpose, 13% have land just for house and kitchen garden and remaining 11% respondents land is unused.

4.3.8 Purpose of Taking Loan

Table No. 4.14 Purpose of Loan

S.N	Loan Purpose	Number of Respondent	Percentage (%)
1	Agriculture	4	6
2	Livestock rearing	30	43
3	Business	18	26
4	Medical Treatment	2	3
5	Festivals and Rituals	2	3
6	Construction	3	4
7	Foreign Employment	7	10
8	Child Education	4	5
	Total	70	100

Source: field survey, 2072

Above figure shows that 43% of the respondent has taken loan for purpose of livestock rearing from NUBL. Similarly 26% of the respondent has said that they have taken loan for

small retail business and hotels and 10 % has taken loan for going abroad as a foreign employment. In the same way 5% has taken for the child education, 4% for the purpose of construction, 3 % to utilize in festivals and rituals and 3% has taken loan for the purpose of medical treatment.

4.3.9 Loan Repayment Sources

Table No. 4.15 Payment Sources

S.N	Loan Payment Sources	Number of Respondent	Percentage (%)
1	Selling Agriculture Products	2	3
2	Selling Livestock	18	26
3	Selling milk and its products	15	21
4	Profit from Business	19	27
5	Remittance	5	7
6	From Salary	4	6
7	Daily Wages	6	9
8	Pension	1	1
9	Taking loan from other MFI	0	0
10	Selling Assets	0	0
	Total	70	100

Source: field survey, 2072

Above table shows that 9% of the total respondent pay the loan back from the daily wages whereas 27% respondent pay the loan from the profit earned from the business. Similarly 26% pay the loan from selling livestock, 21% from selling milk and milk products and 6% from salary income. In the same way 7% respondent pay the loan from remittance earned from the family member who has gone to the foreign country to earn. From selling agriculture products 3% pay the loan and remaining 1% pay the loan from pension. During the interview none of the respondent says that they are paying the loan taking from other micro finance institute or by selling the assets from their house. During the interview it was observed that no respondents are involved in other MFI's. NirdhanUtthan Bank Limited provides credit to its members for productive activities such as raising livestock, poultry

farming, and starting business, add up for the business etc. The socio economic impact of credit program include various subheading like as various condition of respondents in various issues like as; saving, significance of changed income after involving Credit program. So,evaluation of such subheading i.e significance change in income of the respondents is presented below.

4.4 Changed Income Level of Respondent

Table 4.16: Income Level of Respondent before and after joining MFI

S.N	Annual Income (Rs)	No. of Respondent Before	No. of Respondent After
1	Below 2000	6	1
2	2000-4000	5	3
3	4000-6000	6	3
4	6000-8000	8	4
5	8000-10000	7	5
6	10000-12000	5	8
7	12000-14000	11	10
8	14000-16000	5	8
9	16000-18000	5	8
10	18000-20,000	4	5
11	20000-22000	2	3
12	22000-24000	2	3
13	24000-26000	1	4
14	26000-28000	2	2
15	28000-30000	1	3
	Total	70	70

Source: Field Survey, 2072

Table 4.17: Summary of Income Level of Respondents Before and After Joining MFI

S.N	Calculation	Before	After	Result
1	Mean Income (Rs)	11428.57	14857.14	Increased
2	C.V (%)	61.10	45.97	Decreased

(For detail calculations see Appendix.)

Above figure shows the mean income of the respondent after joining the credit program has increased to Rs. 14857.14 and C.V has decreased to 45.97% which suggest that there is a positive impact of credit program. This means that their income level has been increasing which effecting directly on their economic condition after joining the credit program.

4.5 Personal Bank Account of Respondent

It is found that most of the respondents do not have their own personal bank account besides NUBL. Around 64% respondents do not have the personal bank account. When asked why they do not have the bank account they say that till date they didn't need bank account as different MFI's are coming to doorstep to provide the services of loan and also they carry the saving activities.

4.6 Monthly Saving and Loan

Form the interview with respondent it is found that the respondents are doing regular saving in NUBL in different saving heading. They have been saving Rs. 10 to 200 per month on different saving headings. Bank has also provided fixed deposit schemes up to Rs. 500,000 to their client where client can deposit minimum Rs. 5000. Bank is also providing interest on those saving depending upon the different saving headings from 7 to 10.5 % per annum.

Besides doing saving activities, all the interviewed respondents have taken loan from NUBL in different period of time for different purpose which was described in Table No. 4.3.8. They have taken loan from minimum Rs. 5000 to Rs. 100,000 under different headings and interest rate as per the rule of the bank.

4.7 Evaluation of Bank's Performance to uplift the Socio Economic Status of Women.

NirdhanUtthan Bank Limited (NUBL) Silgadi Branch provides credit to its members for income generating activities such as raising livestock, poultry farming, starting new business, etc. It has been found that there is a significant correlation between the number of years they have involved in the groups and the size of income they have made. It would be two reasons behind it, firstly, as they become older members, the more credit loan they can receive so that the investment becomes bigger which can return higher income/profit. Secondly, the confidence and experience increases in the following years which do have impact on business and its income. Due to this there is significant reduction of loan taken from local landlords who charge a high rate of interest. Being economically self-dependent the confident level of the respondents has been increasing and they are now slowly changing their occupation pattern. This is positive impact of micro lending of MFIs. Similarly the consumption patterns of respondents are far better than previous. They are improving their consumption level, which is positive impact to improve lifestyle of rural people.

In the same way as NUBL has helped in changing the socio economic status of the women in one hand but if we see the other aspect then NUBL has missing the training part to its client. It is not providing any type of skill development training to its client neither it is providing training related with livestock, agriculture and micro enterprises. Similarly the loan disbursement procedure is lengthy too as client has to visit the office to take loan which NUBL should have provided in the group meeting unless the loan is in collateral.

The study found that 80% of women at age group between 26 - 45 have been involved in the program with majority of kshetri as they hold 52% of the total respondent and followed by Janajati 17%, Dalits 16%, Brahmin 14% and others about 1% respectively. While study it is found no women are illiterate, around 59% of the total respondent could only read and write. 13 % have passed S.L.C, 21% are under S.L.C and 7% have studied up to Intermediate. This figure replicates that NUBL program has mostly focused in the marginalized women and the age of working population which has helped in making positive impact in the society.

The main occupation of the respondent family is livestock rearing and foreign employments which contribute 24% and 17% followed by Job holder, agriculture and daily wages by 16%, 13% and 11% respectively. The 100% of the women have their own house and the land holding pattern of the respondents showed that all the respondents have their own land from ten anna to ten ropani. The study shows that 71% of women respondent have their own mobile phone and 29% do not use mobile phone. In the same way 34.5% respondent have their personal bank account in private banks whereas 62.5% still do not have access to private banks. This figure shows that the micro finance program has not been able to capitalize their money in productive sector as most of the women still do daily wages labor. Similarly their reach in the technology and access to finance is poor which bank has to address the issue and bring the program accordingly.

The entire 70 respondent who were taken as a sample size for survey said that they have taken loan in different period of time. The loan size ranges from minimum Rs. 5000 to Rs. 100000 in interest rate from 10% to 20% in different loan headings provided by bank. The study shows that main purpose of taking loan is for livestock rearing and for small retail business 43% and 26% of the respondents respectively. Similarly, 10% have taken the loan for foreign employment. The remaining 21% have taken loan for festivals and rituals, medical treatment, construction and child education. The main way of respondent to pay back loan is profit earned from business holds 27% followed by from selling livestock which holds 26%, from selling milk and milk product 21%, daily wages which holds 9% and 7% from remittance. The remaining 10% respondents pay back the loan from selling agriculture products, from salary, and pension.

The study shows that the mean income of the respondent after joining the credit program has increased to Rs. 14857.14 and C.V has decreased to 45.97% which suggest that there is a positive impact of credit program. This means that their economic condition has been improving after joining the credit program. Further the study found that 50 respondent was involved in goat rearing, animal husbandry and vegetable farming training through the support of NUBL. NUBL Silgadi branch coordinate with development programs and brings

livelihood trainings for members. 91% of the total respondents say that they are satisfied with micro credit program of NUBL whereas 9% are not satisfied with the program.

CHAPTER V

FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Summary and Findings

Microfinance is a powerful lever to provide credits and deposits possibilities to poor individuals more focused in women who are largely ignored by commercial banks and other lending institutions. By focusing on small amounts and easing collateral requirements microfinance institutions are better equipped to target poor individuals or women groups who need resources to finance small scale investment.

In recent years there has been growing realization of the importance of women participation in the development process and need for their advancement. As a consequences numerous national as well as international organization have been established which carry out program targeted at enabling to women to became aware of their situation and exploit potential to gain relative economic independence together with a better position in their households as well as society. Provision of credit is regarded as one of the potentiality strongest force to be towards achieving this goal. Microfinance since its evaluation has been roved as an effective tool to strengthen various programs to reduce poverty and itself as a way to attack poverty the implementation of microfinance program, focusing on women as a target group has produced substantial impact on economic empowerment of women through their economic self-sufficiency.

This study examines the socio economic change made by the micro finance institute (NUBL), more focused in women groups of NUBL. The researcher has used the financial tools and statistical tools to make this study more effective and informative.

The major findings of the study were as follows:

-) Most of the beneficiaries of the microfinance program are relatively poor. So the program seems target group oriented.
-) The study has found that overall impact of microfinance program for the women on benefiting earning, living standard is positive and social status is increasing.

-) The involvement in the income generating activities has built self-confidence of village women in their abilities.
-) Women have developed the capacity and level of awareness has increased in calculating the amount of loan needed from the micro finance program.
-) The women beneficiaries from microfinance program have improved their economic status and equally stimulate their living standard.
-) Women's are becoming self-sustained as they have been taking loan, investing in right areas and paying back loan without the help of other family member. They have increased the confident level and slowly changing the traditional occupation and consumption pattern.
-) Income level of respondents has been increased to Rs. 14857.14 from Rs. 11428.57 after involvement in the micro finance program. Since C.V is decreased to 45.97% from 61.10% so increased income is more consistent than before involving in micro finance program.

5.2 Conclusion

Microfinance program becoming fruitful initiative as it reaches door to door of rural poor and promotes them to save and do economic activities especially women, who are confined in the home and household chores. Micro Finance is also one of the worthiest ways to expose women in the society. So, they can realize their equal important in the society. They can understand their ability and strengthen their hidden talent.

There were various issues raised by women members of NUBLi.e collateral, size of loan, and need of trainings. The women raised the issues during focal group discussion like complication in taking loan from collateral, as they have present a lot of documents during the process which has made the loan procedure process lengthy. The limitation of loan while taking first loan is also less. Similarly, the group member has demanded for various training i.e livelihood training, vegetable farming, enterprise development and most important about

the loan utilization training. On the foundation of above findings, conclusion can be made that micro-finance services is strong and have made some changes in economic condition of the women but it is not ultimate tool for women's empowerment and poverty reduction among women. It is relative with socio-cultural as well as economic background of the family and society. Some women used this forum for personal economic empowerment, personal linkage with social activities and social development but some women felt burden of work load and worry to return loan.

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APPENDIX

Appendix 1 Income Level of Respondent before and after joining Credit Program

Annual Income (Rs)	Mid Point X	$d' = \frac{x-15000}{2000}$	Before			After		
			F ₁	F ₁ d'	F ₁ d' ²	F ₂	F ₂ d'	F ₂ d' ²
Below 2000	1000	-7	6	-42	1764	1	-7	49
2000-4000	3000	-6	5	-30	900	3	-18	324
4000-6000	5000	-5	6	-30	900	3	-15	225
6000-8000	7000	-4	8	-32	1024	4	-16	256
8000-10000	9000	-3	7	-21	441	5	-15	225
10000-12000	11000	-2	5	-10	100	8	-16	256
12000-14000	13000	-1	11	-11	121	10	-10	100
14000-16000	15000	0	5	0	0	8	0	0
16000-18000	17000	1	5	5	25	8	8	64
18000-20000	19000	2	4	8	64	5	10	100
20000-22000	21000	3	2	6	36	3	9	81
22000-24000	23000	4	2	8	64	3	12	144
24000-26000	25000	5	1	5	25	4	20	400
26000-28000	27000	6	2	12	144	2	12	144
28000-30000	29000	7	1	7	49	3	21	441
Total			70	-125	5657	70	-5	2809

From the above Table

Assumed Mean: 15000 Class height (H): 2000 (class size)

Calculation of Mean and C.V (Coefficient of Variance) before joining NUBL MF program

A) Mean

$$\begin{aligned}\bar{X}_1 &= a + \frac{f1d'}{N_1} \times h \\ &= 15000 + \frac{(-125)}{70} \times 2000 \\ \bar{X}_1 &= 11428.57\end{aligned}$$

B) Coefficient of Variance (C.V)

$$\begin{aligned}C.V_1 &= \frac{1/N_1 \sqrt{f1d'^2 - (fd'/N_1) \times h \times 100}}{\bar{X}} \\ &= \sqrt{\frac{1/70 \times 5657 - (-125/70)^2 \times 2000 \times 100}{11428.57}}\end{aligned}$$

$$C.V_1 = 61.10\%$$

Calculation of Mean and C.V (Coefficient of Variance) after joining NUBL MF program

A) Mean

$$\begin{aligned}\bar{X}_2 &= a + \frac{f2d'}{N_1} \times h \\ &= 15000 + (-5/70) \times 2000 \\ \bar{X}_2 &= 14857.14\end{aligned}$$

B) Coefficient of Variance (C.V)

$$C.V_2 = \sqrt{\frac{1/N_1 f2d'^2 - (f2d'/N_1) \times h \times 100}{\bar{X}_2}}$$

$$= \frac{\sqrt{1/70 \times 2809 - (-5/70) \times 2000} \times 100}{14857.14}$$

$$C.V_2 = 45.97 \%$$

ANNEX-Questionnaire

MICRO-FINANCE IN SOCIO ECONOMIC STATUS OF WOMEN

(A Case Study of Women involve in Micro-Finance managed by NirdhanUtthan Bank, Silgadi Branch)

A. Household questionnaire

1. Name of Respondent:

2. Address: locality: Ward No.:

3. Age Group

a) 15-25 b) 26-35 c) 36-45 d) 46-55 e) 56-65 f) 66+

4. Caste

a) Brahmin b) Chhetri c) Dalit d) Janajati e) Others

5. Education

a) Illiterate b) Literate (can read and write) c) Under S.L.C d) S.L.C e) Intermediate level f) Bachelor Level

6. Marital Status

a) Married b) Unmarried c) Widow d) Separated

7. Family Size

a) 1-3 Members b) 4-6 Members c) 7-10 Members d) 11+ Members

8. Main Occupation

a) Agriculture b) Livestock c) Retail Shop d) Daily wages labour e) Self Skilled labour
f) Job Holder g) Household work h) Others, Specify

9. Do you have mobile phone?

a) Yes b) No

B. Social/Economic Status

1. Residence Status

a) Own b) Rented (Rs...../month)

2. If own what is the condition of house?

a) Mud wall with thatched roof b) Brick wall with tin roof c) Brick wall with RCC roof
d) Brick wall, cemented with RCC roof e) Brick wall, cemented, coloured with RCC roof

3. Toilet

- a) No toilet b) Temporary Toilet c) Permanent toilet without tap d) Permanent with Tap

4. Drinking water facility

- a) Own water tap b) Partnership c) Public d) Well f) spring water

5. Do you have your own land?

- a) Landless b) up to 5 dhur c) up to 6 -20 dhur d) up to 5 Kathha e) up to 5-20 Kathha
f) Above 1 Bigha

6. What are you using land for?

- a) Agriculture b) Commercial c) Barren/No use

7. Do you have your personal bank account?

- a) Yes b) No

8. Have you taken loan?

- a) Yes b) No

9. If yes what is the purpose of taking loan?

- a) Agriculture b) Livestock rearing c) Business d) Self Skilled work e) Medical Treatment f) Festivals & Rituals g) Construction h) Foreign Employment i) Childs Education

10. How do you repay your loan?

- a) Selling agriculture products b) Selling livestock c) Selling Milk and milk products
d) profit from business e) Taking loan from friends f) Taking loan from other MFI's
g) From Salary h) selling assets i) Other sources, specify

11. Did you participate in any training program after joining NirdhanUtthan Bank?

- a) Yes b) No

12. What is your monthly income before and after intervention the program?

- (a) Before: Average Rs..... (b) After: Average Rs.....

13. If yes what type of training program you have attended and for how many days?

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.....
.....

14. Are you satisfied with this micro credit program of NirdhanUtthan Bank Ltd. Silgadhi Branch?

- a) Yes b) No

15. If No can you give reason why you are not satisfied?

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.....
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16. What are five changes do you see in your present status compared to before joining NirdhanUtthan Bank Ltd. Silgadhi Branch?

- a)
- b)
- c)
- d)
- e)

17. Do you have any suggestions and comments from your side to make this program more effective?