

**WOMEN EMPOWERMENT THROUGH THE MICROFINANCE
(A CASE STUDY OF PYUTHAN MUNICIPALITY, PYUTHAN DISTRICT)**

A Thesis

Submitted

By

Tribikram Yogi

Central Department of Management

Exam Roll No. : 1268/17

T.U. Registration No. : 7-1-319-156-2006

In Partial Fulfillment of the Requirement for the degree of

Master of Business Studies (MBS, Semester)

In the

Faculty of Management

Tribhuvan University

Kirtipur, Kathmandu

March, 2020

Certificate of Authorship

I certify that the work in this thesis has not previously been submitted for a degree nor has it been submitted as a part of requirements for a degree except as fully acknowledged within the text.

I also certify that the thesis has been written by myself. Any help that I have received in my research work and the preparation of this thesis itself has been acknowledged. I certify that all information sources and literature used are indicated in the reference selection of this thesis.

.....
Tribikram Yogi
March, 2020

RECOMMENDATION LETTER

I certify that the Thesis submitted by Mr. Tribikram Yogi "**Women Empowerment Through Microfinance**" has been prepared as per the format prescribed and approved by the Faculty of Management, Tribhuvan University. This research work is completed under my supervision and guidance. This thesis is the candidate's original research work. I am fully satisfied with the language and substance of this Research submitted to Faculty of Management. To the best of my knowledge, the candidate has fulfilled all the requirement of **Masters of Business Studies (MBS Semester)** degree, Faculty of Management, Tribhuvan University. I, therefore, recommend that this research be considered for the award of master degree.

.....

Lecturer Santosh Pokhrel
Central Department of Management
Tribhuvan University
Kirtipur, Kathmandu, Nepal
March, 2020

APPROVAL SHEET

We, the undersigned, have examined the thesis entitled "**Women Empowerment Through Microfinance**" Presented by Mr. Tribikram Yogi, a candidate for the degree of **Masters of Business Studies (MBS)** and conducted the viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

.....
Lecturer Santosh Pokhrel
Thesis Supervisor

.....
Internal Examiner
Prof. Dr. Puspa Raj Sharma

.....
External Examiner
Prof. Dr. Bhoj Raj Aryal

.....
Prof. Dr. Sanjay Kumar Shrestha
Chairperson, Research Committee

.....
Prof. Dr. Ramji Gautam
Head of the Department

March, 2020

ACKNOWLEDGEMENTS

This study entitled **“Women Empowerment through Microfinance”** has been conducted to satisfy the partial requirements for the degree of Master of Business Studies, Tribhuvan University.

A study of this kind would not have been possible without the help of all those who contributed in diverse ways towards its success. Without the continued emotional support provided by my friends, I may have not reached the end of this journey. During my studies there were times when work commitments and intermittent stress made me believe that I would not be able to see this journey through. It was during these times, and many others, that their words of encouragement and confidence in my ability gave me the motivation to persist. No words of thanks can adequately express the depth of my appreciation.

I would like to extend my immense gratitude to my supervisor Lecturer Santosh Pokhrel sir for his valuable supervision and guidance in completing this study. I cannot express the extent to which his patience and understanding allowed me to reach the end of this journey. His encouragement, support, and above all, his prompt, constructive and greatly appreciated criticism and feedback, were invaluable to the research, writing, and completion of this study.

I wish to acknowledge all lecturers and facilitators of Central Department of Management for the various roles each one of them played towards the successful completion of this thesis. I am grateful to Prof. Dr. Ramji Gautam, Department Head, Prof. Dr. Sanjay Shrestha, Research Committee Head and Pro. Dr. Puspa Raj Sharma for timely supervision and guidance to complete this work.

Finally, I would also like to thank friends Kshitiz Adhikari for guiding me in SPSS, Shubhash Gautam who always inspired me to work for betterment, other friends and near & dear ones, who always encourage me for conducting this study with betterment.

Thank You
Tribikram Yogi

TABLE OF CONTENTS

<i>Title</i>	<i>Page No.</i>
<i>Certificate of Authorship</i>	<i>i</i>
<i>Approval Sheet</i>	<i>ii</i>
<i>Acknowledgement</i>	<i>iii</i>
<i>Table of Content</i>	<i>iv</i>
<i>List of Tables</i>	<i>v</i>
<i>List of Figure</i>	<i>vi</i>
<i>Abbreviations</i>	<i>vii</i>
<i>Abstract</i>	<i>viii</i>
CHAPTER I: INTRODUCTION	1-8
1.1 Background of the Study	1
1.2 Statement of the Problems and Research Questions	4
1.3 Purpose of the Study	6
1.4 Significance of the Study	6
1.5 Limitations of the Study	7
1.6 Chapter Plan	7
CHAPTER II: LITERATURE REVIEW	9-22
2.1 Conceptual Review	9
2.2 Theoretical Review	15
2.3 Review of Research Journal Articles	16
2.4 Review of Previous Theses	18
2.5 Conceptual Framework	19
2.6 Research Gap	21
CHAPTER III: RESEARCH METHODOLOGY	23-28
3.1 Research Design	23
3.2 Population and Sample	23
3.3 Sources of Data	24
3.4 Data Collection Procedure	24
3.5 Data Processing Procedure	24
3.6 Data Analysis Tools and Technique	24
3.7 Statistical tools	25

3.8	Variables and Measurement	27
3.9	Reliability and validity Test	27
CHAPTER IV: RESULT		29-43
4.1	Data Presentation and Analysis	29
4.2	Position of Respondents	33
4.3	Correlation Analysis	37
4.4	Regression Analysis	39
4.5	Major Findings	42
CHAPTER V: CONCLUSIONS		44-50
5.1	Discussion	44
5.2	Conclusions	48
5.3	Implication	49
5.3.1	General Implication	49
5.3.2	Implications for future research	50
REFERENCES		51-54

LIST OF TABLES AND FIGURES

	Page No.
Table 4.1 Age Group of Respondents	29
Table 4.2 Marital Status of Respondents	30
Table 4.3 Education of Respondents	31
Table 4.4 Occupation of Respondents	32
Table 4.5 Income Level of Respondents	33
Table 4.6 Analysis of Household wellbeing	34
Table 4.7 Analysis of Economic Empowerment	35
Table 4.8 Analysis of Social and Political Empowerment	36
Table 4.9 Analysis of Women Empowerment	37
Table 4.10 Correlation Analysis of women empowerment and independent variable	38
Table 4.11 Model Summary	40
Table 4.12 ANOVA Analysis	40
Table 4.13 Coefficients Analysis of Women Empowerment	41
2.5 Conceptual Framework	21

ABBREVIATINS

ADB	:	Asian Development Bank
FSCI	:	Formal Sector Credit Institutions
IFAD	:	International Fund for Agricultural Development
MF	:	Micro finance
MFIS	:	Microfinance Institutions.
NGOS	:	Non- government organizations
NRB	:	Nepal Rasta Bank
SHG	:	Self-Help Group
SPSS	:	Statistical Package for Social Science

ABSTRACT

Empowerment of women is one of the very important issue in developing countries. As women are the integral part of society, her status and participation in decision making as well as economic and social and political activities is very low. Microfinance plays important role in improving women decision making by contributing in economic activities. Microfinance is powerful tools to self-empower the poor people especially women at world. The main aim of microfinance is empowerment of women. Women empowerment are measured by occupational movement, income level, saving, land holding size, education, and decision about the expenditure on food and clothing, children education, agriculture and mobilizing saving. This study is based on primary data through self-made questionnaire to the women of Pyuthan Municipality, Pyuthan.. Data are analysed by using statistical tools like, (Mean, Standard deviation, Correlation Analysis, Regression analysis). Descriptive research design has used to collect the opinions and to know about behaviour of respondents. This study investigates the household wellbeing, economic empowerment and social and political empowerment and decision making power of women after involvement in microfinance programs. The results show a positive impact in all variable. Further, the study established that microfinance institutions plays a positive role on women who invest in them by increasing their well-being, access to and control their resources., eradicating illiteracy among women, taking part in decision making in their households as well as economic decisions and finally microfinance institution have boosted women's self-esteem.

Keywords: microfinance schemes, women empowerment, housed wellbeing, socio-economic status, political participation.