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**ROLE OF MICRO CREDIT TO ECONOMIC IMPROVEMENT OF
WOMEN**

(A Case Study Of Manushi Micro Finance at Bidur Municipality, Nuwakot District)

A Thesis

Submitted to the Central Department Of Economics ,

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In

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By

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LETTERS OF RECOMMENDATION

This thesis entitled "**ROLE OF MICRO CREDIT TO ECONOMICS IMPROVEMENTS OF WOMEN : A CASE STUDY OF MANUSHI MICRO CREDIT AT BIDUR MUNICIPALITY, NUWAKOT DISTRICT**" has been prepared by Krishna Maya Aryal under my supervision. I hereby recommend this thesis for examination by the Thesis Committee as partial fulfillment of the requirements for the Degree of **MASTER OF ARTS in ECONOMICS**.

Date: September 13, 2013

.....

Lecturer: Rashmi Rajkarnikar

Thesis Supervisor

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2013 September

Krishna Maya Aryal

Annex: 1

Individual Questionnaire 2070

Personal Information

1.1 Name of Respondent:

Age :

Municipality : Bidur

1.2 Caste/Ethnic group :

1.3 Education :

Illiterate : :

Literate :

1.4 Family Head

Respondent herself :

Husband / other :

1.5 Marital status

: Married /unmarried /Widow

1.6 Household Information

S.n	Name	Age	Sex	Occupation	Marital status

Economic Background

2.1 What is your land size holding?

khet (in ropani) :

Production(in muri) :

Pakho(in ropani) :

2.2 Who cultivate the land?

Owner is cultivate Herself:

Land on rent :

2.3 Do you have land in your name?

Yes No

2.4 Do you have sell agricultural products?

Yes No

2.5 What is your monthly household income?

Sources of income	Quantity	Price	Total
Agricultural production			
Non agricultural production			
Salary			
Interest and deposit			
Business			

2.6 Who controls the household's cash income?

a) Yourself b) Husband c) Others

2.7 Are you free to use the cash that you earn for the things you wanted to buy ?

Yes No

2.8 Do you send your kids in school?

Yes No

2.9 Are all of your school aged daughters in school?

Yes No

2.10 Are all of your school aged sons in school?

Yes

No

2.11 What was your occupation before joining the Micro Credit Programmed?

Agriculture

Household Activities

Government Services:

Other job

Participation in Micro Credit Programme

3.1 How did you know about the MCP?

By friends

By Radio

By news paper

other

3.2 Why did you join in the programme?

- a) To improve economic status.
- b) To improve family condition.
- c) To be self dependent
- d) Other specify.....

3.3 What benefit have you received from MCP?

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

3.4 Have you taken loan from the programmed?

Yes

No

3.5 Have you purchase any goods for your household use after joining the programme?

Yes

No

3.6 Have you purchase any land or house after joining the programme?

Yes

No

3.5 Before joining in the programmed, was there any debt to pay for anyone by your family?

Yes

No

3.6 Are you asked by your household head while doing new work?

Yes

No

3.7 Does he /she accept your purpose?

Yes

No

3.8 Who manage your household expenses?

Self

Others

3.6 Did you pay the dept after joining the programmed?

Yes

No

3.7 How many times have you borrowed the loan from the programmed and how much

First loan..... Second loan.....

Third loan..... forth loan.....

3.8 If you have taken loan from the group?

When.....how much.....interest rate.....

3.9 For what purpose have you utilize this loan and how much?

s.n.	Amount	purpose	due to loan	date of loan

3.10 Is the loan fully spent in particular purpose or not?

Yes No

3.11 Are you benefited from the loan?

Yes No

3.12 How do you reimburse interest ?

From Profit Getting next loan

From other sources other

3.13 How do you pay back the loan?

Monthly

Yearly

Partially

3.14 Have your over face difficulties to pay back the loan and interest rate?

Yes No

if yes, what difficult ,How did you solve it?

.....

3.15 Do you have any saving or not?

Yes

No

3.16 Are you face to use the cash that you earn for the things you wanted to buy?

Yes

No

3.17 Do you think that you have been benefited by the micro finance programmed?

Yes

No

3.18 Have you noticed any change in your status after involving this programmed?

Yes

No

3.18 What should be done to improve the status of women in such family and community level decision making?

.....

3.19 After joining this programmed is there any work that you can perform now which you could not do earlier?

.....

OTHERS

4.1 From this programmed which types of training did you take?

a) Sewing training b) Handicraft training

c) Others specify.....

4.1 Has the training increased your skills?

Yes

No

4.2 After receiving the training, has your confidence on income generating activities increase?

Yes

No

4.2 Is there any problems you have faced after joining the programmed?

Yes

No

If yes, what are they?

a)

b)

c)

d)

4.4 Did you get any co-operation to solve that programmed from NGO bank and Government?

a)

b)

c)

d)

4.5 Any suggestion of comment from your side that can help to make the programmed more effective?

a)

b)

c)

d)

Annex:2

Questionnaire for key Informants

1. Personal Identification :

Name of respondent :

Concerned agency :

Post :

2. What are the objectives of Manusi Micro-finance?

3. What is the progress of getting membership of this programme ?

4. Why did you take only married women in this programme ?
5. What types of women are encouraged to include in cooperative?
 - a) Elite class
 - b) Poor
 - c) Marginal
6. Do you think that the micro finance programme have helped in women empowerment?
7. If yes, to what extent this comparative is succeeding to improve the status of women in the family and community?
8. What is your view about the impact of the micro finance programme to the women?
9. What are your new programme for women ?
10. Do you have any suggestion for making the role of women effective in their economic improvement through the micro finance?
11. At what extent the programme is succeeding in increasing woman's empowerment?

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LIST OF ABBREVIATIONS

ADB/N	:	Agriculture Development Bank Nepal
APDC:	:	Agriculture program for Development centre
CECI	:	Canadian Centre for International studies and Co operation
CDC	:	Community Development Centre
CMF	:	Central Micro Finance
GNP	:	Gross National Product
HDI	:	Human Development Index
HDR	:	Human Development Report
IPB	:	Intensive Banking program
LDCs	:	Least Development Countries
MCF	:	Micro Credit Finance
MCP	:	Micro Credit Program
MCPW	:	Micro Credit Programs for women
MDB	:	Micro Credit Development Bank
MDG	:	Millennium Development goal
MFBs	:	Micro Finance Banks
MFI	:	Micro Finance Institutions
MOF	:	Ministry of Finance
NGO	:	Non Government Organization
NPC	:	Nepal population Census
PCRW	:	Production Credit for Rural Women
RMDC	:	Rural Micro Finance Development Centre
RSRF	:	Rural Self Reliance Fund
SFDP	:	Small Farmer Development Project
VDC	:	Village Development Community
WB	:	World Bank
WDR	:	World development Report

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