

Women's Empowerment through Micro-Finance

(A Case Study of Gorusinge, 5 of BuddhaBatika Municipality in Kapilvastu, District)

A Dissertation

Submitted to Central Department of Sociology, Faculty of Humanities and

Social Sciences of Tribhuvan University in Fulfilment of

The Requirements for the Degree of

SOCIOLOGY

Tribhuvan University, Kirtipur, Kathmandu, NEPAL

Submitted by

Yashoda Gaire

Exam Roll No. 283233/068

Class Roll No: 597

Central Department of Sociology

March – 2016

Tribhuvan University
Central Department of Sociology

LETTER OF RECOMMENDATION

This is to certify that the thesis entitled "**Women's Empowerment through Micro Finance**": A case study of Gorusinge, ward no 5 of Buddha Bhatika Municipality in Kapilvastu District, written by **Yashoda Gaire** has been complete under my guidance and supervision. I recommend this dissertation for final evaluation.

Dr. Manahari Dhakal

Tribhuvan University
Kirtipur, Kathmandu

March, 2016

Tribhuvan University

Central Department of Sociology

APPROVAL LETTER

This is to certify that the thesis entitled "**Women's Empowerment through Micro Finance: A case study of Gourisinge Ward 5 of Buddhabatika Municipality in Kapilvastu District**", written by **Yashoda Gaire** has been examined. It has been declared successful for fulfillment of the academic requirements toward the completion of Masters of Arts in Sociology.

APPROVED

Prof. Tulsi Ram Pandey, PhD

Head of the Department

Dr. Manahari Dhakal

Thesis Supervisor

Dr. Tika Ram Gautam

External Examiner

ACKNOWLEDGEMENTS

This thesis entitled **Women's Empowerment through Micro Finance: A Case Study of Gorusinge ward 5 of Buddhabatika Municipality, in Kapilvastu District** has been undertaken into study for the partial fulfillment of the requirements for the Degree of Master in Sociology. It is impossible to cite the names of all individuals who took initiation to help in my study work. However, I could not escape without mentioning the names of those individuals and organizations whose supports, advice, encouragement and motivation have become guidance to me at my academic career. I would like to express my deep concerns to all of them.

First of all, I would like to express gratitude to my supervisor Mr. Manahari Dhakal Professor of the Central Department of Sociology for his invaluable guidance and supervision for complete the thesis in time.

I also take this opportunity to thank Prof, PhD Tulsi Ram Pandey Head of the Central Department of Sociology and all the member of the department for their kind cooperation.

I owe to all the women respondents of Gorusinge 5 Buddhabatika who not only contributed their valuable time but also created comfortable environment by their friendly and helpful behavior during the interview by participating in the study.

Furthermore, I am very grateful to all my present colleagues who helped me in multiple ways to make this work done timely.

Last but not least, I would like to acknowledge my deep appreciation to my father, mother, brother, Bishnu Gaire sister Sharda Gaire, brother-in-law Ganesh Pandey, sister-in-law Shova Gaire and my all family members and friends for their delightful company.

March, 2016

Yashoda Gaire

TABLE OF CONTENTS

Letter of Recommendation	i
Letter of Approval	ii
Acknowledgement	iii
Table of Content	iv
List of Table	vi
List of Figure	vii
Abbreviation	viii

CHAPTER- ONE: INTRODUCTION **Page**

1.1 Background of the Study	1
1.2 Statement of the Problem	5
1.3 Objective of the Study	7

CHAPTER-TWO: REVIEW OF LITERATURE

2.1 Micro finance	8
2.2 The Social and Economic Changes in women by Micro-Finance Program	16

CHAPTER-THREE: RESEARCH METHODOLOGY

3.1 Selection of the Study Area	19
3.2 Limitation of the study and Sampling	20
3.3 Sources of Data	21
3.4 Data Processing and Data Analysis	22

CHAPTER- FOUR:

EVOLUTION AND CONTRIBUTION OF MICRO FINANCE PROGRAMS IN STUDY AREA

4.1 Evolution of micro finance program in Nepal	23
4.2 State of Micro-finance in Nepal	24
4.3 Income generation training	26
4.4 Availability of loan for women	28
4.5 Cooperative society in Gorusinge	33

CHAPTER - FIVE

CHANGES ON THE LEVEL OF LIFE AND AWARENESS BROUGHT BY MFs PROGRAM

5. 1 The concept of Change	43
5. 2 The indicators of Empowerment	46
5. 3 Changes Occupation of the Respondents	48
5. 4 Changes in income Level	49
5. 5 Changes in the Status and the Prestige of Respondents	53

CHAPTER- SIX

SUMMARY AND CONCLUSION

6.1 Summary	55
6.2 Conclusion	57

REFERENCES

QUESTIONNAIRE

LIST OF TABLES

TABLES	PAGE
Table 4.1 Status of Training received by respondents	27
Table 4.2 Distribution of Loan amount among the selected women	29
Table 4.3 Loan Receivers	30
Table 4.4 The Purpose of Loan	31
Table 4.5 The Empowerment Status of Women Respondents	32
Table 4.6 Age Ratio of the Respondents	34
Table 4.7 Family types of Respondent	35
Table 4.8 Educational Status of the Respondent	37
Table 4.9 Land ownership of the respondents	40
Table 4.10 The House of the Respondents	41
Table 4.11. House Hold head of the Respondents	41
Table 5.1 Main Occupation of the Respondents before their involvement .	47
Table 5.2 Change in the Occupation of Respondents	47
Table 5.3 Changes in Income Level of respondents:	48
Table 5.4 Change in Traditional food habits	49
Table 5.6: Sheltering pattern of respondents	51
Table 5.7 Empowerment Changes among Respondents	52
Table 5.8 Changes in the Status and the Prestige of Respondents	53
Table 5.9 Change in the Economic condition of Respondents	53

TABLE OF FIGURES

FIGURES	PAGE
Figure 4 (a) The Empowerment Status of Women Respondents	32
Figure 4 (b) Caste/Ethnic Composition of Respondents	33
Figure 4 (c) Family Sizes of Respondents	36
Figure 4 (d) Marital Status of Women Respondents	38
Figure 5 (a) Change in Clothing Pattern of respondents	50
Figure 5 (b) Empowerment Changes in Respondents	52

ABBREVATIONS

ADB/N	Asian Development Bank, Nepal
ASA	Association for Social Advancement
BS	Bikram Sambat
CB	Commercial Bank
CBD	Centre for Self-help Development
CBS	Central Bureau of Statistics
CMF	Center for Micro Finance
CSICP	Cottage and Small Industry Credit Program
CSD	Center for Self Development
DSLPL	Deprived Sector Lending Program
FI-NGOs	Financial Intermediaries-Non Government Organizations
GAD	Gender And Development
GBBs	Grameen Bikas Banks
GBS	Grameen Banking System
GNP	Gross National Product
NG	Nepal Government
IBP	Intensive Banking Program
INGO	International Non Government Organization
MC	Micro Credit
MCPW	Micro Credit Program for Women
MDG	Millennium Development Goal
MF	Micro Finance
MFI	Micro Finance Institution
MFP	Micro Finance Program
NGO	Non Government Organization
NPCR	Nepal Planning Commission Report
NBL	Nepal Bank Limited

PCRW	Production Credit for Rural Women
PSCP	Priority Sector Credit Program
PSL	Priority Sector Lending
RBB	Rastriya Barijya Bank
RMDC	Rural Micro Finance Development Center
RSRF	Rural Self-Reliant Fund
SACCOs	Saving and Credit Cooperatives
SFCL	Small Farmer Cooperatives Limited
SFDP	Small Farmer Development Project
SKBBL	Sana Kisan Bikas Bank Limited
SSCP	Small Sector Credit Program
UN	United Nation
US	United States
VDC	Village development Community
WAD	Women And Development
WB	World Bank
WCS	Women Cooperatives Societies
WDD	Women Development Division
WDP	Women Development Program
WID	Women in Development