

**WOMEN EMPOWERMENT THROUGH MICROFINANCE
(A CASE STUDY OF MADHYABINDU MUNICIPALITY)**

A Thesis

By

Bidya Neupane

Central Department of Management

Exam Roll No: 661/16

T.U. Regd. No: 7-3-28-297-2016

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CENTRAL DEPARTMENT OF MANAGEMENT

Thesis

**Office of Head of the Department
Kirtipur, Kathmandu, Nepal**

RECOMMENDATION LETTER

It is certified that thesis entitled **Women Empowerment Through Microfinance (A Case Study of Madhyabindu Municipality)** submitted by Bidya Neupane is an original piece of research work carried out by the candidate under my supervision. Literary presentation is satisfactory and the thesis is in a form suitable for publication. Work evinces the capacity of the candidate for critical examination and independent judgment. Candidate has put in at least 60 days after registering the proposal. The thesis is forwarded for examination.

Prof. Dr. Sanjay Kumar Shrestha

Thesis Supervisor

Central Department of Management

Tribhuvan University, Kathmandu, Nepal

Date : December, 2018

APPROVAL SHEET

We, the undersigned, have examined the thesis entitled **Women Empowerment Through Microfinance (A Case Study of Madhyabindu Municipality)** presented by Bidya Neupane, a candidate for the degree of **Master of Business Studies (MBS)** and conducted the viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

Prof. Dr. Sanjay Kumar Shrestha
Thesis Supervisor

Internal Examiner

External Examiner

Prof. Dr. Sanjay Kumar Shrestha
Chairman, Research Committee

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

Date : December, 2018

CERTIFICATION OF AUTHORSHIP

I certify that the work in this thesis has not previously been submitted for a degree or has it been submitted as part of requirement for a degree except as fully acknowledged within the text.

I also certify that the thesis has been written by me. Any help that I have received in my research work and the preparation of the thesis which has been acknowledged. In addition, I certify that all information sources and literature used are indicated in the reference section of the thesis.

Bidya Neupane

Date: December, 2018

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Bidya Neupane Researcher

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 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 level. 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 Mahila Bachat Tatha Rin Sahakari Sastha (MBTRSS) in Madhyabindu Municipality. Data are analysed by using statistical tools like, (mean, Sd, CV, Z-test, chi-square and percentage analysis). Descriptive research design has used to collect the opinions and to know about behaviour of respondents. The hypothesis test and chi-square test are used to check the economic impact, saving and decision making power as well as women perception toward the microfinance.

This study investigates the socio- economic improvement and decision making power of women after involvement in microfinance programs. The results show a positive impact in income, saving and decision making power. 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.

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LIST OF ABBREVIATION

ADB/L	:	Agriculture Development Bank Limited
ADB/N	:	Agricultural Development Bank Limited
B. S.	:	Bikram Sambat
BRAC	:	Bangladesh Rural Advancement Committees
C.V.	:	Co-efficient of Variation
CBs	:	Commercial Banks
D. F.	:	Degree of Freedom
DBs	:	Development Banks
e.g.	:	For example
Ed.	:	Edition
i.e.	:	That is
INGO	:	International Non Government Organization
LDC	:	Least Development Countries
MBTRSS	:	Mahila Bachat Thatha Rin Sahakari Sastha
MFI	:	Microfinance Institutions
MFP	:	Microfinance Programme
n	:	Number of Items
NGO	:	Non Government Organization
No.	:	Number
NRB	:	Nepal Rastra Bank
NSCDP	:	National Saving and Credit Development Project
Re.	:	Rupee
RMDC	:	Rural Microfinance Development center
Rs.	:	Rupees
RSRF	:	Rural Self-Reliance Fund
S.D.	:	Standard Deviation
S.N.	:	Serial Number
SACCO's	:	Saving and Credit Corporative

SBB : Swabalamban Bikash bank
UNIFEM : United Nations Development Fund for Women
UNO : United Nation Organization
Vol. : Volume
www : World Wide Web