

**MICROFINANCE AND WOMEN ENTERPRENUERSHIP
UNDER VILLAGE DEVELOPMENT PROGRAMME**

A Case Study of Nirmal Pokhari V.D.C., Kaski

A THESIS

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LETTER OF RECOMMENDATIONS

This thesis entitled **Micro Finance and Women Entrepreneurship under Village Development Programme: A Case Study of Nirmal Pokhari V.D.C., Kaski** prepared by Tika Ram Poudel under my supervision. I hereby recommend this thesis for approval by the thesis committee.

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We certify that the thesis entitled **MICRO FINANCE AND WOMEN ENTERPRENURSHIP UNDER VILLAGE DEVELOPMENT PROGRAMME: A Case Study of Nirmal Pokhari V.D.C Kaski** Submitted by Tika Ram Poudel to Department of Economics, Prithvi Narayan Campus, Pokhara, Faculty of Humanities and Social Science, Tribhuvan University, in partial fulfillment of the requirements for the degree of MASTER OF ARTS in ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said Degree.

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It was a phenomenal experience to have Prof. Deo Narayan Sutihar as my supervisor .A pieces of good luck, as it is for me to work with him. I extend my gratitude for all his support and guidance from the points of inceptions to finalizing the report.

This study attempts to assess the role and importance of micro financing program run by Kaski District Development Committee in Nirmal Pokhari Village Development Committee. It tries to see the problems of rural poor in accessing micro financing. As organization, saving and skills are key elements in mobilization of people over the country in order to reduce the poverty; Village Development Programmes might be useful tool.

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ABSTRACT

This research focuses on microcredit program, launched in Nirmal Pokhari VDC as Village Development Programme since 2054 BS with the support of DDC Kaski and UNDP. The microcredit program aims at empowering woman, and is a recent development strategy to bring out changes in quality of life of women by focusing on self-employment, especially for those living in rural area, with a aim of reducing poverty by generating enterprises through microfinance. The overall goal of VDP is to enhance the effective participation of people in the local governance process by ensuring improved access to socio-economic service of rural poor particularly, women, Dalits and disadvantaged groups. The objective of the research was to analysis the efficacy of the project on micro finance enterprises of women.

In order to carry out objectives, the case study research was done focusing all the wards of Nirmal Pokhari VDC, Kaski by taking representative sample of the CO's members. VDP program has actually been an effective program to mobilize the people and is leading towards better life there. It is found that different groups have been formed in Nirmal Pokhari VDC Kaski. Altogether 70 women enterprises are studied. Female groups are also doing a good exercise in saving and credit mobilization. In a mixed group, both male and female, have engaged in a discussion on credit mobilization. The study shows that there is no association to the perceived benefit from program towards the age group, educational level, and ethnic groups of the participants.

The study has found that the participant women have increasing their economical income, social status, and awareness after involving in the program. The leadership of women and decision making power is also steadily increasing. The women investment and income are positively increased in each year. Most of the enterprises are using the loan in very purpose. Some of the participant are got training to development their enterprises. They are improving their living standard day by day. The investment on enterprises is increasing. Women are also utilizing time in income generating activities because of the awareness of VDP.

Micro-finance program has been a very effective tool in reducing poverty and generating enterprises. The VDP has initiated this program by taking three "Mantras" as a program motto: Organization, Saving and Skill. Moreover, it has provided credit from the Local Development Fund from for income generation

activities to meet the demand of the small loan seekers. This study concludes that women are interested in agriculture and trading enterprises rather than livestock and manufacturing enterprises. Most of the women are literate, and only a few are highly educated, who are running the enterprises. Main problem to operate the enterprises are water, transportation and market.

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ABBREVIATIONS

%	: Percentage
ADB	: Asian Development Bank
BAFIA	: Bank and Financial Act
CO	: Community Organization.
DDC	: District Development Committee
INGO	: International Non-Governmental Organization
LDF	: Local Development Fund
MCPW	: Microcredit Project for Women
MFDB	: Microfinance Development Bank
MFI	: Microfinance Institutions
NBL	: Nepal Bank Limited
NGO	: Non-Government Organizations
NPC	: National Planning Commission
NRB	: Nepal Rastra Bank
PCRW	: Production Credit for Rural Women
PDDP	: Participatory District Development Program
RMDC	: Rural Microfinance Development Centre
SFDP	: Small Farmer Development Program
SHG	: Self Help Group
UNDP	: United Nations Development Program
VDP	: Village Development Programme
WDS	: Women Development Section

CHAPTER- I

INTRODUCTION

1.1 Background of the Study

Nepal is situated between the two most emerging global economies of the world, India in the east, west, and south with an open border and china in the North. Nepal is a landlocked country and home place of natural beauty with trace of artifacts. Extra ordinary diversities and similarities can be seen here. However, economic growth 4.63% of the country has not improved substantially over time so as to overtake population growth. As the current population growth is 1.35% among them 25.16% lived in deep poverty by unequal national income distribution .Human development index of Nepal is 0.463 and poverty gap index is 5.6% in 2010 is widening day by day. Nepal is one of the developing countries in the world, and south Asia. According to world development report 2014, it has \$ 1133 GNP per capita. Most indicators reflect dismal performance on gender aspect of human development. Nepalese women are extensively involved on agriculture activities. They are involved in triple work responsibilities i.e. reproduction, household chores and employment. However, household chores and family care not considered productive jobs. Due to limited educational skill and lack of opportunism, majority of women are self-employed in manual agricultural activities in rural areas.

Basically, Nepal is male-dominated society; however, women play vital roles in family institutions in recent years in our society. Women's legal status has changed with new laws moving towards participation in political and economic sector, social, technological Legal (PESTL) sector. A large number of women are working as doctors, engineers, layers, pilots and scientists. But, another reality is that most of the Nepalese women, with limited educational skills and few formal opportunities, are primarily involved in self-employed activities for the sake of supporting their families. Most of these activities do not provide them sufficient income to reduce their poverty. Due to lack of technical knowledge and managerial skills, women do not have access to credit market resources. In this way, they are less likely to make significant improvement in their economic condition.

The importance of women participation in the development process has been growing in many countries in recent years. Consequently numerous national and international

organization has been established and carried out the program and targeted towards enabling women and creating awareness about their roles and rights.

The provision of credit is regarded as one of the potentially strongest focuses of achieving the goals. Nepalese women who comprise half of the population of the country have always been involved in national development, although they are deprived of control over economic resources such as property, income, employment, and other resources. Nepalese women are underprivileged and disadvantaged in terms of socio-economic status in comparison to their male counterparts. (Sharma, 2008:1;26) In Kaski district there limited study has been conducted yet in this issue. So this study would help to identify the gap on microfinance and women entrepreneurship under village development programme. According to population census of 2068 BS, it has population of 380527, and has occupied 2017 sq area. Pokhara sub metropolitan and Lekhnath municipality lie in this district. Also, there are 43 VDCs. Among them Nirmal Pokhari is one. It consists of population of 4729 in that there are males 2175 and 2229 females. The population growth rate of Nirmal Pokhari is 0.75, which is very lower than the district's population growth rate, that is, 2.62. VDP (Village Development Programme) is working as social mobilization for alleviation of poverty through micro finance (VDC Profile 2007).

Nepal government has lunched many programmes in rural area for economic and infrastructure development. Among them Village Development Programme (VDP) is crucial one. According to the district bulleting of Kaski 2070, V.D.P. is running in 23 VDCs in kaski district. Now the LDF at district level monitors and provide the financial resources to mobilization all VDCs in Kaski. Nirmal pokhari is the one of the VDC where the VDP is working. VDP helps people by providing funds to them for various purposes. People are organized in various groups, they are male CO (community organization), and female CO and mixed CO. CO members collect their saving and invest it as loan to generate enterprises for the member of the community organization .VDP also provides the loan to entrepreneur without any collateral. Village Development Programme gives more priority for women, *dalit* and pro-poor (DDC Bulleting Kaski, 2070).

1.2 Statement of the Problem

- In Nepal 73% people lived in rural area. Previously, most of women were not aware about the facilities provided by village development program, (VDP) Government, NGOS and INGOs. The limited sources of VDCs could not meet public and women's expectation. District bulleting of Kaski 2070 shows the VDP programme is operating in Nirmal Pokhari VDC since 1996. However, the impact of the program on women is yet to be studied. Therefore, the present study focuses on during this period, what was the situation of woman entrepreneurs and till what situation of woman entrepreneurs after lunching village's development programme and its impact on woman entrepreneur's income and saving in daily life. This is the issue of this research. In other words, this research tries to study the impact of VDP on women enterprises, fund collection, loan repayment, loan utilization, and impact of micro-credit of group members. Along with this, specifically, the research also takes into consideration: What is the situation of women enterprises in male-dominated society after the launch of Village Development Programme? Which method used by woman entrepreneurs for collection funds? What is the status of repayment of loan amount as a woman owner? What are the schools of thoughts to socio-economic impact of micro credit to different female groups? What is the role of Woman entrepreneurs Dalits, Janajatis, (Ethenic group), Brahamin and Chhetries in decision making Process? How loan mobilization by woman entrepreneurs?

1.3 Objectives of the Study

The main objective of the study is to explore the contribution of Microfinance and Women Entrepreneurship Development under Village Development Programme (with reference to Nirmal Pokhari VDC Kaski) .

Other specific objectives are as follows:

- To analyze the condition of woman Entrepreneurship in Nirmal Pokhari VDC, Kaski
- To study on funding management of Village Development Programme by woman Entrepreneurship in Nirmal Pokhari, VDC, Kaski.
- To explore the repayment status of the loan portfolio.
- To analyze the PEST impact of micro credit to different groups.
- To evaluate how efficient property utilized by Woman enterprises.

1.4 Significance of the Study

The study is significant in Nepal because Nepal government has initiated micro-credit programmers where the government agency not only organized groups of women but also provided them commercial credit. Local government has launched and promoted different programmes in coordination with different organizations to work as social mobilization that attempt to link with micro credit to community organization.

The Village Development Programme has invariably involved for different kind of people and agencies. In this way, it has faced many challenges. The impact of the programme on its intended beneficiaries depend on the qualities of its performance which in turn depends on the integration of all related factors. So through the study, the impact of programmes could be assessed and attempts could be made to rectify possible defects and strengthen these programmes. The findings may also reveal target group members' perceptions, desires and problems, the

knowledge of which could enable officials concerned to modify the programme activities accordingly.

The socio-economic situation of the population in general and women in particular, is quite grim. The approach is to provide micro credit to the poor women to enable to undertake their enterprises under their interest. The stagnant agriculture sector could achieve a boost in production if women are engaged in income generation. Their engagement will enhance their status. They will be able to participate as economically active in the mainstream development of country. On the other hand, this study is important for the researcher to fulfill the academic requirement of Master's degree.

1.5 Limitations of the Study

This study is focus on analyzing the microfinance and women enterprises under Village Development Programme with reference to with Nirmal Pokhari VDC, Kaski . It may not be suitable all the Village Development Committee. It fulfills the requirement for the Degree of Master of Business Studies. This study has delimitations as follows:

- This study is coverage on Nirmal PokhariVDC of Kaski only.
- The study has been taken into consideration only the village development programme in Nirmal Pokhari VDC since 5 years, since 2066/067 to 2070/071 B.S
- Data analysis is based on the sampling from 70 women entrepreneurs of the Nirmal pokhari VDC Kaski involved in micro enterprises.

1.6 Organization of the Study

The study is organized in different chapters and sub-chapters as given below:

The chapter I includes background, management of saving and credit for women, focus of the study, statement of the problem, objective of the study, significance of the study, delimitations of the study and organization of the study.

The chapter II consists of conceptual framework about meaning, history, trends, importance, principles, loan, savings, investment, role of different players, programs of microfinance in Nepal. It also consists of empirical studies, research articles, and dissertations. Lastly, it includes research gap.

The chapter III, the research design and its methodology has been explained. This study mainly focuses on primary data as well as secondary data, for the analysis purpose, obtained by the official records, published in journal and magazines, books and booklets published by the organizations.

The chapter IV concentrates on presentation and analysis of relevant data and applying various statistical tools are used. Major finding, tables, and graphs are also interpreted to accomplish the objective of the study.

This final chapter V is the major consideration of this study. It will list findings, conclusions, and recommendations are mentioned in this chapter.

CHAPTER-II

REVIEW OF LITERATURE

In this chapter, studies done so far on women micro-finance (Village Development Program) by many institutions, bank and researchers has been looked at attempts have been made to review of the published and unpublished reports available in different libraries concerning the topic of this research

2.1 Theoretical Review

Review of literature consists of two sections as theoretical understandings of the topic and the review of previous studies. The researcher has separately studied the theoretical foundation to conduct research as per set objectives. The previous studies are also reviewed to find out the research gap in the related issues.

Baral's (2004) "*Microfinance: Good Portfolio and Management of Delinquency*" makes some important improvements in the field of Microfinance. He argues that loan recovery rate is a measure of quality of loan. The study finds that the recovery rate of loan mobilized under different programme on Kaski is found satisfactory. He has also clarified "the term delinquency is used to imply the situation when overdue loan is remaining unpaid. In the context of Nepal, high loan recovery rate indicates that microfinance institutions do not have to face much more problem relating to delinquency". He identified two kinds of irregularities committed by both MFIs and borrowers. On the part of MFIs the irregularities were commonly found on selection of target area, identification of target group, irregularities in formation of group, mobilization of loan on the basis of securities, and emphasis of investment and recovery of loan. Similarly, following irregularities has

found from the side of borrowers such as misuse of loan, no repayment of due installment, and repayment of loan from different sources. He has suggested that the MFIs should not select the target area on the convenience of the project or employees serving for it. He has also suggested that there should be a mechanism in concerned project and institution to monitor the target group or as per the operation manual of the concerned project and institution. He suggests that the concerned project and institution should not consider only the target of investment and recovery of loan but also consider the effectiveness of the mobilized loan.

Sharma (2004), conducted the empirical work *Microfinance: A Powerful Tools for Social Transformation, its Challenges, and Principle*. He performed his study on private, public, and non-governmental institutions to assess sustainability and financial efficiency, and has focused on delivering microfinance service to the poorest of the poor. According to him, MFIs were not being able to reach the poorest of the poor due to inability of proper identification of the poor at the lack of commitment and clear vision of their action. They were suffering from the problem such as inadequacy of resources, inappropriate regulations, lost of confidence of depositors, narrow level and area of operation, excessive overhead and ineffectiveness of activities. In addition to these, peace and security situation of the country, strategic planning, operation cost and interest rate, delinquency management etc. are equally challenging for its sustainability.

He has suggested that MFIs should need to enter in a new paradigm of financial market and develop business planning practice and efficient management of human resources with in the situation. He has further suggested that strategic approach should be adopted in order to address management challenges, controlling and monitoring mechanism, effort to

link formal and informal sector involved in micro-financing programme, and flexibility in financial management regulation.

Pradhan and Shrestha (2004), in their research, *The Microfinance and Women in Nepal*, concluded that most of the MFIs are facing the serious problem of sustainability due to high administrative and overhead cost, heavy service delivery cost, absence of self-regularity mechanism and fully committed professionalism. They further hints that the role of the central bank in microfinance development is still important in Nepal where private sector institutions are just involving. They have mention that many activities have to be coordinated new skill and technology should be added, and micro-credit programme should be expanded to reduce the role of poverty.

Sharma (2007) conducted a study on *Microfinance and Women Empowerment*. His paper examines effect of women's participation in group-based microcredit programs on a large set of qualitative responses to questions that characterize women's autonomy and gender relations within the household. The data were taken from a special survey carried out in hill and Terai in 2004-2006 of Nepal. The paper analyzes women's involvement in decision making, changes in self-confidence, women's status in gender equity, changes in social and political participation, changes in control over income, changes in awareness of social issues and problems, and family relationships and domestic violence. The concluded similar changes in making decision were noticed in both hills and Terai. There is a significant change in self-confidence of women after the program. Ecologically, hills belt showed relatively higher proportion of men's involvement in cooking as compared to Terai, but in childcare, fetching water, washing clothes, cleaning house and utensils, men's involvement is relatively higher in Terai belt than the men in hills are. It also shows that there is a significant change in social and political

participation of women after the program. MFI program has substantial impact on Terai women's income control as compared to hills. Terai shows a relatively greater change in family relationship and domestic violence.

Sharma (2012), conducted a study, *Micro-Finance Practices and their Sustainability in Nepal*. Main objectives were to assess rural poverty alleviation efforts, policies and programs initiated in Nepal through micro-finance to analyze the role of the micro-finance in women empowerment, and to identify the problems of micro-finance in Nepal in general and Western and Central Region in particular. His study found that micro-finance leads to social & economic changes in the borrowers after participating in the program. Women empowerment should positive change in decision making, change in occupational structure, participating in social activities, gender equity, high level of self-confidence, awareness in social issue and control of income. He recommends that the government should formulate a national policy of micro-finance setting the vision, objectives, strategies, and specifying implementation modalities to direct the micro-finance program to accomplish the stipulated objective.

2.2 Research Related Reviews

This chapter includes review of major thesis or dissertations, which are conducted in Nepal in the topic of micro finance and Micro credit. It is consulted the library of Prithvi Narayan Campus for the study of thesis or dissertations related to micro finance.

There are very limited studies about the effectiveness of microcredit program in Kaski district. Available limited studies in this subject cannot examine the situation of women enterprises, effective utilization of loan, repayment status of loan and impact of credit in different groups of the village development program. This study is important for fulfilling the

gap in current situation of people and organizations of micro credit programs. The importance of the study is also to identify the present situation of micro credit program in Kaski district and to suggest feedback of those cooperatives. It also put forward some guidelines to micro credit groups in future.

Acharya's (2001) study "Impact of Small Farmers Development Project at Kahun-Bharam of Kaski District in Western Nepal", emphasized on the analysis of the target and actual performance of SEDP loan disbursement, study of the changes in level of income of small farmers in the project area and study of the SFDP loan recovery position. His study shows that SEDF credit was effective to raise the firm income in rural area. Both the target of loan repayment as well as the actual repayment was increased. Furthermore, this study shows that there was a positive relationship between the loans and various activities of the farmers.

Gyawali (2003) in *Micro Credit Project for Women in Pokhara* concentrated on the performance evaluation of NGOs. His study tried to investigate how far NGOs have applied project implementation procedures and how they have selected the site, involved target women and formed women group. Regarding the activities of micro credit project for women (MPCW) he finds NGO has successfully imported overall idea about MCPW project to participating women during the introducing meeting. 71% participating women did not accept conflict among group member, the participation rate of one member, from a family is 95%, 75% participating women are involving in the group from same locality. So NGOs formed women group as per set criteria MCPW guide.

In "*Small Farmer Development Project in Parbhat District*".

Poudel (2006) found out whether the loan investment of the project has been properly utilized or not and in which sector loan has been mobilized. He concluded that project has provided loan for different sectors cereal

crop, cash crop, livestock, bio-gas, cottage industry, horticulture etc. The project has invested from FY 2056/2057 to FY 061/2062 Rs. 23.87 million in various sectors during the study period. Out of 152 farmers 41 (26.97 %) have used for the very purpose of the loan and 80 farmers have misused it. Among the 121 farmers 40 farmers have increased their income by undertaking the various purposes and 81 have not able to increase their income.

Acharya (2007) in *Impact of Microfinance* explores the role of microcredit program for women of Bhadaure Tamagi VDC Kaski. He analyzed the position of existing credit; analyzed the relationship between investment and income; measured the perception of users group towards the program; and assess the effect of microcredit program on living standard of the people. She found that the overall impact of microcredit program for women's earning beneficiaries and living standard is positive. It has positive impact on clothing and sheltering facility after the intervention of the program. The condition of loan recovery has a positive impact up on the regularity of loan payment. Among the sample women, 4% could not repay both the principal and interest, 28% could repay only interest and not principal and 18% could repay only principal and not interest regular. The main sectors of taking loan were poultry farming, buffalo keeping, retail business, and goat keeping

Aryal (2007) has examined activities and effectiveness of rural development program *Microfinance under Rural Development program*, and the study carried out the detail study of rural development program in Khilung Deurali VDC of Syangaja. The specific objectives of the research were to know the activities operated under rural development program; to analyze the mode of loan disbursement, repayment, outstanding and overdue; to analyze the state of saving, deposit and its mobilization in terms of loan disbursement; to find out the problems

faced by the women in obtaining the loan. He concludes that the program has made positive impact of the women living standard by generating employment and increasing productivity. Most of the women's income is sufficient for one year living or less. The performance of the project in terms of achievement of loan disbursement and recovery has been found very well in study period. So, the repayment of loan was very satisfactory in the following years. It was 100 percent successful. The identification encouragement and training of local leadership saving and its mobilization, loan disbursement and its recovery should be a basic objective in any program.

Poudel, (2007) conducted the study on "*Microcredit in Leknath Municipality* to assess microcredit phenomenon of Paschimanchal Grameen Bikas Bank in Leknath Municipality. The specific objectives of this study were: to identify the sectors and types of investment on microcredit; to study the role of microcredit in employment generation; to study the state of microcredit in terms of distribution, repayment and investment sustainability; to study the fruitfulness of microcredit in terms of income generation pursuing poverty alleviation; to study the bank's performance on target group identification and accessibility of microcredit to the target group. With this study he conclude that investments were mainly of three types i.e. investment of loan to support existing business/ occupation, expenditure. Out of 97 new employment, the highest contribution in new employment generation was from small business and lowest was from animal keeping sector. The highest amount of loan was borrowed for the purpose of small business. It is also seemed that investment of the bank loan to the members who have existing business/ occupation is not fruitful for poverty alleviation. It is also proved that the performance of bank to identify target group is also poor.

In *Micro Credit Program for Women* Baral (2012) tried to analyze the position of existing credit, the relationship between investment and income, the effect of training on standard of living of the people, the perception of user groups towards the program and the financial situation of the program. The study was carried out in Prithvi Narayan municipality covering all 18 wards. Deploying the descriptive, cross-sectional, and analytical approach, the study found that the participant women have significantly increased their economical income, social status, and awareness after involving the program. The value of investment and saving are positively increased in each year. The study shows that there no association to the perceived benefit from the program towards the age group, educational level and ethic group of the participants. The result of the investment found to be positive upon the earning of the respondent. The study shows that most respondent has repaid loan and interest in due time and majority of the participant has utilized their investment properly. He concluded that the women empowerment showed positive change specially involvement in decision-making, participating in social activities, gender equality, awareness in social issue and control of income.

Thapa (2013) in *Impact of Microfinance on Women* analyzed saving and its mobilization pattern of women, explore mode of loan, loan disbursement and repayment practice, the relationship between investment and income, and in between loan disbursement and recovery and assess the impact on the poorest of the poor women's financial condition. His study shows that the women of this municipality are unprivileged and low socio-economically background and poverty among the women population is high. This study focuses only activities of saving (deposit), loan disbursement and its recovery as well as impact on poor women etc. In the GBB program saving and its mobilization and

skill enhancement are the main instruments to raise the economic growth and human resource development. GBB is actively involved in saving programs of women. Loan is disbursed in different sectors and GBB is still focusing more on loan disbursement to poor women. It shows that women believe in loan and interested to invest that loan in profitable sector. The status of loan investment and income of women is found satisfactory and they are earning slowly higher with involvement of GBB programs. Instead of this, business, which is running by taking loan, is found running satisfactorily. Poor women are found more and some of them have high confidence on standing themselves as successful entrepreneurs in future. Majority of women believe that involvement in GBB program initiates to increase their living standard. The overall study shows that the program has made positive impact on the women living standard by generating employment and increasing productivity. The most important and effective program is to the basis to uplift the economic condition of rural women.

Not so much profound research is found regarding the relationship between microfinance and women enterprises. Though there are some theoretical thoughts about the subject, field research and surveys have rarely been done, especially in Nirmal Pokhari VDC.

As the literature review, both theoretical and field related reviews, shows there are various studies has been done in the topic of micro credit/finance program. They are focusing in the site of women empowerment in micro finance but they are not studying about women enterprises through micro finance. All of the above research study are identified about effectiveness of micro credit /finance program in some topics and areas in other district in Nepal.

However this study is related micro credit program of Nirmal Pokhari VDC in Kaski district. The total population of this VDC according to

census 2068 is 4729 among them 2575 female and 2154 male. The program covered 928 household among 1068 household. Among them 703 member of VDP are women. So here is studying women enterprises through micro finance who are taking loan from VDP. There are 332 female member are taking loan for enterprises in this Nirmal Pokhari VDC. There are Braman, Chhetri, Thakuri, Sannami, Newar, Rai, Magar, Damai, Kami, Sharki, Sunar and Gharti living in this study area. The main economic source of this village is agriculture and it famous for oranges.

CHAPTER III

RESEARCH METHODOLOGY

The main objective of the study was to analyze impact of microfinance on women in Nirmal Pokhari under VDP. This study aims to recommend necessary suggestions to achieve the targeted objectives. Research methodology is the most important part of the study. This chapter has been divided in to six sections: research design, study area, population and sample, nature and sources of data, data collection techniques, data analysis.

3.1 Research Design

A research design is a plan for the collection and analysis of data. It is an organized approach and not a collection of loose, unrelated parts. The research design serves instruments to be utilized and the sampling plan to be followed. It presents residues of guide posts to enable to researcher to progress in the right direction in order to achieve goal. The design may be a specific presentation of the various steps in the research process. The steps include the selection of a research problem, conceptual clarity, and methodology, survey of literature and documentation, bibliography, data collection, interpretation, Data presentation and Analysis, and report writing.

To conduct this study analytical and descriptive approach has been adopted. Analytical approach has been utilized mainly to analyze the relationship between income, investment and other variables. Descriptive approach has been used mainly for conceptualization of the research objectives and research problem of the study.

3.2 Study Area

This study area was limited within VDP in Nirmal Pokhari VDC. The sample was selected from groups of Women. The study covers only five years of data. This study was analyzed on the basis of the performance of participating people from microenterprise groups.

3.3 Population and Sample

Population refers to the entire group of peoples, events, or things of interest that the researcher wishes to investigate. A sample is a collection of items or elements from a population. Hence, a sample is only a portion of subset of the population. It comprises some observation selected from the population. The 20 COs among 38 COs of VDP with in Nirmal Pokhari VDC was considered as the size of the population. This study covers some sample women members for the purpose of study because of the limitation of area, budget and time. Only 70 women have been selected as sample for this study using a random as well as judgmental sampling method.

3.4 Nature and Sources of Data

This study was mainly based on primary data. These primary data were both qualitative as well as quantitative. Secondary data used in this study have been collected from different sources such as:

- Various research studies, dissertation, and article related to the study.
- Annual reports of VDP.

3.5 Data Collection Techniques

This study was mainly based on primary data. Primary data were collected from the different primary data collection techniques.

(a) Primary Data:

Primary data were collected from the field using:

1. Questionnaire

Questionnaire was used to get qualitative information. But, some important quantitative information was also collected the respondents of questionnaire survey are the sample numbers and group managers of the program.

2. Personal Interview

This is also called direct interview. It was used to collect the information related to investment, credit, saving interest collection, repayment rate and so on.

3. Field Observation

In this technique direct observation on field was done. Women's condition about economy and other facilities were considered.

3.6 Data Processing and Analysis

The available data have been edited, classified, and tabulated in appropriate form. Processing of data have been done by the computer using Microsoft excel.

Analysis was the careful study of available facts so that one can understand and draw conclusion on the basis of established principles and sound logic. Various analysis tools were used. Description as well as statistical methods are such as percentage and bar diagram were used wherever felt necessary. Other tools of analysis such charts and graphs have chiefly been used.

CHAPTER IV

DATA PRESENTATION AND ANALYSIS

4.1 Data Presentation and Analysis

This chapter attempts to analyze the information received from the questionnaires, observations, case study, field survey, and informal discussions with women. Especially, analysis process and contents are determined as per set of objectives for the study. It consists of savings, investments, repayment pattern of loan, income from loan, socio economic impact of micro credit, utilization of loan, decision-making, consumption, health, education, changes in custom and society.

4.1.1 Nature of Women Enterprises

Table: 4.1

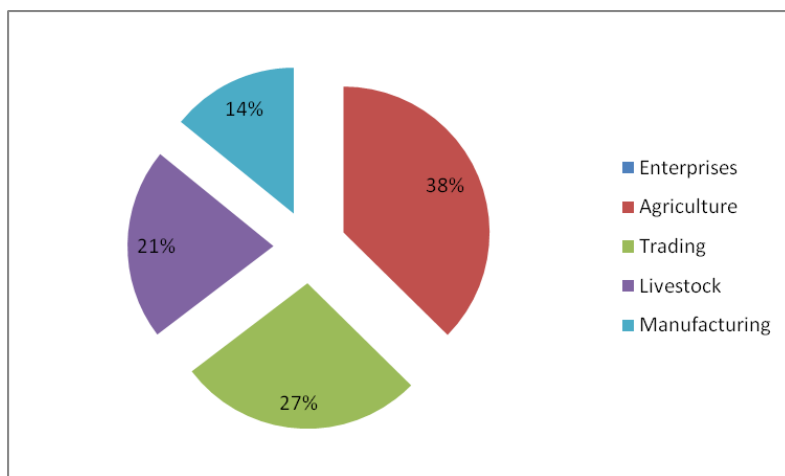
Nature of Women Enterprises

S no	Enterprises	No of Enterprises	Percentage (%)
1	Agriculture	26	37.14
2	Trading	19	.26.36
3	Livestock	15	21.28
4	Manufacturing	10	14..32
Total		70	100

Source: Field Survey 2071

The Table 4.1 and figure 4.1 show that enterprises of sample taken, among them 37.14% of agriculture, 26.36 % of trading, 21.28% of livestock and 14.32 % of manufacturing enterprises are found.

Figure: 4.1
Nature of Women Enterprises



4.1.2 Sector Wise Loan Investment in Years

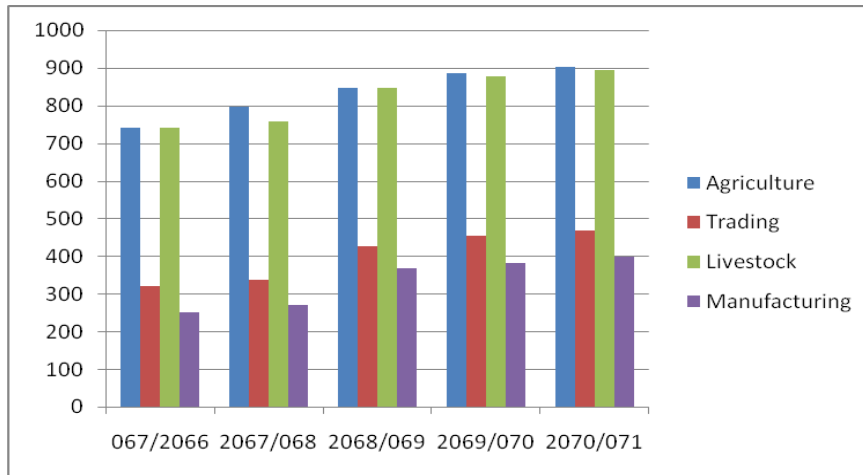
Table: 4.2 Sector Wise Loan Investments in Different Years

(Rs.in Thousand)

ON NS.	Year→ Investment Sector ↓	2066/067	2067/068	2068/069	2069/070	2070/071	Total	Percentage (%)
1	Agriculture	740	797	846	886	902	4171	34.85
2	Trading	321	338	427	453	469	2008	17.09
3	Livestock	742	759	848	877	893	4119	34.06
4	Manufacturing	252	269	368	383	399	1671	14.05
Total		2055	2163	2489	2599	2663	11969	

Source: Field Survey 2070

Figure: 4.2
Sector Wise Loan Investment in Different Years



The table 4.2 and bar diagram 4.2 show that out of total investment of loan, 34.85% in agriculture, 17.09 % in trading, 34.06 % in livestock and 14.05 % in manufacturing are being made. Similarly, the total investment of Rs. 11969 thousand has been invested in different years 2065/066 to 2069/070 respectively. The table 4.2 shows that highest investment in agriculture and lowest amount investment in manufacturing enterprises. According to diagram, the highest investments have been made on agriculture and livestock. These two fields have got the foremost importance in terms of investment.

4.1.3 Loan Disbursements

Table: 4.3

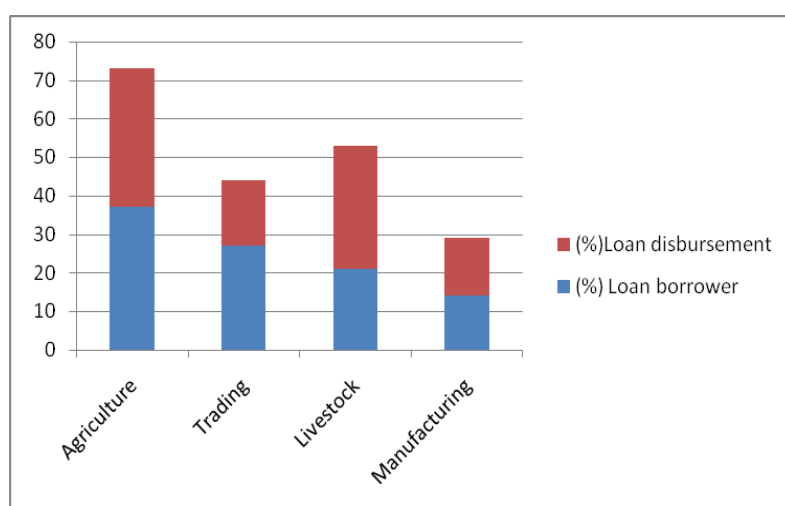
Loan Disbursement to the Borrowers

S no	Enterprises	No of borrowers	(%) Loan borrower	Loan disbursement	(%)Loan disbursement
1	Agriculture	26	37.14	4171	34.85
2	Trading	19	27.14	2008	16.78
3	Livestock	15	21.14	4119	34.41
4	Manufacturing	10	14.29	1671	13.96
Total		70	100	11969	100

Source: Field Survey, 2071

Figure: 4.3

Loan Disbursement to the Borrowers



The table 4.3 and Figure. 4.3 shows that out of 70 borrowers sample survey, 37 % women received loan in agriculture, 27% women received loan in trading, 21 % women received loan in livestock and 14 % women received loan in manufacturing enterprises. We can see from the above

table that Rs. 11536 thousand received loan and invested 34.85% in agriculture, 16.78 % in trading, 34.41 % in livestock, and 13.96 % in manufacturing enterprises. The figure shows that higher loan invested in agriculture and lower in manufacturing enter

4.1.4 Loan Amount to the Borrowers

Table: 4.4

Loan Amount and Borrowers

S no	Loan Amount	No of Borrowers	% of Borrower
1	0-10,000	4	5.71
2	10,000 – 20,000	8	11.43
3	20,000 – 30,000	14	20
4	30,000 – 40,000	12	17.14
5	40,000 – 50,000	12	17.14
6	50,000 – 60,000	9	12.86
7	60,000 – 70,000	5	7.14
8	70,000 above	6	8.57
Total		70	100

Source: Field Survey 2071

Figure: 4.4

Loan Amount and Borrowers

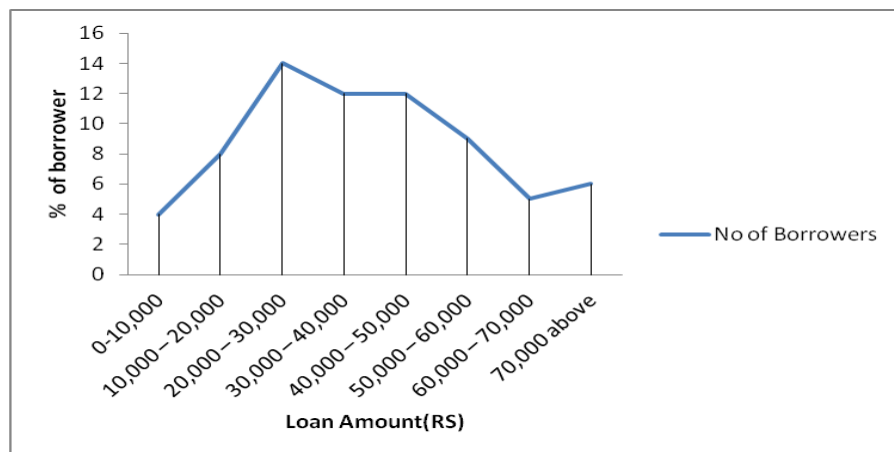


Table and Figure: 4.4 show the scenario of loan amount and the percentage of the total borrowers. Out of 70 sample taken women, higher 20 % women borrower are in the range of 20 to 30 thousand and lower 5.71 % borrower are in the range of 0 to 10 thousand. While borrowing loan lowest percentage that is 5.71 % and 8.57 % is in borrowing 0-10,000 and above 70,000 respectively. Most of the women borrowed loan in the range of 20-50 thousands. This shows women tend to borrow mid range of loan, neither too low nor too high range of loan.

4.1.5 Age Structure of Sample Women

Table: 4.5

Age Structure of Sample Women

S no	Age	High Beneficial	Low Beneficial	Total
1	20-30	5	4	9
2	30-40	16	10	26
3	40-50	11	5	16
4	50-60	6	4	10
5	60 above	7	7	9

Source: Field Survey 2071

The Table 4.5 depicts different age structure of married women. Among them, higher 26 women are benefited in the age group of 30 to 40 years. It also found that lower 9 women are benefited in the age group of 20 to 30 and above 60.

4.1.6 Level of Education, Ethnic, and Utilization of Loan

Table: 4.6

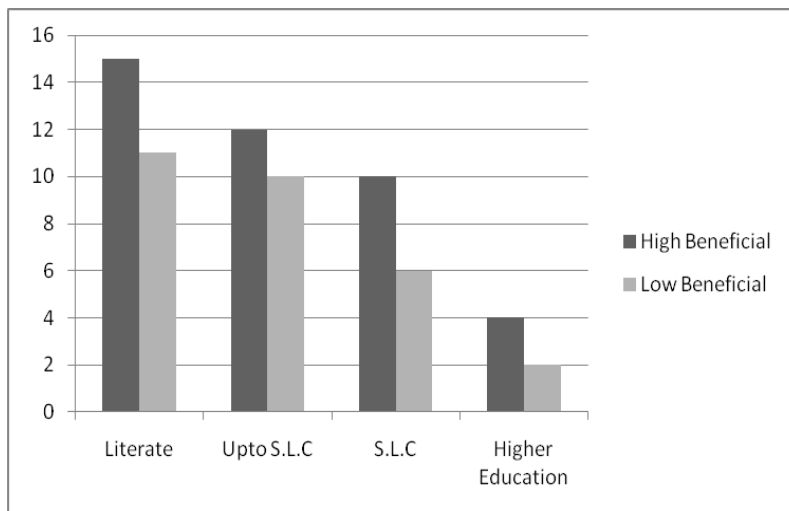
Educational Level of Sampled Women

S no	Educational level	High Beneficial	Low Beneficial	Total
1	Literate	15	11	26
2	Up to S.L.C	12	10	22
3	S.L.C	10	6	16
4	Higher Education	4	2	6
	Total	42	29	70

Source: Field Survey 2071

Figure: 4.5

Educational Level of Sample Women



So far literacy information is concerned, table and Figure 4.5 shows, among 70 women of sampling. 26 women are literate, which is the highest number; few women that are 6 women have high education. It shows that 26 women are literate, 22 women have education up to S.L.C., 16 women have passed SLC level and 6 women have got higher

education. Most of the women only have general type of education; they are just literate.

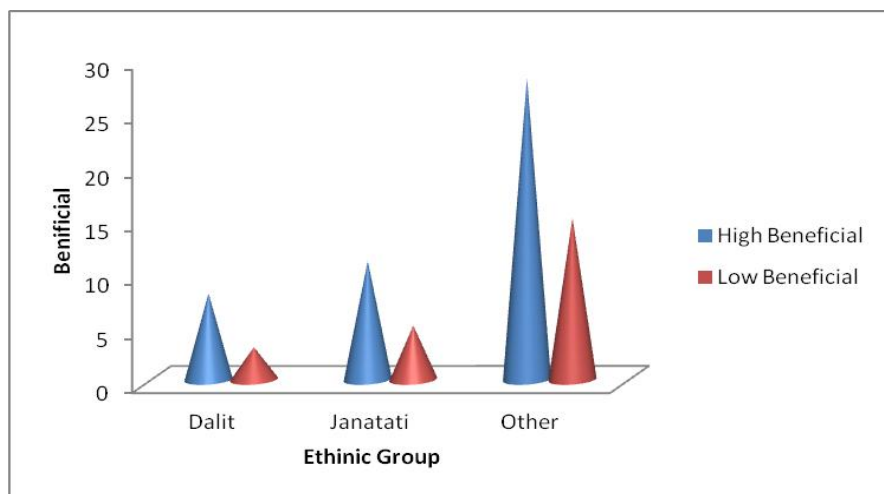
Ethnic Group

Table: 4.7
Ethnic Group

S. no	Ethnic Group	High Beneficial	Low Beneficial	Total
1	Dalit	8	3	11
2	Janajati	11	5	16
3	Other	28	15	43
	Total	47	23	70

Source: Field Survey 2071

Figure: 4.6
Ethnic Group



The above table 4.7 and bar graph 4.6 shows the ethnic groups in three categories. They are Dalit, Janajati, and other. There are 43 women are Other, 16 women are Janajati and 11 are Dalit.

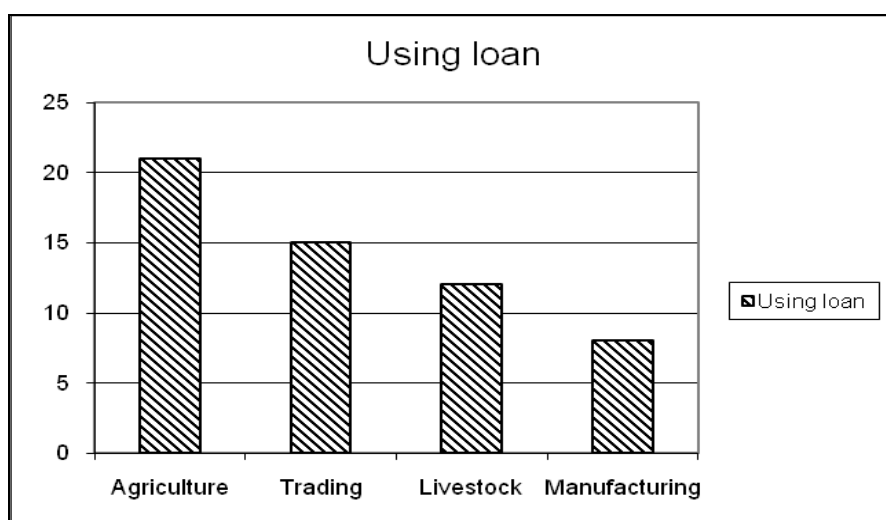
Utilization of Loan

Table: 4.8
Utilization of Loan

S no		Using loan	Misusing Loan	Total
1	Agriculture	21	5	26
2	Trading	15	4	19
3	Livestock	12	3	15
4	Manufacturing	8	2	10
	Total	56	14	70

Source: Field Survey, 2071

Figure: 4.7
Utilization of Loan



According to above table 4.8 and figure, 4.7 among 26 women involved in agriculture, 21 women are using the loan in various purposes and 5 women are misusing the loan. Among 19 women enterprises of trading, 15 are using the loan various purposes, and 4 are misusing the loan. Among 15 women enterprises of livestock, 12 are using loan very

purpose and 3 are misusing loan. Among 10 women enterprises of manufacturing 8 are using loan very purpose and 2 are misusing the loan.

4.1.7 Income Status

Table: 4.9

Income Status of Loan Members ()

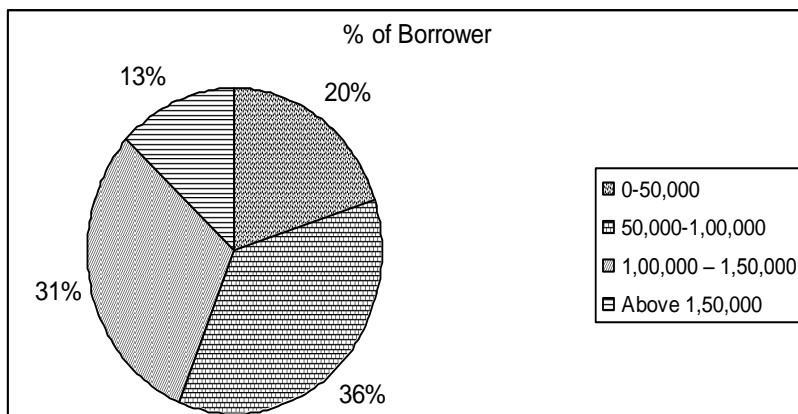
S no	Income	No of Borrowers	% of Borrower
1	0-50,000	14	20
2	50,000-1,00,000	25	36
3	1,00,000 – 1,50,000	22	31
4	Above 1,50,000	9	13
Total		70	100

Comment [ROSE1]: income ke maa ru saya ..
hajaar .????

Source: Field Survey, 2071

Figure: 4.8

Income Status of Loan Members



The table 4.9 and figure 4.8 represent the income status of loan borrower. Out of 70 women, 20 % earn 0-50000, 36 % earn 50000 to 100000, 31 % earn 100000 to 150000 and 13 % earn above 150000 per year.

4.1.8 Changes in Income Level

Table: 4.10

Enterprises Changes in Income Level

S no	Enterprises	No of Borrower	Net income Before Programme	Net income After Programme	Income Increase
1	Agriculture	26	768	1040	202
2	Trading	19	684	844	160
3	Livestock	15	540	712	172
4	Manufacturing	10	280	394	114

Source: Field Survey, 2071

The table 4.11 shows that the income affects after lunching the VDP has been positively increase in their income. It is so because of investment of the loan to their enterprises and expiation of business. According to the table, investment in agriculture seems to be yielding more income increment than in other enterprises. After agriculture, income increment involves in livestock's, which has increased by 172. Trading and manufacturing seems to be giving less income than other two enterprises.

4.1.9 Enterprises Training

Table: 4.11

Enterprises Training Programme

S no	Enterprises	No of Borrowers	Trainee People	%
1	Agriculture	26	12	50
2	Trading	19	4	17
3	Livestock	15	6	25
4	Manufacturing	10	2	8
Total		70	24	100

Source: Field Survey, 2071

The Table no 4.11 shows the Enterprises training program of VDP is providing various types of training to their member for developing their enterprises. Mainly, it provides business awareness training. Among 70 of women, 50 % get training in agriculture, 17 % get training in trading, 25 % get training in livestock, and 8 % get training in manufacturing enterprises.

4.1.10 Facility of Toilet, Biogas, and Drinking Water

Table: 4.12

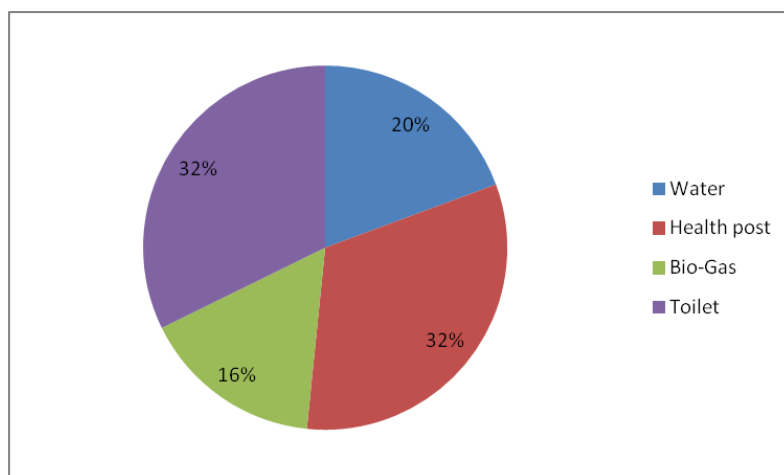
Facility of Toilet, Biogas, and Drinking Water

S no	Facilities	No of facilitated	%
1	Water	42	60
2	Health post	70	100
3	Bio-Gas	35	50
4	Toilet	70	100

Source: Field Survey, 2071

Figure: 4.9

Has Facility of Toilet, Biogas & Drinking Water



According to above table 4.12 and pie chart 4.9 depicted that, 60 % have water facility, 100 % have health post facility, 50% have bio-gas facility

and 100 % have toilet facility in sample women of 70 in Nirmal pokhari V.D.C. It shows that people have good facility of toilet and health post and poor facility in water resources and bio- gas.

4.1.11 Development of Women Enterprises

Table: 4.13

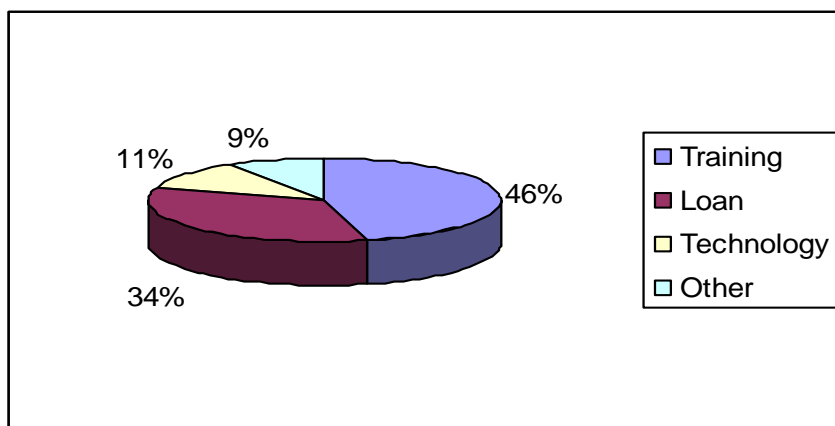
Priority Given to Develop the Women Enterprises

S no	Particular	No of Enterprises	%
1	Training	32	45.71
2	Loan	24	34.28
3	Technology	8	11.43
4	Other	6	8.58
Total		70	100

Source: Field Survey, 2071

Figure: 4.10

Priority Given to Develop the Women Enterprises



The table 4.13 fig. 4.10 shows, out of 70 women, 45.71 % women give priority in training, 34.28 % give priority in loan, 11.43 % gives priority in technology, and 8.58 % gives priority in other to develop the women

enterprises. According figures, high priority is given on training and loan for women.

4.1.11 Role of Operating Enterprises & Decision Making

Table: 4.14

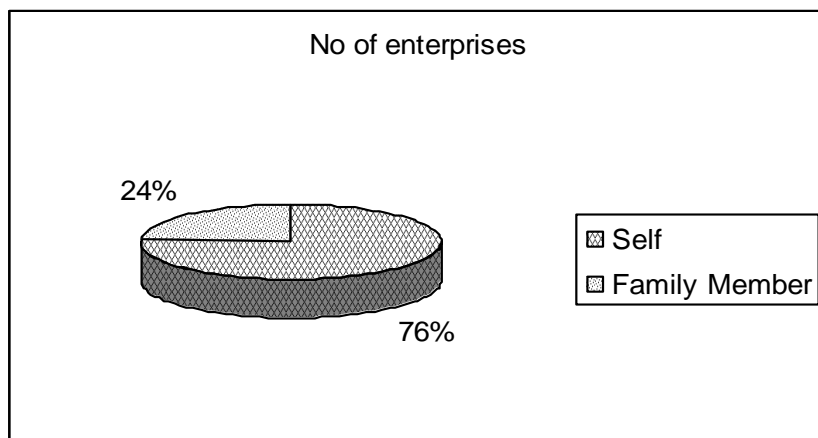
Main Role of Operating Enterprise and Decision Making

S no	Particular	No of Enterprises	%
1	Self	53	75.71
2	Family Member	17	24.29
	Total	70	100

Source: Field Survey, 2071

Figure: 4.11

Main Role of Operating Enterprise and Decision Making



The above Table 4.14 and pie chart no. 4.11 show among 70 women, 24 % operational work is performed by family members, and 76 % is operated by women themselves. That means, in these women enterprises, most of the operational work is performed by women themselves. It shows that program has helped develop women enterprises through

microfinance by supporting loan, training, and technology and other. The women are found empowered.

4.1.12 Problem Face by Women Enterprises

Table: 4.15

Problem of Women Enterprises According to Observed Report

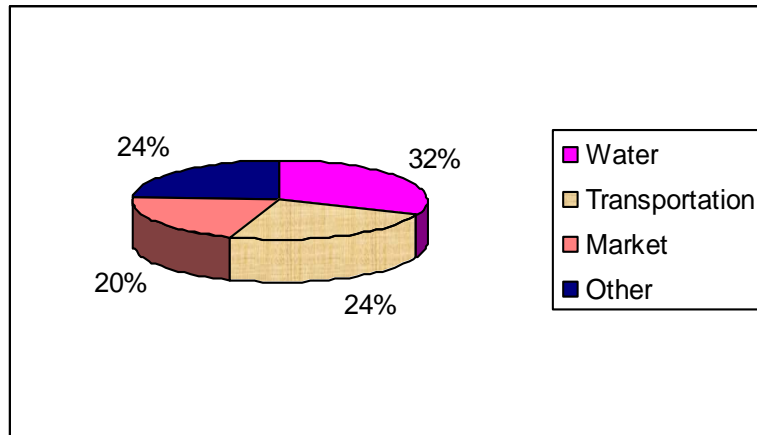
S no	Particular	No of Enterprises	%
1	Water	22	31.42
2	Transportation	17	24.29
3	Market	14	20.00
4	Other	17	24.29
Total		70	100

Source: Field Survey, 2071

The table no. 4.15 and pie chart no 4.11 show that, the main problem faced by women enterprises in Nirmal Pokhari, Kaski. They face scarcity of water resources for agriculture and life stock. The table shows that 31.42 % enterprises have problem of water, 24.29 % have problem of transportation, 20.00 % have problem of market and 24.29 % have problem. All the problems lack of water resources, transportation, and market seems to be the key hindrances in the upliftment of the women enterprises in Nirmal Bokhara.

Figure: 4.12

Problem of Women Enterprises According to Observed Report



4.1.16 Repayment of Loan and Participation on VDC training program

Table: 4.16

Repayment Status of Loan

S no	Particular	No of Enterprises	%
1	Timely Payment	64	91.43
2	Late Payment	6	8.57
	Total	70	100

Source: Field Survey 2071

The above table No.4.16 and figure No.4.13 Show that the satisfactory result of repayment of loan payment status. 91.43 % of loan takers are paying timely and 8.57% of loan takers delay paying the loan back. It shows that the recovery of loan status is good.

Figure: 4.16
Repayment Status of Loan

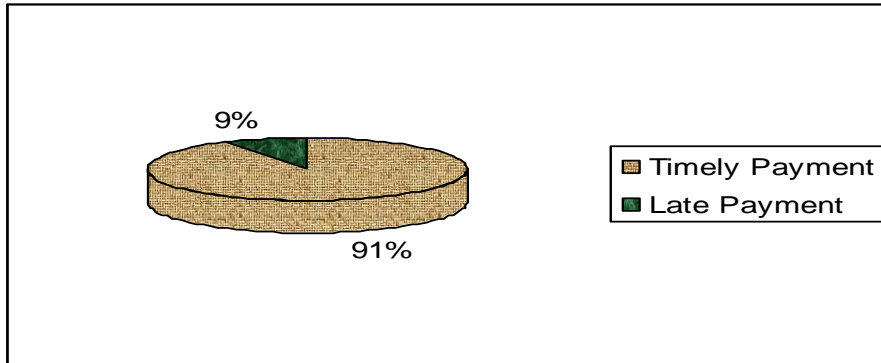
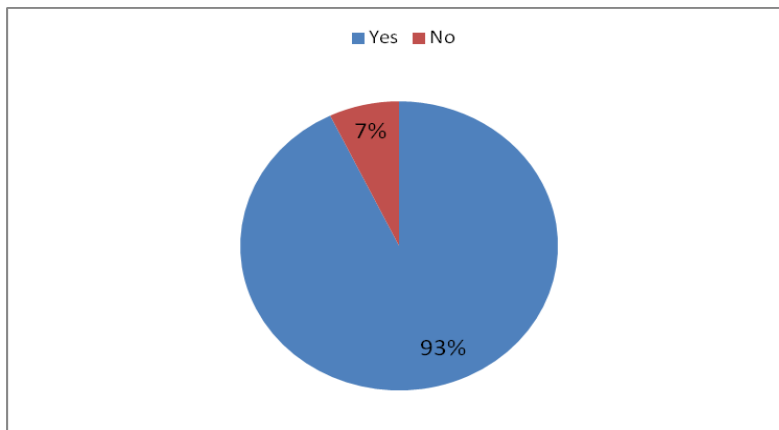


Table: 4.17
Participated in VDC Training Program

stnednopseR	seY	oN
1-70	65	5

Source: Field Survey, 2071

Figure: 4.17
Participated in VDC Programme Training



According to the Table 4.17 and Figure 4.17, 70 out of 65 women participated in VDC training programme and rest of the women did not participate in training. The division can be shown in the above pie chart.

4.2 The Major Findings of the Study

The major findings of the overall study of Village Development Program in Nirmal Pokhari, Kaski are as follows:

Enterprises of sample taken, among them 38% of agriculture, 27 % of trading, 21% of livestock and 14 % of manufacturing enterprises are found.

Total investment of loan, 35% in agriculture, 17 % in trading, 34 % in livestock and 14 % in manufacturing are being made. Similarly the total investment of Rs. 11969 thousand is made in different years of 2069/70 2065/066 respectively. Out of 70 borrowers sample survey, 37.14 % women received loan in agriculture, 27.14% women received loan in trading, 21.43 % women received loan in livestock and 14.29 % women received loan in manufacturing enterprises. Rs. 11536 thousand was the received loan and invested 34.85% in agriculture, 16.78 % in trading, 34.41 % in livestock and 13.96 % in manufacturing enterprises.

Scenario of loan amount and the percentage of the total borrowers seems to be encouraging Out of 70 sample taken women, higher 20 % women borrower are in the range of 20 to 30 thousand and lower 5.71 % borrower are in the range of 0 to 10 thousand. D Similarly, among the women, 26 women are benefited in the age group of 30 to 40 years. It also found that 9 women are benefited in each age group of 20 to 30 and above 60.

Among 70 women 26 women are literate, and a few 6 women have high education. It shows that 26 women are literate, 22 women have education up to S.L.C. 16 have passed S.L.C and 6 women have higher education. Three ethnic groups are Dalit, Janajati, and other. There are 43 women besides ethnic women. 16 women are Janajati and 11 are Dalit. 26 women

are involved on agriculture, 21 women are using the loan in vary purpose and 5 women are misusing the loan. Among 19 women enterprises of trading 15 are using the loan vary purpose and 4 are misusing the loan. Among 15 women enterprises of livestock 12 are using loan on various purpose and 3 are misusing loan. Among 10 women enterprises of manufacturing, 8 are using loan very purpose and 2 are misusing the loan.

Income status of loan taker women is also quite moderate Out of 70 sample, women 20 % earn 0-50000, 36 % earn 50000 to 100000, 31 % earn 100000 to 150000, and 13 % earn above 150000 per year. The income has been affected positively after launching VDP and it has increased their income. Investment of the loan to their enterprises and of business seems encouraging The Enterprises training program of VDP is providing various types of training to their member for developing their enterprises. Mainly, it provides business awareness training. Among 70 of sample women 50 % get training in agriculture, 17 % get training in trading, 25 % get training in livestock and 8 % get training in manufacturing enterprises. Regarding facility, the research shows that 60 % have water facility, 100 % have health post facility, 50% have bio-gas facility and 100 % have toilet facility in sample women of 70 in Nirmal pokhari V.D.C. It shows that people have good facility of toilet and health post and poor facility in water resources and bio- gas. This field research shows the enterprises are mainly operated women. 24 % enterprises are operated by family members and 76 % by women themselves. It shows that program is supporting to developed women enterprises through micro finance by supporting loan, training, and technology and other. The women are found empowered. The main problems faced by women enterprises in Nirmal Pokhari Kaski are water resources for agriculture and life stock. The table shows that 31 %

enterprises have problem of water, 24% have problem of transportation, 20% have problem of market and 24 % have problem of other among out of 70 sample women.

It shows satisfactory result of repayment of loan payment status. 91 % of loan takers are paying timely and 9% of loan takers are delaying the payment. It shows that the recovery of loan status is good.

CHAPTER V

SUMMARY, CONCLUSION AND SUGGESTIONS

5.1 Summary

Half of Nepal population is covered by women. However, they are backward socially, economically and politically also. The economic condition of women is very poor. Majority of women are illiterate and engaged in agriculture for their livelihood. This scenario does not show a good condition for development of the country as more than half of the population in poverty and backward. Women are important source of energy for developing their society and building enterprises in rural areas. It helps them to be self-employed actively participating in income generating activities by investing through microfinance. In recent years it has been realized of the important of women's participation in developing process. So numbers of NGO and INGO are working with women for achieving the goal of poverty alleviation.

The microcredit program aims at empowering woman, and is a recent development strategy to bring out changes in quality of life of women. It also focuses on self-employment, especially for those living in rural area, with a aim of reducing poverty by generating enterprises through microfinance. The strategy has adopted the poverty alleviation by providing credit, technological assistance, training, and other services of awareness in-group. This microcredit program is launched in Nirmal Pokhari VDC as Village Development Programme since 2054 BS with the support of DDC Kaski and UNDP. The overall goal of VDP is to enhance the effective participation of people in the local governance process by ensuring improved access to socio-economic service of rural poor particularly, women, Dalits and disadvantaged groups. VDP provides link between capacity building at the grass roots level and

central government deliberations on local governance policies and the provision of services to the rural people.

This program aims at reducing poverty by taking three Mantras: organization, saving and skill development strategies. Kaski is one of the leading districts in social mobilization. Nirmal Pokhari is one of the 43 VDCs in Kaski District where this poverty reduction program had been launched fourteen years before. Micro-finance has been a major means of mobilization of local people's saving. However, some fund was also allocated from the Local Development Fund.

The programme has been launched in all 9 wards of Nirmal Pokhari VDC. The objectives of this study are: to analyze the situation of women enterprises; to explore the repayment status of loan; to analyze the socio-economic impact of the micro credit to different groups and; to evaluate the effective utilization of loan amount in Nirmal Pokharai VDC, Kaski.

In order to carry out objectives, the research was done focusing all the wards of Nirmal Pokhari VDC, Kaski by taking representative sample of the CO's members. VDP programme has actually been an effective programme to mobilize the people and is leading towards better life there. It is found that different groups have been formed in Nirmal Pokhari VDC Kaski. Female groups are also doing a good exercise in saving and credit mobilization. In a mixed group, both male and female, have engaged in a discussion on credit mobilization. The study shows that there is no association to the perceived benefit from program towards the age group, educational level, and ethnic groups of the participants.

This study was conducted on the investment of the loan by women enterprises in various sectors such as agriculture, trading, life stock and manufacturing enterprises. Vegetable farming, orange firm, coffee planting, potato farming, tomato farming etc are taken as sample in

agriculture sector. Grocery shop, teashop, fancy shop, cosmetic shop etc. are taken as sample in trading sector. Goat keeping, buffalo keeping, chicken firm, cow keeping etc are taken sample as life stock sector. Sewing centre, furniture, knitting and weaving etc. are taken as sample in manufacturing sector.

All together 70 women enterprises are studied. The study has found that the participant women have increasing their economical income, social status, and awareness after involving in the program. The leadership of women and decision making power is also steadily increasing. The women investment and income are positively increased in each year. Most of the enterprises are using the loan in very purpose. Some of the participant are got training to development their enterprises. Most of the respondent has repaid loan and interest in due time. The standard of living is satisfactory because all of sample have toilet and health post facility and most of respondent have facility of drinking water and bio gas. Most of the enterprises are based on local product and they are selling their product in cash. They can easily sell their product in Pokhara city. Thus VDP is encouraging women to overall development by mobilizing them through community organization.

5.2 Conclusion

Micro-finance program has been a very effective tool in reducing poverty and generating enterprises. The VDP has initiated this program by taking three “Mantras” as a program motto: Organization, Saving and Skill. A study into the amount of credit mobilized in Nirmal Pokhari VDC has found that this program has been able to generate savings from the groups. Moreover, it has provided credit from the Local Development Fund from for income generation activities to meet the demand of the small loan seekers.

The levels of income of the members have positively changed during the period. Both male and female were found actively engaged in the social mobilization activities, which are indeed very important from the human development perspective. These members discussed about immunization program, made their own rules and regulations collectively, participated in a decision making and also involved in the benefit sharing. COs are also active in infrastructural development work such as road construction, drinking water and the other project. For these activities, VDP Micro-finance initiatives are only playing a facilitating role. Micro-finance has been an important and effective tool for poverty reduction in Nepalese Villages. It has the potential to have a powerful impact on social mobilization. This suggests that more and more money can be generated from saving and the saving can be used for small investment through this program. People have felt safe in community organization.

This study concludes that women are interested in agriculture and trading enterprises rather than livestock and manufacturing enterprises. Most of the women are literate, and only a few are highly educated, who are running the enterprises. Main problem to operate the enterprises are water, transportation and market. The change of income level is increasing and most of enterprises are earning in the range of 100,000 to 150,000 per year. Loan recovery status is positive but it is not 100 % recovered in time. Dalit people are less in number to operate the enterprises and other people are higher in number in operating the enterprises. Few enterprises have got training but more are still out of getting training facility. It is found that health post facility is good, biogas facility is positive and water facility is poor. Most of the women take decision themselves to run the enterprises but still few are dependent on their family member. Loan investment is higher in agriculture and livestock than trading and manufacturing enterprises. More number of women are taking loan in

agriculture and trading but more amounts are disbursed in agriculture and livestock sector. Most of the enterprises have taken the loan in the range of 20 to 50 thousand. Most of the enterprises are using the loan for the same purpose while some are misusing it.

After studying about the program in Nirmal Pokhari, it can be concluded that women are active in group activity, regular meeting of CO, regular saving, utilization of loan, utilization of training skill, and visiting other villagers for study. They are getting loan without any collateral of personal property. They are improving their living standard day by day. The investment on enterprises is increasing. Women are also utilizing time in income generating activities because of the awareness of VDP.

5.3 Suggestions

On the basis of this Major Finding, some essential suggestion about the concerned topic of this research can be made here. The researcher believes that it would be helpful to the uplift the present living standard and it would also provide guidelines for further planning and implementation of micro credit practice in Nepal in the sector of women enterprises.

- 1) Programs should focus women in related to Agriculture and Trading Live stock, manufacturing enterprises because they are interested in these sectors.
- 2) The programs should grant seeds for agricultural activities and money for water resources.
- 3) The period of Loan payback provision should be made longer by looking into the nature of business enterprises.
- 4) The program should reward successful Dalit women enterprises in yearly basis to encourage them.
- 5) Training should be to all women as per the needs of enterprises.

- 6) Investment should be increased in trading and manufacturing enterprises and micro insurance facility should be started for secure investment in agriculture and livestock.
- 7) The loan limit on trading should be expanded. Awareness program to initiate new business to women should be encouraged.
- 8) Regular monitoring and follow up is necessary for effectiveness of the program.

CHAPTER VI

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Appendix I
QUESTIONNAIRE
(Translated from Nepali)

Questionnaire -I

Questionnaire for contribution of Microfinance and Women Enterprises Empowerment under Village Development Programmed (reference with Nirmal Pokhari V.D.C. Kaski)

Dear Respondents,

I am a student of P.N Campus Pokhara, where I am going to be conducting contribution of Microfinance and Women Enterprises Development under Village Empowerment Programme (reference with Nirmal Pokhari V.D.C. Kaski). For Partial Fulfillment of MA (Master of Administration) Thesis. So, I request you, to take a few minute times and assure you, that all your response will be kept confidentially and your opinion will be used only for my research study and it would make a great valuable research. Please fill up by tick-mark (√) one of the best answer of these questions as you think.

Respondents

Name.....

Address.....

Email.....

1. How is the percentage of woman enterprises in Nirmal Pokhari V.D.C. Kaski

- a) 15%-20%
- b) 20%-25%
- c) 25%-30%
- d) 30%-35%
- e) 35%-40%

2. Which sector is mostly chosen by Women Enterprises in Nirmal

Pokhari V.D.C. Kaski

- a) Agriculture
- b) Trading
- c) Livestock
- d) Manufacturing

3. What types of Loan Investment in Different Years by Women

Enterprises in Nirmal Pokhari V.D.C. Kaski

- a) Short terms
- b) Mid terms
- c) Long terms

4. What Range of Loan Borrower by Women Enterprises in Nirmal

Pokhari V.D.C. Kaski

Amount (RS.)		Borrower
a) 0-RS.30000	26	<input type="checkbox"/>
b) 30000-60000	33	<input type="checkbox"/>
c) 60000-70000	11	<input type="checkbox"/>
d) above70000	6	<input type="checkbox"/>

5. Which Age Structure made Woman Entrepreneurs in Nirmal Pokhari

V.D.C. Kaski

- a) 20-30
- b) 30-40
- c) 40-50
- d) 50-60
- e) Above 60

6. What is the Education Situation of woman entrepreneurs on Nirmal

Pokhari V.D.C.

- a) Literate
- b) Upto SLC
- c) SLC
- d) HigherEducation

7. Which Ethnic Group are involve in Woman Entreprises in Nirmal

Pokhari V.D.C.Kaski

- a) Dalit
- b) Gnanjati
- c) Other

8. What income status of woman entrepreneurs in a Year.

- a) 0-Rs.20000
- b) 20000-40000
- c) 40000-600000
- d) 60000-100000
- e) Above 100000

9. Are you involve in Training Programmed

- a) Yes
- b) No

10. Which loan Facilities get you, when you made woman entrepreneurs

- a) Facility of toilet
- b) Biogas
- c) drinking water

11. Role Operating Enterprises & Decision Making of Woman

Entrepreneurs in Nirmal Pokhari V.D.C Kaski

- a) Self
- a) Family Members

12. Problems of Woman Entrepreneurs in Nirmal Pokhari Kaski V.D.C.

- a) Water
- b) Transportation
- c) Market
- d) Male Dominate Society
- e) Others

13. What is the Loan Recovery System of Woman Enterprises?

- a) Timely Recovery
- b) Time expanding to recovery

Appendix II

Name list of sample women groups of VDP in Nirmal Pokhari.

S.N	Name of groups (community organization)	Ward No.	Sample No.
1	Sundhar Shanti	1	5
2	Jana Kalyan	1	4
3	Pargati Mahila	1	4
4.	Bishow Shanti	2	3
5.	Gaun Kalyan	2	3
6	Hima Jyoti	3	3
7	Laliguras	3	3
8	Buddha	4	3
9	Jalakanya	4	3
10	Samajik Utthan	5	4
11	Baji Pokhari	5	2
12.	Raghaichaur	5	2
13.	Manakamana	6	4
14	Dibya Jyoti	6	3
15	Prakarti premi	7	5
16	Unnaisil	8	5
17	Lalupate	8	5
18	Lagansl Bhandari	9	3
19	Dafe Kala mahila	9	3
20	Janagargati	9	3
	Total Sample Women		70

