

**A CASE STUDY OF WOMEN EMPOWERMENT THROUGH
MICROFINANCE PROGRAMME UNDER NIRDHAN
UTTHAN BANK LTD BHARATPUR, CHITWAN**

By:

Srijana Poudel

Prithvi Narayan Campus

Roll No: 276 /064

T. U. Regd. No: 20379-94

A Thesis Submitted to:

Office of the Dean

Faculty of Management

Tribhuvan University

In partial fulfillment of the requirements of the degree of

Master of Business Studies (M.B.S)

Pokhara

September, 2011

RECOMMENDATION

This is to certify that the thesis

Submitted by:

Srijana Poudel

Entitled

**A CASE STUDY OF WOMEN EMPOWERMENT THROUGH
MICROFINANCE PROGRAMME UNDER NIRDHAN
UTTHAN BANK LTD BHARATPUR, CHITWAN**

*has been prepared as approved by this Department in the prescribed
format of Faculty of Management. This thesis is forwarded for
examination.*

Thesis Supervisor

Dr. Puspa Raj Sharma

Signature

Head of Research Department

Dr. Puspa Raj Sharma

Signature.....

Campus Chief

Signature.....

Date: 2068/ /

VIVA-VOCE SHEET

We have conducted the viva–voce examination of the thesis presented by

Srijana Poudel

Entitled

**A CASE STUDY OF WOMEN EMPOWERMENT THROUGH
MICROFINANCE PROGRAMME UNDER NIRDHAN
UTTHAN BANK LTD BHARATPUR, CHITWAN**

*and found the thesis to be the original work of the student and written
according to the prescribed format. We recommend the thesis to be
accepted as partial fulfillment of the requirement for the*

Master’s Degree in Business Studies (M.B.S.)

Viva-voce Committee

Chairperson, Research Department

Member (Thesis supervisor)

Member (External Expert)

Member

Date:- 2068/ /

ACKNOWLEDGEMENTS

This research study entitled "A Case Study of Women Empowerment through Microfinance Programme under Nirdhan Utthan Bank Ltd Bharatpur Branch ,Chitwan" is written in prescribed form and completed for the partial fulfillment of the requirement for the degree of Master of Business Studies under the faculty of management Tribhuvan University Nepal.

I am proud of getting the chance to complete this thesis report under the supervision of, Associate Prof. Dr. Puspa Raj Sharma, Head of the Faculty of Management Research, Prithvi Narayan Campus Pokhara and I would like to express my gratefulness to him for his generous encouragement and undertaking the supervision of my entire research, instead of his time bound. This form of research work is the result of his continuous suggestions, information, directions, warm cooperation and constructive comments.

I would like to express my Special thanks to, Mr. Ramji Prasad Bhattarai, Branch Manager of Nirdhan Utthan Bank, and my sincere thanks goes to Tikaram Giri, Sarad Chandra Ghimire, Baburam Kandel and Humnath Poudel; staffs of Nirdhan Utthan Bank Limited, Bharatpur Branch for their kind cooperation and for providing all the required material which made me enriched with information for completion of this thesis. I am thankful to the respondents who filled up the questionnaire in spite of busy schedule.

Last but not the least; I would like to express my deep gratefulness to my husband Mr. Sundar Dhakal for encouragement and idea to the completion of this research work. I would like to acknowledge the contribution of my respected father Padma Prasad Poudel, mother Ambika Poudel and lovely daughter, Shreya Dhakal for her cooperation during my study. Mr. Ram Dhakal, my cousin, deserves the great thanks for his help to collect data at the various centers.

Likewise, I would like to express my sincere gratitude to all my teachers, friends and Namuna office staffs for their direct or indirect help, cooperation, suggestion and idea without which completion of this thesis would be more challenging. Finally, I am thankful to Mr. Tara Prasad Chapagain, City Photo and Computer Services, Pokhara for computer assistance.

September, 2011

Srijana Poudel

TABLE OF CONTENTS

Acknowledgements

List of Tables

List of Figures

| Chapter | | Page No. |
|------------|---|--------------|
| I | INTRODUCTION | 1-10 |
| | 1.1 General Background | 1 |
| | 1.2 Statement of the Problems | 7 |
| | 1.3 Objectives of the Study | 8 |
| | 1.4 Significance of the Study | 9 |
| | 1.5 Delimitation of the Study | 9 |
| | 1.6 Organization of the Study | 10 |
| II | REVIEW OF LITERATURE | 11-33 |
| | 2.1 Conceptual Framework | 11 |
| | 2.2 Review of Related Studies | 27 |
| | 2.3 Research Gap | 33 |
| III | RESEARCH METHODOLOGY | 34-37 |
| | 3.1 Research Design | 34 |
| | 3.2 Population and Sample | 34 |
| | 3.3 Nature and Sources of Data | 34 |
| | 3.4 Data Collection | 35 |
| | 3.5 Data Processing and Analysis | 35 |
| | 3.6 Tools of Data Analysis | 37 |
| IV | DATA REPRESENTATION AND ANALYSIS | 38-61 |
| | 4.1 Data Presentation and Analysis | 38 |
| | 4.2 Major Findings of the Study | 59 |
| V | SUMMARY, CONCLUSION AND RECOMMENDATION | 62-65 |
| | 5.1 Summary | 62 |
| | 5.2 Conclusion | 63 |
| | 5.3 Recommendation | 64 |
| | <i>BIBLIOGRAPHY</i> | |
| | <i>APPENDICES</i> | |

LIST OF TABLES

| Table No. | Title | Page No. |
|------------------|--|-----------------|
| 4.1 | Age Structure and Perception | 38 |
| 4.2 | Education Level and Perception | 40 |
| 4.3 | Marital Status of Respondents | 41 |
| 4.4 | Involvement in Income Generation | 43 |
| 4.5 | Utilization of Income | 44 |
| 4.6 | Source of Family Income | 45 |
| 4.7 | Women Control Over Assets | 46 |
| 4.8 | Decision Making in Families Activities | 48 |
| 4.9 | Women Leadership Status | 49 |
| 4.10 | Changes in Self-confidence | 50 |
| 4.11 | Gender Equity Situation | 51 |
| 4.12 | Awareness about Social Activities | 52 |
| 4.13 | Growth Trend of NUBL | 54 |
| 4.14 | Saving Status | 56 |
| 4.15 | Loan Status | 57 |
| 4.16 | Loan Borrowing Status of Respondents | 58 |

LIST OF FIGURES

| Figure No. | Title | Page No. |
|-------------------|--|-----------------|
| 4.1 | Age Structure and Perception | 38 |
| 4.2 | Education Level and Perception | 40 |
| 4.3 | Marital Status of Respondents | 42 |
| 4.4 | Involvement in Income Generation | 43 |
| 4.5 | Utilization of Income | 45 |
| 4.6 | Source of Family Income | 46 |
| 4.7 | Women Control Over Assets | 47 |
| 4.8 | Decision Making in Families Activities | 48 |
| 4.9 | Women Leadership Status | 50 |
| 4.10 | Changes in Self-confidence | 51 |
| 4.11 | Gender Equity Situation | 52 |
| 4.12 | Awareness about Social Activities | 53 |
| 4.13 | Growth Trend of NUBL | 54 |
| 4.14 | Loan Borrowing Status of Respondents | 59 |

ABBREVIATIONS

| | | |
|---------|---|---|
| ADB | = | Asian Development bank |
| ADB/N | = | Agriculture Development Bank Nepal |
| BWTP | = | Banking with the Poor |
| CB | = | Commercial Bank |
| CBO | = | Community Based Organization |
| CGIS | = | Center for Global and Intercultural Study |
| CMF | = | Context Centre for Microfinance |
| CSD | = | Centre for Self- Help Development |
| DEPROSE | = | Development Project Service Centre |
| FINGO | = | Financial International Non-Governmental Organization |
| GBRS | = | Global business Research Support |
| GDP | = | Gross Domestic Product |
| GON | = | Government of Nepal |
| IBP | = | Intensive Banking Programs |
| INGO | = | International Non-Government Organization |
| IRDP | = | Integrated Rural Development Program |
| MCPW | = | Micro Credit Project for Women |
| MDG | = | Millennium Development Goal |
| MFI | = | Microfinance Institution |
| MIX | = | Market Information Exchange |
| MLD | = | Ministry of Local Development |
| NGO | = | Non-Government Organization |
| NIDC | = | Nepal Industrial Development Corporation |
| NRB | = | Nepal Rastra Bank |
| NUBL | = | Nirdhan Utthan Bank Limited |
| OECD | = | Organization for Economic Corporation and Development |
| PAF | = | Poverty Alleviation Project in Western Terai |
| PCRW | = | Production Credit for Rural Women |
| PDDP | = | Participatory District Development Programme |
| PPP | = | Purchasing Power Parity |
| PRSP | = | Poverty Reduction Strategy Paper |

| | | |
|-------|---|--|
| RBB | = | Rastriya Banijaya Bank |
| RFA | = | Request for Application |
| RMDC | = | Rural Microfinance Development Centre |
| SBB | = | Swabalamban Bikas Bank |
| SCC | = | Saving and Credit Cooperatives Society |
| SDC | = | Sreejana Development Centre |
| SFCL | = | Small Farmer cooperative Limited |
| SFDP | = | Small Farmer Development Program |
| SKBB | = | Sana Kisan Bikas Bank |
| STW | = | Shallow Tube Well |
| TLDP | = | Third livestock Development Project |
| VDC | = | Village Development committee |
| WDD | = | Women Development Division |
| WDP | = | Woman Development Program |
| WDS | = | Woman Development Section |
| WSFDP | = | Woman Small Farmer Development Program |