

**THE ROLE OF MICROFINANCE IN WOMEN'S
EMPOWERMENT
(A CASE STUDY OF SUNDARBAZAR MUNICIPALITY)**

A Thesis

Submitted By

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CERTIFICATION OF AUTHORSHIP

I certify that the work in this thesis has not previously been submitted for a degree nor has it been submitted as a part of requirements for a degree except as fully acknowledge 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 itself has been acknowledged. In addition, I certify that all information sources and literature used are indicated in the bibliography section of the thesis.

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RECOMMENDATION LETTER

It is certified that thesis entitled **ROLE OF MICROFINANCE IN WOMEN'S EMPOWERMENT (A CASE STUDY OF SUNDARBAZAR MUNICIPALITY)** submitted by Sandip Raj Dhakal 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.

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APPROVAL SHEET

We, the undersigned, have examined the thesis entitled **ROLE OF MICROFINANCE IN WOMEN'S EMPOWERMENT (A CASE STUDY OF SUNDARBAZAR MUNICIPALITY)** presented by **Sandip Raj Dhakal**, a candidate for the degree of **Master of Business Studies (MBS-Semester)** and conducted the viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

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LIST OF ABBREVIATION

ADB	:	Asian Development Bank
COs	:	Community Based Organizations
DLGSP	:	Decentralized Local Governance Support Program
DSL	:	Deprived Sector Lending
GGS	:	Grameen Generalized System
GILB	:	Global IME Laghubitta Bittiya Sastha Limited
IME	:	International Money Express
INGO	:	International Non-Government Organization
LDF	:	Local Development Fund
MFDBs	:	Microfinance Development Banks
MFI	:	Microfinance Institutions
MFP	:	Microfinance Program
NGO	:	Non-Government Organization
NRB	:	Nepal Rastra Bank
PAF	:	Poverty Alleviation Fund
PDDP	:	Participatory District Development Project
RMDC	:	Rural Microfinance Development Centre
SCCs	:	Saving and Credit Cooperatives
SFCL	:	Small Farmer Cooperative Limited
SFCL	:	Small Farmer Cooperative Limited
SHGs	:	Self-Help Groups
SKBB	:	Sana Kisan Bikash Bank
VB	:	Village Bank
VDC	:	Village Development Committee

ABSTRACT

Empowerment of women is one of the very important issue in the development countries. Nepal is one of the developing country in world. More than fifty five percent population is occupied by women. Women are integral part of the society. Their status and participation in decision making as well as social and economic activities is satisfactory than previously. Microfinance plays important role in improving women decision making power by contributing in economic activities. microfinance is a powerful tool to self-empower the people especially for women at world level. The, main aim of microfinance is to empower women.

Women empowerment can be measured by mainly two variables social empowerment and economic empowerment. In social empowerment variables included decision making role in family, social and political participation, societies perception towards them, social awareness, awareness in health and sanitation and improvement in livelihood. In economic empowerment variables included income level, saving, investment and holding assets. This study is based on primary data through structured questionnaire to the women of GILBS in Sundarbazar Municipality. Data are analyzed by using appropriate statistical tools and percentage analysis as well as describe by tables and figures. Descriptive research design has used to collect the opinions and to know about behavior of respondents by simple random sampling technique. Data in terms of number are tested by Z-test, pair-t-test, and opinion, felling, response, perception were through chi square test, percentage test mainly.

This study investigates the socio-economic improvement and decision making power of women after involvement in MFPs. The results show a positive impact on all variables; economic, social and decision making. The study concludes that microfinance institutions plays a positive role on women by increasing them social well-being, access and control over their resources, mobilization of saving and investment, self- confidence, decision making ability in family as well as in society. Finally microfinance institution have boosted women's social and economic status.