

WOMEN EMPOWERMENT THROUGH MICRO-FINANCE PROGRAM :
A Case Study of Phaktanglung Mahila Co-operative in Sablaku VDC,
Taplejung

A Thesis Submitted to
The Central Department of Rural Development
Tribhuvan University,
in Partial fulfillment of the Requirements For the
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Rural Development

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RECOMMENDATION LETTER

The thesis entitled **Women Empowerment through Micro-Finance Program: A Case Study of Phaktanglung Mahila Co-Operative In Sablakh VDC, Taplejung** has been prepared by **Ramila Pandak** under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

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Bhumiswar Sharma

Thesis Supervisor

Date: 2016-04-08

2072/12/26

APPROVAL LETTER

The thesis entitled **Women Empowerment through Micro-Finance Program : A Case Study of Phaktanglung Mahila Co-operative in Sablakhu VDC, Taplejung** submitted by **Ramila Pandak** in partial fulfilment of the requirements for the Master Degree (M.A.) in Rural Development has been approved by the evaluation committee.

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DECLARATION

I hereby declare that the thesis entitled **Women Empowerment through Micro-Finance Program: A Case Study of Phaktanglung Mahila Co-operative in Sablakhu VDC, Taplejung** submitted to the Central Department of Rural Development, Tribhuvan University, is entirely my original work prepared under the guidance and supervision of my supervisor Bhumiswar Sharma. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of preparing this thesis. The results of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

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ABSTRACT

A thesis entitled Women Empowerment through Micro-Finance Program: A Case Study of Phaktanglung Mahila Co-Operative in Sablakh VDC, Taplejung. The general objective of this study is to investigate and examine the Women Empowerment through Micro-Credit Program in rural area. The specific objectives of this study are to assess the socio-economic status of women at the study area and to analyze the livelihood security as well as empowerment of women in the study area.

The study was conducted in a selected VDC i.e. Sablakh VDC of Taplejung District. This study shows that the improvement of women status by the micro finance programme and to find out the impact of the programme to the women empowerment. The data is qualitative as well as quantitative in nature. This study was based on the primary as well as secondary data, but the focus is given to the primary data, which was collected from field survey using structured questionnaire, observation and interaction with different respondent. The secondary data for research was collected from the published, unpublished documents, articles, dissertation, journals, books, economic survey etc. These data were collected from different places such as District Profile and VDC profiles.

96 percent of the respondents were able to change their economic condition. The study shows that respondents are engaged in variety of economic activities such as in business 17 percent, in agriculture 24 percent, in goat farming 9 percent, in pig farming 13 percent, and 4 percent of respondents were engaged in poultry farming, daily wages labour 15 percent, government job 9 percent, etc. after their intervention of the program. 55 percent of the respondents change their clothing pattern by little bit and 30 percent of respondents changed their clothing patterns very much, but 15 percent of the respondents, 11 percent of respondent have increase in right to decision making. 8 percent increase in leadership capacity. 2 percent of respondent have right to spent and at last 22 percent of the respondent have increase in participation in community activities.

After the intervention of the program 55 percent of the respondents change their clothing pattern by little bit and 30 percent of respondents changed their clothing patterns very much, but 15 percent of the respondents did not change their clothing pattern. The sheltering pattern of the respondents. According to the table 12 (27%) of respondents change their sheltering

pattern very much and 26(57%) of households are changed their sheltering pattern little bit and 8 (17%) of the households are not change their sheltering pattern. The study shows that 96 percent of the respondents were able to change their economic condition. Now after joining the micro finance program and participating in trainings provided by them they are able to improve their economics conditions.

The study shows that majority of the people in the samples are Limbu, and from here we can conclude that in this area Limbu women are more interested in taking loans from micro-finance institution in order to improve their standard of living. We can say that women from 30-40 years ages are mostly responsible for taking care of their family and become more mature to think about their children's future and their responsibility to be a mother. From here we can know that the middle age women are the dominant age group to be a member of micro-finance project. They are more interested in taking loans from micro-finance institution in this area, because of their maturity and interest to do something for their family in the absent of male member. This study shows that majority of the women in the sample are from joint families, and this also shows that women from joint families are more interested in taking loans from micro-finance institution.

The whole role of the program is to be associated in multi-dimensional ways, which in this study is not possible due to various constraints.

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ABBREVIATIONS

GAD -	Gender and Development
GDP -	Gross Domestic Product
HDI -	Human Development Index
HDR -	Human Development Programme
INGO -	International Non Government Organization
IRDP -	Integrated Rural Development Programme
MCP -	Micro Credit Programme
MCPW -	Micro Credit Programme for Women
NGO -	Non Government Organization
NPC -	National Planning Commission
NRB -	Nepal Rastra Bank
RRDB-	Regional Rural Development Programme
SBP -	Self-help Banking Programme
SFDP -	Small Farmer Development Programme
SFDP -	Small Farmer Development Programme
UN -	United Nation
UNDP-	United National Development Programme
VDC -	Village Development Committee
WAD -	Women and Development
WDD -	Women Development Division
WID -	Women in Development