

CHAPTER – ONE

INTRODUCTION

1.1 Background of the Study

Nepal officially the Federal Democratic Republic of Nepal, is a landlocked country located in South Asia. With an area of 147,181 square kilometers (56,827 sq mi) and a population of approximately 27 million, Nepal is the world's 93rd largest country by area and the 41st most populous country. It is located in the Himalayas and bordered to the north by China and to the south, east, and west by India. Nepal is separated from Bangladesh by the narrow Indian Siliguri Corridor and from Bhutan by the Indian state of Sikkim. Kathmandu is the nation's capital city and largest metropolis. The mountainous north of Nepal has eight of the world's ten tallest mountains, including the highest point on Earth, Mount Everest. More than 250 peaks over 20,000 ft (6,096 m) above sea level are located in Nepal. The southern Terai region is fertile and humid. A large portion of the population, especially in the hill region, may identify themselves as both Hindu and Buddhist, which can be attributed to the syncretic nature of both faiths in Nepal, (Source : <http://www.google.com>).

Microfinance is a source of financial services for entrepreneurs and small businesses lacking access to banking and related services. The two main mechanisms for the delivery of financial services to such clients are: (1) relationship-based banking for individual entrepreneurs and small businesses; and (2) group-based models, where several entrepreneurs come together to apply for loans and other services as a group. In some regions, for example Southern Africa, microfinance is used to describe the supply of financial services to low-income employees, which is closer to the retail finance model prevalent in mainstream banking. For some, microfinance is a movement whose object is "a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers. Many of those who promote microfinance generally believe that such access was help poor people out of poverty, including participants in the Microcredit Summit Campaign. For others, microfinance is a way to promote economic development,

employment and growth through the support of micro-entrepreneurs and small businesses (Wikipedia, 2013).

Microcredit organizations should work jointly with banks in providing banking services to microcredit borrowers. Importantly, borrowers should be provided access to savings services so that they can reinvest and grow instead of losing their earnings. If MFIs themselves provide savings services, their lending capacity was also increase as the savings of borrowers can be utilized for lending. Also, complimentary policies like building infrastructures should be implemented along with providing loans to the poor. At present, 3 percent of total loan outstanding of commercial banks in Nepal are invested or used in providing wholesale loans to deprived sectors such as MFIs (Center for Microfinance, 2007).

Women comprising half of the total population have lower status than men, by tradition they are largely restricted in mobility and access to information and education. The status of Nepalese women has been deeply affected by the various religious practices have seriously affected the role and status of women. The United Nation has defined the status of women in the context of their access to knowledge, economic resources and political power and their personal autonomy in the process of decision making. When status of Nepalese women's is analyzed in this light it is generally found bleak. In this regard various attempt have been made to introduce micro-credit schemes to raise women's status in global perspective (Acharya, 1995).

The concept of "Women in Development (WID)", started by various governments to mainstreaming women in development. It rather displaced women from their traditional avenue of employment and resources ownership. Neither has it helped women in getting access to position of power. The failure of 'WID' approach replaced by "Women and Development (WAD)" concept. It also failed and new approaches developed "Women Empowerment and Gender and Development (GAD)." The concept of GAD is different from WAD and WID in the fact it recognizes the multi-dimensional nature of women's subordination and their empowerment as remedy (Acharya, 2005).

Though the history of micro-credit started since 1950s, its importance has increased when Regional Rural Development Banks (RRDB) where established in 1992 by

Government of Nepal and Nepal Rastra Bank as replication of Grameen Bank of Bangladesh, focusing on extremely poor women. The main objective of RRDB is to empower rural women economically by providing them economic opportunities which in turn empowers them socially, economically, politically and psychologically. The income and saving of women play a vital role in their decision making, promoting health and healthy behavior (Upreti, 2003).

In the way, such micro-credit programs have made it possible for rural women to have access and control over income. This has played a very positive role as income, health, nutrition, decision making and food security, thus, micro-credit programs need wider coverage to promote women's status. But sustainable source of funding micro-credit operation has become a problem. Recovery of loan is equally challenging. Recent internal insecurity is creating problem for the expansion of micro-credit. Social mobilization is also difficult when people are in conflict nevertheless there are ample chances of micro-credit expansion in the country where informal financing is dominant.

Various research works are have been carried out in different parts of Nepal. Particularly, the hilly area is one of the famous areas for rural co-operative. Different capacity of module has been using in Sablakhu VDC for longtime. The study is conducted at Sablakhu VDC- 06 of Taplejung district. The Rational of choosing this VDC is, as the micro-finance programme has been launching since 4-5 years by the local communities which does have a significant potentiality. The particular area was chosen for the study because it is easily accessible and interested field. The purpose of selecting this VDC is on the basis of area coverage, diversified, places among the pocket area, easy accessibility for the researcher.

1.2 Statement of the Problem

Nepal is one of the poorest countries in the world as well as in South Asian region. Nepalese economy is distinctly different in its character from the regional economies, poverty, less developed geographical situation, technological backwardness, landlocked, dominated by two large economies, low per capita income, high population growth rate; concentrated urban growth and low level of educations are main features of the Nepalese economy. Although women who comprise half of the

population of the country; have always been involved in national development, they are still marginalized from the opportunities such economic resources as property, income and employment as well as other resources due to illiteracy, ill-health, poverty and conservative social taboos. In a country like Nepal, poor women face double disadvantages; less access to resources and information/skill. Owing to the above facts Nepal has lower index of Gender Related Development Index, which shows the wide disparity between men and women regarding the achievement in life expectancy, educational attainment and income.

Empowerment is the process of obtaining basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities. It also includes actively attempts to deny those opportunities. Empowerment also includes encouraging, and developing the skills for, self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group. This process can be difficult to start and to implement effectively. Empowerment refers both to the process of self-empowerment and to professional support of people, which enables them to overcome their sense of powerlessness and lack of influence, and to recognize and eventually to use their resources and chances. Gender empowerment conventionally refers to the empowerment of women, and has become a significant topic of discussion in regards to development and economics. It can also point to approaches regarding other marginalized genders in a particular political or social context. This approach to empowerment is partly informed by feminism and employed legal empowerment by building on international human rights. Empowerment is one of the main procedural concerns when addressing human rights and development.

The study is conducted at Sablakh VDC- 06 and 07 of Taplejung district. The Rational of choosing this VDC is, as the micro-finance programme has been launching since 4-5 years by the local communities which does have a significant potentiality. The particular area was chosen for the study because it is easily accessible and interested field. The purpose of selecting this VDC is on the basis of area coverage, diversified, places among the pocket area, easy accessibility for the researcher.

Various studies have shown that the empowerment of women has also a positive impact on children's welfare, health, education, and upliftment of family as a whole, especially girl child get the access to education and health services. But our problem is women are not empowered in the sense that they have little access to productive resource, less educated, low health condition, low voice in the society etc. In front of this dismal picture, implementation of saving-credit scheme can be a panacea for solving the problem. Group members take the loan from themselves at a moderate

1. What is the present socio-economic status of women?
2. Is there any changes of their living standards?
3. What are the obstacles on change process?
4. Is the impact of the micro-credit program in this VDC is studied yet?

1.3 Objectives of the Study

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:

1. To assess the socio-economic status of women at the study area.
2. To analyzed the livelihood security as well as empowerment of women in the study area.

1.4 Significance of the Study

Microfinance is a broad category of services, which includes microcredit. Microcredit is provision of credit services to poor clients. Microcredit is one of the aspects of microfinance and the two are often confused. Critics may attack microcredit while referring to it indiscriminately as either 'microcredit' or 'microfinance'. Due to the broad range of microfinance services, it is difficult to assess impact, and very few studies have tried to assess its full impact. Proponents often claim that microfinance lifts people out of poverty, but the evidence is mixed. What it does do, however, is to enhance financial inclusion. Some of the significations of this study are as follow:

-) This study is useful to some extent for the researchers, students and for those who want to have further study in detail. Similarly, this study may be fruitful to government, planners, policy makers, social workers and others.
-) It is also hoped that this study may also be able to explore the socio-economic and cultural characteristics of women.
-) It is hoped that this study was be provided some understanding as to the factors contributing to the prospects, potentialities through micro finance program.
-) This study was be fruitful to women they can lead to increased self-esteem, control and empowerment by helping them achieve greater economic independence and security, which in turn gives them the chance to contribute financially to their households and communities.
-) The study is important in Nepal because the government has initiated micro-credit programs through the government agencies organized groups of women but also like them are provided commercial credit. Micro-finance is now a proven strategy for reaching up to poor women.
-) Thus through this study, the impact of the programs could be assessed and attempts could be made to rectify possible defects and strengthen these programs. The findings may also reveal target group members perceptions, desires and problems, the knowledge of which could enable officials concerned to modify the programs activities accordingly.

1.5 Limitations of the Study

Following are some limitations of the study:

The study was conducted in a selected VDC i.e. Sablakhu VDC of Taplejung

District.

- a) The study does not measure the whole country's micro-credit impact to the targeted group.
- b) The impact of micro-credit program of selected VDC of women may varies

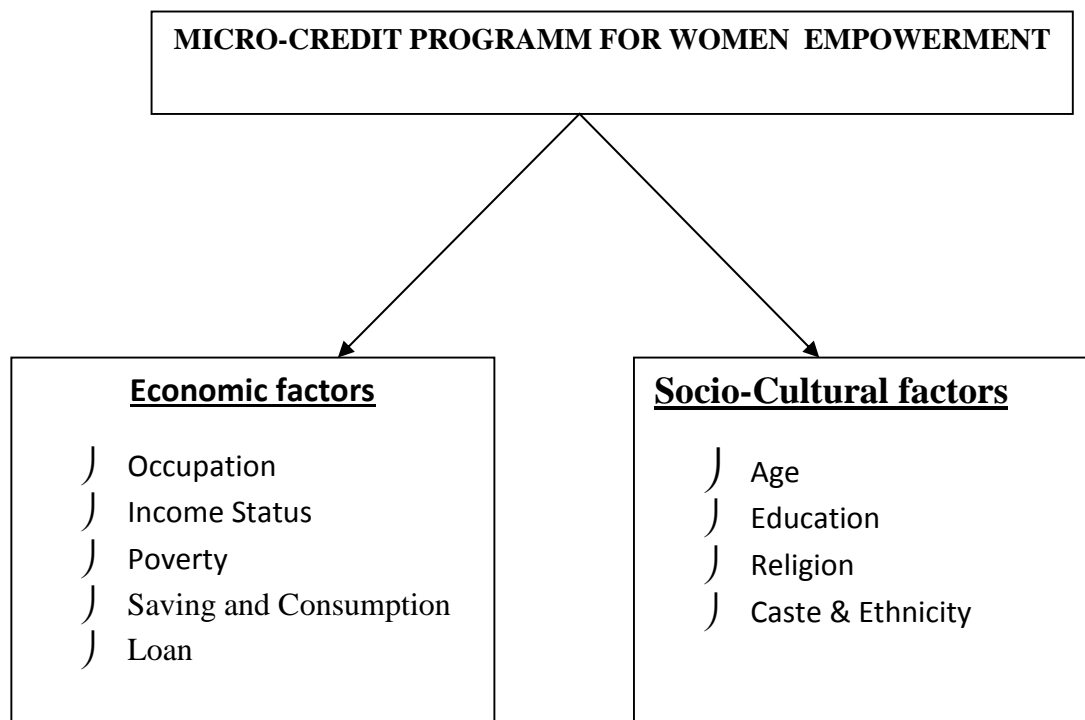
form other women with in the country or outside.

- c) The study was conducted within the given time period and financial constraints.

1.6 Conceptual Framework

A conceptual frame work has been developed to provide guide line to the researcher as well as others to understand what the researcher wants to study or find out.

Figure-1 Conceptual Frame Work



The review of literature revealed that there is a relationship between women and microcredit empowerment of women. This study conceived the above mentioned framework, for the analysis is considered an intermediate variable that effects empowerment of women and the variation micro finance is determined by socio-cultural factors as the traditional norms and values, education, religion and also economic factors as like occupation, income etc. On the basis of above variables the conceptual frame work of this study is given in figure.

1.6 Organization of the Study

This thesis is divided into six chapters. The first chapter was discussed the introduction of the study including statement of the problems, research, objectives, definition of terms, limitation of the study and rationale of the study. Literature reviewed in chapter two. This chapter deals about theoretical overview, gender perspectives, feminist perspective, the feminist thinking, status of Nepal women, vegetable and agriculture, empirical studies on women's empowerment through microfinance program.

The research methods used including the rationale for the selection of the study site, research design, nature and sources of data, sampling procedure, pre-testing, data collection technique, problems of fieldwork, validity and reliability, and method of data analysis and presentation was discussed in the third chapter.

The fourth chapter presents the basic information about the study area. The fifth chapter deals about women's empowerment through microfinance program in study as well as interpretation of data was analyzed.

In the last chapter summary, conclusion, major findings and recommendation was presented.

CHAPTER -TWO

LITERATURE REVIEW

Literature review consists of reviewing both the theoretical and previous related studies to shape to the present study.

2.1 Theoretical Review

The status of women in Nepal has varied throughout history. In the early 1990s, like in any other Asian country, women in Nepal were generally subordinate to men in virtually every aspect of life. Nepal, like most societies in the present world, was a rigidly patriarchal society. Women's relative status, however, varied from one community to another. Nepal is being a predominantly agricultural society, the senior female member played a commanding role within the family by controlling resources, making crucial planting and harvesting decisions, and determining the expenses and budget allocations. Yet women's lives remained centered on their traditional roles taking care of most household chores, fetching water and animal fodder, and doing farm work. Their standing in society was mostly contingent on their husbands' and parents' social and economic positions. They had limited access to markets, productive services, education, health care, and local government. Malnutrition and poverty hit women hardest. Women usually worked harder and longer than men. By contrast, women from high-class families had maids to take care of most household chores and other menial work and thus worked far less than men or women in lower socioeconomic groups. But economic prosperity alone, decision making was left to the men in the family (GAP Report, 2013).

The economic contribution of women was substantial, but largely unnoticed because their traditional role was taken for granted. When employed, their wages normally were 25 percent less than those paid to men. In most rural areas, their employment outside the household generally was limited to planting, weeding, and harvesting. In urban areas, those migrating from rural areas or with a lower economic status were employed in domestic and traditional jobs, as well as in the government sector, mostly in low-level positions (AOC, 2013).

One tangible measure of women's status was their educational attainment. Although the constitution offers women equal educational opportunities, many social, economic, and cultural factors contributed to lower enrollment and higher dropout rates for girls. Illiteracy imposed the greatest hindrance to enhancing equal opportunity and status for women. They were caught in a vicious circle imposed by the patriarchal society. Their lower status hindered their education, and the lack of education, in turn, constricted their status and position. Although the female literacy rate has improved noticeably over the years, the level in the early 1990s fell far short of the male level. The level of educational attainment among female children of wealthy and educated families was much higher than that among female children of poor families. This class disparity in educational attainment was also true for boys. In Nepal, as in many societies, education was heavily class-biased ([www.http://news.asianone.com/news/latest%](http://news.asianone.com/news/latest%)).

In the early 1990s, a direct correlation existed between the level of education and status. Educated women had access to relatively high-status positions in the government and private service sectors, and they had a much higher status than uneducated women. This general rule was more applicable at the societal level than at the household level. Within the family, an educated woman did not necessarily hold a higher status than her uneducated counterpart. Also within the family, a woman's status, especially a daughter-in-law's status, was more closely tied to her husband's authority and to her parental family's wealth and status than anything else. The situation of women in developing country like Nepal is much worse than in the developed ones. Still at the beginning of 21st century, due to conservatism, tradition, illiteracy, ignorance, poverty and superstitions, women have been treated as second-class citizens. They have less prestige, power and privileges than their male counterparts in the society (Upreti, 1988).

Status of women is an important factor, which affects the socio-economic development of a country. As we know that status is not a fixed rigid concept, it changes with time. So the status of women also changes with time. Status has been defined in different ways. As cited by the population monograph- the United Nations has given the definition of women's status as "The conjunction of position a women

occupies as a worker, students, wife, mother of the power and prestige attached to these positions and of the rights and duties she is expected to exercise" (CBS, 2011).

(Oxfam, 1999) Business is an important tool for empowerment of women in Nepal and other developing countries. Like other strategies of empowerment is also strategy implemented for the promotion of women and economically marginalized population. For Longwe Women empowerment is enabling women to take an equal place with men, and to participate equally in the development process in order to achieve control over the factors of production on an equal basis with men Development means enabling people to take charge of their own lives, and escape from poverty; poverty is seen as arising not from lack of productivity, but from oppression and exploitation. Women's empowerment is based on the notion of five different 'level of equality' such as:

Welfare: - Welfare involves as the level of women's material welfare, related to men. Do women have equal access to resources as food supply, income and medical care?

Access: - This is defined as women's access to the factors of production on an equal basis with men; equal access to land, labour, credit, training, marketing facilities, and all public services and benefits.

Conscientisation:- Conscientisation involves a belief that the sexual division of labour should be fair and agreeable to both (men and women) and not involve the economic or political domination of one sex by the other.

Participation: - Participation involves, as women's participation in the decision-making process on policy-making, planning and administration. Equality of participation means involving women in making decisions by which their community was be affected in a proportion which matches their proportion in wider community.

Control: - Which involves as women's control over the decision-making process through conscientisation and mobilization, to achieve equality of control over the factors of production and the distribution of benefits. Equality of control means a balance of control between men and women so that neither side dominates.

(Acharya, 1997) As a strategy, the processes of empowerment may start with multiple approaches such as income generation, awareness, adult education, family planning, health clinics etc, provided the ultimate goal of freedom from all kinds of oppression. The end product of empowerment is the development of personality, which is self-confident, which understands the processes of social interaction, economic resource allocation and has the power to decide, and also has enough options for choosing where to work and how one wants to live. The process of empowerment in Nepal's context may be viewed in the following dimensions:

- Increasing women's access to economics opportunities and resources- such as employment, credit and wealth, increasing land and technology and apparently non-economic resources such as education, knowledge and health which are primary to human development.
- Raising women's consciousness about the symptom and cause of prevalent oppressive religious, economic, cultural and, familial and legal practices.
- Strengthening women's self-confidence. An individual for this is the rise in women's self-esteem and increased capacity to interact with world beyond the domestic circle.

The term "Women In Development" (WID) came into use in the early 1970s, which was developed by American liberal feminists. This approach emphasized on equal participation for both males and females in development work. Its advocacy is women participation in public area. They organized programs, especially for women. Emphasis on improve the condition of women. In this theory, Boserup analyzed the changes that occurred in traditional agricultural practices as societies became modernized and examined the differential impact of those changes on the work done by men and women. She concluded that in sparsely populated regions where shifting agriculture is practiced, women tend to do majority of the agricultural work. In more densely populated regions, where ploughs and other simple technologies are used; men tend to do more of the agricultural work. Finally, in areas of intensive, irrigation-based cultivation, both men and women share in agricultural tasks (Boserup, 1970).

Boserup's research was later criticized for its oversimplification of the nature of women's work and roles, but it was Seminal in focusing scholarly attention on the sexual division of labor and the differential impact of gender on development and

modernization strategies. As a critic to Women In Development (WID), Women And Development (WAD) approach development emerged in second half of 1970s. Both concepts tended to focus on the development of income generating activities, without taking much into account the time burden that such strategies place on women.

The demarcation between the WID and the WAD approaches is not entirely clear. Historically, the WAD approach focused on productive role of women. Gender and Development (GAD) has become an established field over the past thirty years. Its orientation is from Marxist feminism. Its assumption is structural subordination Devaluation of women's work. Advocacy is access to resources. They organized programs to improve the position of women. It draws some of its theoretical base from dependency theory although dependency theory, for the most part, like Marxist analysis, has given remarkably little specific attention to issues of gender subordination. The WAD approach grew out of a concern with the explanatory limitations of modernization theory and its implementation of the idea that the exclusion of women from earlier development strategies had been an inadvertent oversight (Boserup, 1970).

The WAD perspective focuses on the relationship between women and development processes. The WAD perspective recognizes that Third World men who do not have elite status also have been adversely effected by the structure of the inequalities within the international system, but it has given little analytical attention to the social relations of gender within classes. The question of gender and cross-gender alliances within classes has not been systematically addressed. Theoretically, the WAD perspective recognizes the impact of class, but in practical project design and implementation terms, it tends like WID, to group women together without taking strong analytical note of class, race or ethnicity, all of which may exercise powerful influence on women's actual social status.

GAD is not concerned with women, but with the social construction of gender and the assignment of specific roles, responsibilities and expectations to women and men. In contrast to the emphasis on exclusively female solidarity which is highly prized by radical feminists, the GAD approach welcomes the potential contributions of men who share a concern for issues of equity and social justice (Young, 1987).

(UNICEF, 1995) The socio-economic status of women in Nepal is very poor. While 81.3% of the total population are dependent on agriculture women constitute 45.2% of the country's total economically active population. Labor participation of Nepalese women is the highest among SAARC countries (61:04%), despite their significant contribution to the economy, women constitute the major group of disadvantaged people in Nepal.

Acharya, (1979) women spend on the average of 9.91 hours per day in domestic farm labour as opposed to 5.68 hours per day for men. Rural women generate more of the total household income the men 50% of the total income is contributed by women as compared to 44% by men and 6% children. The aggregate data from this study depict women's contribution to the heavily focused on farm and domestic activities: 86% of all domestic work and 57% in subsistence agricultural activities. Their total contribution to the household income remains at 50% as opposed to only 44% for males and 6% for children between the ages of 10 to 14.

Women have always been given a secondary position on that of man in our traditional society. She is seen as a good housekeeper, and a good mother this shows that women had a very limited role to perform in the traditional society. However, in the modern times, especially in the urban areas, women have to perform dual role i.e. to take care of the whole household activities and to work outside the home for extra income to support the family (Upreti, 1988).

Pradhan, (1979) women have been traditionally regarded primarily as consumers and not producers. It is only with the advent of the 1970 that they have been regarded as a global resource for development and social changes. Women's limited role in the society reflects the secondary role given to them in the household nexus, which forms the deep core of almost all social relationships in traditional societies like Nepal. More Nepalese women are entering into job market to day either because economic necessity or in search of new career if one looks into the occupational distribution of families from 1971 to 1991 census, one would find a considerable increase in the proportion of women employed in services, professional and technical and sales services. For majority of population in pre-industrial societies (many people in the developing world), productive activities of household were not separate. Production was carried on either in the home or nearby all the members of the family participated

in work. Women often had considerable influences within the household as a result of their importance of economic processes, even if they were excluded from the male realm of politics and warfare. Wives of craftsmen and farmers often kept business accounts and windows quite commonly owned and managed businesses.

Rates of employment of women outside the home, for all classes were quite low until entering in to the 20th centuries. Even as late 1910, in Britain, more than one third of gainful employed women were maids or house servants. The female labor force consisted mainly of young single women, whose wages, when they worked in factories or offices, were often sent by their employers direct to their parents. Once married, they generally withdrew from the labor force and concentrated on family obligations. (Giden, 2001).

Cooperative is an extremely useful tool to promote any sector of economy with limited resources particularly the rural development sector. For this, market access should be ensured right institutional framework established and government support and incentives even if in a time bound manner should be extended. If these aspects can be ensured, Cooperatives movement was defiantly take a forward looking shape. This was ensure Rural Development and was facilitate the faster growth and development of Nepal in a suitable manner while targeting to its primary problems of poverty, inequality and unemployment. Capital formation can be defined as the transfer of savings from households and governments to the business sector, resulting in increased output and economic expansion (Wikipedia, 2015).

Co-operatives are democratically owned and governed enterprises guided by the values of self-help, self-responsibility, democracy, equality, equity and solidarity. They put people at the heart of their activities and allow members to participate in the decision-making (Kimberly & Robert, 2004).

Cooperatives generate considerable socio-economic benefits to their members. From the economic stand point, cooperatives improve income and bargaining power of their members. While the social purposes of cooperation are more diverse than economic

purposes. They provide a unique opportunity to members to education and training; encourage active participation in meetings, committee membership and leadership positions (Majurin, 2012).

Societies that discriminate based on gender have greater poverty, slower economic growth, weaker governance and a lower standard of living. Women are at the frontline of every household in Nepal and most third world countries. Without progress of women, progress of the society or nation as a whole is considerably more difficult, if not impossible. Microcredit programs, if implemented correctly, have the potential to reduce gender gap and empower women in such societies. A survey of 60 microfinance institutions and Opportunity International's 42 partners along with Sinapi Aba Trust (SAT) found strong evidence that microfinance institutions contribute to women's empowerment. Moreover, women's empowerment is believed to be the very basis of economic empowerment of a nation (Chadha, 2006).

The vibes of women empowerment have become stronger and more noticeable in the Kathmandu valley recently. Innumerable women from rural areas have migrated in to start their own business. I observed that the number of street vendors have increased significantly. In many cases, these businesses are operated by women or jointly by husband and wife. Women have even started driving public transportation vans purchased with the help of micro credits. This is a significant achievement given the cultural norms of Nepalese society, which make people believe that driving is a male occupation. It is hard not to notice the growth of small family-run businesses like these in Nepal, and this was confirmed by my interviews with the street vendors in Kathmandu. Many women reported being more independent and respected because of their success in small-business ventures (Dahal, 2004).

The microcredit Summit Campaign reports that 14.2 million of the world's poorest women now have access to financial services. However, in the case of Nepal, the majority of women still work 10 to 12 hours in the household compared to 7.5 hours

for men, and the literacy rate for women is 35 percent compared to 63 percent for men. Even if women get financial assistance from microcredit programs, it is less likely that these women will start a business that will benefit them in the long term. Therefore, simply providing financial assistance to these women is not enough to empower them. Complementary steps to help them take advantage of the opportunities provided by MFIs are equally important. MFIs should work alongside INGOs that seek to decrease the gender gap in Nepal (Chadha, 2006).

A similarly positive role is generally attributed to multi-purpose and credit co-operatives. By providing their members with access to small loans – which otherwise are difficult or impossible to obtain for poor people – they enable individuals to support their own self-employment, be it through retail shop keeping, farming or keeping livestock (Birchall & Simmons, 2009; as cited by Gicheru, (2012).

Birchall, (2003) based on extensive research including 11 case studies in developed and developing countries, comes to the conclusion that self-organization of the poor is a pre-condition for successful anti poverty work, and that co-operatives in general can play an important role in this regard. He notes that co-operatives tend to have a multifold impact on employment and income generation by i) offering wage employment to people working within the co-operative and providing its members with a decent self-employment income, ii) by increasing income-generation through negotiating better prices to improve members' profit margins, and iii) by providing members with loans which are often used for the creation of further employment and income-generation, which, in turn, may spill over to positively affect non-members of the co-operative. However, while not questioning the positive impacts of co-operatives for their immediate members, Pollet (2009) states that based on a survey conducted in nine African countries, data on the direct employment created and/or represented by co-operatives were inadequate, which made it difficult to determine the macroeconomic implications of the co-operative movement.

2.2 Empirical Review

The Agriculture Perspective Plan (1995) intends to encourage women to involve in the main stream of accelerated growth in the agricultural sector particularly in the production and marketing of high value commodities. Therefore, in the strategy, APP focuses how women may be brought into the main stream of the agro-marketing.

Radhan and Shrestha, (2061 B.S.). found micro-finance program in Nepal at evolutionary stage because only after complete financial sector liberalization since 1989, leaving the interest rate flexible to the market forces, a number of FIs owned both by Government and private sector came into existence with a view to initiate micro-finance activities. Some of them were existed in the form of innovation and rest were in the form of replication. The goal of micro finance services is to create income and employment opportunities for the rural poor people providing micro- credit and mobilizing savings.

Study conducted by Sharma, (2003) "Micro-finance against Poverty" has tried to analyze problem faced by MFIs/ Programs in attaining financial sustainability. The presentation begins describing theoretical concept and ends connecting it with Nepalese context. Financial sustainability refers to the extent to which a MFI, in addition to being financially viable, mobilizes its own financial resources internally, that is, through equity, deposits, and retained profits instead of depending on govt. or donor resources.

Study conducted by Mathema, (2008) entitled "Development of Micro Finance in Nepal, Progress and Prospects" has mentioned about the micro-finance practitioners around the world have found very effective tool for bringing up their economic and social status thereby assisting in poverty reduction. It is because micro-credit to the poor creates small business opportunities that help to improve the socio-economic condition of deprived communities especially in rural areas. In the Nepalese context

too, micro-finance has been used and more importantly could be a powerful too for gradual reduction of poverty. It enables poor and destitute to take advantages of existing opportunities, builds up their assets, generates self-employment avenues, develops micro enterprise, and raises income level. Build-up self-confidence, empowers women and provides opportunities to escape from object poverty and inequality.

Shrestha, (2008) writes about the conceptual clarity of the term 'empowerment'. According to her, the term empowerment includes the following, or similar, capabilities:

-) The ability to make decisions about personal/collective circumstances
-) The ability to access information and resources for decision-making
-) Ability to consider a range of options from which to choose (not just yes/no, either/or.)
-) Ability to exercise assertiveness in collective decision making
-) Having positive-thinking about the ability to make change
-) Ability to learn and access skills for improving personal/collective circumstance.
-) Ability to inform others' perceptions through exchange, education and engagement.
-) Involving in the growth process and changes that is never ending and

This shows that the term empowerment has a broad sense of meaning and covers a wide range of activities. Specifically, it covers the role and ability in decision making, access and skills for improving collective circumstance, ability to change others through owns' decisions and capacity as well as ability to convince others.

Yadav, (2010) has mentioned in his thesis entitled Micro-credit programme for rural women, A Case Study of the Baheda Bela VDC, Dhanusha District. The study has found positive impact of micro credit program on beneficiary's earnings and living standards. Similarly, involvement in the micro credit program has empowered women in varying degree. It has offered opportunities for poor women to come out of their

house hold confines, to organize themselves in groups and to work in productive and social activities. The program with its focus on group activities and income generation has helped to enhance the self confidence and increased right to spend thus increasing the access to resources. For most of the women, despite of the efforts of FI-NGOs both of government and privet sector, the nature of their work appears to have not changed. So in spite of the increase in monthly income their average working hours have remained unchanged as they are still stuck on the traditional farming activities. Similarly most of the projects were small and unable to generate remarkable amount of profit but 84 percent of the respondents have made some profit.

Paudel, (2011) conducted a study on "Micro Finance and it's Impact on Economic Upliftment of Women" has mentioned Savings and credit cooperatives (SCCs) provide a variety of microfinance services to various households living in the Hills, Terai, and Kathmandu valley. Nearly all Nepali SCCs are self- funded. Most of these SCCs are profitable, including those located in poor remote areas of the hill region.. Key regions for the SCCs strong financial performance include reliance on member savings and control of administration costs.

Shrestha, (2014) conducted a study on "Micro-Credit Programm for Women empowerment" has mentioned about savers and borrowers in micro-finance program from different countries give their views on the financial services they use and on the roles these services have played in their economic and households activities. To assess the impact of MFI's in general questions are asked. Such as, poor people understand micro-finance help the economically active poor expand and diversify their enterprises and increase their incomes? Can access to financial services enhance the quality of life of the clients of micro-finance institutions? Can access to micro-finance help economically active poor in times of severe household's difficulty? And can successful micro-finance institutions promote the self-confidence of their clients? The choices of the clients heard in this chapter provide strong indication that the

answers to all these questions are yes. But these clients are among the small minority of the economically active poor who have access to micro-finance institutions.

Tamang, (2014) has mentioned in his thesis entitled "Micro Finance and it's Impact on Rural Women (A Case study of Nirdhan Utthan Bank Ltd. in Fikkal, Kanyam and Panchakanya Ilam VDC Fikkal Branch) about that the implementation of MF program, focusing on women as a target group has produced substantial impact on economic empowerment of women through their economic self-sufficiency. The credit program with the objective of providing loan to women easily and priority to women in loan disbursement has motivated them to come forward in the society. The main findings of the study may be summarized as-

-) Clients receiving services for more than five years had less very poor clients.
-) NUBL's financial services helped more to maintain the existing savings and also to increase them within a period of one year.
-) In cases of both household as well as individual income more than half reported that there was no change. It was interesting to note that there was significant difference in the percentage of clients whose household and individual income has increased.
-) The financial services of NUBL were found to help increase income of NUBL clients and those who were able to extend the existing business or to initiate the new business were able to do so.
-) The general comments received from the clients on the interest rate are Interest rate is high and, Interest rate should less for land.

Paudel, (2014) has mentioned in his thesis entitled Role of Micro Finance for Women's Empowerment (A Case Study of Adarshanagar, ward 6 of Butwal Municipality in Rupendehi District" about that the micro credit program and changes

of income as well as status of women members. Availability of loan also for women also differed from person to person. All members did not receive the same amount of loan. Availability of loan depends on area of loan investment, technical skills of receiver, economic status and recommendation of group members. Easy loan makes difference on the life of skillful women if they handle, it properly. The investments from loans that they get from micro-finance show that in the field area, 35 (58.33%) female respondents were able to spent money from loans, a total of 17 (28.33%) of the husband spent money from loans, in 6 (10%) of the households, father-in-law spent money from loans, and 2(3.33%) of the household money from loans was spent by other members like father and mother. From the study, it can be deduced that after joining micro-finance program, 18 (30%) of the female respondents have developed self confidence, 12 (20%) have developed a leadership capacity in themselves, 10 (16.67%) have increased their right in decision making, 10 (16.67%) have increased their right to spent, 6 (10%) changed their attitude, 3 (5%) now can participate in community activities, no change was found in 1 (1.67%) of the respondents.

Chapagain,(2015) Entitled "Impact of Saving and Credit Cooperative on Rural Women :A Case Study of SWDSCCL Pithuwa VDC, Chitwan District", Nepal. The general object of this study is to assess the present Impact of Saving and Credits Cooperative on Rural Womens. The study has been carried out both on the basis of descriptive and exploratory research design. The population of Pithuwa VDC has still remained poor, especially women, despite the saving and credit cooperative initiative. The basic indicators those are very vital for the socio-economic development of the society such as education, health hygiene and sanitation, drinking water, occupation etc. Play major role for the positive change in the community. From the ethnic composition perspective, most of the respondents of the VDC were poor in social as well as economic activities before the establishment of SCC.

The study showed that the non-financial, developmental activities carried out in the SWDSCCL with it's members as participants and beneficiaries included the following types of activities that are "services" at the same time, namely; social intermediation,

enterprise development, social services and women's empowerment. SWDSCCL also carried out community-development-related activities. These services/activities met the members' practical needs for literacy, good health (particularly nutrition, reproductive health, and awareness on Hygiene and Sanitation) and sanitation, and practical skill needed in livelihoods. The rural women's empowerment services/activities addressed the strategic interests of women, specially those that were related to awareness of women's rights.

Shakya, (2015) has mentioned in her thesis entitled "Women empowerment through vegetable market" that microfinance has been introduced to combat extreme poverty and enhance economic development in many third world countries. This paper gives an overview of the emergence of microcredit programs in Nepal and their potential for socioeconomic empowerment of the poor. Additionally, their effectiveness in uplifting rural Nepalese societies and the challenges they face are discussed. Extreme poverty, gender gap, and unfavorable small business climate are some of the major reasons behind limited success of microcredit programs in Nepal. My recommendations for improving their success and outreach are: targeting poorest of the poor by expanding microcredit programs to all topographical regions, implementing different strategies based on geography and poverty level, providing complementary support for women empowerment, and designing policies aimed at supporting small businesses.

Rimal, (2015) has mentioned in his thesis entitled "Role of cooperative in income generating activities for rural development. A Case Study of Unnatisil Cooperative Ltd. Swyambhu-15, Kathmandu District". The main focus of the study to find out the effectiveness of cooperative credit for rural development. Cooperatives are often blamed for an efficiency. Though there are shine examples of successful and vibrant cooperatives yet a large number continues to face criticism not only from their own members but also from other segments of the society. There are various reasons, which are attributed to the weakness of cooperatives. Many of these reasons are real but don't necessarily lead to a conclusion that cooperative are efficient and member cannot run their own organizations. Many of these so called faults are pure

misconception and imaginary and are floated due to various self interests involved. These are due to lack of information, inadequate management competency, poor advocacy role played by the cooperatives and their leaders, excessive self interests and poor public relations. The remedy lies in education, extension, training and professionalization. An enlightened citizen is the back bone of a democratic society. Cooperative institutions provide social and economic services to their members. They not only service the members but also service their family and the community. Any amount of aid or assistance given to primary societies or to any institution from external sources tends to weaken the institution more than anything else. The key factor in the management of cooperatives the participation by members.

Women have been playing vital role in family institutions any society throughout the world. Nepalese society is also not exception to this. Women's socio-economic status has been changed with the new laws moving participation in political and economic sectors. Although some women are working as doctors, engineers, lawyers, administrators etc. in these days, most of the women with limited access to economic resources and control over it, limited opportunity to get education, training and technology are still primarily involved in self-employed activities as a means of supporting their families. Either most of their activities are not access to economic value or undervalued so that they are unable to generate sufficient income and when they are considered as low income earner, rural traditional society does not take appropriate step to their health condition, and Education, and under the absence of these elements poverty reduction becomes only a sadistic story. Deprivation from proper technical knowledge and managerial skill they are also left out from the credit market and resources. Thus, they are less able to make significant improvement in their economic condition (Khanal, 2071).

CHAPTER - THREE

RESEARCH METHODOLOGY

3.1 Research Design

This study has been carried out on the basis of exploratory as well as descriptive research design because the study was focus on to investigate the effectiveness of microfinance for rural development taking the advantage activities, their participation and benefit from the credit utilization for the effectiveness work. Moreover the study has been found out the women empowerment through the micro finance programm. In this regard, it was an exploratory descriptive research.

3.2 Nature and Source of Data

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.

3.3 Population and Sampling Procedures

There are 404 households in Sablakh VDC and 90 households in my selected area (CBS.2068). Altogether 712 population in my selected wards 6 and 7 among them 300 male 412 female. Among them 46 respondents were selected by purposive sampling because this study involved only those who were participated in microfinance activities. All the respondents are women as the purpose of the study is to analyzed the socio-economic status and empowerment of women due to micro-credit programme. The sample is 50 percent of total universe.

3.4 Data Collection Methods and Tools

For the completion of this study, data were collected from various tools and techniques. First of all the researcher was visited the selected samples and after taking the information about the programme, the field survey was made.

3.4.1 Household Survey

To get the primary data, the structured questionnaire covered all objectives of the study was developed, then the questionnaire was filled up by the researcher by visiting all selected sampled households.

3.4.2 Key Informant Interview

A checklist was developed for the interview of the household head, the purpose of interview was to cross-check the information obtained from filled up questionnaires. some well-reputed, active and literate women of study area. During field study, informal interactions with a number of people was made. Researcher asked about women empowerment through micro credit program informally. This technique was also useful to provided essential information about the activities of members. Executives of program, Shareholders of Phatanglung mahila cooperatives, employers, VDC secretary and social workers was taken as key informants for this study. These key informants was interviewed to get more information as per necessary.

3.4.3 Observation

The researcher was visited the study area and observed the women's situation. At the time of observation, data were recorded about the area and activities while observing women's empowerment through microfinance program.

3.4.4 Focus Group Discussion

The focus group discussion was held at selected study area. To complete the group discussion the checklist was prepared to collect the information from executive members of saving and credit groups of finance and to get appropriate information on inclusive basis. Research was discus on various activities of Phaktanglung Mahila Rural Co-operative' Limited on the direction of the empowerment of women. s

3.5 Data Presentation and Analysis

The collected data were coded, edited and finalized the qualitative data were analyzed and presented at paragraph and quantitative data were presented in table and graphs, chart etc. by the help of computer software. The computer software applied to the processing, classification, tabulation and analysis of data and information were MS-Word and Excel.

CHAPTER - FOUR

PROFILE OF THE STUDY AREA

4.1 Introduction of the Study Area

Taplejung District is the Mountain district of Nepal. It is situated in Eastern Development Region. The district covers 3,646 km² (1,408 sq mi). The 2011 census counted 127,461 populations in this district. Phungling is the district headquarters of it. The name Taplejung is derived from the words "Taple" and "jung". Taple was the medieval Limbu king who used to rule the area and "Jung" in the Limbu language means fort. Literally, Taplejung means Fort of King Taple. The Tamur River flows through the district. The area is home of Kangchenjunga (8586 m), the third highest mountain in the world. Taplejung has an airstrip with commercial flights to Biratnagar and Kathmandu. A road connects the district headquarters with the Tarai plains. Most of the population are involved in agriculture, and the vegetation zones range from sub-tropical to temperate forests, alpine meadows, and snow, and ice (Source: https://en.wikipedia.org/wiki/Taplejung_District)

The DDC profile of Taplejung district has mentioned their journals Taplejung is one of the most beautiful areas in eastern Nepal, with a spectacular landscape, Himalayan peaks of heights above 7000 meters and a wide range of flora and fauna. Alpine grassland, rocky outcrops, dense temperate and subtropical forests. Taplejung occupies an area ranging from 670 meters to 8586 meters (Mt. Kangchenjunga) above sea level. Kumbhakarna is an outlier of Kangchenjunga.

The DDC profile of Taplejung district also has mentioned Offering some of the most spectacular Himalayan landscapes with 13 of the world's highest mountain peaks rising above 7000 m, Taplejung plays host to the longest blue glacier in the world, the Yalung, and a high biodiversity rate. This area is home to a diverse range of ethnic groups like the Limbus, Tibetans, Sherpas, Rai, Gurung, Magars, Newars and Tamangs. traditional farming practices are a way of life here. There are rich forests with more than 250 species of bird and animal life. There are a number of high mountain lakes in Olangchung Gola.

The area is made up of alpine grass lands, rocky outcrops, dense temperate and sub-tropical forests, and low river valleys with the Kanchenjunga as its crown and is home to one of the original homelands of the indigenous Limbu people.

Residents practice integrated early animist religions. Agriculture, animal husbandry and tourism are the major means of livelihood for Limbu people. In the higher altitudes, one can find sherpa people where they arrived from Tibet more than 400 years ago. The icons of the cultural heritage are monasteries, chhortens, temples and prayer walls. And to add to the flavour, the festivals of all of these people living in harmony only serve to make the native culture livelier.

One of the major attractions is the Pathibhara Devi Temple. This little-known region attracts tourists seeking spiritual fulfillment and blessings from the powerful Pathibhara Devi. Hindus and Buddhists reach the temple for celebrations during special occasions. The trek to Pathibhara Devi (3794 m) combined with the natural and cultural experiences of the region make the visit a unique exhilarating experience. It takes a day to reach the temple on foot from Phungling Bazaar. On the way to the temple are many species of rhododendron (Source: https://en.wikipedia.org/wiki/Taplejung_District).

4.2 Introduction to Sablakhu VDC

Sablakhu is a village development committee in the Himalayas of Taplejung District in the Mechi Zone of north-eastern Nepal. At the time of the 2011 Nepal census it had a population of 2216 people living in 404 individual households. This VDC is home of different cast groups like limbu, Tamang, Chettri and Bhramin but here are more than 60 percent are belongs to limbu cast traditional farming system are a way of life here. Agriculture and animal husbandry are the major source of livelihood of this VDC. Bhanjyang is a local market of this village. Comparatively it is low tropical landscape between the other village development committee of Taplegung district (Source: https://en.wikipedia.org/wiki/Sablakhu_VDC).

4.2.1 Flora and Fauna

The VDC profile of Sablakhu states forest is very essential for human life. In absence of it we can't imagine that how every living things or animals survive. Especially,

forest is interconnected to human and animals. Forest is the source of natural resources that supplies the basic needs of people like timbers, firewood, grass, furniture, windows doors and so on. Similarly, it supplies raw materials for the large scaled in industries to produce papers, furniture etc. Likely, growth of forests can help also to balance the environment pollution and it is the habitants of animals, birds, and insects.

The rural people of this VDC are still dependent on firewood from forest in their field. All of the houses are made in this VDC of woods but in replace of it some of the buildings of school, healthpost and other governmental buildings are made by iron and cement. The major forest of this VDC is Sallery forest of word no. seven and other small Jungle are situated between the other ward also. The various types of species of trees found there like Uttis, Chilaune, Salla, Bamboo, Sal, Kattus, Sakkuwa and so on. The various types of species of hubs found there like Gurass, Argeli, lokta and so on in the lake side of the VDC.

There are various kinds of animals and birds found in this VDC. chicken, ducks, pigeons and animals like pig, buffalo, Goat, cow and dog and are kept by native people. Except these, there are Dhukur, Kag, Nyauli, Koili, Kaliz, Ruppi, Chil etc. monkey, jackal, fox etc wild animal are found in the sallery forest and other small forest as well.

4.2.2 Infrastructure

The VDC profile of Sablakhu is one of the backward VDC of the Taplejung district. Sablakhu VDC directly connects to Mechi highway. There are 4 primary school, 2 lower secondary school and 1 higher secondary school, all are government school. Likely, people of this place are consuming some facilities like pure drinking water, health post, communication, education and so on which are the basic needs of people, but many people cannot consuming these facilities.. The Building of Health Post was built by funded from District Development Committee Taplejung and higher secondary school was built by District Development Committee, District Education Office and Village Development Committee Sablakhu. There are some small hotels and shop on Bhanjyang area of this VDC. Social institutions, cottage industries like as Silai Bunai, Radipakhi and so on and animal husbandry is the main occupation of this

VDC. So, it is obvious that people of Sablakhu VDC are utilizing more facilities provided by VDC other government and non government organization. There no other physical infrastructure like as Road, Hospital, Campus, Government organization's and non-government organization's Building. Some people have radio and television using for information and news. There is Small River in the VDC but it is not for cultivation and farming. Many of the people of the VDC are depend on falling water for farming.

4.2.3 Language

Again, The VDC profile of Sablakhu examined Language is most essential to communicate and understand the emotion and ideas exchanging between or among people from different places. People of this VDC can understand and conversant in Nepali, even they speak their own language in their community. This field survey data have shown that there are different castes/communities speaking different languages in the VDC. Bramhan Chetri and Dalit people are spoken pure Nepali and More than 60 percent of Limbu, Tamang people are of this VDC can speak mother language fluently. They can easily communicate and understand in Nepali language.

4.2.4 Religion

Most of the people of this VDC follow kirat. Tamang, Gurung are fallow Buddhism, Some of limbu are following Satehangma religion and some are kirat. Though, people of this VDC believe in different religions, they live harmony and tolerance in the society.

CHAPTER-FIVE

ANALYSIS AND PRESENTATION OF DATA

5.1 Socio Economic Status of Women in Study Area

5.1.1 Age Group of Respondents

All age women are not economically active and generate income to the family. Young age girl are involved in education or household activities such as cooking and taking care of their little brothers or sisters. Women above 60 years are also less active for income generation because they have household responsibility rather than earning. Their sons and other family members were considered earners. They mostly take care of small children in their home. Age ratio of the selected respondents is presented in the following table.

Table 5.1: Age Group of the Respondents

S.N.	Age Group	Number of Respondents	Percentage
1	Below 30 years	17	37
2	30-40 years	21	46
3	40-50 years	5	11
4	50-60 years	2	4
5	60-70 years	1	2
	Total	46	100

Source: *Field Survey, 2015*

The age distribution ratio of the study area shows that 46 of the total respondents involved in this program. The highest numbers of the respondents are between the age of 30-40 years 46 percent. The age between 40-50 years are constituted 11 percent of the total respondents, between the age 50-60 years constituted 4 percent of the total respondents, at last 2 percent of my respondent is between the age of 60-70 years. So

from the above age grouping 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.

This table shows that majority of the women in the samples are women whose age are between 30-40 years, and this also shows that women whose age are 30-40 years 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.

5.1.2 Educational Status

Education empowers the human being; it increases the status of living. Education provides people with the knowledge and skills to contribute and take benefits from development efforts. Education is a key indicator of human development. It has a positive role in the success of life. Primary education is a principle mechanism of fulfilling the minimum learning needs of the people needed for effective participation in the economic, social, political and civil activities. The following table shows educational status of the respondents

Table 5.2: Educational Status

	Educational Status					
	Literate					Illiterate
	Under SLC	SLC Pass	10+2	Bachelor level Pass	Master’s Level Pass	10
No of Respondents	14	8	3	6	5	
Percentage	30	17	7	13	11	
Remarks						

Source: Field Survey, 2015

My field research shows that 22 percent of women are illiterate who had never gone to school, out of this 30 percent of the women are literate (who study below matriculation), they somehow knew to read and write, they got opportunity to participate in formal or non-formal education. Among them 17 percent of women had completed SLC and only 7 percent were able to complete their intermediate level. On the other hand 13 percent were able to complete their bachelors' level and at last 11 percent were able to complete their masters' level.

5.1.3 Religion

There were only two types of religions status found such as Hindu and Buddhist in religious characteristics of migrant head of household among study population, Hindu and Buddhist people are found in the study area.

Table – 5.3 Distributions of Religion

S.N.	Religion	Number of Respondents	Percentage
1	Kirat	26	57
2	Hindu	14	30
3	Buddhist	3	7
4	Christian	2	4
5	Others	1	2
7		46	100

Source: *Field Survey, 2015*

According to table no. 5.3 shows that the majority of Kirat religion i.e. 57 percent then Hindu occupied 30 percent, Buddhist occupied 7 percent, Christian occupied 4 percent and other religion occupied only 2 percent of the total number of 46 households.

5.1.4 Caste and Ethnic

In Nepal the structure of caste system defined by high caste elite incorporated both Hindus and other religion. Through the formation of Muluki Ain (civil Code) in 1884, Nepal state attempted to universalize the caste regulations for all categories of people living in all parts of nation. People belonging to different types of ethnic and tribal

groups were ranked into second and third categories while both of these groups termed as the groups of Matwalis, their ranks in the caste order were determined on the sense that their members were immune from punishment into a slave. Another group of them did not have this privilege. They were segregated into normal category.

The fourth and fifth categories of caste were considered as ones comprising of impure or the water unacceptable population. The difference between them was that the members belonging to the fourth category were touchable while those in the fifth category were considered untouchable by the pure caste.

The caste system of Nepal is basically rooted in Hindu religion; on the other hand, the ethnic system has been rooted mainly in mutually exclusive origin myths, historical mutual seclusion and occasional state intervention. Caste and ethnicity are most important component in social and economic development process in developing country like Nepal. This analysis has been taken into consideration in order to recognize the social conditions and caste comparison in the study area. Within the sampled ward 6, various castes ethnic groups have been living since their remembrances. Limbu are largest and the dominant group in terms of separate group and they have more chances to be covered in the sampled size of the study. Caste/ethnic composition of the selected respondents is presented in the following table.

Table 5.4 : Caste and Ethnic Composition

S.N	Caste/ Ethnic	Number of Respondents	Percentage
1	Limbu	23	50
2	Chhetri	8	17
3	Bramin	7	15
4	Dalit	3	7
5	Tamang	2	4
7	Other	3	7
	Total	46	100

Source: *Field Survey, 2015*

This table represents caste/ethnic composition of the women respondents in the study area Sablakhu VDC, Out of total 46 sample size, Limbu share largest. They are 50

percent of the total sample. Whereas other caste/ethnic groups like Chhetri 17 percent, Brahmin 15 percent, Dalit 7 percent, Tamang 4 percent, and other minority group such as Rai, Newar, Sunuwar comprises 7 percent of the total population of the sample. This table we can 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.

5.1.5 Family Type

Their favorite family type is joint family in which husband and his parents, brothers, wife and their unmarried children lives together. All of them expressed burden of responsibility, economy and cultural complexities living in a joint family. Family sizes of the selected respondents are presented in the following table.

Table 5.5: Family types of Respondent

S.N.	Family Types	Number of Respondents	Percentage
1	Joint	38	83
2	Small/Nuclear	5	11
3	Extended	3	6
	Total	46	100

Source: *Field Survey, 2015*

This table shows the family type of the women respondents. Family also makes differences on decision making and control over income. According to reports, 83 percent of the respondents live in joint family, 11 percent of the respondents live in nuclear family, and 6 percent of the women live in the extended family.

This table 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. Family sizes of the selected respondents are presented in the following table.

Table 5.6 Family Sizes

S.N.	Family Size	Number of Respondents	Percentage
1	1-4 members	20	43
2	5-10 members	23	50
3	Above 11 members	3	7
	Total	46	100

Source: *Field Survey 2015*

There are 43 percent households having below 5 members and 23 (50 %) household with 5-11 members and only 3 (7%) household have above 11 members in their family. Samples are from extended family, and this also show that women from extended family are more interested in taking loans from micro finance institution in this area because of the absence of their male partners and poverty and the responsibility of their children and other family members.

5.1.6 Marital Status

Marital status makes differences on women's responsibility and economic and work burden. Implicitly micro-finance institutions target people who are in worse condition in their life. This program influence people who are in their worse condition in their life. This program is usually influence women than men.

Table 5.7: Marital Status of Women Respondents

S.N.	Marital Status	Number of Respondents	Percentage
1	Married	32	69
2	Unmarried	6	13
3	Widow	4	9
4	Separated	4	9
	Total	46	100

Source: *Field Survey, 2015*

In the field Survey majority of the respondents are married women which comprises 69 percent, followed by widow comprises 9 percent, unmarried 9 percent and at last separated women who are living away from their husband's house who comprises 9 percent of the total respondents.

The above table shows that the majority of women in my samples are married, and this also show that married women are more interested in taking loans from micro-finance institution. Because they also have to look after their family and children, they have to pay tuition fee of their children and have to meet health budgeted the sickness for older members of their family, this reason also forced them to join micro-finance institution.

Case Study 1

How Single Women Became Successful Business Women

Sanchayamaya Limbu is a 49 years old woman, she is running a tea shop, she lost her husband 9 years ago. She says "When my husband died, I become totally helpless, further I had the responsibility of a little son and two daughters". She had to face many cultural defame as a widow. She had no source of income to continue her children's education so her elder daughter dropped school and started to work as wage labor. Her income was hardly enough to feed her family.

Two years ago she had joined micro credit programme. Within five months of involvement she got a loan of Rs 15000 for income generating occupation. With orientation of programme staff, she invested it on a small vegetable shop. At the beginning she had very little idea regarding this occupation. She did not expected much from their occupation but she was able to return loans within another six months.

Next time she took a loan of Rs 30,000 for the same occupation. She then left the vegetable business and started a hotel. From the money obtained as loan she bought furniture, gas stove, and utensils for the hotel. She gave employment to the two young boys as well. Now, her business was doing well. She earns Rs 15,000-17,000 excluding expenses for the hotel materials

She also added, "Now my elder daughter also helped me in my hotel and now there is no economic problem in my family. I am grateful to micro finance programme that supported and encouraged me by giving loans and some useful training to do income based occupation. I am satisfied with my occupation as well as micro finance programme .

5.1.6 Landholding

Land is the most important source of wealth of farmers. Without abundant land, it was difficult for any of them to get means of living. It is argued that landholding is considered as the major indicator for the identification of poor in Nepal. It is an important source of rural income and employment generation. Land is a major indicator to justify economic status of household. Land ownership is mandatory in some banking institutions to get loan from banking institutions. Land is not only economic variable but also is an indicator of social status gained by women. Status of households and women's land ownership of the selected respondents is presented in the following table.

Table 5.8: Status of Households and Women's land ownership of the Respondents:

S.N.	Land Size	Number of Respondents	Percentage
1	Landless	11	24
2	1 Ropani	23	50
3	2 Ropani	1	2
4	4 Ropani	1	2
5	Above 5 Ropani	10	22
	Total	46	100

Source: *Field Survey, 2015*

The Land holding pattern of the respondents shows that 24 percent of the respondents are landless, 50 percent of the respondents have 1 ropani of the land in their name, 2 percent of the respondents have above 2 ropani land, 2 percent respondents have 4 ropani lands and 22 percent respondent have 5 ropani of the land in her name.

5.1.7 House type

Housing condition shows the real economic status of the people. In the study area, respondents have various types of houses like mud wall with thatched roof, stone wall with tin roof. If the earning improves, the housing condition was also improve.

Whether micro-finance had played significant role for improving the earning of villagers or not should be measures with the help of housing condition of its members.

Table 5.9: House type

S.N.	Types of House	Number of Respondents	Percentage
1	Mud wall with thatched roof	5	11
2	Stone and mud wall with tin roof with garden	26	56
3	Stone and mud wall with tin without garden	15	33
	Total	46	100

Sources: *Field Survey 2015*

The majority of 56 percent of the respondents are lives in the house which is made up of stone and mud wall with tin roof with garden, 33 percent of the respondents are lives in house which is made up of stone and mud wall with tin roof without garden, and 11 percent of the respondents are lives in the house made of mud wall with thatched roof.

5.1.8 Household Head

Household head have a decision making power in many cultural groups. Family members feel social and livelihood security under family head. To start new occupation household's support is necessary otherwise, difficult and conflict may starts in the family. So household head is powerful decision maker as well as has authority of the family. Situation of household head in the family of women respondents are presented in the following table:

Table 5.10: Household Head

S.N.	Household Head	Number of Respondents	Percentage
1	Husband	22	48
2	Wife	20	44
3	Both	2	4
4	Others	2	4
	Total	46	100

Source: *Field Survey, 2015*

The household position of the respondents is female dominated. There are 48 percent male respondents who are headed their households, and there are 4 percent households in which decision in house are taken collectively by both husband and wife. And there are 44 percent female respondents who are headed there households and at last there are 2 percent of houses in which decision on the households are taken by father-in-law and mother, who are head in their family.

This section represents the linkages between socio-economic and micro-finance in the respondents. On the basis of this background of the respondents we can discuss, how much changes in the level of awareness brought by micro-finance program among the women respondents.

5.2 Women Empowerment through Microfinance Program

5.2.1 Occupation of Respondents before their Involvement in Program

In the study area occupation denotes employment of the people in different sector for earning purpose. Women of the study area are involves in different occupations before and after their involvement in micro-finance programs.

Table 5.11: Main Occupation of the Respondents before and after their Involvement in Program:

Before			After	
Number of Respondents	Percentage	Main Occupation	Number of Respondents	Percentage
15	33	Agriculture	11	24
2	4	Pig Farming	6	13
1	2	Goat Farming	4	9
0	0	Poultry Farming	2	4
7	15	Business	8	17
11	24	Daily Wages Labor	7	15
4	9	Government Job	4	9
6	13	Other job	4	9
100	46	Total	46	100

Source : Field Survey, 2015

Above table shows that respondents were engaged in variety of economic activities before their intervention in programs such as in agriculture 33 percent, pig farming 4 percent of goat farming 2 percent, business 15 percent, daily wages labor 24 percent, government job 9 percent, etc. before initiation of the program. 15 percent were engaged in business. And remaining 13 percent of respondent were engaged in other different occupations. The 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 9 percent of respondents were engaged in other income generating activities, daily wages labor 15 percent, government job 9 percent, etc. after their intervention of the program.

5.2.2 Changes in Income Level of Respondents

In the study area income denotes the earning of the borrowers of the program through any productive activity. The income may be in the form of money, articles as food grain, milk, and animal husbandry small industries etc. to know the changes in income before and after the program intervention.

Table 5.13: Changes in Income Level of Respondents:

Before			After	
Number of Respondents	Percentage	Income Per month	Number of Respondents	Percentage
3	7	00-00	0	0
8	17	1-2000	2	4
12	26	2000-4000	5	11
18	39	4000-5000	12	26
3	7	5000-6000	15	33
1	2	6000-8000	6	13
1	2	8000-10000	2	4
	0	10000-11000	3	7
	0	11000-14000	1	2
100	46		46	100

Source: *Field Survey 2015*

Above table indicate that the effect of the intervention of micro-finance programs on the income of the respondents at the study area has been positive. Table shows that before their involvement in the program 3 of the respondents were jobless but after their involvement in the micro-finance programs they started earn some money. In another case, before their involvement on micro-finance program only 17 percent of the respondents earned Rs 1-2000 per month, but after involvement of this program only 4 percent of the respondents are earn Rs 1- 2000, 26 percent of the respondent earn Rs 2000-4000 before join this program and after join this program 11 percent of respondent earn this, and 39 percent of the respondents earned Rs 4000-5000, on another case after their involvement in micro-finance 33 percent of the respondents used to earns Rs 5000-6000, but now after their involvement in the micro-finance program 7 percent of the respondents earn Rs 10000-11000, per month. In yet another case, 2 percent of the respondent used to earn Rs 11000-14000 per month now all of the respondents earns that the amount of the money per month.

5.2.3 Living Standards of the Respondents

Standard of living refers to the level of wealth, comfort, material goods and necessities available to a certain socio-economic class in a certain geographic area. The standard of living includes factors such as income, quality and availability of employment, class disparity, poverty rate, quality and affordability of housing, hours of work required to purchase necessities, gross domestic product, inflation rate, number of vacation days per year, affordable (or free) access to quality healthcare, quality and availability of education, life expectancy, incidence of disease, cost of goods and services, infrastructure, national economic growth, economic and political stability, political and religious freedom, environmental quality, climate and safety.

Living Standard of the respondent is often analyzed in terms of consumption pattern, sheltering pattern, clothing etc.

Table 5.14: Living Standards of the Respondents

S.N.	Living Standards	Number of Respondents	Percentage
1	Change Very Much	20	44

2	Little Change	22	48
3	No Change	4	8
	Total	46	100

Source: *Field Survey*, 2015

The table show that after joining this program there is seen a change in the traditional living standards of respondents. According to survey, after joining the program 48 percent of the respondents changed living standards by little bit, 44 percent of the respondents changed their living standards very much. Before joining the program the respondents did not have the similar living standards on the comparison of current their living standards. Now days the respondents of the study area were found to meet their requirements of daily life such as eating, fooding and clothing. They do not have problems hand to mouth too. The respondents were found using the luxurious goods and things for their daily life. There are also 13 percent of the respondents who did not change their traditional food.

5.2.4 Consumption Pattern of Respondents

Consumption is a major concept in economics and is also studied by many other social sciences. Economists are particularly interested in the relationship between consumption and income, and therefore in economics the consumption function plays a major role. Different schools of economists define production and consumption differently. All economic activity that does not entail the design, production and marketing of goods and services. (E.g. the selection, adoption, use, disposal and recycling of goods and services.

Table 5.14: Consumption Pattern

S.N.	Foods Habits	Number of Respondents	Percentage
1	Change Very Much	15	33
2	Little Change	25	54

3	No Change	6	13
	Total	46	100

Source: *Field Survey, 2015*

The table shows that after intervention of program there is seen a change in the consumption patterns of respondents. According to survey, after intervention of the program 54 percent of the respondents changed their traditional food by little bit, 33 percent of the respondents changed their traditional food very much. Before intervention the respondents used to eat meat once in a month or in festival times, but now they eat it when they desire to eat. Now they also started to eat other expensive food items, there are also 13 percent of the respondents who did not change their traditional food.

5.2.6 Clothing Pattern of Respondents

Table 5.15: Clothing Pattern of Respondents:

S.N.	Clothing Pattern	Number of Respondent	Percentage
1	Change Very Much	14	30
2	Little Change	25	55
3	No Change	7	15
	Total	46	100

Source-*Field Survey 2015*

The above table shows 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.

5.2.7 Sheltering Pattern of Respondents

Table 5.16: Sheltering Pattern of Respondents

S.N.	Traditional and Modern Sheltering Pattern	Number of Respondents	Percentage
1	Change Very Much	12	26
2	Little Change	26	57
3	No Change	8	17
	Total	46	100

Source: *Field Survey, 2015*

In the above table shows that the sheltering pattern of the respondents. According to the table 26 (57 percent) of respondents live in a house made of stone and mud with tin , 12 (26 percent) of the respondents live in a house made of stone, mud wood and

tin roof with garden 8 (17 percents) of the respondents live in their traditional house. So we can say that the sheltering pattern of respondents have changes after intervention of the program.

5.2.8 Changes Among Respondents:

Table 5.17: Changes Among Respondents:

S. N.	Indicator of Change	Number of Respondents	Percentage
1	Increase in right to decision making	5	11
2	Increase in leadership capacity	4	8
3	Increase self-confidence	21	46
4	Increase in right to spent	1	2
5	Increase in participation in community activities	10	22
6	Other changes	0	
7	No Change	5	11
	Total	46	100

Sources: *Field Survey 2015*

Survey shows that after joining micro-finance program 46 percent of the respondents of has gained self confidence, they can able to face any problem by themselves, they became more confident. 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. Only 11 percent of respondent is not able to change her life after joining the micro finance program.

5.2.9 Changes in the Status and the Prestige of Respondents:

Status means rank, social position, relation to other relatives, importance and prestige means respect, reputation, or influence derived from achievements power association etc.

Table 5.18: Changes in the Status and the Prestige of Respondents

S.N.	Any Change	Number of Respondents	Percentage
1	Yes	41	89
2	No	5	11
	Total	46	100

Sources: *Field Survey 2015*

The above table shows that 89 percent of the respondents are able to change their status and prestige. On the other hand, it also shows that 11 percent of the respondents are not able to gain any change in their status and prestige.

5.2.10 Change in the Economic Condition of Respondents:

Table 5.19: Change in the Economic Condition of Respondents:

S.N.	Any Change	Number of Respondents	Percentage
1	Yes	44	96
2	No	0	0
3	Do Not Know	2	4
	Total	46	100

Source: *Field Survey, 2015*

The reports show 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.

CHAPTER-SIX

SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Summary

This is study focused on women's empowerment through microfinance program of women living in Sablakhu VDC of Taplejung district. It also aims to highlight on the problems faced by women in the process of their engagement in the activities and changes brought about by their involvement in micro-finance programs. Review of micro-finance programs have indicated that the primary obstacle to access remains inappropriate and bureaucratic procedures, prohibitive collateral requirements and excessively high transaction costs incurred by both lender and borrower. Recent initiative like the Micro-Credit Project for the Women (MCPW) sponsored by the ministry of local development and various governmental and non-governmental clan of the Gramin Bank have served to modify women's picture. The research problems of the study were: Why did they become member of micro-finance program? What are women's areas of preferences of loan and income investment? What is educational, economic, health and skills status of women? What are major problems faced by women members. Major Findings of the study are as follows:

- Out of total 46 sample size, limbu share largest. They are 50 percent of the total sample. Whereas other caste/ethnic groups like Chhetri 17 percent, Brahmin 15 percent, Dalit 7 percent, Tamang 4 percent, and other minority group such as Rai, Sunuwar, Newar etc are comprises 7 percent of the total population of the sample.
- 46 of the total respondents involved in this program are between the ages of 21-30 years 37 percent. The highest numbers of the respondents are between the ages of 31-40 years 46 percent.
- This study shows that majority of the women in the samples are women whose age are between 31-40 years, and this also shows that women whose age are 31-40 years 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 the family type of the women respondents. Family also makes differences on decision making and control over income. According to reports, 83 percent of the respondents live in joint family, 11 percent of the respondents live in nuclear family, and 6 percent of the women live in the extended family.
- There are 43 percent households having below 5 members and 23 (50%) household with 5-11 members and only 3 (7%) household have above 11 members in their family. Samples are from extended family.
- This study shows that 22 percent of women are illiterate who had never gone to school, out of this 30 percent of the women are literate (who study below matriculation), they somehow knew to read and write, they got opportunity to participate in formal or non-formal education. Among them 17 percent of women had completed SLC and only 7 percent were able to complete their intermediate level. On the other hand 13 percent were able to complete their bachelors' level and at last 11 percent were able to complete their masters' level.
- I find majority of the respondents are married women which comprises 69 percent, followed by widow comprises 9 percent, unmarried 13 percent and at last separated women who are living away from their husband's house who comprises 9 percent of the total respondents.
- The Land holding pattern of the respondents shows that 24 percent of the respondents are landless, 50 percent of the respondents have 1 ropani of the land in their name, 2 percent of the respondents have 2 Ropani land, 2 percent respondents have 4 Ropani land and 22 percent of the respondent have above 5 Ropani land to their own name.
- The majority of 56 percent of the respondents are lives in the house which is made up of stone and mud wall with tin roof with garden, 33 percent of the respondents are lives in stone and mud wall with tin without garden, and 11 percent of the respondents are lives in the house made of mud wall with thatched roof.
- There are 44 percent female respondents who are headed their households, and there are 4 percent households in which decision in house are taken

collectively by both husband and wife and at last there are 4 percent houses in which decision on the households are taken by father-in-law and father, who are head in their family.

- Respondents were engaged in variety of economic activities before their intervention in programs such as in agriculture 33 percent, goat farming 2 percent, pig farming 4 percent, business 7 percent, daily wages labor 24 percent, government job 9 percent, etc. And 13 percent of the respondent was engaged in other different occupations.
- There are changes in the occupations. The study shows that respondents are engages 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 faming, daily wages labor 15 percent, government job 9 percent, etc. after their intervention of the program.
- Only 12 (26%) of the respondents used to earns Rs 2000-4000, but now after their involvement in the micro-finance program 18 (39%) of the respondents earn Rs4000-6000, per month. In yet another case, 1(2%) of the respondent used to earn Rs 8000--10000 but now 3 (7%) of the respondents earn Rs 10000-110000 amount of the money per month.
- After intervention of program there is seen a change in the traditional food habits of respondents. According to survey, after intervention of the program 54 percent of the respondents changed their traditional food by little bit, 33 percent of the respondents changed their traditional food very much. Before intervention the respondents used to eat meat once in a month or in festival times, but now they eat it when they desire to eat. Now they also started to eat other expensive food items, there are also 13 percent of the respondents who did not change their traditional food.
- 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.

6.2 Conclusion

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 this program. 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. This study shows that majority of the women in the sample are from joint families. And the married women are more interested in taking loans from micro-finance institution. Because they also have to look after their family and children, they have to pay tuition fee of their children and have to meet health budged the sickness for older members of their family, this reason also forced them to join micro-finance institution.

Micro-finance programs provide fruitful initiatives as it reaches door to door of rural poor and them to save and engage in economic activities especially women, who are confined to in the homes and household chores. They can understand their ability, their hidden talents and skills and increase self-confidence of people is as important as materialistic achievement through community development during the initial stages of development. The whole role of the program is to be associated in multi-dimensional ways. Anyway the impact of program of income generation and living standards is positive.

6.3 Recommendations

Based on the above mentioned summary, conclusion and researchers field experience, following recommendations (suggestion) have been made for further improvement of successful implementation of micro-finance program for women all over the country.

-) The program should develop practical and varied training courses for the women related to the development activities according to the needs of a particular community.
-) All savings product have to be implemented, otherwise ideal saving products should exit from the policy.
-) Regarding rules and regulations, information and knowledge should be transferred among the members.
-) Provision for flexible policy towards poor, deprived, and landless was be better.
-) Micro-finance program is not a family business, so members of board and executive committee of the institution must be given their roles and responsibilities.
-) Though there is a provision of insurance (in the case of death of livestock) but it has not been smoothly implemented. So there is a need for smooth implementation of insurance provision as well as the provision of insurance to livestock suffering from diseases too.

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