

**SOCIO-ECONOMIC EMPOWERMENT OF WOMEN THROUGH
THE MICRO CREDIT PROGRAM IN NEPAL
(A Case Study of Ghatan VDC of Myagdi District)**

A Thesis

**Submitted to the Central Department of Economics, Tribhuvan
University, Kirtipur, Kathmandu, Nepal in Partial Fulfillment
of the Requirements for the Degree of Master of Arts
In
Economics**

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RECOMMENDATION LETTER

This thesis entitled **Socio-Economic Empowerment of Women Through The Micro Credit Program In Nepal (A Case Study of Ghatan VDC of Myagdi District)** has been prepared by Kalpana Chokhal under my supervision. I hereby recommend this thesis evaluation committee as a partial fulfillment of requirements for the Degree of Master of Arts in Economics.

□ _____

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APPROVAL LETTER

The thesis entitled ' **Socio-Economic Empowerment of Women Through The Micro Credit Program In Nepal (A Case Study of Ghatan VDC of Myagdi District)** submitted by Kalpana Chokhal has been accepted as a Partial fulfillment of the requirements for the degree of Master of Arts in Economics.

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ABBREVIATIONS

ADB	:	Asian Development Bank
CBS	:	Central Bureau of Statistics
CGISP	:	Community Ground Water Irrigation Sector Project
DDC	:	District Development Committee
DSCP	:	Deprived Sector Credit Program
FINGO	:	Financial Intermediary Non Government Organization
GBB	:	Grameen Bikas Bank
GDI	:	Gross Domestic Income
GDP	:	Gross Domestic Product
GNP	:	Gross National Product
HDI	:	Human Development Index
IBP	:	Intensive Banking Program
INGO	:	International Non-government Organization
MCPW	:	Micro-Credit Project for Women
MDB	:	Micro Development Bank
MDC	:	Micro finance Development Center
MFDB	:	Micro Finance Development Bank
MFI	:	Micro Finance Institution
MOF	:	Ministry Finance

NGO	:	Non-Government Organization
NPC	:	National Planning Commission
NRB	:	Nepal Rastra Bank
NUB	:	Nirdhan Utthan Bank
PAPWT	:	Poverty Alleviation Project in Western Terai
PCRW	:	Production Credit for Rural Women
PSC	:	Priority Sector Credit
PSCP	:	Priority Sector Credit Program
RMCP	:	Rural Micro-Credit Project
RMDC	:	Rural Micro-finance Development Center
RSRF	:	Rural Self-Reliance Fund
SCC	:	Saving and Credit Cooperative
SFCL	:	Small Farmers Cooperative Limited
SFDB	:	Small Farmer Development Bank
SFDP	:	Small Farmers Development Programs.
TLDP	:	Third Livestock Development Project
VDC	:	Village Development Committee
WEP	:	Women Empowerment Program

CHAPTER-I INTRODUCTION

1.1 Background of the Study

Nepal is a landlocked country with an area of 147,181 sq.km. It is situated in the southern part of Asian continent and in between two large economic powers; China and India. Both of its neighbors have been achieving double digit economic growth in recent years. Nepal is still registering low economic growth rate. 4.5 % growth rate has been expected to be achieved during the current fiscal year 2068/69 (MOF, 2068). Nepal is considered to be known as one of the poorest countries in the world. Its poverty reduction rate is low mainly due to low per capita income, uncontrolled and unplanned urban growth and higher population growth rate. The total population of this small and developing country is 26,620,809. Out of the total population, total men population is 12,693,431 (48.56%) and total women population is 13,693,378 (51.44%) (Census report, Nepal 2011). This data shows that more than half of the total population of Nepal is occupied by women.

Poverty is deeply rooted in Nepali society. Moreover women are poorest among the poor. According to HDR 2012, Nepal is ranked in 157th out of 187 countries and its HDI is 0.359. At present, According to the data published by NPC, 23.8% people are still living under poverty line. More than 82.93% people are living in rural areas (CBS 2011). Among various causes of poverty, backwardness of women is the major one as women comprise more than 50% of total population and the situation of women is unsatisfactory in the areas of health, education, social and economic sector. They are kept back in the household level decision making and resources mobilization too. The gender empowerment level (GDI) which measures the Inequality between men and women is only 0.496 and is ranked at 83rd position out of 109 countries (GDR 2012). Women's access to fixed assets property and credit is very limited.

In the 1970's experimental programs in Bangladesh, Brazil and few other countries extended tiny loan to groups of poor women to invest in small business. These types of micro enterprises credit was based on unity group lending in which every member of group guaranteed the repayment of all members. (www.wikipedia.org)

The micro finance was first set up in the form of German Bank in 1976 by Bangladeshi economist Prof. Muhammad Yunus as micro loans. He started with few pounds upwards, which were used for income, generating activities such as buying rice to husk and sell, or to protect a borrower from having to pay extortionate rates to money lenders for essential needs, such as house repairs, weeding and funerals. The loan given at an interest rate is higher than the Bank rates, to cover the high costs of administering small loans, but lower than money lenders rates. Saving are also crucial to micro finance both institutionally in that they make up much of the loan capital and also as a safe place for deposit their money. (www.microfinancegateway.org)

Micro finance has been successfully used as an anti-poverty and development tool in many countries. At present micro finance is being increasingly used in the form of development strategy for achieving the development plans. However, the strategy would prove successful only if it will be able to strike balance between development and finance. Clients of micro finance institutions are usually poor and low income people often living in awful over crowded settings, living in remote areas with limited access to basic amenities such as education, water, electricity, banking services, health services, market facilities etc. Most of them are women, playing a double bottom-line role of a provider and caretaker at household level. The poor people do not have enough land for farming. Opportunities of farm employment are very few and should be generated; additionally, they lack access to convenient, affordable and appropriate financial services. (Sigdel, 2008)

Empowerment is to give somebody the power or authority to do something. Women Empowerment is a continuous process where the powerless people become conscious of their situation and organize to improve it and access opportunities as an outcome of which women take control over their lives, set their own agenda, gain skills, solve problems and develop self-reliance.(Snijder's, 2009 p.186-187)

Female economic empowerment is usually about the increased access of women to financial resources, income generating assets or activities, saving, increased financial decision-making power and more economic independence. (Mayoux, 2008, p.8)

The clients of micro finance are typically self-employed and household based entrepreneurs. Micro finance helps poor to increase income, build viable business. It can also be a powerful instrument for self –empowerment by enabling the poor, specially, women to become socio- economic agents of change. (Pant Rameswori, (2009)

Nepalese micro-finance sector can be classified as formal and semi-formal. Formal sector model is initiated by government /NRB. The initiative so far includes the establishment of rural micro-finance development center (RMDC) and implementation of the programs as jagriti (Women Empowerment program) Bisheshwor with the poor, intensive banking program (IBP) Small farmer development program (SFDP), and production credit for Rural women (PCRW). The semi formal model is initiated by NGOs, cooperatives and micro-finance banks (NRB 2008).

At present, rural development Banks, Micro finance development banks, financial intermediary Non government organization (FINGOs) and thousands of community based saving credit cooperatives are providing micro credit services to especially women and the poor communities in Nepal. As most of these institutions are focusing women as the target groups. This study intends

to analyze the role of community based saving credit cooperative in empowering the women.

In the present context of Nepal, women participation in micro financing activities has increased. Women's access to micro finance has increased substantially in the past 10 years. They have become able to become independent and improve their living standard through the access of micro finance. They have started their own business and have become example in the society. They are coming out of the vicious circle of poverty. But, this very situation has not been applied to all women in all areas. Some women even do not have information related to micro finance. Some do not dare to get involved in micro finance program in spite of their inner desire to get involved over there. In the same way, some women have not been able to improve themselves even by getting benefit from micro finance program due to the presence of deeply rooted vicious circle of poverty. Then also in overall, it has been observed that empowerment of women through micro credit has been moving to the positive way. Micro credit has supported the women to engage them in income generating economic activities.

Myagdi District lies in Dhaulagiri zone and is located in the western part of Nepal. Total area of Myagdi district is 2297.06sq.km. And, total population is 114447 (2011). Its head quarter is Beni Bazar. Beni Bazar is 290 km far from Kathmandu and 80 km far from Pokhara to the west. There are 120 micro finance institutions and 20 banks. A Ghatan village development community is one of the VDCs of Myagdi. There total population of the Ghatan is 5715 (2011). There are micro finance institutions which have been launched in Ghatan VDC. Women are also the clients of micro finance institutions in Ghatan VDC. Such micro finance programs have provided financial and technical resources to women's saving and credit groups to improve the economic condition of low income groups. Most women are under poverty and are far back from the involvement in economic activities due to the lack of adequate education, training, finance, skill, opportunity and so on. So, micro

finance program can be the crucial program to uplift women's living standard and economic condition.

1.2 Statement of the Problem

From the introduction part of the study, it became known to us that micro credit can be the vital tool for the empowerment of women. This very aspect has also been moving forward in the positive way in Nepal.

A huge number of micro credit programs are expanding micro loans to support economic activities of the poor and disenfranchised people particularly focusing on women empowerment as their explicit goal. The basis theory of empowerment is that putting capital in women's hands can generate income and contribute financially to their households and communities, when they can socially be mobilized in community based non-government organizations. Thus, they can be empowered both economically and socially and this empowerment is expected to generate increased self-esteem, respect and other forms of empowerment for women beneficiaries. (Bashyal, 2008)

Women's role in Nepalese society appears to be changing in the cities but it is only a surface change. There are a lot of facilities available to expand people's mind and involve women in different areas they previously did not have access to women are receiving more education and are therefore able to find employment. The respect they receive in this employment is still in question. The attitude of male domination is the underlying foundation of Nepalese society. Unfortunately, the majority of women are living in the rural areas of Nepal and do not have access to any of these facilities. Most of the land of Nepal is rural, and here change is coming at a painfully slow pace. It is hard for us to think of what a difficult life the uneducated, under privileged women has. Daughters are treated as a burden to their family, despite the fact that they run the household and work in the fields. Sons having received an education, will be ones to leave the village to find work, often leaving wives to raise the family. The rural women have little or no self-confidence and do

not consider themselves on par with men. The village women life is nothing more than that of a servant or possession of the family. They do not appear to know the value of their individual lives.

([www.sisteradventure.com/EWN/women in Nepal](http://www.sisteradventure.com/EWN/women%20in%20Nepal))

If women are still remained in such situation, it would be difficult to decrease national poverty level and meet the targets set by United Nations Millennium Developments Goals. Towards this, significant improvement in status of women needs to be achieved. Hence it is deemed essential to examine the effectiveness of community based cooperatives in delivering micro finance facilities to targeted women for their economic and social empowerment. For this, various research and targeted programs for women empowerment are still needed.

Besides, as the clients of micro credit are from poor and marginalized background, there is also the possibility of using the received facilities in fulfilling the hand to mouth problem and other household problems instead of using it in some income generating places and things. So the study moves forward basing upon some statements of problems and those statements are summarizing presented in the below listed points. These are the research questions.

- i. How to find out the economic empowerment of women through micro credit in Ghatan VDC?
- ii. What are the problems hindering the way of women empowerment through micro credit?
- iii. Are women taking leadership in developing their family and community level initiatives?

1.3 Objectives of the Study

The overall objective of this study is to assess the impact of micro credit program in empowerment of women. The specific objectives of the study are;

- i) To find out the economic empowerment of women through micro credit in Ghatan VDC.
- ii) To show the problems hindering the way of women empowerment through micro credit.
- iii) To forward recommendation for making the role of women effective in their economic and social empowerment.

1.4 Significance of the Study

Nepal is a developing country. It is in the way ahead to development. Majority of population of the country fall under the vicious circle of poverty. Women are more victim of this problem .So they are in search of the way to empower themselves.

The in depth knowledge about micro credit programme is helpful to improve the living standard of women and promote their sound participation in national socio-economic development by increasing the participation of women in micro credit programme. They also become helpful to find out the impact of the micro loans for socio-economic empowerment of women in the Ghatan VDC of Myagdi District. The significance of the study is that analyzes the impact of micro credit in women empowerment. Also, it points out problems to women to get engaged in micro credit and consequences of women empowerment through micro credit.

The study becomes useful for researchers, policy makers, micro finance providers and policy implementer organization. It can also be the foundation for the further research work. Also, it can be beneficial for the improvement of

women's standard of living and for the participation of women in income generating economic activities.

1.5 Limitations of the Study

The studies are having following limitations:

- i) The study is limited on the boundary of Ghatan Village Development Committee, Myagdi District.
- ii) The study has been done basing upon limited sample size.
- iii) The study has been focusing upon women empowerment.
- iv) The findings of the study may not be exact due to the biasness of respondents.

1.6 Organization of the Study

The study is organized into six different chapters. The first chapter is Introduction which includes Background of the study, Statement of the problem, Objectives of the study, Significant of the study, Limitations of the study and Organization of the study. The second chapter is Review of literature including both theoretical and empirical aspects. Similarly, the third chapter includes Research Methodology. The fourth chapter covers Introduction to the study area. In the same way, the fifth chapter includes Analysis of data. And the last six chapters are Summary and conclusion of the study.

CHAPTER-II REVIEW OF LITERATURE

Micro credit program has evolved as an economic development approach intended to benefit low income men and women. It has become global and worldwide concern in present days. The micro credit program has provided great contribution towards the economic empowerment of women at present. This chapter is based upon the available reports, manuals, workshop, papers proceeding studies on micro credit program and institutions undertaken globally, nationally and other various related articles about it.

2.1 Theoretical Framework

2.1.1 Evolution of Micro Credit in the World

The origins of micro credit in its current practical incarnation can be linked to several organizations founded in Bangladesh, especially the Grameen Bank. The Grameen Bank, which is generally considered the first modern micro credit institution, was founded in 1976 by Muhammad Yunus. Yunus began the project in a small town, using his own money to deliver small loans at low interest rates to the rural poor; Grameen Bank was followed by organizations such as BRAC in 1972 and ASA in 1978. Micro credit reached Latin America with the establishment of PRODEM in Bolivia in 1986, a bank that later transformed into the for-profit Banc sol. Micro credits quickly become a popular tool for economic development with hundreds of institutions emerging throughout the third world. Though the Grameen bank was formed initially as a non-profit organization, it dependent upon government subsidies.

How many micro finance institutions (MFIs) exist in the developing world? What are their current performances? In 1999, an international food policy Research institute (IFPRI) team and micro finance conducted a survey on MFIs in Asia, Africa and Latin America in order to offer a new in-depth

analysis on the distribution and performances of MFIs at the international level. A systematic sampling has been adopted through the contacting of international NGOs and networks supporting various MFIs. The information has been complemented by a review of publications and technical manuals on micro finance. The database of MFIs from 85 developing countries shows 1500 institutions (790 institutions worldwide plus 688 in Indonesia) supported by international organizations they reach 54 million members, 44 millions savers (voluntary and compulsory savings), and 23 millions borrowers. The total volume of outstanding credit is \$18 billion. The total savings volume is \$12 billion or 72 percent of the volume of the outstanding loans. MFIs have developed at least 46,000 branches and employ around 175,000 staff. The IFPRI database underlines the presence of a multitude of MFIs that, except in unstable countries, are widespread, with no forgotten regions. MFIs are very diverse in terms of lending technologies and legal status which allows room for innovation, but they remain highly concentrated. The data are analyzed by type of MFIs and by geographic regions. The results presented give an overview of the current development of MFIs and offer a benchmark for comparisons (lapenu, Cecile and zeller Manfred (2010))

Micro credit is not only provided in poor countries but also in one of the world's richest countries, the USA, where 37 million people (12.6%) live below the poverty line. (cia.org) (central intelligence agency) Among other organizations that provide micro loans in the united states. Grameen bank started their operation in New York in April 2008. According to economist Jonathan Murdoch of New York University, micro loans have less Appeal in the US, because people think it is too difficult to escape poverty through private enterprise. Bank of America has announced plans to award more than \$3.7 million in grants to non profits to use in backing micro loan programs.

Other developed countries in which the micro –loan model is in fact gaining impetus include Israel, Russia, the Ukraine and more, where micro-loans given to small business entrepreneurs are also used to overcome cultural

barriers in the main stream business society. The Israel free loan association (IFLA) has lent out over \$100 million in the past two decades to Israeli citizens of all backgrounds. ([#cite-note -7](http://en.wikipedia.org/wiki/micro_credit))

Micro credit programs focus on women's empowerment. **Helder,(1964)** defined empowerment of the gaining of power by the vulnerable is now often call empowerment from work with the powerless have came the idea that what the destitute, the hungry or the moneyless really need to power to solve their own problems. This outlook has developed over the two decades in rather different groups in poor and rich countries self employment is a process not a result. Professional advices or facilities in self employment seeks to enables awareness and choice but cannot control any outcomes because the choices rest with the people who must empower selves themselves.

Ladgerwood (1999) explains that micro credit bank has evolved as an economic development approach intended to benefit low income women and men. The term refers to the provision of financial services to low –income clients including the self-employed.

Micro credit bank activities according to her, usually involve small loans, typically for working capital informal appraisal of borrower and investment and collateral substitutes such as group guarantee of compulsory saving. It also involves stream lined loan disbursement and monitoring secure saving procedures and access to respect the larger loans based on repayment performances.

Although some micro credit bank institutions provide enterprise development service such as skill, training and marketing and social service such as literacy training and health care, however they are not generally included in definition skill, training and marketing and social services

In the context of Nepal, the micro credit bank institutions follow the same idea which is presented by Ladgerwood. They provide the small loan to

their member in the group guarantee basis, micro credit bank institutions provide skill, training and marketing and social services.

Canadian center for international studies and corporation (2001) has reported that women are among the poorest segment of the population. They have lower status and mobility in society. Access to and management of credit and saving increases their status and mobility and also builds self confidence. It is necessary to focus micro finance programs to women to better distribution of benefits and it is because women spend larger portion of additional income earned on household expenses and basis needs that benefits children in particular. In connection to repayment women member are found better than their males counterpart. So the report argued that micro finance program should focus on women.

Susy Cheston and Lisa Kuhn in the paper, presented in microfinance summit **2002**, “Empowering Women through Microfinance” argued that although women’s access to financial services has increased substantially in recent years, their ability to benefit from this access is often still limited by the disadvantages they experience because of their gender. Some MFIs are providing a decreasing percentage of loans to women, even as these institutions grow and offer new loan products. Others have found that an average woman’s loan sizes are smaller than those of men, even when they are in the same credit program, the same community, and the same lending group. Some differences in loan sizes may be a result of women’s greater poverty or the limited capacity of women’s businesses to absorb capital. But they can also indicate broader social discrimination against women which limits the opportunities open to them, raising the question of whether micro enterprise development programs should do more to address these issues.

Boros and murray (2002) highlight that micro credit bank gives access to financial and non-financial services to low income people wishing to access money for starting or developing and income generating activity, loans and

savings of the individual poorer clients can be bankable, that is they can repay in time both the principal and interests and also make savings provided financial services are tailored to suit their needs.

According to them, micro credit bank programmes which initially targeted both male and female clients become predominantly women oriented. This was because such programmes believed that poorer women were better and timelier payer than poorer men; and also that women dedicated more of the income generated from business activities to their families well being. Micro credit bank programmes have helped to improve women's social position. They become more respected in their communities and their opinions and power to influence decisions in the household and it may carry more weight in the community. It can also provide the power platform to create a favorable context to encourage women to gain political rights. Another positive development for women in micro credit bank arena is the deliberate hiring of them as staff of micro credit bank intermediaries to management and leadership positions including as board members.

Linda Mayoux in the presentation "Not only reaching, but also empowering women : ways forward for the micro-credit summit's second goal" in (2006) has argued that micro finance programs not only give women and men access to savings and credit, but reach millions of people worldwide bringing them together regularly in organized groups. Through their contribution to women's ability to earn an income, micro finance programs can potentially initiate a series of "virtuous spirals" of economic empowerment, increased well-being for women and their families and wider social and political empowerment. Micro finance services and groups involving men also have potential to question and significantly change men's attitudes and behaviors as an essential component of achieving gender equality. Gender equality and women's empowerment in turn are essential and integral components of pro-poor development and civil society strengthening.

Armendariz and Murdoch (2007) have argued that enhancing opportunities for women can be good for both efficiency and intra household equity. Micro credit bank can also improve long term development as women are the main brokers of children health and education. Micro credit bank to play a role in increasing the scale and scope of self-employment opportunities and skill acquisition, protecting women's right through monitoring by third parties, for facilitating savings and for enhancing social capital. Micro credit bank should act as a deterrent against domestic violence, and, more generally, as an instrument for women to promote their rights and improve their bargaining power Vis-a-Vis their husbands or other male family members. Micro credit bank increases the opportunity cost of women's time.

2.2 National Context

2.2.1 Evolution of Micro Credit in Nepal

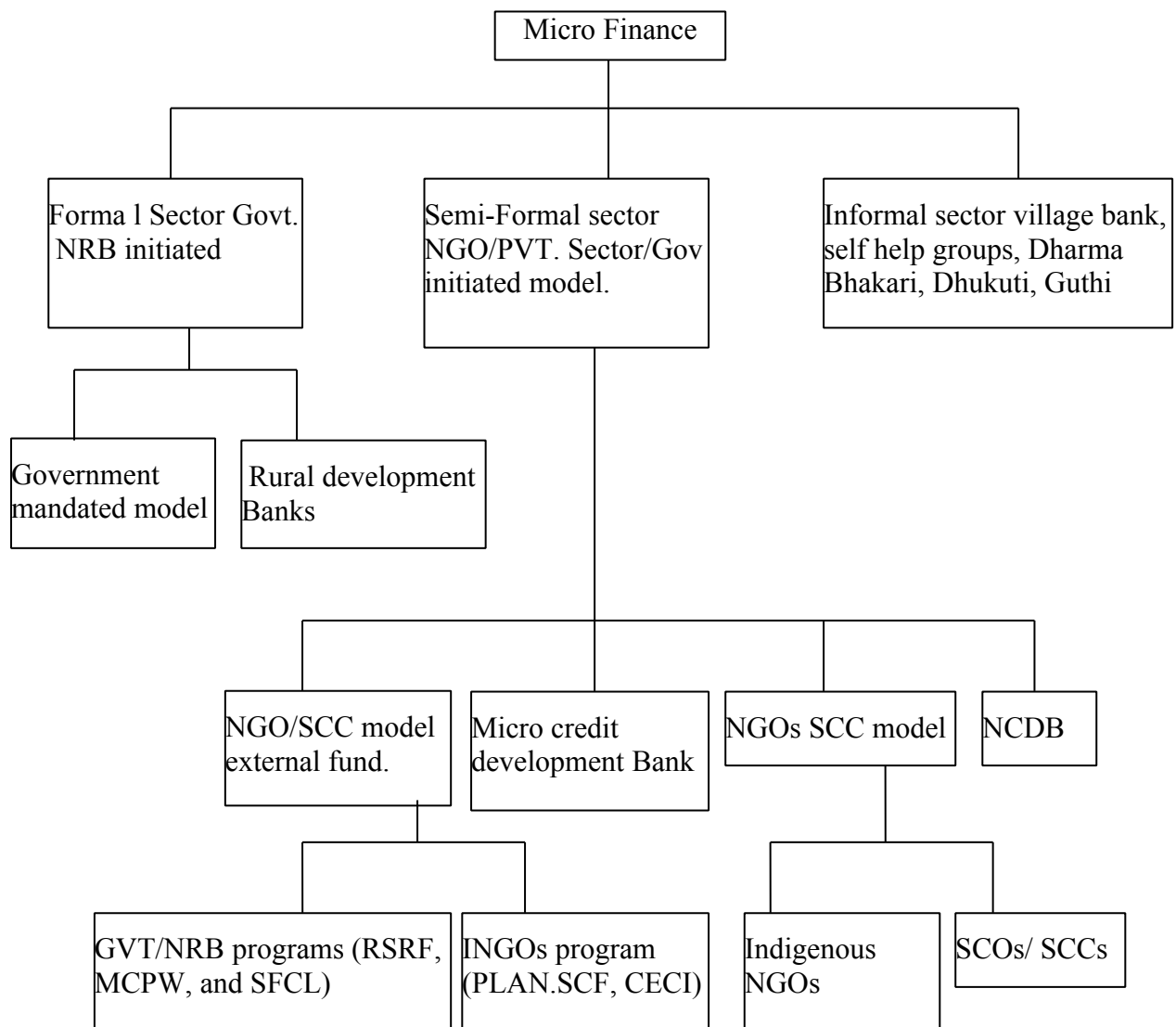
Both formal and informal MFIs are providing financial services to generate income through employment opportunities for low income families. The informal financial markets in the country have existed for generations where as the formal sectors micro lending begin in 1956 with the establishment of credit co-operative in the 'Rapti valley' of Chitwan district to provided financial services for those people affected by the flood.

Later in 1963 cooperative bank was established to provide financial services to credit cooperatives. There after credit at the grassroots level along with national level institutions land reform saving corporation later who was converted to ADB/N on 1968. Formally MF service was started in 1974 with NRB direction to commercial banks for lending 5% of their fixed at 12% by the year 1990. Total deposit liabilities to 'small sector' in order to increase production and employment in rural areas. The 'small sector' was renamed later as priority sector credit (PSC) in 1976 which is the beginning of formal micro credit program raising the lending percentage to 7% of total deposit

liabilities. The PSC was redefined as intensive banking program (IBP) in 1981. It was the main concern of government for implementing micro credit program through major commercial banks of the country viz .The RRB, NBL and NABIL Bank. The NRB also made successive change in lending percentage and it increased to 8% in 1984 and this lending was

Micro and small enterprises supported to enhancing employment, production and income and improve livelihood of deprived and poor people. The micro- enterprises have been classified into 3 sectors, as agriculture, small scale industry and services sector. The deprived sector includes men / women form low income household and landless poor indigenous groups. Micro credit, micro saving, transfer payment services and micro insurance are defined as micro credit services. NRB (MFD) has defines the loan up to Rs 60,000 as micro credit, RSRF recognizes the loan up to 60,000 per borrower an micro credit (to deprived sector) and a group loan up to Rs 150,000 given to the member on joint liability for project loans.

Nepalese micro credit sector can be classified as formal, semi-formal and informal sectors. Formal sector model is initiated by government / NRB. The initiative so far includes the establishment of micro finance development center (MDC) and implementation of the programs as jagriti (women empowerment program (WEP), Bisheshwor with the poor. Intensive Banking program (IBP), small farmer development program (SFDP) and production credit for rural women (PCRW), and the semi formal model, were initiated by NGOs cooperatives and micro finance bank s (MFBs). The informal sector also rendering micro credit bank services to the rural people, village banks, self –help groups etc, are promoted and developed by cooperative INGOs and local people. This can show by the figure.



Beside these classification micro credit bank program can be divided into various modalities according to the function which known as functional classification. Deprived vs. private sector modality (SACCOs, FINGOs), gender based modality (PCRW, MCPW, GBBs), project based modalities. (RMP, PAPWT, TLDP, MCPW), wholesale lending base modality (RSRF, RMDC) community deprived sector based model (SACCOs and FINGOs). Nepal which have experiences in micro credit bank exclusively recognized as poverty reduction program focused towards raising the income level and social standard of the people living in abject poverty particularly women where it has been established as a strong tools to reduce poverty in 10th periodic plan.

In the recent context the final draft of three year interim plan (2007/08-09/10) also mentions some aspects of the micro credit programs under the heading of 'money banking and credit; that through the meaningful networking of bank, corporate institutions and MFIs, the access of credit will be intensified in rural areas of Nepal during plan period. It also mentions that the mechanism will be developed in such a way so that micro credit activities would be carried out from both private and non -government levels, particularly in rural areas targeting marginalized farmers petty traders and poor household's members with the means of heterogeneous income generating activities. (Dhakal, 2011)

Acharya (1994), States that women in Nepal are the poorest and disadvantaged group due to social, legal and intra household discrimination. As a result, education health and nutrition status of women including girl child are much lower than that of men particularly in rural areas. They work harder and longer than men, women's work at home and outside are 11 hours as against 8 hours per day of men. Even, then, women rarely won land because land is inherited patriarchal. This hinders the women from obtaining micro credit. Lack of micro credit limits access to improved technology, agricultural inputs and information. Therefore, there is a need of such programs for women which can make equal access to the economic activities and resources and other social programs to activate them to meet the contemporary rural development program.

CECI (2001) has reported that women are among the poorest segment of the population. They have lower status and mobility in society. Access to and management of credit and savings increases their status and mobility and also builds self-confidence. To better distribution of benefits, better performance in repayment it is necessary to focuses micro credit bank programs to women because women spend larger portion of additional income earned on household expenses and basic needs that benefit children in

particular. Repayment performance is also better by women members. So the report argued that micro credit bank programs should focus on women.

Shrestha, Neera (2005) due to participation of micro credit project for women (MCPW) there are changes in the economic status of women participation. At the individual level of women, the income of women associated with the program is greater than women outside the program. Through program, women are able to get easy credit without collateral and on low interests. They have developed the habit of saving regularly. Most of the women are involved in income generating activities such as livestock rising, agricultural farming and micro enterprises.

The decision making level of the women who were involved in the program have been higher in the areas such as participation in training family planning seeking medical care, children education and participation in meeting. Similarly, they had higher decision making power in terms of household expenditures also women from the program had higher decision making power than that of women who were not involved in the program in terms of seed selection, crop selection, labor allocation and input-output marketing. Thus micro- credit program empower and encouraged to participate actively in different activities so that it may uplift their social status.

Poudyal (2007) stated that micro credit bank is increasingly being taken as a magic bullet for poverty reduction. The emphasis on micro credit bank for poverty presumes that the credit to the poor promotes self employment and income generating activities. This leads to an increase in income and contributes to an accumulation of assets, which in turn reduces vulnerability due to illness, crop failures and enables better education, nutrition, health and housing of borrowers. In addition, micro credit bank can contribute to empower women by providing them the basis for earning of income, social mobilization and political awakening.

CECI (2011); stated that micro credit bank is the provision of broad range of financial services to poor and low- income households such as micro saving, loans, payments or money transfers and micro insurance. Micro credit bank products in the country are micro-credit, medium and small enterprise credit, group savings, project loan and micro insurance. Although the conventional definition is that to provide banking services to lower income people targeting the poor and the very poor is the micro credit bank. The definition provided by Nepal Rastra Bank (NRB) is considered as the institutional definition of micro credit in Nepal, in its regulation defines the loan up to Rs. 60,000 provided through Micro Development Bank (MDB) as micro-credit. In addition, Rural Self Reliance Fund (RSRF) recognizes loan up to Rs. 60,000 per borrower given to the deprived sector and a group loan up to Rs. 1, 50,000 given to the members on joint liability for project loans as micro credit.

Similarly, discussed the diversified methods and modalities practices in Nepalese Micro credit bank sector. The model has classified the Nepalese micro credit bank sector as formal and semi-formal. Government and NRB initiated micro credit bank programs are considered as formal sector model and NGOs, Co-operatives and MFDBs initiated Micro credit bank programs as the semi-formal model.

The study has grouped the prevalent micro credit bank practices in Nepal into seven different Micro credit bank models. Grameen Model, Small Farmer Co-Operatives Model (SFCLs Model), Financial Intermediary Non-Government Model (FINGOs), priority Sector and Deprived sector Credit model, Savings and Co-Operatives Model (SACCOs Model), Project based micro financing Model and Wholesale micro financing Model.

Grameen Model aims to engage the targeted rural poor with the appropriate credit delivery mechanism and on a group liability basis with sole responsibility for financing the rural poor. Government of Nepal has

established Grameen Bikas Bank (GBBs) in 5 development regions between 1992 to 1996, operating on the Bangladesh Grameen Model. The major institutions working under the framework of this model are Swabalamban Bikas Bank Ltd. (SB), Nirdhan Utthan Bank Ltd. (NUB), Chhimek Bikas Bank Ltd. (CBB), Deposited Development Bank Ltd. etc

Small Farmer Co-Operative Model was initiated by Agriculture Development Bank; Nepal in the name of small farmer Co-Operative limited (SFCL). ADM/N has established Small Farmer Development Bank (SFDB) to meet the wholesale requirement of SFCL for lending to small farmers. In this model SFDB provide the wholesale loan to SFCL at 9.5 percent interest rate per annum where as SFCLs disburse loan to their clients at the interest rate ranging between 12 to 16 percent per annum and the loan is repaid within 2 to 5 years from the date of disbursement.

FINGOs model was started after the promulgation of financial intermediary Act (1998). The act has created broader scope for the NGOs to function as financial intermediaries for mobilizing saving and promoting credit activities. It is believed more than 10,000 unregistered NGOs are operating in field of MF in social and community based development activities. Under this model, the NGOs disburse loans for Micro credit bank on a group basis. The interest rate ranges between 18 to 25 percent per annum and the repayment system is on a very short-term periodic basis i.e. weekly, fortnightly and monthly.

Priority Sector and Deprived Sector Credit Model was introduced in early 1974. Under this model, Priority Sector Credit Program (PSCP) and Deprived Sector Credit Program (DSCP) have been working ever since which provide the direct and indirect financing. Under the direct financing mechanism, Commercial Bank provides loan to the beneficiaries directly as retain lending while under the indirect financing Commercial Bank acts as Wholesale micro financier and the loan able funds are channel through Micro

credit Institution (MFIs), co-operatives, FINGOs and MFDBs. In PSCP the Commercial Bank charges 4 to 12.75 percent interest rate per annum where as in DSCP the interest rate ranges between 4 to 11 percent per annum.

SACCOs Model emerged in Nepal as early as the 50s. This model aims to develop the Micro credit bank institution as a member based organization, registered with the objectives of self-help development scheme among the members. Under this model the MFIs can provide Rs.30, 000 per scheme, per borrower to their member or client. RSRF provides wholesale loan to SACCOs at 8 percent per annum.

Project –based Micro financing model was implemented through six major donor funded project based micro credit programs, production credit for Rural women (PCRW), Micro –credit project for women (MCPW), Poverty alleviation project in Western Tarai (PAPWT), Third livestock Development Project (TLDP), Community Ground Water Irrigation Sector Project (CGISP) and Rural Micro-credit project (RMCP) were the programs under this model.

Wholesale Micro-Financing Model has introduced in 90s to cater to the wholesale credit needs of Micro credit bank institutions. The credit is for on-lending purposes as well as for institutional capacity building of MFIs and capacity building of partner organization.

2.2.2 Empirical Review

INAFI, SAP Nepal (2005) used primary and secondary data to assess the impact of micro credit bank on poverty as well as other social impacts of micro credit bank services in Nepal.

The study found a significant impact on clients across a wide range of economic and social indicators. This is including increased income, improved nutrition, better food intake, better consumption on clothing; better housing lower child mortality, lower birth rate, higher adoption of family planning practices, better health care, better access to education for children, women

empowerment and participation in social and political activities etc. Thus, there is a direct link between micro credit bank and at least five of the Millennium Development Goals namely the eradication of extreme poverty and hunger; achievement of universal primary education; promotion of gender equality and empowerment of women; reduction of child mortality and improvement of maternal health.

The study concludes that gender should be made part of the micro credit bank strategy. In general, micro-finance institutions (MFIs) target women clients for pragmatic reasons. Being micro credit bank clients is a good start, but membership by itself may be empowering. In view of this, the MFIs should be encouraged to make gender concerns more of a focus in its strategy and approach, especially in the Tarai, where cultural constraints to women mobility and empowerment.

Haileselassie (2007) concluded that micro finance plays significant role in the women empowerment. Through the provision of loans to women, particularly to poor uneducated and those who are not able to fulfill collateral requirements laid down by other lending institutions, micro finance enhance to be self employed. Consequently, some of the women have managed to increase their income in small amount, improve saving and develop the decision making power. The author has used both quantitative and qualitative analysis in the study. Considering about 22 percent sample size the study indicates that the clients do have positive impact from the involvement in micro finance program.

Majorano (2007) assessed the impact of the rural micro credit bank projects based on the observation and analysis of MFIs working in Kathmandu, makwanpur; and Dhanusha, Sunsari and morang districts.

In her study, she found that the micro credit bank programs aimed at women empowerment have contributed to it in different ways. The women treated their saving as a means of building up an assets base and gaining a

certain independency from their husbands. The programs have increased the women self –confidence and greater influence in household decision making.

From her analysis, she has concluded that micro credit bank services have reached the poor and the poorest families. The women clients have improved their confidence, leadership, decision making power and entrepreneurial skills after participating in the micro credit bank program.

Opata and Newza (2009) attempted to describe the socio economic characteristics of rural women and their involvement in informal women's cooperative micro finance institutions credit and saving activities. Data were obtained from field survey of rural community managers of informal women cooperative micro finance society and their members in Engu state. A multistage random sampling technique was used for the selection of respondents. 216 clients were randomly selected from the group. Both Quantitative and Qualitative method were applied in the study. Using multiple regression models, the study concluded micro finance programs have played vital role in poverty reduction and women empowerment.

Bashyal (2011) assessed the financial access and women empowerment through gender equity improvement based on survey of clients of Nirdhan Utthan Bank limited.

The study found that micro credit a bank has improved families well being by increasing household's food sufficiency level, assets accumulation and children's education. The effectiveness of program in improving socio economic condition is more visible in the improvement in housing condition and possession of consumer durables. It has been credited with empowering women by increasing their self-confidence and decision making power, enhancing family status, family cooperation, and greater say in household spending

Moreover, the access to credit not only gave women opportunity to contribute to the family business but they could also deploy it to assist the husband's business that increases her prestige and influence within the household. Micro loans have enabled women to start non-farm activities particularly, petty trade.

The study reached to the conclusion that no unique model of micro credit bank is applicable for all situations. To provide micro credit services to large numbers of scattered poor people in the hills and mountains of the country through well managed operating costs, the program should be designed as according to its topographical differences and diversified settlements.

RMDC (2011); studied to access the impact of micro credit program on socio economic status of the ultimate beneficiaries by using primary and secondary data.

The study revealed that the impact of micro credit services on various aspects of participating women positive their household's income moved in the expected direction. The improved credibility of clients in other sectors through increased income and assets due to the involvement in the micro credit program is taken as a positive impact of micro finance. The micro credit has greatly empowered the participating women in all respects.

This study shows that micro credit promotes diversification of income sources and brings about positive changes in investment, income received and savings made from each category of income sources when compared with before program implementation. Micro credit program generates self-employment that generates income to meet daily necessities of poor women and their families. Micro credit program also improves the education status of children of member women as they get the required information from the implementers. Participation in micro credit program also improves the education status of children of member women as they get the required

information from the implementers. Participation in micro credit programmes improves poor women's access to resources that they could own and used on their own decision without any interference from their male counterparts.

2.3 Conclusion

By analyzing various literatures it can be concluded that micro credit is one of the major tools for poverty reduction and women empowerment. Women have become able to manage, handle and operate such organizations and such attempts of women have enhanced their status in society politically, socially and economically. But the above reviewed literatures have also explored some problem that have been found while implementing micro credit programs for women empowerment, and emphasized to address these problems genuinely for the effective implementation and sustainability of such programs. In recent years micro credit and women empowerment sector have been in the fore most priority of governments and different NGOs and INGOs of least developed countries. Towards this current study attempts would also be helpful.

CHAPTER-III RESEARCH METHODOLOGY

The study has been done systematically by using various needs based methodologies.

3.1 Research Design

The study is used descriptive and explorative type of research design. This study is based on the micro study of micro credit bank program. It seeks to analyze the effectiveness, sustainability of micro credit bank program in the specific study area. Basing upon the nature and sources of data and information, the study is used both qualitative and quantitative techniques. The purpose of this case study is to describe the role of micro credit program for the income generation and employment, the effect of micro credit on socio-economic empowerment and on living standard.

3.2 Sources of Data

The study is based upon both primary and secondary type of data and information.

3.2.1 Primary Data

The collection of primary data has been done through different techniques like observation, interview, structured and unstructured questionnaire, interaction, and so on.

3.2.2 Secondary Data

The collection of secondary data has been done through various published and unpublished materials related to the subject matter of the study. The major sources of secondary data is population census, different related

books and magazines, journals of CEDECON TU, Internet ,VDC profile, DDC profile, research papers, and other different related articles.

3.3 Procedure of Sampling

The study is based upon the data of female population who have been using micro finance services Ghatan VDC in myagdi district. The study is based upon two micro finance institutions. The total universe of the study is 314. The selection of these micro finance institutions has been done randomly. Similarly, the study has used 65 respondents as sample size which represent the whole universe. I.e. the sample size is about 20% of the total universe. It is to represent the women of whole VDC including single, married and unmarried from all backgrounds for making data reliable and valid. Selection of those respondents has been done through simple random sampling method.

3.4 Methods of Data Collection

Data collection is the most important part of research. Without the collection of appropriate data a research cannot be completed. However, data should be correct and valid. Hence to get accurate data a researcher uses different methods of data collection for this research; the following methods of data collection have been used.

3.4.1 Questionnaire

To get the primary data, the structured questionnaire is developed. Questionnaires are developed in such a way that the researches have to able to get data on general information about the respondents, on social participation, on decision making role, on gender discrimination, on income, on ownership of land, on occupation and on living standards of the respondents before and after the participation in programme. And the questionnaire is filled up by researches himself visiting all selected women.

3.4.2 Observation

Each household, selected in sampling is observed directly. The women's activities, family status, their entrepreneurship, occupation, their saving habits and capacity, their participation in different program, their enrollment in different groups formed by different NGO's and INGO's and other organizations. Observation also included how much the women's are benefitted by micro credit program is recorded in the collected data which can be clear through this study.

3.4.3 Key Informants Interview

The key informant's interview method is used to collect additional informants about the impact of MFIs program on women empowerment. The interview is taken as cross checking for data obtained from questionnaire other key related issues i.e. institution development, decision making process, capacity building, leadership development etc and social, economic and political issued of the women are also major agenda for key informants. The communication has been carried out as enter personal meeting.

3.5 Methods of Data Analysis

After collecting data and information using primary and secondary sources and determining the sampling procedures, the next step of study is to analyze the achieved data and information. The study is used different statistical and mathematical tools like percentage, ratio and arithmetic mean. Besides, tabulation and diagram is also presented to make the study more effective and accurate.

3.6 Mode of Presentation

The processed data information will be displayed in table, pie-chart, graphs form of and narrative versions. The tools like mean, median and standard deviations are used to show the information in statistics.

CHAPTER-IV

INTRODUCTION OF STUDY AREA

4.1 Short Profile of Myagdi District and MFIs Programs

Myagdi district is located in Dhaulagiri zone of western hill development region. Beni is the headquarters of Myagdi district and it is 290 km far from Kathmandu and 80 km from Pokhara to the west. Total area of Myagdi district is 2297.06 sq km. It has 41 VDCs. It is surrounded by Parbat and Kaski district in the east, Baglung in the south, Rukum in the west, Mustang and Dolpa districts in the north. Beni Bazaar, Galeshwar, Bhurung Tatopani, Babiyachour, Darbang are the main trading centers of Myagdi. Babiyachour, Darbang, Pulachour, Pakhapani, Galeshwar, Bhurung Tatopani and Mustang district are connected with the district headquarters Beni bazaar by raw roads.

National population census report 2011 shows that the total population of Myagdi district is 1, 13,731 out of which 62,075 are female and 51,656 are male. Total number of households is 28,024. The major ethnic groups of the district are Magar, Newar, Brahmin, Chhetri, Damai, Kami, Sarki, Thakali, Chhantyal etc. Main occupation of the people of this district is area farming, business, service, production, teaching, and administrative jobs. Some others are involved in the factories. Many youths are out of the district for foreign employment.

The name of the district is derived from the name of river Myagdi. There are also many small rivers such as Kagkhola, Boksikhola, Mistrikhola, Raghu Ganga, Begkhola, Gharkhola, Gurjakhola, Marang khola, Darkhola, Ritungkhola, Ddangkhola and Argekhola etc. There are many famous and beautiful kundas, (lakes) waterfalls; andhagalchi (george) is one of the deepest Galchhi of the world which is 6967m in depth. Dhaulagiri and Gurja Mountain lies in this district.

The northern part of the district lies in the high Himalayan area. Middle mountain zone occupies very small area of the district. Topographically, it is sub divided into subtropical, mid-temperature and alpine climate zone. Total number of cooperative 120 micro finance institutions and 20 banking institutions are in operation in Myagdi district.

This district is backward in economic sector thus people are trying to uplift their living standard by running various programs through different organization. Among that organization, microfinance is one of the effective programs; microfinance program helps to develop the financial activity in the country. The objective of MFP is saving and easy access to credit without collateral to poor people of the rural area. It helps the deprived sections of the society specially the women from rural poor households. MFP organizes income generating activities and help to reduce the level of poverty in the rural households' areas.

4.2 Ghatan VDC and Micro Finance Institutions

Ghatan VDC is the study area selected for this research. It is one of the 41 VDC's of Myagdi District. It is situated in the 3.5 km North West point from district is the headquarter Beni Bazaar. It needs infrastructure development for social, economic and academic improvement. This VDC is surrounded by rakhu Piple VDC in the east, Pulachour VDC in the west, Arthunge VDC in the south and Patlekheta VDC in the North. The VDC includes meadow forest and both fertile and barren land. Agriculture is the main source of income in the VDC. Ghatan VDC has subtropical and mid temperature climate, Chilaune, Katus, Pine, Bamboo, Walnut, Rhododendron etc, are the trees found in the forest.

According to population census report 2011, the total population of this vdc is 4815 out of which male population is 2417 and female population 2398. There are altogether 967 households in this VDC. The major castes of this

VDC are Brahmin, Chhetri, Newar, Magar, Kami, Damai, Sarki, and others. Hinduism is the highly accepted religion in this VDC. Agriculture is the main occupation to raise living standard. There are most of youths have gone to foreign countries mainly Qatar, Dubai, Malaysia, Saudi, and other Gulf country. India and other developed country for employment. Very few numbers of populations are engaged in Governmental and non Governmental services. Besides farming some people are also engaged in small business, cottage, Industry and trade etc. In educational sector, there are 7 primary schools, 1 private primary school, 2 secondary schools, 1 private secondary school, and 1 higher secondary school in this VDC.

Two institutions are popular in micro finance programs in Ghatan VDC. One is Ghatan Rural Saving Cooperative institution. It has established in 2067 B.S. Another is Galeshowar shivalaya multipurpose cooperative institution. It has established in 2066 B.S. Micro finance programs in 1 VDC from 2 micro finance centers among 584 members.

Ghatan Rural saving Cooperative institution, Ghatan -7 of Myagdi branch is providing its services in nine VDC 325 members are active in micro finance program. Its office is in Ghatan -7 Neptechar. Galeshowar shivalaya multipurpose cooperative institution Ghatan – 6 of Myagdi branch is providing its services in nine VDC 425 members are active in micro finance program. Its office is in Ghatan -6, Galeshowar. The micro finance programs covering in Ghatan VDC 750 members are active at present, thus, the study only focuses on these active borrowers. The population under this study is 314 women 65 individuals are selected as the sample population through the study 20 percent out of 314 women are taken as sample to obtain accurate and real scenario and its effect on economic impact.

4.2.1 Recent Socio-economic development Condition Ethnicity and Occupation of Myagdi District

Myagdi district is not only rich in natural resources but it is highly rich in cultures and ethnicity. Lots of the people from different ethnic group are in existence. Among them majority of the people are related to DAG disadvantage group. Especially Magars like, Sherpunja, Tilija, Thajali, Pun, Bhudhathoki, Paija, Roka, etc are in existence. Most of them live in upper parts of the district where there is low production and less opportunities of job that is why most of the Magar people abroad for foreign employment. They are being the good source of remittance. On the other hand the female groups of this ethnicity are involved in cottage industries like cutting, waving, and knitting and so on. They spend rest of the time in household activities. In short male are the sources of income by doing job in foreign countries. Whereas ladies are the pillar of the household. The whole burdens of the house depend on them.

After involving in this program, the local mothers group has become effective to control the drunkards and gamblers in the village; women groups' takes participation in local level socio-cultural functions like teej song competition, cultural dance competition and the like. The money collected from these activities is used for generating income for the group. They have bought catering materials, tents, chairs etc with the income of community group which they land in rent in the community. The rate of rent for community members is cheaper than that of others. In this way they are making income for their group too. At present they have started to construct community house in the village to keep community properties safety, conduct community meeting, and perform other social cultural activities in the community.

CHAPTER-V

DATA ANALYSIS AND PRESENTATION

The collected data have been analyzed and presented with the help of tabulation, pie chart, bar diagrams as per the relevance.

5.1 General Information of the Respondents

5.1.1 Age Structure of the Respondents

The respondents are of different age group, which is presented in the table 1.

Table 1: Age Structure of the Respondents

Age Group	No. of Respondents	Percent
20-24	4	6.15
25-29	11	16.92
30-34	13	20
35-39	17	26.15
40-44	8	12.32
45-49	7	10.76
50-54	3	4.63
55-59	2	3.07
Total	65	100.00
Mean	40.95	
Standard deviation	5.52	

Sources: Field Survey, 2012

Table 1 shows that 6.15 percent of the total respondents in the study are of 20-24 age groups. In the same way, 16.92 percent respondents are of 25-29

age groups, 20 percent respondents are of 30-34 age groups, and 26.15 percent respondents are of 35-39 age group. Similarly, the cumulative number of respondents between the age group 40 to 59 comprises 30.38 percent. The data shows that women of the age group 25 to 44 are more active. The data shows that mean are 40.95 and standard deviation are 5.52 respectively.

Mean

5.1.2 Ethnic Composition of the Respondents

In the field work, respondents belonging to different ethnic group have been found which is presented in table 2.

Table 2: Distribution of Respondents by Ethnicity

Ethnic Group	No. of Respondents	Percent
Brahman	8	12.32
Chhetri	12	18.47
Magar	15	23.08
Newar	9	13.84
Dalit	14	21.53
Thakuri	7	10.76
Total	65	100.00

Sources: Field Survey, 2012

Table 2 shows the ethnic composition of the respondents out of 65 respondents 8 (12.32 %) respondents is from Brahmin ethnic group and 12(18.47%) respondents are from Chhetri ethnic group. In the same way the numbers of respondents from Magar and Newar ethnic group are 23.08 and 13.84 percent respectively. Dalit women's involvement is not bad. They comprise 21.53 percent of the total respondents and 10.76 percent respondent is from Thakuri ethnic group respectively. As Magar and Newar are categorized

under ethnic group (janajati), their representation as the respondent for this study is 36.92 percent.

5.1.3 Educational Status of Respondents

Respondents having different educational status have been found while doing the field survey of respondents. Educational status of the respondents is presented in table 3.

Table 3: Distribution of Respondents by Level of Education

Education Status	No. of Respondents	Percent
Illiterate	18	27.68
Literate	25	38.47
SLC	13	20
Higher education	9	13.85
Total	65	100.00

Sources; Field Survey, 2012

Analyzing the table 3 it is clear that 27.68 percent of the respondents are illiterate. While taking about the total literacy rate of respondents, it is clear that rest 38.47 percent are literate. As all of the respondents are female, the literacy rate is quite satisfactory as the national literacy rate of women is 65.9 percent (CBS, 2011). In the same way, 20 percent of the total respondents have achieved the SLC (secondary) level education. Furthermore 13.85 percent of the total respondents have got higher education respectively.

5.1.4 Marital Status of the Respondents

Marital status of the respondents in the field survey can be presented in table 4.

Table 4: Marital Status of the Respondents

Marital Status	No. of Respondents	Percent
Married	52	80
Unmarried	9	13.85
Widow	4	6.15
Total	65	100.00

Sources; Field Survey, 2012

Table 4 shows that among the 65 selected respondents, 80 percent respondents were married, 13.85 percent respondents were unmarried. The number of widow respondents was 6.15 percent respectively.

5.1.5 Head of the Household

Head of the household of respondents in the field survey is presented in table 5.

Table 5: Head of the Household

Head	No. of Respondents	Percent
Respondent	9	13.85
Husband	49	75.38
Others	7	10.77
Total	65	100.00

Sources; Field Survey, 2012

Table 5 shows that among sixty five respondents, nine respondents were head of the house that is 13.85 percent women were head of the family. Similarly, 75.38 percent head of the house hold were husband of respondents and 10.77 percent includes father in law and mother in law. So only some respondents are head of the house hold.

5.2 Economic Background of the Respondents

5.2.1 Respondents Having Land

Number of Respondents having land is shown in table 6.

Table 6: Respondent Having Land

	No. of Respondents	Percent
Land	52	80
No land	13	20
Total	65	100

Sources: Field Survey, 2012

Table 6 shows that out of 65 respondents 52 number of respondents have land with them which is 80 percent of the total respondents and 13 respondents do not have land with them, which is 20 percent of the total respondents.

5.2.2 Respondents Having Land Ownership

Number of respondents having land ownership is presented in table 7.

Table 7: Respondents Having Land Ownership

Land Ownership	No. of Respondents	Percent
Respondent	11	21.16
Husband	33	63.46
Other	8	15.38
Total	52	100.00

Sources: Field Survey, 2012

Table 7 shows that out of total 52 respondents having land. 21.16 percent respondents have land ownership with them. In the same way the percentage of respondents' husband having land ownership is 63.46. And the percentage of other people having land ownership is 15.38. According to the field survey, other people having land ownership include father in law and mother in law of respondents respectively.

5.2.3 Area of land with Respondents.

Number of respondent's area of land is presented in table 8.

Table 8: Area of Land

Area of Land (in ropani)	No. of Respondents	Percent
1-2	27	51.93
3-4	11	21.15
5-6	7	13.46
7-8	5	9.62
9-10	2	3.84
Total	52	100.00
Mean	3.36	
Median	2.14	

Sources; Field Survey, 2012

Table 8 Shows that 27 respondents have 1-2 ropani of land with them. In the same way, 11 respondents have 3-4 ropani of land, 7 respondents has 5-6 ropani of land, 5 respondents has 7-8 ropani of land, and again 2 respondents has 9-10 ropani of land . The data shows that mean are 3.36 and median are 2.14 respectively.

5.2.4 Land Used for Cultivation of the Respondents

Number of respondents land used for cultivation is presented in table 9.

Table 9: Land Used for Cultivation

Land Use for Cultivation (in ropani)	No. of Respondents	Percent
1-2	23	44.24
3-4	11	21.16
5-6	9	17.31
7-8	6	11.53
9-10	3	5.76
Total	52	100.00
Mean	3.76	
Median	2.32	

Sources: Field Survey, 2012

Table 9 shows that 23 respondents use 1-2 ropani of land for cultivation, 11 respondents use 3-4 ropani of land for cultivation, 9 respondents use 5-6 ropani of land for cultivation, 6 respondents use 7-8 ropani of land for cultivation, and 3 respondents use 9-10 ropani of land for cultivation. The table shows that 13 respondents do not have land with them. The data shows that mean are 3.76 and median are 2.32 respectively.

5.2.5 Quantity Bought of Agricultural Products

Quantity bought of agricultural products by respondents in the last year is presented in table 10.

Table 10: Quantity Bought of Agricultural Products

Quantity Bought (in k.g)	No. of Respondents	Percent
1-200	11	20
201-400	13	23.64
401-600	15	27.28
601-800	9	16.36
801-1000	7	12.72
Total	55	100.00

Sources; Field Survey, 2012

Table 10 shows that 11 respondents who bought agricultural products fall under 1-200 kg group. Similarly, 13 respondents fall under the group 201-400, 15 respondents fall under the group 401-600, 9 respondents fall under 601-800 group and 7 respondents fall under the group 801-1000. The table shows that 55 respondents buy different agricultural products and 10 respondents do not need to buy agricultural products.

5.2.6 Quantity Sold of Agricultural Products

Quantity sold of agricultural products by respondents in the last year is presented in table 11.

Table 11: Quantity Sold of Agricultural Products

Quantity Sold (in k.g)	No. of Respondents	Percent
1-200	7	15.91
201-400	10	22.73
401-600	15	34.09
601-800	8	18.18
801-1000	4	9.09
Total	44	100.00

Sources; Field Survey, 2012

Table 11 shows that 7 respondents who sold the agricultural products fall under 1-200 kg group. Similarly, 10 respondents fall under the group of 201-400, 15 respondents fall under the group of 401-600, 8 respondents fall under the group of 601-800, and 4 respondents fall under the group 801-1000. The table shows that 44 respondents' sells agricultural products and 21 respondents do not sell agricultural products.

5.3 Information Related to Micro Credit Program

5.3.1 Reason of Joining Micro Finance Program.

Different respondents were involved in Micro finance program with different motives which are mentioned in table 12.

Table 12: Reason of Joining Micro Credit Program

Reasons	No. of Respondents	Percent
To be self dependent	18	27.69
To improve family condition	34	52.31
To earn more income	9	13.84
Others	4	6.16
Total	65	100.00

Sources; Field Survey, 2012

Table 12 shows that 28 percent of the respondents joined the micro credit institution with the aim to became self dependent. Similarly, most of the respondents that is 52 percent of the respondents joined the micro finance institution with the view to improve the condition of the family. Similarly, 14 percent respondents joined the micro credit institution to earn more income. And 6 percent respondents joined the micro credit institution to other respectively.

5.3.2 Sources of Income

Sources of income of different respondents are presented in table 13.

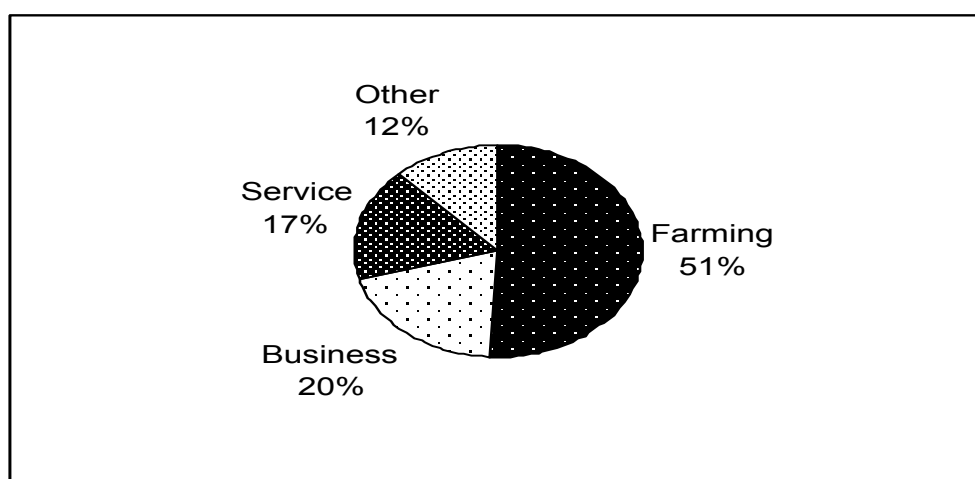
Table 13: Source of Income

Sources	No. of Respondents	Percent
Farming	33	50.76
Business	13	20
Service	11	16.93
Other	8	12.31
Total	65	100.00

Sources: Field Survey, 2012

Table 13 shows that, similar to the national data farming (agriculture) is the main income sources of respondents. The percentage of respondents involved in farming is 51. Similarly 20 percent respondents are involved in business activities, 17 percent respondents are involved in service sectors. And 12.31 percent respondents are involved in other sectors. The above data are also plotted in pie chart as below.

Figure 1: Income Sources of Respondents



Sources: Field Survey, 2012

5.3.3 Income Level of Respondents

Income level of respondents involved in micro finance is presented in the table 14.

Table 14: Monthly Income Level of Respondents

Income level in Rupees	Before		After		Change in Percent
	No. of Respondents	Percent	No. of Respondents	Percent	
No income	3	4.62	0	0	-4.62
1000-5000	27	41.54	17	26.16	-15.38
5001-10000	18	27.69	14	21.54	-6.15
10001-15000	13	20	10	15.38	-4.62
15001-20000	4	6.15	13	20	13.85
20001-25000	0	0	6	9.23	9.23
25001-30000	0	0	5	7.69	7.69
Total	65	100.00	65	100.00	

Sources; Field Survey, 2012

Table 14 shows that before being involved in microfinance institution 4.62 respondents did not earn any level of income. This data was removed after the involvement in micro finance institution. Before being involved in micro finance institution, most of the respondents earned the income level in between rupees 1,000-5,000. No one of the respondents had the income level more than 20,000 per month. But after being involved in microfinance, the income level of the respondents got increased. Now most of the respondents that are 20 percent respondents have the income level in between rupees 15,000-20,000. About 9 percent respondents earn the income in between rupees 20,000-25,000.

Also about 8 percent respondents have the income level in between rupees 25,000-30,000.

Similarly, the percentage change in people having no income, having income level between 1000-5000, 5001-10000, 10001-15000, 15001-20000, 20001-25000, and 25001- 30000 is -4.62, -15.38, -6.15, -4.62, 13.85, 9.23 and 7.69 respectively.

5.3.4 Level of Saving

Different respondents have different level of saving which is presented in table 15.

Table 15: Level of Saving

Level of Saving (in Rupees)	Before		After		Change in percent
	No. of Respondents	Percent	No. of Respondents	Percent	
No saving	23	35.38	8	12.31	-23.07
1,000-5,000	28	43.08	33	50.76	7.68
5,001-10,000	14	21.54	24	36.93	15.39
Total	65	100.00	65	100.00	

Sources: Field Survey, 2012

Table 15 shows that before being involved in microfinance, about 35 percent respondents did not have any amount of saving. But after being involved in micro finance institution, 12 percent respondents did not have any amount of saving. The data shows that before 43 percent respondents had saving of about rupees 1,000-5,000 and 22 percent had about rupees 5,001-10,000. But after 1,000-5,000 level of saving and about 50 percent respondents. The level of saving in between rupees 5,001-10,000 and about 37 percent respondents.

Similarly, the percentage change in people having no saving, saving between Rs 1,000-5,000 and 5,001-10,000 is -23.07, 7.68 and 15.39 respectively.

5.3.5 Loan Amount Taken Last Year

Different respondents have taken different amount of loan which is presented in table 16.

Table 16: Loan Amount Taken Last Year

Amount of Loan Taken (in rupees)	No. of Respondents	Percent
20,000-40,000	23	35.38
41,000-60,000	17	26.16
61,000-80,000	14	21.54
81,000-1,00,000	11	16.92
Total	65	100.00

Sources: Field Survey, 2012

Table 16 shows that about 35 percent respondents took the loan amount between rupees 20,000-40,000. 26 percent respondents took the loan amount in between rupees 41,000-60,000. Similarly, 22 percent of the respondents took the loan amount in between rupees 61,000-80,000. In the same way, about 17 percent of the total respondents took the loan amount in between rupees 81,000-1, 00, 000.

5.3.6 Purpose of Taking Loan

Different respondents have taken loan amount for different purposes which are presented in table 17.

Table 17: Purpose of Taking Loan

Purpose of Taking Loan	No. of Respondents	Percent
Agriculture	21	32.31
Business	16	24.62
Vegetable farming	13	20
Livestock	8	12.31
Poultry farm	7	10.76
Total	65	100.00

Sources: Field Survey, 2012

Table 17 shows that 32 percent of the respondents took loan for the purpose of agriculture. In the same way, about 25, 20, 12 and 11 percent of the respondents took the loan amount for the purpose of business, vegetable farming, livestock and poultry farm respectively.

5.3.7 Payment System of Borrowed Loan

Payment system of borrowed loan by respondents is presented in table 18.

Table 18: Payment System of Borrowed Loan

Payment System	No. of Respondents	Percent
Partial payment	52	80
Full payment	13	20
Total	65	100

Sources: Field Survey, 2012

Table 18 shows that 80 percent of the total population is paying the borrowed loan on the partial basis. In the same way, 20 percent of the respondents have already paid the full amount of the borrowed loan amount.

5.4 Socio-Economic Empowerment of Women through Micro Credit Program

5.4.1 Increase in Social Participation

Increase in social participation by respondents is presented in table 19.

Table 19: Increase in Social Participation

Response	No. of Respondents	Percent
Yes	60	92.31
No	5	7.69
Total	65	100.00

Sources: Field Survey, 2012

Table 19 shows that out of 65 respondents, 60 respondents answered that their social participation has been increased which represents 92.31 percent. Similarly, 5 respondents replied that their social participation has not been increased which represents 7.69 percent respectively.

5.4.2 Increase in Confidence

Increase in confidence in microfinance program by respondents is presented in table 20.

Table 20: Increase in Confidence

Response	No. of Respondents	Percent
Yes	58	89.24
No	7	10.76
Total	65	100.00

Sources: Field Survey, 2012

Table 20 shows that out of 65 respondents, 58 respondents answered that their confidence has been increased which represents 89.24 percent.

Similarly, 7 respondents replied that their confidence has not been increased which represents 10.76 percent respectively.

5.4.3 Change in Household Decision Making

Change in household decision making by respondents is presented in table 21.

Table 21: Change in Household Decision Making

Response	No. of Respondents	Percent
Yes	63	96.93
No	2	3.07
Total	65	100.00

Sources: Field Survey, 2012

Table 21 shows that out of 65 respondents. 63 respondents answered that their household decision making has been changed which represents 96.93 percent. Similarly, 2 respondents replied that their household decision making has not been changed which represents 3.07 percent respectively.

5.4.4 Change in Gender Discrimination

Gender discrimination faced by different respondents at different place is presented in table 22.

Table 22: Gender Discrimination

Gender Discrimination at	No. of Respondents		Percent		
	Yes	No	Yes	No	Total %
Home	26	39	40	60	100
Society	13	52	20	80	100
Micro finance	0	65	0	100	100
Others	0	65	0	100	100

Sources: Field Survey, 2012

Table 22 shows that there is presence of gender discrimination at 26 respondents home. 39 respondents do not have such discrimination at their home. In the same way, 13 respondents have found gender discrimination at society. 52 respondents has not found gender discrimination at society. Furthermore, no any respondent has found gender discrimination at micro finance institution.

5.4.5 Increase in Having Communication and Media

Increase in having communication and media by different respondents is presented in figure 2.

Figure 2: Increase in Having Communication and Media

The figure shows that before 60 percent respondents had radio at their home. Only 14 percent respondents bought radio afterward. Similarly 20 percent respondents had TV at their home and 22 percent respondents joined it after being involved in micro credit program. Only 12 percent respondents had mobile phone at their home and 27 percent respondents had it after being involved in micro credit program. 6 percent respondents had Newspaper at their home before and 17 percent had joined it later. Similarly, only 2 percent respondents had internet at their home before but now 20 percent respondents have it.

5.4.6 Nature of Toilet

The nature of toilet in the respondent's house is presented in table 23.

Table 23: Nature of Toilet

Types of Toilet	Before		After		
	No.	Percent	No.	Percent	Percent

	Respondents		Respondents	
No	21	32.31	0	0
Local	39	60	18	27.69
Flush	5	7.69	47	72.31
Total	65	100.00	65	100.00

Sources: Field Survey, 2012

Table 23 shows that about 32 percent respondents did not have toilet at their home before. In the same way, about 60 percent respondents had local toilet and 8 percent respondents had flush toilet at their home. Now all respondents have toilet at their home. About 28 percent respondents have local toilet at their home and about 72 percent respondents have flush toilet at their home.

5.4.7 Change in use of fuel for cooking purpose.

Different respondents have different type of fuel for cooking purpose which is presented in table 24.

Table 24: Use of fuel for Cooking Purpose

Fuel	Before		After	
	No. of respondents	Percent	No. of respondents	Percent
Firewood	46	70.76	15	23.08
Kerosene	13	20	9	13.84
Biogas	6	9.24	13	20
Other(lp)gas	0	0	28	43.08
Total	65	100.00	65	100.00

Sources: Field Survey, 2012

The data shows that 71 percent respondents have used firewood for cooking purpose either before being involved in micro credit. But 23 percent respondents have used firewood for cooking purpose either after being involved in micro credit institution. Similarly before being involved in micro credit institution, percentage of respondents using kerosene, Biogas and lp gas are 20, 9 and 0 respectively.

In the same way, the percentage of respondents using kerosene, Biogas, and lp gas for cooking purpose after being involved in micro credit institution are 14, 20 and 43 respectively. The data shows that most of the respondents are using lp gas for cooking purpose.

5.4.8 Increase in Quality and Consumption of Food

Increase in quality and consumption of food in a day by respondents before being involved and after being involved in micro credit program is presented in figure 3.

Figure 3: Increase in Quality and Consumption of Food

Figure no. 3 shows that the increase in quality and consumption of different food which is used by the borrowers, families after the involved of micro credit program in the study area of the Ghatan VDC of Myagdi district. There is significant increased in quality of food grain that is 32 percent respondents are using better food grain after taking participation in micro credit programmed. It further shows there is significant increased in consumption vegetables, fruits, meat, milk, and egg that is 20, 15, 11, 17 and 5 percent respondents are increasing their quality and consumption on vegetables, fruits,

meat, milk, and egg respectively. After taking participation in micro credit program in the study area.

5.4.9 Construction of House

The construction of house in the respondent's house is presented in the table 25.

Table 25: Construction of House

Types of House	Before		After	
	No. of Respondents	Percent	No. of Respondents	Percent
Made up of stone and mud	23	35.38	17	26.15
Roof of straw	15	23.08	9	13.85
Made up of cement	9	13.85	15	23.08
Roof of tin	18	27.69	24	36.92
Total	65	100.00	65	100.00

Sources; Field Survey, 2012

Table 25 shows that 35 percent respondents have made up of stone and mud house structure either before being involved in micro credit but 26 percent respondents have made up of stone and mud house structure either after being involved in micro credit institution. Similarly before being involved in micro credit institution, percentage of respondents house structure roof of straw, made up of cement, roof of tin is 23, 14 and 28 respectively. In the same way, after being involved in the micro credit institution, percentage of respondent's house structure roof of straw, made up of cement, roof of tin is 14, 23 and 37

respectively. The data shows that most of the respondents are making roof of tin house structure.

5.4.10 Access Towards Earned Money

Access towards earned money by respondents is presented in table 26

Table 26: Access towards Earned Money

Response	No. of Respondents	Percent
Yes	61	93.84
No	4	6.16
Total	65	100.00

Sources: Field Survey, 2012

Table 26 shows that out of 65 respondents, 61 respondents answered that their access towards earned money has been increased which represents 94 percent. Similarly, 4 respondents replied that their access towards earned money has not been increased which represents 6 percent.

5.4.11 Benefit from micro credit program

Benefit from micro credit program by respondents is presented in table 27

Table 27: Benefit from Micro Credit Program

Response	No. of Respondents	Percent
Yes	56	86.15
No	9	13.85
Total	65	100.00

Sources: Field Survey, 2012

Table 27 shows that out of 65 respondents, 56 respondents answered that their benefit from micro credit program has been increased which

represents 86 percent. Similarly 9 respondents replied that their benefit from micro credit program has not been increased which represents 14 percent.

5.5 Measures to be Adapted to Improve Women's Empowerment through, the Micro Credit Program

92 percent respondents were found to be fully satisfied from the work of micro credit program. 8 percent respondents that there is no need of any measures to be adopted by micro credit program for its effectiveness. It is so because micro credit program is effective enough. However some respondents presented their view that although micro credit program has been playing crucial role, some additional measures should be adopted by the program for making it more effective.

In order to empower women through the micro credit program, the respondents replied that different skillful trainings should be provided to women. Similarly, the rate of interest of loan to women should be appropriate. Also micro credit institutions should provide the demanded loan at time. They provided their view that women should be promotized while advancing loan.

CHAPTER–VI

SUMMARY, CONCLUSION AND RECOMMENDATION

6.1 Summary

Women covering more than 50 percent of total population of Nepal, live in miserable situation. Poverty, backwardness, marginalization etc are the words widely use to represent more to them than that of male counterparts. Since the decade of 1980s, micro credit has been sought as an effective tool to erase such words associated with women and poor people. Since then various micro credit programs have been implementing in different parts of our country.

Micro credit is coined as the financial services rendered to the deprived group of people and a small entrepreneurs to help them in developing self employment opportunities and various income generating activities. A small size of loan, compulsory saving, small scale enterprise, diversified utilization and simple and flexible terms and conditions are the determining characters of its definition. Women in general lack technical know- how, capital and managerial skill, access to credit market and resources to make any significant improvement in their economic conditions. Women's access to credit is severely limited due to lack of tangible assets that can be used as collateral, high transaction cost and misconception about women's capability as a potential borrower, low literacy rate leading to procedural barriers, a low profit margin activities in which women are usually involved, limited time available to women due to their involvement in time consuming household activities and rural performance.

The women development is related to long term changes in the society which is associated with the growth and expansion of material and social welfare of women. Thus women development is a relative concept which has to be measured with the relative growth in material welfare and change in the

women's social, economical, political, legal, educational and cultural structure of the society. In broad view women development includes humanitarian physical and intellectual satisfaction. This development is the result of relative, incessant integrated progressive and structural changes. The main purpose of women development is to increase to the women participation on income generating activities and other political, legal, social, and organization aspect.

A huge number of micro credit programs are expending micro loans to support economics activities of the poor and disenfranchised people, particularly focusing on women empowerment as their explicit goal. The basis theory of empowerment is that putting capital in women's hands can generate income and contribute financially to their households and communities, when they can socially be mobilized in community based non government organizations. Thus they can be empowered both economically and socially, and this empowerment is expected to generate increased self –esteem, respect and offer forms of empowerment for women beneficiaries.

The institution involved in microfinance incorporates both national as well as international institutions. The national institutions include banks, non-government organizations (NGOs), and cooperative registered within the existing regulatory framework of the country, international institutions includes bilateral and multilateral agencies and international non – government organizations (INGOs) supporting directly or indirectly for the expansion of micro finance activities in Nepal. Agricultural development Bank (ADB/N), commercial banks, developments banks RRDBs are the formal institution. On the other hand finance companies, saving and credit cooperative, Fingos, and social and financial intermediately, NGOs, (SFINGOs) are semi formal financial institution operating in Nepal, central Bank takes the responsibility of keeping records of credit and reimbursement to the participating bands. It also provides refinance facilities to the ADB/N and RRDBs and also executes donor- funded micro finance programs though the participating organizations.

So realizing this fact, researcher has selected social and economic empowerment of women through micro credit program in a Ghatan VDC of Myagdi district as a topic of the study. The objectives of study is to find out the economic empowerment of women, social empowerment of the women in Ghatan VDC and to forward recommendation for making the role of women effective in their economic and social empowerment .

6.2 Conclusion

Micro credit has the potential to have a powerful impact on women social and economic empowerment and living standards of women. Although micro credit institutions which are established in Ghatan VDC is not always empowering for all women and not able to positive impact on living standards of women, most women do experience some degree of empowerment and increase in living standards as a result. Empowerment is a complex process of change that is experienced by all individuals somewhat differently. Women need, want, and profit from credit and other financial services. Strengthening women's financial base and economic contribution to their families and communities plays a role in empowering them.

In our cases, access to credit may be the only input needed to start women on the road to empowerment and living standard. But power is deeply rooted in our social system and values. It permeates all aspects of our lives from our family to our communities, from our personal dreams and aspirations to our economic opportunities. It is unlikely that any one intervention such as the provision of creditor the provision of training will completely alter power and gender relations. Women often value the non- economic benefit of a group lending program as much as or more than the credit. Some of the most valued benefits that women get after taking participation on micro credit program included increased on women participation in social organization, increased household decision-making power, able to decrease discrimination within family as well as society, increased respect and prestige from both male and

female relatives and community members able to generate income and able to uplift living standard of their families.

6.3 Recommendation

Based on the finding of this study the following recommendation has been made. If works are conducted as per the suggestion mentioned below, the recommendation made here could be achieved.

- In the study area, 28 percent women are found illiterate and cannot even write their names. Therefore it is desirable to start a literacy class for its members so that they are able to read and check their accounts. Since they are busy during day time it is recommended to conduct classes during their free time. As the government had started conducting literacy campaign all over the country since last year, the concerned program, VDC, DDC, district education office, local level NGOs and youth clubs and cooperative itself should facilitate them to take part in such literacy program.
- Micro credit from socio economic development cooperative has been found effective for women empowerment. So concerned stakeholders including government have to provide attention for the establishment of such cooperative. Only establishing cooperative could not solve the problem, the regulating bodies like division cooperative, central bank etc should monitor and give necessary direction to the established cooperatives. Further, necessary capacity development activities like account keeping trainings cooperative management training etc should be provide to cooperative as per need, from their establishment to operation level.
- Women should be provided equal opportunity in each and every sector of development activities.

- The finding of this study has shown that the cooperative has been operating successfully in its area the reason behind this is women's active participation. Hence this has proved that women's involvement in development activities leads to positive result. The foremost initiation should be taken by government by making plan and policies that demand women involvement as mandatory. This may take long time but if there is keen interest of government than it would be possible soon.

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QUESTIONNAIRE

Socio- Economic Empowerment of women through The Micro Credit Program In Nepal (A Case Study of Ghatan VDC of Myagdi District)

1. General Information of the Respondent

1.1 Introduction of the Respondent

Name..... Age.....
VDC..... Locality.....
Occupational..... Ethnicity.....

1.2 Educational status

Illiterate.....
Literate.....
SLC
Higher Education.....

1.3 Marital Status

Married..... Unmarried..... Widow.....

1.4 members of the family

Male..... Female..... Total.....

1.5 Head of the household

Respondents.....
Husband
Others

2. Economic Background of the Respondent

2.1 Do you have land?

Yes.....No.....

2.2 Who has land ownership?

Respondent..... Other.....

2.3 How much land do you have?

S.N.	Types of land	Ropani
1	Kheta	
2	Bari	
3	Forest	
4	Other	

1.1 What are the products you cultivate?

.....

1.2 How much land do you cultivate?

Types of land	Ropani
Own	
Others	
Given to others	

1.3 Do you sell any product?

Yes.....No.....

If Yes, How much ‘.....’

3. Information Related to Microcredit Program

3.1 Why did you join the Micro credit program?

- To be self dependent
- To improve family condition.....
- To earn more income
- Others.....

3.2 What are the sources of income?

Sources	Income
Farming	
Business	
services	
Other	

3.3 What is your monthly income?

Before..... After.....

3.4 What is your saving?

Before..... After.....

3.5 Have you taken any loan from the program?

Yes..... No.....

3.6 How many times have you taken loan?

3.7 What was the amount and purpose of taking loan?

Loan Amount	Purpose

3.8 Did you pay the loan?

Yes..... No.....

3.9 Did you pay the loan?

Paid totally.....

Paid partially.....

Not paid.....

4 Socio-Economic Environments of Women through Microcredit Program

4.1 Has there been increase in social participation?

Yes..... No.....

4.2 Has there been increase in confidence?

Yes.....No.....

4.3 Has there been change in household decision- making?

Yes.....No.....

4.4 Has there been change in gender discrimination?

Yes.....No.....

4.5 What is your means of communication at your home?

Means	Before	After
Radio		
Television		
Mobile		
Newspaper		
Internet		
Others		

4.6 Has there been change in structure of toilet?

Yes..... No.....

If yes, what types of toilet?

Before..... After.....

4.7 Has there been any change in use of fuel for cooking purpose?

Yes..... No.....

If yes,

Before; firewood....Kerosene....Biogas....Other....

After; firewood....Kerosene....Biogas....Other....

4.8 Has there been increase in quality of food consumption after joining micro credit program?

Yes..... No.....

4.9 Has there been change in consumption of your house? If yes what types of,

Before; made up of stone and mud

Roof of straw.....

Made up of cement.....

Roof of tin.....

After; ; made up of stone and mud

Roof of straw.....

Made up of cement

Roof of tin.....

4.10 Do you have access towards the earned money?

Yes..... No.....

4.11 Do you think that you have been benefited by micro credit program?

Yes..... No.....

5. Respondent's view

5.1 What are the measures to be adopted to improve women's empowerment through micro credit program?

i).....

ii).....

iii).....