

## **DECLARATION**

I hereby declare that the thesis entitled **“Women Participation and Empowerment through Micro-Finance Program; A case study of Daunnedevi VDC, Nawalparasi”** submitted to the Central Department of Rural Development, Tribhuvan University, is entirely my original work prepared under the guidance and supervision of my supervisor. I have made due acknowledgements to all ideas and information borrowed from different sources in the course of preparing this thesis. The result of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purpose. I assure that no part of the content of this thesis has been published in any form before.

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**Sirjana Adhikari**

TU Reg. No.:6-1-38-1461-2000

Date: 2015-09-22

(2072-06-05)

## **RECOMMENDATION LETTER**

The thesis entitled “**Women Participation and Empowerment through Micro-Finance Program; A case study of Daunnedevi VDC, Nawalparasi**” has been prepared by **Sirjana Adhikari** under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

.....

**Prof. Dr. Uma Kant Silwal**

Date: 2015-09-24

(2072-06-07)

## APPROVAL LETTER

The thesis entitled “**Women participation and Empowerment through Micro-finance Program; A case study of Daunnedevi VDC, Nawalparasi**” submitted by **Sirjana Adhikari** in partial fulfillment of the requirement for the Master’s Degree (M.A.) in Rural Development has been approved by the evaluation committee.

### Evaluation Committee

.....  
Prof. Dr. Chandra Lal Shrestha  
(Head of Department)

.....  
(External Examiner)

.....  
Prof. Dr. Uma Kant Silwal  
(Supervisor)

Date: 2015-09-30  
(2072-06-13)

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## **ABSTRACT**

This research paper explores the impacts of micro-finance to empowering women in the study area. The main purpose of this study is found out the participation of women in micro-finance program. Similarly, it tried to analyze the role of micro-finance to empowering women as well as to examine the status of women after joining in microfinance program in Daunnedevi VDC. There are many women in Nepal especially in rural area facing difficulties in their life due to economic condition or lack of awareness. However, there are some micro-finance working on Daunnedevi VDC for the betterment of women but still there is necessity of study about it how it become useful for empowering women or if not why this is failed to empowering women to be investigated .

This study is limited on descriptive as well as exploratory research design. While primary data was collected through field survey, observation whereas secondary data obtained from published, unpublished materials, articles, books or related websites.

This study focused on those women who are participated in micro-finance 3 or more years only. It shows that there were many women who are not capable to earn money before they involved in MFP they face difficult for their basic needs too. But later getting different training and skills some of them become entrepreneurs. They started their own business while other started commercial farming due to this they started earns money for their personal use as well as for their home. Now they felt that they do not depend on their husband for little money after they get opportunities from MFI. Moreover, this study shows that participation is a key factor to empowering women without participation empowerment is not possible. In the past women are lack in participation in decision making either at home or in society by contrast it is changed slightly because of this they can take decision at home as well as in society too but still this is not satisfactory. Anyway, we may say that micro-finance become a popular instruments for those who were not economically sound also who had not access to resources.

There are different aspects of participation which tried to show in this study, Participation in decision making at home, participation in community work and so on. Similarly, this study tried to find out the access of women in resources as well as

ownership in property. After participation of MFP access of women on resources and women started feeling that level of leadership has also increased.

This research results shows that women participation in different activities has increased after they involved in MFP, the highest proportion of women (28%) spent their time farming and housewives before they got involved in there was no one who involved in commercial farming and small scale industry before but later 6% women involved in small scale industry while, 12% started vegetables farming. Likewise, annul income also rose after they joined MFP, in previous years there was no one who earn above one lakh but later it increased by 10%.Whereas 72% women thought that it has changed their speaking ability but still 28% women hesitate to speak in front of others, we can take this as an example of empowerment. In conclusion from this study we can say that participation is a key factor to empowerment if we want to make empower someone first they should participated in different activities.

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## ACRONYMS AND ABBREVIATIONS

ADB	:	Agriculture Development Bank
ADB/N	:	Agriculture Development Bank, Nepal
BW	:	Black & White
CBB	:	Chhimeki Bikas Bank
CMF	:	Center for Microfinance
DAGs	:	Disadvantaged Groups
GN	:	Governance of Nepal
IBP	:	Intensive Banking Programme
IGAs	:	Income Generate Activities
i.e.	:	That is
MEDEP	:	Micro Enterprise Development Program
MDBs	:	Micro finance Development Banks
MDG	:	Millennium Development Goals
MF	:	Micro Finance
MFIs	:	Micro Finance Institutions
MFP	:	Micro Finance Programme
MSP	:	Micro finance Service Provider
NGO	:	Non Governance Organization
NRB	:	Nepal Rastra Bank
NUBL	:	Nirdhan Utthan Bank Ltd
PSCP	:	Priority Sectors Credit Program
RDB	:	Rural Development Bank
RMDC	:	Rural Micro-finance Development Center
Rs	:	Nepalese Rupees
SCCS	:	Saving and Credit Co-operatives
SFCL	:	Small Farmer Co-operative Ltd.
SFDP	:	Small Farmers Development Program
SRG	:	Self-Reliant Group
TV	:	Television
UNDP	:	Unite Nation Development Programme
VDC	:	Village Development Committee
%	:	Percent

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