

**Socio-economic Impact of
Micro-Credit in Dalit Women:**

A CASE STUDY OF TINDOWATE VDC, SYANGJA

**A Thesis Submitted to
Central Department of Rural Development, the Faculty of
Humanities and Social Sciences in Partial
Fulfillment of the Requirement for the
Degree of Master of Arts in
Rural Development**

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LETTER OF RECOMMENDATION

This Thesis entitled **Socio-economic Impact of Micro-Credit on Dalit women: A Case Study of Tindowate VDC, Syangja District** has been prepared by **Mr. Ram Prasad Khanal** under my guidance and supervision. I hereby forward this thesis for its final evaluation and approval.

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APPROVAL LETTER

This Thesis entitled **Socio-economic Impact of Micro-Credit in Dalit Women: A Case Study of the Tindowate VDC, Syangja District** submitted by Mr. Ram Prasad Khanal has been accepted as the partial fulfillment of the requirements for the Degree of Master of Arts in Rural Development.

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I take this opportunity to express my sincere gratitude to my supervisor Dr. Uma Kant Silwal for encouraging and providing me ideas to complete this dissertation. I am obliged to him for his guidance as well. It was almost impossible to present this dissertation in this form without his guidance and supervision.

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Abstract

This thesis named “Socio-economic Impact of Dalit Women: A case Study of Tindowate VDC, Syangja” replicates the situation of Dalit women who are the most socio-economically backward among all the women in Nepal. The situation of Nepali Dalit women is miserable. The traditional occupations are not sufficient to fulfill their livelihood. Their ways of earning activities differ by the development activities and they are compelled to change their socio-economic activities.

The Dalit women are involved in agricultural labours, daily wage workers, perform traditional occupations and engage in household production. Despite doing all these types of work, they are still deprived of property ownership.

It has been found that micro-credit programs have enabled women to have access to some income. This study focuses on the impact of micro-credit program in Dalit women.

The main objective of the study is to examine the socio-economic impact of micro-credit program on Dalit women. So, various tests related to the study i. e. difference in monthly income, economic independence etc. are performed to achieve the objective.

The method adopted for the study is field survey and secondary data. Field survey is done using structured questionnaire, observation and interaction with different respondents. The secondary data is collected from the published, unpublished documents, articles, dissertation, journals, books, economic survey, etc. The respondents are from Tindowate VDC ward no. 8 and 9, Syangja where Muktinath Bikash Bank Limited is operating Micro-Credit program since 2008.

The major finding of the study is that there is positive impact of micro-credit program in socio-economic condition of Dalit women. There is increase in average income level, expansion of small business, improvement on consumption pattern leading to better lifestyle.

Dalit women are able to make decision about their spending income, co-operative loan and repayment, selling and buying assets, sending children for school, children's marriage and family planning because of financial.

Dalit women are becoming self-dependent and there is increase in participation of women on economic and household decision and on social issues as well. Thus, positive effect on socio-economic upliftment of rural Dalit women is seen.

CONTENTS

CHAPTER TITLE	PAGE NO.
Recommendation Letter	II
Approval Letter	III
Abstract	IV
Acknowledgement	VI
Table of Contents	VII
List of Tables	IX
Abbreviations	X
CHAPTER I: INTRODUCTION	
1.1 Background	1
1.2 Focus of the Study	4
1.3 Statement of the Problems	5
1.4 Objectives of the Study	5
1.5 Significance of the Study	5
1.6 Limitation of the Study	6
1.7 Organization of the Study	6
CHAPTER II: LITERATURE REVIEW	
2.1 Literature review on Dalit	8
2.1.1 Caste Discrimination in Nepal	10
2.1.2 Dalit women in Nepal	12
2.4 Literature review in Micro-Credit Program	13
CHAPTER III: RESEARCH METHODOLOGY	
3.1 Research Design	18
3.2 Nature of Data	18
3.3 Site Selection	18
3.4 Population and Sampling	18
3.5 Sample technique	19
3.6 Data Collection Techniques	19
3.7 Data Presentation and Analysis	19

CHAPTER FOUR : MICRO-CREDIT PROGRAMS IN NEPAL

4.1 Micro-Credit in Nepal	20
4.2 Developmental and Promotional Initiative taken by NRB in support of Microfinance	33

CHAPTER V: PROFILE OF STUDY AREA AND ITS RESPONDENTS

5.1 Introduction to Syangja District	36
5.2 Introduction to Tindowate VDC	37
5.3 Introduction to Muktinath Bikash Bank and its MCP	37
5.3.1 Features of MCP of Muktinath Bikash Bank	38
5.3 Caste Distribution of Respondents	40
5.4 Age Group of Respondents	40
5.5 Educational Status of Respondents	41
5.6 Family Size, Family Head of Respondents	41
5.7 Land Holding Size of Respondents	42
5.8 Main Occupational Status of Respondents	43

CHAPTER VI: IMPACT ANALYSIS OF MICRO-CREDIT

6.1 Impact on Poverty Reduction of Dalit Women	44
6.2 Loan Amount and Frequency of Loan Taken	47
6.3 Pattern of Paying Loan	47
6.4 Empowerment of Dalit Women Through MCP	48

CHAPTER VII : SUMMARY, CONCLUSION AND RECCOMENDATION

7.1 Major Findings	51
7.2 Summary	52
7.3 Conclusion	54
7.4 Recommendations	55

Appendix	57
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Bibliography	63
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LIST OF TABLES

	Page No
Table 5.4 : Caste Distribution of Respondents	40
Table 5.5 : Age Group of Respondents	40
Table 5.6 : Educational Status of Respondents	41
Table 5.7.1 : Family Size of Respondents	41
Table 5.7.2 : Family Head of Respondents	42
Table 5.8 : Land Holding Size of Respondents	42
Table 5.9 : Main Occupational Status of Respondents	43
Table 6.1.1 : Income Level of Respondents Before and After Joining MCP	44
Table 6.1.2 : Causes of Change in Income of Respondents	45
Table 6.1.3 : Change in Monthly Saving Due to MPC	46
Table 6.2: Loan Amount and Frequency of Loan Taken of Respondents	47
Table 6.3 : Pattern of Paying Loan of Respondents	47
Table 6.3.1 : Sources of Paying Loan of Respondents	48

LIST OF ABBREVIATIONS

CA	-	Constituent Assembly
GAD	-	Gender and Development
GDP	-	Gross Domestic Product
HDI	-	Human Development Index
HDR	-	Human Development Report
INGO	-	International Non Government Organization
IRDP	-	Integrated Rural Development Program
MBB	-	Muktinath Bikash Bank
MFI	-	Micro Finance Institution
MCP	-	Micro Credit Program
MCPW	-	Micro Credit Program for Women
NGO	-	Non Government Organization
NPC	-	National Planning Commission
NRB	-	Nepal Rastra Bank
PCRW	-	Production Credit for Rural Women
PDDP	-	Participatory District Development Program
PSCP	-	Priority Sector Credit Program
RRDB	-	Regional Rural Development Program
SBP	-	Self-help Banking Program
SFDP	-	Small Farmer Development Program
SFDP	-	Small Farmer Development Program
TU	-	Tribhuvan University
UN	-	United Nations
UNDP	-	United National Development Program
VDC	-	Village Development Committee
WAD	-	Women and Development
WDD	-	Women Development Division
WID	-	Women in Development