

**THE ROLE OF GRAMEEN BIKAS BANK IN POVERTY
REDUCTION: A CASE STUDY OF DHANGADHI
MUNICIPALITY, KAILALI**

A Thesis

**Submitted in Partial Fulfilment of the Requirements for the Award
of the Degree of Master of Arts in Rural Development**

By

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RECOMMENDATION

It is with great pleasure that I recommend the approval of the thesis entitled "**THE ROLE OF GRAMEEN BIKAS BANK IN POVERTY REDUCTION: A CASE STUDY OF DHANGADHI MUNICIPALITY, KAILALI** " submitted by Puskar Adhikari under my supervision for the partial fulfillment of the requirements for Master of Arts in Rural Development. Therefore, this thesis is recommended for its evaluation.

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ABSTRACT

Grameen Banks are basically rural banks that offer a comprehensive package consisting of loan facility, literacy programmes, general health and sanitation to landless and poorest of the poor people in order to uplift their socio-economic condition and general living standard. The main objective of this study is to find out the role of Area office Dhangadi of SP-GBB in poverty reduction.

It is found that majority of GBB beneficiaries are economically and socially underprivileged poor families of different castes. The survey data shows that most of member have increased their income, saving, living standard and social status after intervention of GBB programmes. Most of participants have spent their income for household consumption, child education and loan repayment, and some few are investing on field property. There is a vast majority of the respondents who have taken loan for small trade. It is proved that there is increase in income, increase in property, utilization of saving, increase in education, living standard, occupation etc.

The overall research found out the Sudur Paschimanchal Grameen Bikas Bank has played a remarkable role in reducing poverty in the study area. The bank's social and credit programmes contributed to increase in income, employment, saving, consumption, health and sanitation which constitute the major indicators of change in poverty.

TABLE OF CONTENTS

	Page No.
Recommendation Letter	i
Approval Sheet	ii
Acknowledgements	iii
Abstract	iv
Table of Contents	v
List of Tables	viii
List of Figures	ix
ABBREVIATIONS/ACRONYMS	X

CHAPTER ONE

INTRODUCTION	1-9
1.1 Background	Error! Bookmark not defined.
1.1.1 The Need for Rural Banking	Error! Bookmark not defined.
1.1.2 The Concept of Rural Banking	Error! Bookmark not defined.
1.2 Statement of Problems	Error! Bookmark not defined.
1.3 Significance of the Study	Error! Bookmark not defined.
1.4 Objectives of the study	Error! Bookmark not defined.
1.5 Limitation of the study	Error! Bookmark not defined.

CHAPTER TWO

LITRARATURE REVIEW	10-22
--------------------	-------

CHAPTER THREE

RESEARCH METHODOLOGY	23-26
----------------------	-------

3.1 Introduction to the Study Area	Error! Bookmark not defined.
3.2 Research Design	Error! Bookmark not defined.
3.3 Nature and Source of Data	Error! Bookmark not defined.
3.4 Population & Sample	Error! Bookmark not defined.
3.5 Sampling Procedure	Error! Bookmark not defined.
3.6 Tools & Technique of Data Collection	Error! Bookmark not defined.
3.6 Analysis & Presentation of Data	Error! Bookmark not defined.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS 27-46

4.1 Introduction	Error! Bookmark not defined.
4.1.1 Caste/Ethnicity	Error! Bookmark not defined.
4.1.2 Age Distribution	Error! Bookmark not defined.
4.1.3 Marital Status	Error! Bookmark not defined.
4.1.4 Distribution of Borrowers Religion	Error! Bookmark not defined.
4.1.5 Distribution of Borrowers by Education	Error! Bookmark not defined.
4.1.6 Family Size	Error! Bookmark not defined.
4.1.7 Head of Family	Error! Bookmark not defined.
4.1.8 Landholding Size	Error! Bookmark not defined.
4.1.9 Irrigation Facility	Error! Bookmark not defined.
4.1.10 Occupation	Error! Bookmark not defined.
4.1.11 Involvement in GBB	Error! Bookmark not defined.
4.1.12 Interest Rate	Error! Bookmark not defined.
4.1.13 Benefit	Error! Bookmark not defined.
4.1.14 Period of Repayment	Error! Bookmark not defined.
4.1.15 Attitude Towards the Bank	Error! Bookmark not defined.
4.1.16 Consumption Pattern	Error! Bookmark not defined.

4.1.17 Distribution of Borrowers by the Utilizing the Saving	Error! Bookmark not defined.
4.1.18 Housing Pattern	Error! Bookmark not defined.
4.1.18 Distribution of Borrowers by the Schooling of Children	Error! Bookmark not defined.
4.2 Changes in Women Status	Error! Bookmark not defined.
4.2.1 Economic Status	Error! Bookmark not defined.
4.2.2 Social Status	Error! Bookmark not defined.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

47-52

5.1 Summary **Error! Bookmark not defined.**

5.2 Present Problems Faced by the Bank **Error! Bookmark not defined.**

5.3 Conclusion **Error! Bookmark not defined.**

5.4 Recommendation **Error! Bookmark not defined.**

BIBLIOGRAPHY

Appendix-1: Questionnaire

LIST OF TABLES

	Page No.
Table 2.1: Establishment, Head Office, Branches, Employees	Error!
Bookmark not defined.	
Table 2.2: Recent Share Structure of all Regional GBB	Error!
Bookmark not defined.	
Table 4.1: Distribution of borrowers by caste	Error! Bookmark not defined.
Table 4.2: Distribution of borrowers by age	Error! Bookmark not defined.
Table 4.3: Distribution of Borrowers by Marital Status	Error! Bookmark not defined.
Table 4.3: Distribution of Borrowers by Religion	Error! Bookmark not defined.
Table 4.5: Distribution of Borrowers by Education	Error! Bookmark not defined.
Table 4.6: Distribution of Borrowers by Family Size	Error! Bookmark not defined.
Table 4.7: Distribution of Borrowers by Land Holding Size	Error! Bookmark not defined.
Table 4.8: Distribution of Borrowers by Irrigation Facility	Error! Bookmark not defined.
Table 4.9: Distribution of Borrowers by Occupation	Error! Bookmark not defined.
Table 4.10: Distribution of Borrowers by the GBB Informer	Error! Bookmark not defined.
Table 4.11: Distribution of Borrowers by Causes of Joining GBB	Error! Bookmark not defined.

Figure 6: Distribution of Borrowers by Occupation (Main) **Error!**
Bookmark not defined.

Figure 7: Distribution of Borrowers by Occupation (Secondary) **Error!**
Bookmark not defined.

Figure 8: Distribution of Borrowers by GBB Informer **Error! Bookmark**
not defined.

Figure 9: Distribution of Borrowers by the Period of Repayment **Error!**
Bookmark not defined.

Figure 10: Distribution of Borrowers by the Attitude Towards Bank
Error! Bookmark not defined.

Figure 11: Distribution of Borrowers by the Housing Pattern **Error!**
Bookmark not defined.

ABBREVIATIONS/ACRONYMS

ADB	Asian Development Bank
ADB/N	Asian Development Bank/Nepal

CBS	Central Bureau of Statistics
CDRD	Central Department of Rural Development
CEDA	Centre for Economic Development and Administration
GB	Grameen Bank
GBB	Grameen Bikas Bank
GBFS	Grameen Bank Financial System
HDR	Human Development Report
IBP	Intensive Banking Programme
INGOs	International Non-Government Organization
IRDP	Integrated Rural Development Programme
MCPW	Micro-Credit Project for Women
MGBB	Madhyamanchal Grameen Bikas Bank
MP-GBB	Madhya Paschimanchal Grameen Bikas Bank
NGOs	Non-Government Organizations
NPC	National Planning Commission
NRB	Nepal Rastra Bank
Pa-GBB	Paschimanchal Grameen Bikas Bank
PDDP	Participatory District Development Programme
PSCP	Priority Sector Credit Programme
Pu-GBB	Purbanchal Grameen Bikas Bank
SFDP	Small Farmer Development Programme
SP-GBB	Sudur Paschimanchal Grameen Bikas Bank
UNO	United Nations Organization
VDC	Village Development Committee
WDR	World Development Report