Women Empowerment through Micro-Enterprise Development Programme (A Case Study of Nuwakot District)

A Thesis Submitted to Central Department of Rural Development in Partial Fulfillment of Requirement for the Degree of Master of Arts in Rural Development

Submitted By
Durga Prasad Dhakal
Roll No. 3409
Central Department of Rural Development
Tribhuvan University Kirtipur
2006

LETTER OF RECOMMENDATION

I nis	tnesis	report	entitlea	·· women	Empowe	rment	tnrougn	Micro	Enterprise	•
Deve	lopmen	t Progr	amme: A	Case Stu	dy of Nuv	vakot D	istrict" is	prepare	ed by Durga	ì
Parsa	d Dhak	al unde	r my supe	ervision an	d guidance	e. I here	by forwar	rd this r	eport for its	3
evalu	ation.									
	_									
	Date:	•••••	••••••	•••••		••	•••••	••••••	·••••••	
						Associa	te prof. D	r. Mang	gla Shrestha	l
							Superv	isor		
					Centra	ıl Depar	tment of	Rural D	evelopmen	t

Tribhuvan University, Kirtipur

APPROVAL LETTER

This is certify that the thesis entitled "Women Empowerment through Micro Enterprise Development Programme: A Case study of Nuwakot District" has been approved by Central department of Rural Development in the prescribed format of the Faculty of Humanities and Social Sciences of Tribhuvan University.

Evaluation Committee	
Prof. Dr. Pradeep Kumar Khadka	-
Head of the	
Central Department of Rural Development	
Tribhuvan University, Kirtipur	
Associate Prof. Dr.Mangla Shrestha	
Central Department of Rural Development	
Tribhuvan University, Kirtipur	
Supervisor	
Dr Prof. Dr. Pradeep Kumar Khadka	
Head of the	
Central Department of Rural Development	
Tribhuvan University, Kirtipur	
External Examiner	
Date:	

Abstract

The study entitled Women Empowerment through Micro-Enterprise Development Programme. A Case Study of Nuwakot District was carried out in Nuwakot district based on women entrepreneurs who organized under the MEDEP family, with objectives to analyze the role of MEDEP in women empowerment, status of women economic empowerment, find out the constraints for economic empowerment of women faced by MEDEP and relevant recommendation for better economic empowerment of women. Nuwakot district is multi-ethic, multi-cultured, multi-religion based society where development of micro-enterprises is highly potential for the enlistment of marginalized section of the society.

The This study was conducted by using exploratory, descriptive as well as case study research design Primary as well as secondary data was taken for the analysis of both the qualitative as well as quantitative data. For generating the required data the research techniques like questionnaire survey, key informants interview, focus group discussion was applied. By using simple random sampling method seventy women entrepreneurs were selected from municipality as well as rural market center developed by MEDEP. Available primary as well as secondary data were processed and analyzed with some simple statistical tools as average cross tabulation by computerized statistical methods.

Economic empowerment of women through MEDEP has vital role at Newakot district such as group formation of entrepreneur which helps institutional development, demand base training with institutional credit facility in the whole group responsibility without collateral. Exposures to needy entrepreneurs which increase mobility as well as enhancement in knowledge on their own enterprise to the help feel enhancement in control

over household economy and increase the confidence to continue their enterprises as well as group saving and mobilization.

Major indicator of women empowerment as the ownership in land and productive resource is slowly increased due to installment of enterprise in their own name. Increase additional income from leaser time, which help incensement in household income and total GDP of country. Women who participate in MEDEP family are get facility of institutional credit in group responsibility which can help for new venture. Women entrepreneurs used non-renewable energy source for cooking. Due to lack of collateral, long process of credit facility and problems of institutional credit the better empowerment women entrepreneurs groups can not flourished.

Acknowledgement

I wish to express my sincere gratitude to Prof. Dr. Pradeep Kumar Khadka, Head of the Central Department of Rural Development, Tribhuvan University, Kirtipur who provide me provide me the golden opportunity for conducting this research work. I am extremely grateful to Dr Magalia Shrestha, as research supervisor who provide me her valuable suggestions, encouragements and guidance while conducting my research work.

I would like to extend my sincere thanks to MEDEP, MR. Lakshman Pun, National program Manager of MEDEP who provide me opportunity for research with financial help. I would like to express gratitude to Mr. Prem Neupane APSO OF MEDEP for her valuable suggestion and support at the time of research at field as well as letter and also thanks to all the staff of MEDEP.

I am highly indebted to all the respondents of the study area for their kind assistance for providing valuable information during the field study. I am grateful to all member of COBDEPS .Without the help of them my thesis work will remain uncompleted..

I would like to gratefully acknowledge my Grand mother and all member of my family for their support, encouragement and affection since my childhood and for enabling me for this accomplishment. My grateful thanks are to all of my friends also.

Last but not least, I would like to thank all those individuals and institutions who helped me in the preparation of this thesis paper directly or indirectly.

Durga Prasad Dhakal

List of Table

Table Number	Heading of Table	Page no
4.1	Human Development Index and socio-economic Status	34
5.1	Distribution of Respondent by cast/ ethnicity	36
5.2	Distribution of Respondent According to Number of Enter Presses Worker	38
5.3	Distribution of Respondents According to Training They Get form MEDEP	40
5.4	Distribution of Respondents According to Taking Parts in Expose Visit	41
5.5	Distribution of Respondents According to Taking Parts in Exposer Visit and Educational Level	42
5.6	Distribution of Respondents According to Taking Parts in Exposer Visit and Marital Status	42
5.7	Distribution of Respondents According to Taking Parts in Exposer Visit and Caste	43
5.8	Distribution of Respondents According to Decide to Participate in MEDEP	44
5.9	Distribution of Respondents According to the Decision for Participate in MEDEP and Education Level	45
5.10	Distribution of Respondents According to Decide to Participate in MEDEP and Marital Status	45
5.11	Distribution of Respondents According to Decide to Participate in MEDEP and Case	46
5.12	Distribution of Respondents According to Enhancement in Control over Household Economy.	47
5.13	Distribution of Respondents According to Enhancement in Control over Household Economy and Education Level	48
5.14	Distribution of Respondents According to Enhancement in Control Over Household Economy and Marital Status	48
5.15	Distribution of Respondents According to Enhancement in Control Over Household Economy and Caste	49
5.16	Distribution of Respondents According to Views Toward Gender Disparities in MEDEP	50
5.17	Distribution of Respondents According to Views Toward Gender Disparities in MEDEP and Educational Lev	el 51
5.18	Distribution of Respondents According to Views Toward Gender Disparities in MEDEP and Caste Distribution	on 51
5.19	Distribution of Respondents According to Views Toward Gender Disparities in MEDEP by Marital Status	52
5.20	Distribution of Respondents According to Views Toward Role of MEDEP for Institutional Credit.	53

5.21	Distribution of Respondents According to Accumulate	
	the Productive Resource From MEDEP.	54
5.22	Distribution of Respondents According to Accumulate	
	the Productive Resource in MEDEP and Education Level	54
5.23	Distribution of Respondents According to Accumulate	
	the Productive Resource in MEDEP and Marital Status	55
5.24	Distribution of Respondents According to Accumulate	
	the Productive Resource in MEDEP and Cast	55
5.25	Distribution of Respondents According to Confidence	
	for Continuity of Enterprises	56
5.26	Distribution of Respondents According to Confidence	
	for Continuity of Enterprises and Educational Statues	57
5.27	Distribution of Respondents According to Confidence	
	for Continuity of Enterprise and Marital Status	57
5.28	Distribution of Respondents According to Confidence	
	for Continuity of Enterprises and Caste	58
5.29	Distribution of Respondents According to Group Saving.	59
5.30	Distribution of Respondents According to the Involvement	
	in Other Local Social Development.	59
5.31	Distribution of Respondents According to the Involvement	
	in Other Local Social Development and Education Level	60
5.32	Distribution of Respondents According to the Involvement	
	in Other Local Social Development and Caste	60
5.33	Distribution of Respondents According To Credit Source.	61
5.34	Distribution of Respondents According to the Decision for	
	Credit Taking	63
5.35	Distribution of Respondents According to the Decision for	
	Credit Taking and Educational Status	63
5.36	Distribution of Respondents According to the Decision for	
	Credit Taking and Caste	64
5.37	Distribution of Respondents According to Decision for	
	Credit Taking and Marital Status	64
5.38	Distribution of Respondents According to Type of Land.	66
5.39	Distribution of Respondents According to Amount of Land	67
5.40	Distribution of Respondents According to Amount of Land	
	and Education level	67
5.41	Distribution of Respondents According to Amount of Land	
	and Marital Status	68
5.42	Distribution of Respondents According to Amount of Land	
	and Caste	68
5.43	Distribution of Respondents According to Income	
	From Micro- Enterprises	70
5.44	Distribution of Respondents According to Income from	
	MEDEP and Educational Level	70
5.45	Distribution of Respondents According to Income From	
	MEDEP and Marital Status	71

5.46	Distribution of Respondents According to Income	
	from MEDEP and Case	71
5.47	Distribution of Respondents According to Expenditure	
	Pattern.	73
5.48	Distribution of Respondents According to Source of	
	Energy They Use for Cooking.	74
5.49	Distribution of Respondents According to Problems	
	They Faced Related to Renewable Energy use.	75
5.50	Distribution of Respondents According to	
	Problems Related to Institutional Credit	76

List of Figure

Figure Num	nber Heading of Figure	Page No
5.1	Distribution of Respondents by cast/ethnicity	35
5.2	Distribution of Respondents According to Marital Status	37
5.3	Ownership of the Enterprises of Respondent.	39
5.4	Distribution of Respondents According to Non Institutional Credit Source	62
5.5	Distribution of Respondents According to Ownership	
	Type of Land.	65

Abbribiation/Acronyms

ADB - Agriculture Development Bank.

DDC - District Development commitee.

DMEGA - District Micro Entrepreneur's Group Association.

GON - Government of Nepal.

ICDP - International Conference on Population and Development.

MEDEP - Micro Enterprise Development Programme.

MEG - Micro Entrepreneur's Group.

MEGA - Micro Entrepreneurs 's Group Association.

NHDR - Nepal Human Development Report.

NMFGA - National Micro Entrepreneur's Group Association.

PCRW - Production Credit for Rural Women.

PDDP - Participatory District Development Programme.

UNDP - United Nations Development Programme.

VDC - Village Development Committee.

Table of Contents

Con	ntents	Page No:
Appr Abstr Ackn List of List of Abbr	r of Recommendation oval Sheet cact owledgements of Tables of Figures eviations/Acronyms e of Contents	
	CHAPTER ONE	
1. 1.1	Introduction People ground of the Study	1-15
1.1	Background of the Study	1
1.2	Statement of the Problem	10
1.3	Objectives of the Study	11
1.4	Significance of the Study	11
1.5	Conceptual Framework of the Study 12	
1.6	Operationalization of the Study	14
1.7	Limitation of the Study	14
1.8	Organization of the Study	15
	CHAPTER TWO	
2.	Literature Review	16-26
2.1	Women Entrepreneurs Context and Challenges	16
2.2	Conceptual Review of Women Empowerment	18
2.3	Women Empowerment in Nepalese Context	23
	CHAPTER THREE	
3.	Research Methodology	27-30
3.	1 Research Design	27
3.2	Rational for the Selection of the Study Area 27	
3.3	Sampling Procedure .	28
3.4	Natures and Source of Data	28
3.5	Data Collection Techniques/ Instruments	28
	.5.1 Questionnaire Survey	28
	.5.2 Key Informant Interview .5.3 Field Observation	29
	.5.3 Field Observation.5.4 Focus Group Discussion.	29 29
	5.5 Case Study	29

3.6	Tools	of Data Collection	30
3	6.6.1	Questionnaire	30
3	5.6.2	Checklist	30
3	5.6.3	Observation Sheet	30
_		f Data Analysis	30
4	MEDI	CHAPTER FOUR	21.24
4.		EP and Operational Structure	31-34
4.1		Enterprises Development Program in Brief	31
	.1.1	The vision of the project	31
	1.2		31
	.1.3	3	31
4	.1.4	J	
		enterprises	32
4	1.5	MEDEP Target Groups	32
		1 Low Income Families Living Below the Poverty Line	32
		2 Service Delivery Organizations	32
	4.1.6	The Programme is Guided by a Commitment to	33
4.2	Descr	iption about Nuwakot District	33
		CHAPTER FIVE	
5.	Analy	sis and Presentation of Data	35-81
5.1	•	al Finding of the Study.	35
5.2		fic findings	40
		CHAPTER SIX	
6.	Sumn	nary, Conclusion and Recommendation	78-82
6.1		ral Finding	79
6.2		fic Finding	79
0.2	Бресп	Thomas and the second s	17

Reference Appendixes