

# CHAPTER ONE

## Introduction

### 1.1 Background of the Study

Women comprise half of the total population of Nepal. According to population census 2001. Out of 23.1 million total population 11.6 million are women and population growth rate is 2.27. Women in Nepalese society still have suffered from many awful miseries of life, due to adverse customs and tradition, and social rituals. Even after the restoration of democracy, many young widows, divorcee, spinsters and some living in desertion, have been passing through awful miseries of life. Their suffering cannot be measured in quantitative forms or in monetary terms. Discrimination against women in Nepal manifests itself in a number of ways. There is significant gender differential on social and economic life. Compared to men women have a lower literacy rate, lower income and lower control over resources but higher workload.

The status of women refers to the extent of which human being have control over their own lives and have access to knowledge, economic resources and political owner. There is no single index of the status of women, which can reflect all its dimensions, so to give detail information about the status of women in Nepal; the following dimensions can be distinguished.

In Nepalese society or culture family is an institution that gyrates around the central figure, which is the women, the 'Griha Laxmi' (the goddess of wealth of the home), that the family is a joint enterprise with requisite cooperation between the man, wife and their children. The Hindu epics prevailing in Nepal accord a superior position to women as expressed in Sanskrit through line, " Yatra Naryastu Poojhyante Ramante Tatra Devata". That means Gods are thrilled where women are esteemed. In ancient times, women were given respect and dignity, especially in social and religious functions. Even the law of Nepal prohibits the sacrifice of female animals. Women are regarded as manifestation of kali. Our religions hold Bhagvati, Saraswati and Laxmi in high esteem. According to tantra, a women is creator of the universe and universe is in her form. Religiously, Nepalese society still equates daughters and

sisters with the goddess and they are paid homage and offered gifts especially on religious and social occasions. Yet as far as practical daily life is concerned, these daughters and sisters are the ones who are over burdened with tedious and low or unrewarding duties such as washing, cleaning, cooking and deeding. Fetching drinking water and collecting fire wood, which are among the most difficult tasks in the Nepalese hills also compose the sole responsibilities on these religiously esteemed but socially rather despised women based on this reality, there goes the Nepali saying, "Chhoriko Janma.

The Nepalese family structure is patriarchal in type with heavy male dominance. In almost every sector, male acts out the master, from home to the official field, women are supposed to accept their husband's guardianship. If she wants to do any work without the family consent, her family member will neglect her. The World has just entered into the 21st century. This is the age of computer, machine, biotechnology, generics and many more, the women of the globe have entered into advanced stages. But the plight of Nepalese women is yet to change. Most Nepalese women work heavily from dawn to dusk. Women in rural communities are leading a very tragic life. Men and women are practiced everywhere in the world. It has happened due to the influence practiced everywhere in the world. It has happened as life god (Gait Paramecia). Nepal is also a country with a very high incidence of son preference. Sons are economic insurance against the insecurities of old age. They ritually open the gateway to heaven by performing the death rites for their parents and they carry on the family name and legacy. Daughters, however, are to be given away in marriage, to care for their husband's parents and their husband's property.

According to many parents, their daughter's economic value is restricted to their childhood years where they serve their households and investment in their future, such as education and often health care are unprofitable investments. A popular saying in rural areas: "To get a girl is like watering a neighbor's tree. You have the trouble and expense of nurturing the plants but the fruits taken by somebody else". According to the general trend today, a girl child is sent to school as long as there are sufficient resources in the family but the moment resources constraints set in, the first casualty is the lower economic strata have a few opportunities to complete primary education and even if they do, their chances of going beyond the secondary level are

minimal. Early marriage and consequent movement to the husband's household are the factors that obstruct a girl education after the secondary level. It may be shocking to know that even in urban areas, the reasons most often given by parents for their girls receiving lesser education than boys is that it is difficult to find grooms for their highly-educated women.

A recent assessment of the major changes women's lives in Nepal over the past decade shows that despite higher attainments of literacy, social mobility, prescribed by Nepal's traditionally patriarchal, social economic, Political and legal frameworks. Still, the female literacy rate 40.7 percent is much more lowly than the adult male literacy rate (CBS – 2004).

The 1981 census found 24 percent of the population to be literate, as of 1990; the literacy rate was estimated to be 33 percent. There was still big gap between male and female literacy rates. About 35 percent of the male population was literate in 1981, but only 11.5 percent of the female population was. Literate a gulf also existed in literacy rates between rural and urban areas. In rural areas, the literacy rates for males and females were 33 percent and 9 percent, respectively; in urban areas, they were significantly higher, 62 percent and 37 percent, respectively. The higher literacy rates in urban areas were largely attributed to the availability of more and better educational and socio-economic mobility, and the exodus of educated people from rural to urban areas (<http://www.icweb2.loc.gov/cgi-gin/query/r? frd/estdy:@field DOCID+npoo59>)).

Moreover, to facilitate women in education a special project, education of girl and women in Nepal has been instituted under the ministry of education and culture in 1986 which later turned into women education project (WEP).

The WEP is responsible for

- Women teacher's training programme.
- Scholarship programmed to be awarded to those rural girl students who are economically and socially disadvantaged.
- Part time primary education for out of school girls.
- Refresher course for women teachers
- Incentive for women teachers etc.

Adult education programme is also being launched in most part of the country through various agencies to raise the literacy level of women in the country. This programme has seemed more effective for women education. Government has put emphasis on girl education all over the country. From the fiscal year 1994/1995 govt. has announced the free education such as free books are provided to girl students.

Now the situation is better than that of the past. According to last census of 2001, total literacy percent of Nepal is 54.1 percent in which male literacy rate is 65.5 percent and female is 42.8 percent. The report again states that The percent of female students in school level, appeared in SLC examination and higher education is 36.9,28 and 23.4 respectively. The trend of data shows the dropout problem because the enrollment ratio is high at school level and the ratio is low at higher level. It means number of female students is decreasing at higher level.

Education is absolutely essential for women's empowerment because women's education, particularly at the basic level, produces immediate improvements in society. Education helps and gender disparity improve their own and family lives, and share in democracy and economic development in the coming years. One of the effective ways to rescue women from such exploitation is to provide them with educational opportunities, make themselves talent and gave them a sense of dignity and self-respect.

One tangible measure of women's status was their educational attainment. Although the constitution offers women equal educational opportunities, many social, economic and cultural factors contributed to lower enrollment and higher dropout rates for girls. Illiteracy imposed noticeably over the years, the level in the early 1990s fell far short

of the male level. Education is a human right and an indispensable element for economic and social progress. Ensuring woman's full and access to .

Education must be recognized as a pivotal building block for woman's empowerment, and an essential tool for their achieving the goals of gender equality, development and peace.

Gender equality, or equality between men and women, entails the concept that all human beings, both men and women, are to develop their personal abilities and make choices without the limitations set by stereotypes, rigid gender roles and prejudices. Gender equality means that the different behavior, aspirations and need of woman and men are have to become the same, but that their rights, responsibilities and opportunities will not depend on whether they are born male or female. They are paid less even when the job is equal to that of a man. Women have very little opportunity to make financial transaction on their own, as they do not have ownership rights.

The main obstacle that continues to back recognition of women's full potential stems from obstinately held narrow concept's regarding women. In a patriarchal society the position of a women is that of a second-class citizen. This does not mean that we now advocate the necessity of a matriarchal society. Rather we envision a human society of men and women where the personality of one sex is not dominated by the other .

The tradition, culture and social interactions in Nepal were in most cases guided by traditional Hindu scriptures and law until the first 'Mulki Ain' (civil code) was enacted in 1884. Even though the first civil code commenced on effective change was made. It was a new national code which was promulgated by Late His Majesty King Mahendra, on August 1963, abolished all caste inequalities, sex discrimination, child marriage and like evils owing that were related friendly in the society. This civil code also cannot be put into practice completely. It was only in 1968 when the previous 'Muliki Ain' was thoroughly revised and in succeeding year certain amendments favoring women's rights were adopted and promulgated during the international women's years in 1975, that implementation of such provisions were ensured.

The sixth amendment of the civil code made in 1975 is a landmark regarding women's rights in Nepal according to which given below-

- A minimum age for marriage for women is 16 years and that for men is 18 years.
- An unmarried woman who has attained the age of 35 years gets a share in her parent's property equal to that of her brothers.
- If she is married and if she has completed at least 15 years of married life she may force co-parency partition and live separately.
- A woman who divorces her husband on the ground of his misbehavior is entitled to alimony at least for a period of five years and to the custody of children until they attain maturity.
- A period women has no son can bequeath his ancestral property to his daughter instead of his brother or other residual male heirs.
- The husband and wife can dissolve their marriage if birth and unhappy with each other.
- A marriage without the consent or will of a women is void legally.
- Trafficking in women is punishable by up to ten years imprisonment and if the offender is caught after the transaction, the penalty is increased up to twenty years, etc.

The legal code of 2020 and new constitution (2047) have removed the difference between men and women, but in practice, it is entirely different. The constitution of Nepal treats men and women equally but in practice there is no equal treatment. Very few women are engaged in official jobs, which is only 5.50 percent whereas male are working at 97 percent women have won. In parliamentary election out of 205 seats only 3.41 percent women have won. In high official posts like secretary, General Maneger and member of planning commission there are nominal women. The male dominated structure of society always thinks that the women will not be competent in those posts. Those women who are working in the offices of Government of Nepal, the name of women has not yet come in the field of corruption. In the diplomatic sector, after the year 2047 there is not even a single women ambassador. It is a matter of regret that the high post officials like Ph D degree holders, engineers, doctors, etc. are not given the desirable importance in our country. The slogan of gender equality as declared by UN has no significant meaning to Nepal government The controversy over the issue of women's right to parental property that started in December 1995 with a lot of voices is suddenly silent now. A lot of debates on the pros and cons of its

effects were discussed during the session but the bid for parental property had remained unsuccessful

The constitution of Nepal, 1990 guarantees that there will be no discrimination against any citizen in the application of general laws as well as in respect of political and civil rights on ground of religion, sex and casts. This constitution also preserves that there should be at least 5 percent female candidates for House of Representatives and national assembly of every political parties in general election. Again the labor act, 1991 also has abolished the discrimination of male and female labors. Recently, Government of Nepal has decided that there should be at least one female teacher in every primary school. These entire legal provision stands in favor of women, the practices after lack the resources, mechanism, social support and government commitment to ensure the enforcement and intension of legal rights., Government of Nepal formed the Nepal action plan for gender equality and women's empowerment in 1997 following the initiative of the 1995 UN women world conference in Beijing.

In many countries today, income generated by women is vital for family survival. The number of female-headed households has considerably increased, thus challenging the traditional assumption that the 'head of household' is a role to be occupied by a man. Women provide the main source of income in some 30 percent of all household s worldwide. This new reality has to be taken into consideration in codifying, in particular, social security provisions (on pensions, unemployment benefits and family allowances) to ensure that the needs of this group are met. The concept of female-headed households should also be included in conational labor statistics to allow the number and proportion of this types of household to be identified .

In the early 1990s, Nepal's geographical limitations continued to play a large part in the country's social and economic problems. Moreover, despite twenty-five years of family planning programs, the population growth rate continued to outpace agricultural production and parts of the country continued to be food deficit area. The educational base was also limited; only one third of the population was literate. The generally poor health of the population and lack of adequate health care facilities also hindered social and economics improvements.

Asia is currently the most rapidly growing and dynamic part of the world while the region is forging a head at an incredible pace of economic growth, the same unfortunately cannot be claimed for the vast majority of its women. Large numbers continue to suffer poverty; illiteracy; poor health; malnutrition; and low economic, social and political status. While economic growth in the region has admittedly led to some gains for a significant minority of women, the overall plight of Asian women remains unsatisfactory and undressed.

The health status of Nepalese women population is very low, it suffers from all the syndromes of developing country; high birth rate, low life expectancy, high infant mortality rate and low per capita income. According to last census of 2001, the population growth rate of Nepal is 2.14 percent, which has declined from 2.66 percent. There is a strong prevalence of higher fertility even though it has declined from 6.18 in 1976 to 5.8 in 1991. It is noted that the existing cultural and religious values show pro-fatalistic behaviour. Childlessness is regarded as a curse and women must have at least one surviving son in order to maintain her full status in the society. Women who give birth too many children, especially sons, may be able to raise their status within the family and win the support and affection of husbands and other family members. Sons are seen as economic assets, daughters as potential burdens. The cultural discrimination between male and female is the main cause of being over-populations of females where there are approximately 23000 more female populations than male one. Besides this larger families are also considered economic assets for labor incentive farming practices in rural society.

Life expectancy stands at 54.3; 52 for men and 62.8 for women. As the national life expectancy data (2001) indicate, women's life seem to be better against the men. Similarly, crude birth rate and crude death rate of women are 33.11 and 9.6 respectively in 2001. Little is known about the kinds of illness women mostly suffer or how they are treated. Women's nutritional status although it is suspected to be poor and partly responsible for high rates of infant and maternal mortality. There is no information concerning the relationship between women's health and socio-economic status of household, access to food and land, literacy and seasons factors which may cause poor nutrition at certain times of the year and aggravate the risk reencountered in pregnancy and child delivery.



About 62.2% of girl between 15 to 19 years get married. Menarche occurs between ages of 13 to 16. Girls who become pregnant within two years of menarche ;have a higher incidence of peril-natal complications since their bodies are physically and anatomically immature for child bearing young child bearers have higher rates of miscarriage, abortion and infant deaths. Pregnancy related health problems most likely out- numbers such problems as skin diseases, intestinal parasites, diarrhhea and respiratory infections in terms of severity and frequency, Nutrition anemia, which is common among adolescent girls and women, constitute a major health problems (UNICEF 2002).

According to UN data female worker 60 hours per week whereas men work only 40 hours. This means women of Nepal do double duty from home to office but their works are hardly accounted. Thus the discrimination has stretched from home and stretched to the working field as well. The family members also think that there is no need to give education to the daughters. Patriarchy and joint family system has internalized the home management, i.e., cooking, feeding children, washing and cleaning dishes are the women part of work from very childhood.

According to 2001 census women have changed themselves comparatively better than, men, but they are facing acute problems. According to the statistics of Nepal, maternal morality rate per 1000 was 53.9 (in living birth), fertility rate 4.6 in average and life expectancy (men 66 percent). Out of economically active population, women constitute 40.38 percent .

Total percentage of economically active population of Nepal is 57 percent in which male and female percent is 68 and 45 respectively. The rural women's condition is more miserable than urban areas women. Even though women constitute one third of the total formal labor force, their participation in economic activities in decision-making seems negligible.

The Nepalese women are backward in education, employment and social status than male counterparts and they are more backward in rural area rather than in urban area. If we have to consider these facts, priority must be given to the rural women's development to uplift our country. Due to illiteracy and in other cases, traditionalism backed up by superstitions, Nepalese women are psychologically handicapped. So their occupational status is very limited.

## 1.2 Statement of the Problem

The long term socio-economic development of the country can't be fully realized if women, who constitute above 50 percent of the population enjoy a sub ordinate position to man and their talents remains unutilized or underutilized. Women's contribution for the production of cottage industries is 15 percent years work about 11 hours a day. Men of the similar age group work 4 hours a day .The UN Declaration on the Elimination of Discrimination against women (1967) has clearly passed the resolution by ensuring that an equal opportunity for economic participation should be the right of all man and women, because discrimination against women is in compatible with human dignity and the welfare of the family and of society.

In Nepal, the section four of article ten of the constitution on right to equality status states that "there shall be no discrimination against any citizen in respect of appointment of the government service or any other public services only on the ground of religion, role, sex' (GoN-ministry of law and justice, constitution of Nepal)

There exists glaring disparities between man and women in economic activities.

It is clearly evident that on the one hand the role of women have become more and more vital in the process of national building and the other hand very limited and considerable improvement have been made in raising the socio-economic status of women during the last three decades .Policies, programs, approaches that have been adopted in the past have not significantly changed the situation of women in the country. However ,some development programs have been initiated for empowering women.

The importance of women empowerment in development content can be examined in the light of the following situation

- More than half of the population (women) lives in deprived situation.
- Their economic role is socially undermined.
- Government policies are not effective to create the conclusive empowerment for the women to have access to opportunities and resources.
- What applied recommendation can be given for better empowerment of women with reference to Micro Enterprise Development Programme .
- Can we perceive this program as better source for empowerment of women?

### **1.3 Objectives of the Study**

The prime objective of this research is to find out the role of Micro Enterprises Development Program for the empowerment of local women who are participant of the MEDEP in Nuwakot district. However, following are the specific objectives.

1. To analyze the role of MEDEP in Nuwakot district.
2. To analyze the economic empowerment of women brought by MEDEP activities .
3. To find out the constraints for economic empowerment of women.
4. To make relevant recommendation for better empowerment of women with reference to MEDEP.

### **1.4 Significance of the Study**

Since the women's decade issues of women's empowerment have often been raised in the developing countries including Nepal and many strategies have been implemented to enhance women's condition in Nepal, although 58 percent of women in the country are still illiterate. Women empowerment is much essential not only for women but also for equitable society development. Nepalese culture is rooted in discriminations based on religions, which have perpetuated both practices of untouchability and exclusion of women. Women comprises more than 50 percent of the total population of Nepal. According to Hindu culture boys not only pass their family name, but also represent "insurance" for parents in their old age and can carry our important rituals when parents die. So women are-dominated in Nepal society. Women bear triple work responsibilities in Nepal-reproduction, house hold work and employment. Women concentrate more on their ascribed reproductive role and responsibilities while man focus an 'productive' economy earning role. Reproduction is not regarded as work worldwide and household work is not considered as a productive. So Nepalese women falls on the cycle of disempowerment Most of work which considered as productive work, also falls on the subsistence farming. So micro-enterprises which operate on the basis of local demand, resources, skill and within home create the local job opportunities for women by which they will empower.

This study is also important for investigating change of women status or empowerment scenario and economic activities in the area under study., Assessment

of the women empowerment through micro- enterprises their activities and the capacity building. utilization of local resource for women empowerment to develop "equitable development mechanism" is more important for recommendation of plan and policy makers to formulate appropriate plan and policies for further economic empowerment of women by their skill for them.

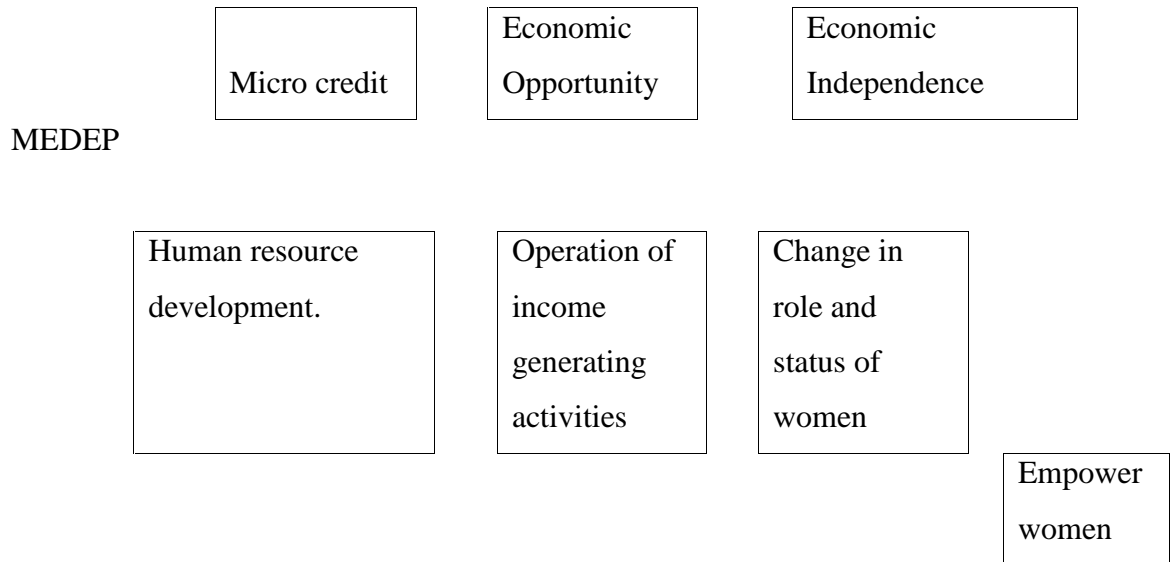
This study is also important for the role of women development of micro enterprises according to their own knowledge, skill and resource for the fulfillment of basic need as well as income generating activities. This study is also important for the organization to identify the level of economic empowerment of local women for further development.

### **1.5 Conceptual Framework of the Study**

Considering the miserable social economic condition of women, their unlimited household work burden form dawn to dusk, and their limited access to economic resources, arose the curiosity to do research on the empowerment aspect of women considering the opportunities provided to them by MEDEP. The query is that has the economic opportunity made them empowered? Have women felt empowered through getting an opportunity to be involved into the economic activity? How far is the banking facility successful in bringing change in the status of women in our context? It is necessary to find out more in this context and see how women's participation in micro enterprises development program that aims at empowering rural poor women economically would help to develop in them a feeling of confidence psychologically by making them independence in their decision making. Although there are various other ways to look at the empowerment aspects e.g. through advocacy, literacy, skill development program, income generation program and various others. My study has focused only on the empowerment of women through economic opportunity and income generation activities.

My understanding of empowerment is a process of gaining control over the self and over the resources by enhancing the determining power of the self. It is a process, which enables a person to meet both the practical as well as strategic needs, especially in the case of the rural poor women in our context.

The conceptual framework of this study is based on the above idea with established relationship of women with MEDEP and the economic opportunity, income-generating activities provided by the MEDEP in the empowerment of women. The conceptual framework of the study is explained in the figure below: -



## 1.6 Operationalization of the Study

In this study operationalization of variables would be taken as below :

Objectives	Indicators
Role of MEDEP	<ul style="list-style-type: none"> <li>➤ Human resource development</li> <li>➤ Local institution building</li> <li>➤ Technology transfer</li> <li>➤ Inclusion</li> <li>➤ Participation</li> <li>➤ Access to information</li> <li>➤ Marketing of local product</li> <li>➤ Income generating activities</li> <li>➤ Credit circulation &amp; saving mobilization</li> <li>➤ Non agricultural job creation</li> <li>➤ Create productive resource for women</li> </ul>
Economic Empowerment	<ul style="list-style-type: none"> <li>➤ Access to productive resources(land and others)</li> <li>➤ Use of renewable energy source (electricity)</li> <li>➤ Income/expenditure (PPP)</li> <li>➤ Institutional credit</li> <li>➤ employment in non-agricultural sector</li> </ul>
Constraints of economic empowerment	<ul style="list-style-type: none"> <li>➤ Control over productive resource</li> <li>➤ Adoption for renewable energy source</li> <li>➤ Constraint for sustainable income</li> <li>➤ Institutional credit process</li> <li>➤ Problem related to non-agricultural job</li> </ul>

## 1.7 Limitation of the Study:-

Primarily this study was focus to analyze the role of MEDEP for the economic empowerment of women in Nuwokot district. To achieve the above mentioned objectives the study was concentrated on those women who were participants in

MEDEP. This study did not evaluate their performance and effectiveness of total program. However, this program is not designed just for women but study was conducted just from women entrepreneurs and suggestions and recommendation was made from the basis of research finding. This study has been limited by the availability of participants and their time as women were busy in their household and other works. The time chosen for the field work was not ideal, although it fit within the program of studies of my University and MEDEP. Participants gave full co-operation, but the cultivating season has some negative effect on the field work.

The study was limited to a small group of women in rural village of Nuwakot district as well as municipality. It is recognized that all Nepalese women do not have the same situation as the women of this study. The study was very specific like that of case studies so, the conclusion drawn from this study more indicative rather than conclusive. The conclusions might not be generalized for the whole. But, the inference might be valid to some extent to those areas, which have similar geographic socio- economic and environmental setting.

## **1.8 Organization of the Study**

This Thesis report has been divided into six chapters. The first chapter includes general background, statement of problems, significance of the study, objectives, limitation and the organization of the study. The second chapter deals with conceptual and empirical review of the available literature found in the time of study, The third chapter include research design, nature and source of data population and sampling. Sample technique, and tools of data collection, processing and data analysis have been described. Brief introduction of the study area has been presented in chapter four with introduction of the MEDEP and analysis an interpretation of collected data has been given in chapter five. Finally sixth chapter ends with summary, conclusion and some recommendations.

# CHAPTER TWO

## Literature Review

### 2.1 Women Entrepreneurs Context and Challenges

Women entrepreneurs are women, who innovate, imitate or adapt business activities. The desire for economic independence is the key factor for emergence of women entrepreneur. The rising consciousness through education and training among women has facilitated the growth of women entrepreneurs. The need to achieve also motivates women entrepreneurs. The rising interest in empowering women through equal treatment and treatment and opportunities has aided the process of women entrepreneurship (Agrawal,2003)

in the other hand In a developing country like Nepal where the economy is basically agriculture oriented, industrial development plays a vital role in economic development. In many developing countries of the world industrialization has been adopted as a major solution to the problems of over population unemployment and low standard of living Enterprise and entrepreneurial development in Nepal has not picked up well though there is much hidden potential. The CBS report (1993) shows that only 8.9 percent of women and 25.07 percent of men are engaged in non farm activities. Being an agricultural economy, agro-based enterprises are slowly expanding and profiting. However, other sectors are not running up relatively well. Women have a big role to play in developing the micro-enterprises sector of this country because they are not only the backbone of agriculture but they also have the ability to develop other types of micro- enterprises products such as home based food stuffs, handicrafts, garments and many others. (MEDEP,2000).

Women constitute about half of the world's population. They do about 55 percent of the world's work when unpaid economic activities in the household are taken into account. This is without any considering unpaid and unrecognized domestic services in household.

The economic role of women is limited in third world nation, including south Asian countries, as they are maintaining load of domestic responsibilities. Working women in most part of the third world are not being able to do well in their career pursuit due to heavy household chores and other domestic obligation. To accelerate economic



growth as well as or route to rapid economic growth. In many developing countries such as Nepal, Bangladesh, Bhutan, India and Pakistan Women are in depressed condition. National economic growth as well as output can be giving women equal if not more, opportunities as well as by poverty alleviation step especially targeted to uplift the social-economic standards of the women

Women are economically lagging behind than men because they are socially confined and they have every few economic options due to the backward education opportunities among the women are extremely limited.

A study showed that women having higher education both vocational and academic with exposure in their jobs were more likely to go into entrepreneurship. In addition, their family background in terms of economic well being and business as an occupation were other factors to drive home into entrepreneurship. The business environment may have prepared them mentally and help and guidance may also be available them mentally and help and guidance may also be available within the family in case of any problem. These factors, as identified by the study were the source of self inspiration from the family members.

Women's entrepreneurship in Nepal is a relatively new phenomenon, although women of certain ethnic communities have a long tradition of being involved in small business enterprises. Women's participation in the formal sector has increased significantly in both urban and rural areas. Some more common employment ventures are vending, petty trade, vegetable selling and such traditional micro enterprises as woolen products, tailoring and garments and Dhaka weaning many women entrepreneur consider financial independence as their main motivation for creating and operating business. Other reasons include supporting their families, having no matter options and social prestige. Lack of capital for investment and lack of family support are the main reasons for not setting of businesses among potential women entrepreneurs. The problems related to micro- and small enterprises in rural areas are mostly. Common in nature and are equally relevant for women entrepreneur as well. The gender specific problems for women entrepreneur as well. The gender specific problems for women entrepreneur are more concerned with prevailing social values, culture, practices and perceptions about the role and value of work performed by women. However, a change in traditional perceptions and outlook is taking place.

Women's entrepreneurship is now understood as a means of empowering them to contribute to the country's economic development process

To uplift the social status and make themselves self-reliant, women entrepreneurship development has been undertaken and an effective instrument. Despite of many development organizations created to support women, they still have to face many problems in business creation and operation. By and larger, these problems are associated with individual traits, social values and culture and the economic opportunities amiable to them. Many women enterprises that if they are encouraged and enabled to run a business by being provided the required skill, attitude knowledge and support services there is greater potentiality for the success in the business have manifested if provided proper training and support services are obtainable women entrepreneurship development in Nepal will help uplift the social status of women in the society.

During the slack agricultural season women spend considerable time in cottage industries. Therefore, female employment predominantly found in cottage and small scale industries but when looking at the skill and professional levels, It becomes clear that the great minority of women only do unskilled work; those working at high professional levels are often involved in work that does not require industrial skill.

## **2.2 Conceptual Review of Women Empowerment**

Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control and hold accountable institutions that affect their lives .

According to World Bank the basic elements of empowerment are as following.

- Access to information; two way information flows from governments to citizens and citizens to government.
- Inclusion and participation; inclusion focuses on the who questions such as who is included?, participation addresses the questions of how. How many are included and the role they play once included.

- Accountability; Accountability refers to the ability to call public officials, private employees or service providers to account, requiring that they be answerable for their policies, actions and use of funds. Main types of accountable mechanisms are political, administrative and public.
- Local organizational capacity; ability of people to work together, organize their services and mobilize resources to problems of common interest.

Empowerment is about the creation of political, legal, socio-cultural and economic environment that would facilitate, encourage and enable the powerless (i.e, the poor) to influence policies, decisions, actions on their behalf. Empowerment should lead to the liberalization of both men and women where each can become whole being irrespective of gender and collectively use their potential to construct a more human society for all. The process by which people, organizations or groups who are powerless a) become aware of the power dynamics at work in their life context, b) develop the skills and capacity for gaining some responsible control over their lives. c) exercise this control without interfering upon the rights of others and d) support the empowerment of others in their community (Whitther, 1991)

Empowered women take more active roles in the houses and community, when take active roles in the household and community decision making, their families will be better equipped to confront the challenges of poverty, personal and family health and well being with increase household income (Dhakhwa S. 2001).

The term "empowerment" originated in the social movements of the 1960s and 1970s. Prominent examples are the black power movement in the United States and the emancipation movement of Paulo Freire in Latin America. During the third World Conference on women, held in 1985 in Nairobi, the women's network development alternatives for a new era (DEWN) introduced their term into the discourse on development and women's role in politics (Sen and Grown, 1987)

Protective capabilities with respect to security and vulnerabilities also a key dimension of poverty and hence disempowerment, which are chronic as much as they are transient. The dynamic concepts of empowerment that are closely related to poverty are thus needed to grasp the fact that people move to a large extent in and out

of poverty or disempowerment trapped intermittently in response to seasonal variations and external shocks at the household, community or national level - resulting for example, from natural disaster, violent conflict and economic crisis. Addressing such vulnerability issues thus calls for providing productive security in the form of social safety net. (Sen., A .1999)

Poverty and disempowerment are closely associated because an insufficiency of the means for meeting one's basic needs restricts one's ability to make meaningful strategic life choices. It also brings to the fore the fact that implicit in the proper use of the term "empowerment" is the notion that someone is giving power and skill to someone who did not have it previously (NHDR - 2004).

Empowerment is about full participation of people in the decisions and processes that shape their lives it is viewed in the context of policies and programmes designed to strengthen peoples' capacity to respect to their needs and priorities and civil society organizations are viewed as mediators or catalytic agents for people's empowerment and focus on strengthening these mediating structures

Empowerment can be loosely defined as a process through which previously disempowered people increase their access to knowledge, resources, decision-making power and raise their awareness of participation in their communities and their abilities to increase their control over their own environment (Johnson, 1999).

Empowerment means transforming existing power relations in favor of those (women, disadvantaged groups and more generally, the poor) who faced severe limitations in exercising power and making voluntary choices. Empowerment concerns the transformative use of power in which a dominant agent also exercises his power in such a way that the subordinate agent learns certain skills that undercut the power differential between him/her and the dominant agent (Wartenberg, 1990).

Full definition of empowerment must include cognitive, psychological, political and economic component, in which cognitive component of empowerment include women's understanding of their condition of subordination and the causes of such conditions at both micro and macro level of society .

Soviet president, Mikhail Gorbachov, in his welcome address to the world congress of women at Moscow in June 1984 said "the Status of women is a barometer of the democratism of any state, and indicator of how human rights are respected in it"

Pandit Jaawaharlal Nehru once said "To awaken the people, it is women who must be awakened, once she is on the move, the family moves, the village moves and the nation moves."

In the present socio-economic set up, self employment of women requires much more than training in and particular vocation or trade. Self employment will be successful only when women are in a position to market their own products. A program for generating self-employment among women has to be based on an integrated network of training, production and modern marketing methods and techniques of sales promotion. If women have to become successful entrepreneurs, the programme should also include training women to develop self confidence, assurance and strength. They should be encouraged to believe in their own ability and develop a sense of self worth

Empowerment is a creative and enabling power, the power to be able to do something, to accomplish something. Empowerment is being able to actively solve problems, understand how something works, and learn new skills. When people are organized and united by a common purpose, they feel empowered (Tharan, 1997)

Many thinkers and writers link empowerment with power and says that some confusion may arise about the word "power". Often when we use the word "empowerment" people especially men feel threatened because they think it is the power of women over the men. However, we are trying to give new meaning to the word "power". Empowerment doesn't mean over others; it implies the involvement of the sense of the whole being. When we come together in a group, each one of us partakes to some extent of the collective power, thus she feels empowered. It is the power of tackling problems collectively and solving them. We have this power at the individual level, within our self. This leads to self-acceptance and self-respect, which then extends to others. This power within us leads us to self recognition of our strengths as well as weakness. Thinker's further states that with empowerment comes a new understanding, the ability to acquire new skills, confidence in solving problems, conflict resolution skills, skill in strengthening organizations, individually

and collectively. We reflect on the systems and structures that oppress women, and only when we ponder and reflect upon them, we become conscious, aware of the systems, process and structures that exploit or marginalized women, we are talking of empowerment not as power that is hierarchical, exploitative or oppressive but power that leads to democratizing, building new mechanism for collective responsibilities, decision-making and accountability. Empowerment is not something that you acquire, but a never ending process that you go through. It is a process and at the same time it is a result of that process. A process in the sense that we have to go through various steps to reach the stage of being or feeling empowered.

Mainly experts emphasize the empowerment and states that the empowerment is aimed at changing the nature and the direction of the systematic forced, which marginalize women and other disadvantaged groups. The goal of women empowerment are to challenge male domination of patriarchy, women's subordination and transform structures and institutions such as family, caste, class, laws, civil codes media etc. That reinforce and perpetuated gender discrimination and social inequality. If women gain access to credit and control over the income, which the women earn through micro-enterprises development program - it is empowerment. If women have to handover their income to their husbands, it is not empowerment. Empowerment means having the power to decide what to do with the income. Having access to institutional credit is one indicator of economic empowerment. At other indicator control over the productive resource (mainly land) and at other indicator participation in non agricultural job, and at another level it is having control over the income earned.

Enhancing women's economic and social status is critical for sustainable equitable development This pivotal role of women are perceived less as passive "beneficiaries" of economic growth and social and political development and more as key players in their own right, with knowledge, skills and energy. However, enabling and empowering women to play this role requires that they have access control of strategic resources and assume important decision making roles, and they take active part in the mainstream of development processes In order to do so, they must possess managerial skills and leadership capabilities.

Empowerment of women presumes the quantitative and qualitative participation of women in the total governance of the country. Gender equity and sustainable human development issue cannot be put into practice until women and men or girls and boys are provided equal opportunities. Equal opportunities can't be practically provided until laws and policies at the political, judiciary government levels are made sensitive that perpetuate gender inequality need to be assessed in terms of rules, resources, power , principles and people

The economic component of empowerment is to provide women with some kinds of productive activity that will allow them some degree of independence. Women empowerment will not occur by simply asking for it. Some difficult questions should be considered in programming such as how do the program objectives benefit women as citizen and when women are able to continue their organization and mobilization efforts outside the framework of a specific protect and create organizations to decide their interest then they are empowered. The process of empowerment will liberate women from subordination and exploitation

### **2.3 Women Empowerment in Nepalese Context**

GoN has taken steps to address the issue of child labor and child trafficking Specific policies and programs for women were introduced for the first in Nepal during sixth five year plan (1980-85) period with preparation of a national plan of action for women in 1981 The then GoN commitment was further strengthened in 1991 with the ratification of the UN convention on elimination of all forms of discrimination against women. A number of program targeted specifically to poor women are being operated at the government level since as early as 1982. Some of major programs addressed to women are PCRW, MCRW implemented by ministry of local development (MLD) Besides, five regional banks established by NRB, women farmers program run by the MLD, Grameen Bikas Bank program run by NGOs. They target predominantly for exclusively to women which are noteworthy efforts in ensuring a higher degree of gender balance in the implementation of poverty alleviation programmes (Sharma, 2000)

The empowerment program is to augment the participation of women in social, economic and political area and raise their status. The target has been set such that in

next five years programs will be launched in all the VDCs of 75 districts. Within a period of five years 380 thousands women families will be directly benefited. In this program action plans have been designed. Likewise, central and district level management aspects have been chalked out. Programme is designed to cover the following main aspects: saving and credit programs: income earning program, women emancipation and social programmes (Sharma, 2000)

The National Women's Commission was established in 2002 to advice the government on effective implementation of the international human rights instruments and to develop policies and plans specifically aimed at arranging women. But the commission lacks a clear legal mandate and some of its work is duplicated by the ministry of women, children and social welfare. Although Gender focal points have also been established in the sectoral ministries, government programs still lack of gender sensitivity (WHDR -2004)

Nepal has reaffirmed its commitments to the 1995 Beijing declaration on women: Equality development and peace, including implementing the platform of or aeration adopted by the fourth world conference on women, working policies have been elaborated for gender equality and includes the following measures

- The women's cell of the Nepal Police now caress out in-depth investigations of problems concerning women and children in 18 districts.
- To measure the participation of women in national development, statistics of gender related programs and women's contributions to household activities are being recorded in the national accounts.
- The MOWCSW conducted gender assessment studies of the education, health and agriculture sectors in 2002. More recently the MOWCSW has ;also conducted gender assessment and gender budget audits of its own ministry as well as the ministry of Local Development with the objective of making the ministries more gender sensitive in planning, policy making , programming, budgeting, monitoring and evaluation process at the center as well as at the local levels.



- For the economic empowerment of women, programs such as micro-credit, income generation, skill development for informal enterprises and preparation for the formation and operation of co-operatives are being undertaken. Increased social mobilization of women has also taken place, together with their active participation in saving and loan programs to facilitate their access to production technology, training and market facilities. These and other activities such as entrepreneurship training have enhanced women's participation in industry, tourism and forestry. The user groups formed by women have had a number of positive effects, despite their limited coverage and prevalence largely in physically accessible areas (NHDR , 2004)

Programme such as micro financing for women economic empowerment, women development, intensive banking programme, women awareness and income generation program, informal enterprises program, skill development program and co-operative programmes have already been implemented . The involvement of women has taken place in social forms. Women access to production technology (which is required to increase efficiency of female farmers), inputs, production credit, training, marketing facilities have become easy and simple. In order to increase women participation in the sectors related to economic activities like industry, tourism and factory, the women's involvement has increased in the implemented programs such as, enterprises and management training, easy finance and employment. Similarly, separate consumer's groups in factory sector have been formed ( Ninth plan ,2002)

According to PRSP (tenth plan-2003-2008) following are programmes for empowerment.

- Short term measures will be taken to increase women participation at all levels of political, administrative, technical service, as well as in constitutional bodies and committees including group operation and management, etc. also steps will be taken to launch actions and programs, such as motivating employers to increase female labor participation, checking sexual misbehavior; urine work places, attracting women in the foreign jobs.
- Necessary coordination will be established with the concerned ministries for arranging special programs for instance, free education to female students up to

lower secondary level special stipend/ scholarship to female students, informal female education, compulsory female education, technical and vocational education including training, course books and curriculum, increase gender sensitivity in training materials and increase women participation in sports.

- Steps will be taken to develop networking for conducting training with a view to develop leadership equality, skill enhancement and capacity building for women empowerment.
- Scholarship / stipend arrangement will be made for the female students belonging to the ethnic groups, oppressed and backward communities for giving them opportunity to get higher education.
- Nepal Human development report (2004) mentioned the following indicator for computing empowerment index.
- Social empowerment is measured by four key domains such as participation, information, health and education with each domain consisting of a set of indicators.
- Economic empowerment is measured by four set of variables, namely access to productive resources (land and its distribution), electrification, institutional credit, employment structure (non-agriculture job) and per capita income.
- The political empowerment index measures the relative achievement of different districts in terms of two indicators, namely voter's turnout, degree of competition in local election.

The desire for economic independence is the key factor for emergence of women entrepreneurs. The rising consciousness through education and training among women had facilitated the growth of women entrepreneurs. The need to chore also motivates women entrepreneurs.

# **CHAPTER THREE**

## **Research Methodology**

### **3.1 Research Design**

This study was carried out on the basis of exploratory and case study research design because the study has focus to investigate the role of MEDEP for the empowerment of women and examines the women empowerment in the study area. More over the study has find out the trend of micro enterprises installment, operation and management and role of women, effective use of training for sustainable economic women empowerment provided to women through MEDEP in this regard it is an exploratory research.

Besides the study has made attempt to describe the thing related to the women empowerment such as literacy, knowledge of law, right vocational training, income, status of women in house hold, role of male and the investigation of explored finding were described. Thus this study was descriptive exploratory and case study research design.

### **3.2 Rational for the Selection of the Study Area**

Gender mainstreaming is the main path of development in 21<sup>st</sup> century. Micro-Enterprise Development Program is flourished for the empowerment of the women in Nuwakot district, which have a significant potentialities for the empowerment of local women. The particular area is chosen for the study because it is easily accessible and heterogeneity in socio-economic and cultural structure. Though the micro enterprises is increasing it seem mostly confined to the higher class, cast and male people. Thus the area is slected to cause and relationship of micro-enterprises and to make it pro-poor women to empower them by their own efforts.

### **3.3 Sampling Procedure**

For this study Ranipauwa VDC and Bidur Municipality has been taken as a study place and sample place were chosen through simple random sampling. From the selected sample place 35 entrepreneurs were selected from rural (VDC) and 35 entrepreneurs were selected as a sample from urban (Municipality). Only the female members of the MEDEP participants in the study area has been considered as the respondents for the survey. Information has been gathered through questionnaire survey.

### **3.4 Nature and Sources of Data**

This study aims to explore the Role of MEDEP for the economic empowerment of local women in Nuwakot district. Thus both primary and secondary data were used for the study.

Primary source- The primary data was collected from the women who participate in the Micro-Enterprises Development Program in Nuwakot .

Secondary Source- Secondary data was collected from follow up report, progress report and monitoring and other reports of the project. In the process of data collection similar type of organizations were visited to acquaint with their programs and policies regarding women empowerment. The secondary data were also collected from published or unpublished written documents from individuals, experts and organization related to women empowerment and micro enterprises development.

Qualitative as well as Quantitative data were used for the study.

### **3.5 Data Collection Techniques/ Instruments**

To generate the primary data, following techniques of data collection were used.

#### **3.5.1 Questionnaire Survey**

Structured, semi structured and unstructured questionnaire were prepared to generate the realistic and accurate data from Micro Entrepreneurs. The respondents were

requested to fill up the questionnaire. In case of respondents who cannot fill up the questionnaire the questions had asked to the respondents and answers were filled up to collect the required data.

### **3.5.2 Key Informant Interview**

The primary data were also collected from key informants through the semi structured interview method using checklist. The interview had been taken as cross checking for data obtained from questionnaire survey.

The informant were interviewed on the topic of the women empowerment through micro enterprises and its impact on social, political and economic status of women. These information were collected from MEDEP social mobilizer, policy makers and people involved in Micro Enterprise Development Programme.

### **3.5.3 Field Observation**

Each Micro-Entrepreneur selected in sampling were visited and enterprises were observed. The data were recorded while observing the Micro Enterprises participation number of women employed and employee, income of the enterprises.

### **3.5.4 Focus Group Discussion.**

The focus group discussion was held in the center of the each VDCs and Municipality with the active participation of women, men and social worker. The focus group discussion was focused more on the access of market and bargaining power, social status, political status and Economic Status of women participant in MEDEP and problem faced by women in the operation of Micro Enterprises.

### **3.5.5 Case Study**

Case Study of three successful women from Micro Entrepreneur were carried out.

## **3.6 Tools of Data Collection**

### **3.6.1 Questionnaire**

Questionnaire has been prepared for the collection of primary data which has been used for household survey.

### **3.6.2 Checklist**

Checklist has been prepared for the collection of primary data that has been used for key informant interview.

### **3.6.3 Observation Sheet**

Observation sheet has been prepared for primary data collection, which has been used for the help of field visit.

## **3.7 Method of Data Analysis**

Data analysis has been conducted with the help of computer software program and simple statistical tools like table, graphs, measure of central tendency method has been used. For qualitative data descriptive method has been used.

# **CHAPTER FOUR**

## **MEDEP and Operational Structure**

### **4.1 Micro Enterprises Development Program in Brief**

The MEDEP is a programme implemented by Government of Nepal, Ministry of Industry, Commerce and Supplies (MoIOS), with technical and financial supports of the United Nations Development programme (UNDP). The UNDP's role in the programme has help the government in its endeavor to create income and employment generating opportunities through micro-enterprises development to reduce poverty. The programme was initiated in July 1998 and has completed about two phase of the project programme. It has been implemented in phase wise manner covering ten districts in the first phase and other ten district on the second phase.

#### **4.1.1 The Vision of the Project**

To establish a partnership between low income families (which form the micro-enterprise sector), consumers of micro-enterprises products, services and the local delivery mechanism to create a new dynamic micro private business sector.

#### **4.1.2 Goals**

The twin goals of MEDEP are

- Poverty reduction of low income families and
- Capacity building of service delivery organizations.

#### **4.1.3 Immediate Objectives**

Development of Micro-Entrepreneurs: Based on the market potential and the special needs of women, new and running micro- entrepreneurs from poor families are linked to local service delivery organizations so that their micro-enterprises can expand and their family's income increase.

#### **4.1.4 Creation of Sustainable Service Delivery Mechanism for Micro-Enterprises**

A micro- enterprises service mechanism has been created through the networking of local organization in sustainable enterprises partnership with micro-entrepreneurs and building the local capacity of local government and community through participatory program management and shared information systems in line with this objectives, district programme implementation committees (DPICS) have been formed and are functional in all the programme implemented districts.

#### **4.1.5 MEDEP Target Groups**

##### **4.1.5.1 Low Income Families Living Below the Poverty Line**

- Unemployed youths and under-employed men and women.
- self- employed proprietors and stunted micro enterprises owners
- eighty percent rural and twenty percent urban based beneficiaries
- Seventy percent women participants.

##### **4.1.5.2 Service Delivery Organizations:**

- National level partner organizations.
- District level partner organization key strategies

MEDEP is a programme, which contributes to enterprise development by offering training. Consultation and support service to entrepreneurs. The strategies of MEDEP to achieve its objectives and goals are based on the following figure.



MEDEP has been designed with emphasis on basis building blocks. The six building blocks with in the programme facilitate to provide package of services to micro-entrepreneurs in partnership with relevant implementing partner organization (RPOS) at the distinct level. In delivering the packages of services its focus is centered on the following building blocks in sequential order which are;

- Entrepreneurial competency development
- skill development
- management information system
- micro- credit support
- Appropriate Rural Technology and product development.
- Market promotion and Business counseling

#### **4.1.6 The Programme is Guided by a Commitment to**

- Provide service to clients living below the poverty line.
- Geographical diversity (representation of districts from all five development regions including both hills terai districts )
- Gender consciousness (programme has target of 70 percent women participation)
- Teamwork and partnership (Government organization, NGOs, INGO, local government Bodies Partnership)
- Indigenous knowledge tap local resources and existing skills.
- Scientific approach (management information system\ monitoring)
- Diversity of opinion and approach (participatory approach)
- Demand driven approach (Based on market dynamics)

#### **4.2 Description about Nuwakot District**

Nuwakot is one of the hill districts of the central development region. The district head quarter is Bidur Municipality and it has 61 VDCs and one municipality. The total population is 288478 of which 145747 percent is female according to the 2001 population census. The Brahmans, Chhetris, Newars, Tamangs, Gurungs, Magars, Dherpa and other, Bishwokarma and sonar are the main ethic groups. The settlement pattern of the district is highly scattered.

The district has important road linkages with Katmandu. The potential agro- based micro-enterprises in Nuwakot district are food processing, fruit processing, poultry, live stock and oil extraction craft, Nepali paper, herbs processing and furniture mineral and service based micro- enterprises are metal works, stone works pottery, tailoring and transport service.

**Table: No 4.1**

**Human Development Index and Socio-Economic Status**

<b>S.N</b>	<b>Discretion of Nuwakot</b>	<b>Index</b>
1	Life Expectancy : Male Female	62.87 64.34
2	Adult Literacy Rate: Male Female	56.60 28.90
3	Mean Years of Schooling Male Female	2.25 1.38
4	Human development index	0.463
5	Female percentage share in income	14.06
6	Per capita income(PPP\$)	2156
7	Percent of female in non- agricultural occupation	21.26
8	Gender development index	0.445
9	Women empowerment index	0.487

Source: CBS, Nepal Human development Report 2004 and MEDEP(2004).

# CHAPTER FIVE

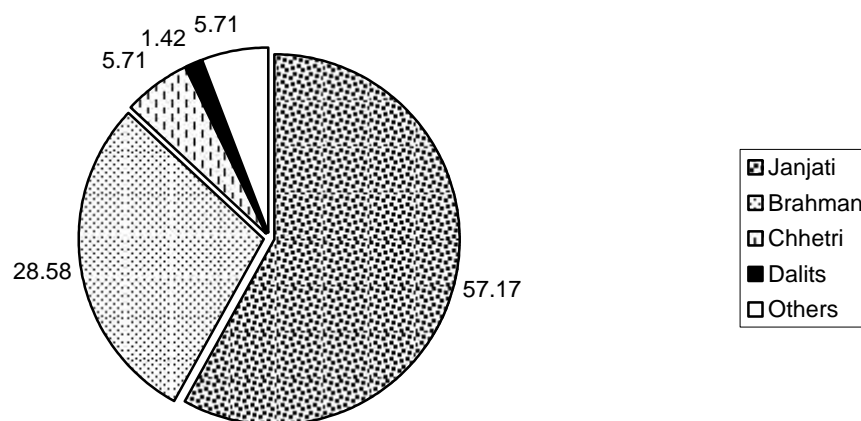
## Analysis and Presentation of Data

### 5.1 General finding of the Study

From the field study with related Primary data major general findings are illustrated as follows.

**Figure No 5.1**

**Distribution of Respondents by Caste/ethnicity**



Source:- Field survey, 2006

The figure 5.1 shows the distribution of respondents by caste. Out of 70 respondents who were participant at MEDEP in Nuwakot , more than 57.17 percent are Janjaties. In the second position Brahmin respondents are 28.58 percent. Similarly among total respondents 5.71 percent respondents are Chhetri while 1.42 percent are Dalits. 5.71 percent respondents are from other caste groups.

**Table No: 5.1**

**Distribution of Respondents According to Educational Status**

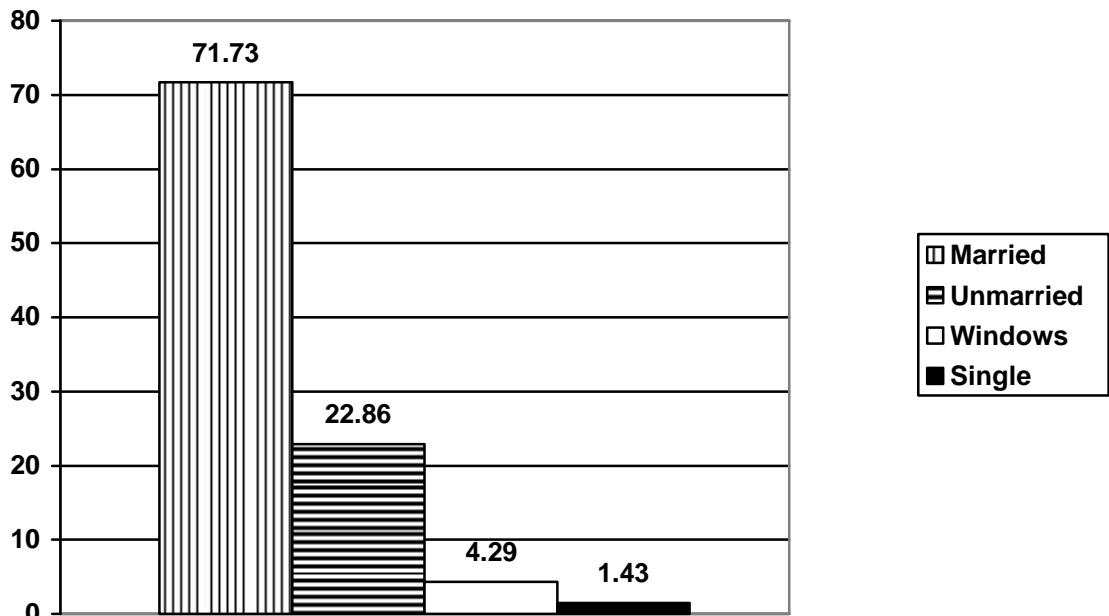
<b>S.N</b>	<b>Title</b>	<b>Number</b>	<b>Percent</b>
1	Literate	34	48.57
2	Primary	14	20.00
3	Secondary	8	11.43
4	Higher Educated	1	1.43
5	Illiterates	13	18.57
	Total	70	100

Source:- Field Survey, 2004

Education is the process which enlighten of human for positive change ,which help to achieve the goal of fruit full and pleaser life as well as competitive well reputed entrepreneur. Rural women lack behind from educational opportunities due to various religious, cultural and social values and norms. From the above table only 1.43 present women get the golden opportunity to study higher education. Among total respondents, only 11.43 percent respondents attained secondary level education. In the study area 20.00 percent women get chance to attain up to primary level. But about half or 48.57 percent respondents were literate means just can read and write they are illiterate. In the study shown above 18.57 percent women have never seen school or are gaining informal education. If we add illiterate and literate who are same in behaviors the percent become 64.28 which is more then three forth of total respondents who can't put their account. Entrepreneur should be a manager accountant as well as labor for the proper development of micro-enterprises, but if one can't read and write how can they be able to put their enterprises account? So for the enterprise development education is the most important. Thus we can say that counseling part is most important.

**Figure No: 5.2**

**Distribution of Respondents According to Marital Status**



Source:- Field Survey, 2006

Marriage brought remarkable change in society which determines the future of women in Nepali culture. Due to the rigid cultural value, she becomes house wife after the marriage. Among the 70 respondents 50 or 71.73 percent are married., 22.86 percent are unmarried, 4.29 percent represent are widows and 1.43 percent are single. (figure ,5.2 ). The cultural value of our society which consist in our society and wide spread practice hamper the philosophy of entrepreneurship development. New venture are needed to achieve social as well as economic status is a crucial factor ,but married women can not get time for off farm activities. Due to the implementation of MEDEP married women can go out of family work.

**Table No: 5.2**

**Distribution of Respondent According to Number of Enterprises Worker**

<b>S.N</b>	<b>Number of Worker</b>	<b>Number of Entrepreneurs</b>	<b>Percent</b>
1	One	53	75.71
2	Two	11	15.71
3	Three	2	2.86
4	Four	2	2.86
5	Five and more	2	2.86
	Total	70	100

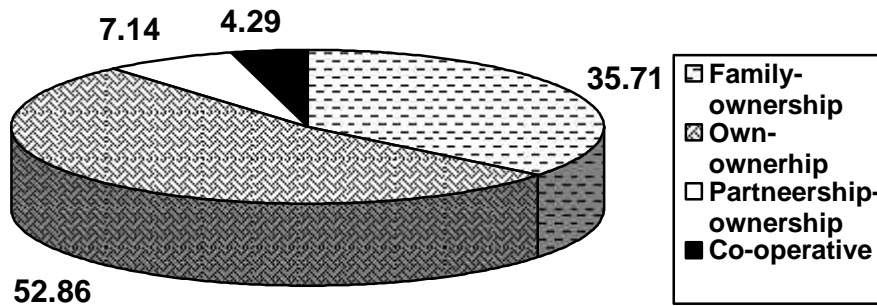
Source Field Survey, 2006

From the above table 5.1 most of the entrepreneurs i.e. 75.71 percent respondents have single worker. It means only respondent take part in enterprise work. While among total respondents 15.71 percent respondents have two workers. Only 2.86 percent respondents have three workers and other 2.86 percent respondents have four workers and the remaining 2.86 percent have more than five worker.

By this illustration the respondents who have more than five workers including four and five workers are working either in partnership or co-operative ownership basis. From the field survey there is no entrepreneur who kept permanent worker at their enterprise by paying wage. With this finding we can say that just member of MEG create own job in own place for own self.

**Figure No: 5.3**

**Ownership of the Enterprises of Respondents.**



Source:- Field Survey, 2006

From the above figure 5.3 among total respondents 35.71 percent respondents have family ownership in their enterprises. About 52.86 percent respondents agree that they have their own- ownership in their enterprises. Among total respondents 7.14 percent have partnership ownership in their enterprises while other 4.29 percent respondents has co-operative ownership. So about half of the total respondents have own ownership in enterprise.

## 5.2 Specific Finding

### Role of MEDEP for Women Economic Empowerment

Table No: 5.3

#### Distribution of Respondents According to Training They Get form MEDEP

S.N	Type of Training	Number	percent
1	Enterprises creation	55	78.57
2	Enterprises Development	22	31.45
3	Soap making	2	2.86
4	Vegetable farming	3	4.29
5	Gender	1	1.43
6	Yearn Making	1	1.43
7	Sewing	3	4.29
8	Achar making	1	1.43
9	Purse making	1	1.43
10	Ice making	1	1.43
11	Accounting	1	1.43
12	Bread making	2	2.86
13	Chocolate making	1	1.43
14	Ledo conservation	7	10
15	Jam making	8	11.43
16	Leaf collection	1	1.43
17	Paper making	1	1.43
18	Embroidery	1	1.43
19	Sequeces	4	5.71
20	Enterprises Expansion	2	2.86
21	Dhaka wearing	7	10.00
22	Tika making	5	7.14

Source:- Field Survey, 2006



From the above table 5.3, 78.57 percent respondents get New Enterprises creation training while 31.45 percent get enterprises /development training. Among total respondents 2.86 percent gets soap making training. 4.29 percent are from vegetable farming who get vegetable farming training. Only 1.43 percent gets Gender sensitization training while other 1.43 percent gets sewing training.

1.43 percent gets 'Achar' making training. While other 1.43 percent get purse making training. Other 1.43 percent get purse making training. Other 1.43 respondent get ice-cream making training. Only 1.43 percent respondents get marketing training for the improvement in their enterprises.

Among total respondents only 1.43 percent respondents get accounting training. 2.8 percent respondents got bread making training. 1.43 percent respondents got chocolate making training. While 10 percent respondents got Ledo making training . Other 11.43 percent got Jam making training. 1.43 percent respondents got leaf collection training. 1.43 percent respondents got paper making training. 1.43 percent respondents got embroidery making training. While other 5.71 percent respondents got squeeess making training. 10 percent respondents got Dhaka weaving training. 7.14 percent respondents got Tika making training only 2.86 percent respondents got enterprises expansion training.

So that from the above table 70 percent respondents got technical "know how "related training while very few respondents got accounting training. From the figure we can say approximately new business creation training and technical know how related training is quite accessible for all in MEDEP.

**Table No: 5.4**

**Distribution of Respondents According to Taking Parts in Expose Visit**

<b>S.N</b>	<b>Exposer Visit</b>	<b>Number</b>	<b>Percent</b>
1	Yes	12	17.14
2	No	58	82.86
	Total	70	100

Source: Field Survey, 2006

**Table No: 5.5**

**Distribution of Respondents According to Taking Parts in Exposer Visit and Educational Level**

S.N	Exposer Visit	Illiterate		Literate		Primary level Educated		Secondary level Educated		Higher level Educated	
		N	p	N	P	N	p	N	p	N	p
1	Yes	2	15.38	6	17.64	3	21.42	1	12.5	0	0
2	No	11	84.62	28	82.36	11	78.57	7	87.5	1	100
	Total	13	100	34	100	14	100	8	100	1	100

Source: Field Survey, 2006

Note \* N = Number and P = Percentage

**Table No: 5.6**

**Distribution of Respondents According to Taking Parts in Exposer Visit and Marital Status**

S.N	Exposer Visit	Married		Unmarried		Widows		Single	
		N	P	N	P	N	P	N	P
1	Yes	9	18	3	18.75	0	0	0	0
2	No	41	82	13	81.25	3	100	1	100
	Total	50	100	16	100	3	100	1	100

Source: Field Survey, 2006

Note \* N = Number and P = Percentage

**Table No: 5.7**

**Distribution of Respondents According to Taking Parts in Exposer Visit by Caste**

S.N	Exposar visit	Brahman		Chhetri		Janajatis		Dalits		Others	
		N	p	N	P	N	p	N	p	N	p
1	Yes	6	30	1	25	5	12.19	0	0	0	0
2	No	14	70	3	75	36	87.81	1	100	4	100
	Total	20	100	4	100	41	100	1	100	4	100

Source: Field Survey, 2006

**Note** \* N = Number and P = Percentage

Exposer visit not only increase the mobility of women but also enhance the level of knowledge of related entrepreneurs. Among the total respondents who were participate in this study only 17.14 percent respondents get change of exposer visit outside the Nuwakot district while other 82.86 percent respondents can't get change of exposer visit.

From the above table 5.5 the opportunities of exposer visit among illiterate respondents is only 15.38 which is below than the average percentage. of the total, 84.62 percent illiterate respondents were not participate in exposer visit. Among literate respondents 17.64 percent were participant in exposer visit and 82.36 percent respondents were not participate in exposer visit which is near average. Among primary educated respondents 21.42 percent were participate and 78.54 percent respondent were not participate. Among secondary Educated respondents 12.15 percent were participate and 87.5 percent were not participate in exposer visit which is below then average. Among higher educated respondents no has participate in exposer visit.. The trend of exposer visit is increase up to primary Educated but it decrease in secondary and Higher educated respondents.

from the above table 5.6 Among married respondents 18 percent took part in exposer visit while other 82 percent could not get chance of visit. Among unmarried respondents 18.75 percent took parts in exposer visit and 81.75 percent could not get

chance. Among widows and single respondents not one take part in exposer visit out of Nuwakot.

From the above table 5.7, Among Brahmin respondents 30 percent got change in exposer visit which in higher than other caste as well as average. Among Brahman respondents 70 percent could not get chances for exposer visit. Among Chhetri respondents 25 percent participate in exposer visit and remaining 75 percent were not participate. Among Janajatis respondents 12.19 percent were participate and 87.81 percent were not participate in exposer visit. Among Dalits and others groups respondents all of them were not participate in exposer visit.

**Table No: 5.8**

**Distribution of Respondents According to Decision to Participate in MEDEP**

<b>S.N</b>	<b>Decision to Participate in MEDEP</b>	<b>Number</b>	<b>Percent</b>
1	Own	24	34.28
2	In the advice of family	7	10
3	In the advice of MEDEP	37	52.85
4	Others	2	2.87
	Total	70	100

Source: Field Survey, 2006

**Table No: 5.9****Distribution of Respondents According to the Decision to Participate in MEDEP by level of Education**

S.N	Decide to Participate in MEDEP	Illiterate		Literate		Primary Educated		Secondary Educated		Higher Educated	
		N	p	N	P	N	p	N	p	N	p
1	Own	3	23.07	17	32.35	6	42.85	3	37.5	1	100
2	In the advice of family	2	15.38	3	8.82	0	0	2	25	0	0
3	In the advice of MEDEP	7	53.84	19	55.88	8	57.14	3	37.5	0	0
4	Others	1	7.89	1	2.94	0	0	0	0	0	0
	Total	13	100	34	100	14	100	8	100	1	0

Source: Field Survey, 2006

Note \* N = Number and P = Percentage

**Table No: 5.10****Distribution of Respondents According to Decision to Participate in MEDEP by Marital Status**

S.N	Decision to Participate in MEDEP	Married		Unmarried		Widows		Single	
		N	P	N	P	N	P	N	P
1	Own	17	34	4	25	2	66.67	1	100
2	In the advice of family	5	10	2	12.5	0	0	0	0
3	In the advice of MEDEP	26	52	10	62.5	1	33.33	0	0
4	Others	2	4	0		0	0	0	0
	Total	50	100	16	100	3	100	1	100

Source: Field Survey, 2006

Note \* N = Number and P = Percentage

**Table No: 5.11****Distribution of Respondents According to Decision to Participate in MEDEP by Caste .**

S.N	Decision to Participate In MEDP	Brahman		Chhetri		Janajatis		Dalits		Others	
		N	P	N	P	N	P	N	P	N	P
1	In the family advice	4	20	1	25	18	43.90	1	100	2	50
2	In the MEDEP advice	0	0	0	0	6	14.63	0	0	1	25
3	own decision	16	80	3	75	15	36.58	0	0	1	25
4	Other	0	0	0	0	2	4.87	0	0	0	0
	Total	20	100	4	100	41	100	1	100	4	100

Source: Field Survey 2006

**Note** \* N = Number and P = Percentage

From above table 5.8, 34.28 percent respondents decide to participate in MEDEP through own decision. While other 10 percent respondents participate in the advice of own family. More than half (52.85) percent respondents participate in the advice of MEDEP social mobilizer among total member 2.87 percent participate due to other causes.

From the above Table 5.9, among illiterates respondents 23.07 percent participant in own decision which is below than average; 15.38 percent participate in the advice of own family. Other 53.84 percent respondent participate in the advice of MEDEP social mobilizer. 7.89 percent were expressed other causes. Among literate respondents 32.35 percent were participate in the advice of own family. 55.88 percent respondents participate in the advice of MEDEP social mobilizer and other 2.94 percent respondents participate by other causes. Among primary educated respondents 42.85 percent participate in the advice of MEDEP social mobilizer. Among secondary educated respondents 37.5 percent participate on own decision, 25 percent respondents participate in the advice of MEDEP social mobilizer, Among higher educated respondents 100 percent take participation in own decision.

From the above table 5.10, among married respondents 34 percent participate in own decision 10 percent married respondents participate in the advice of family, 52 percent were participate in the advice of MEDEP social mobilizer while other four percent put other causes. Among unmarried respondents 62.5 percent participate in the advice of MEDEP social mobilizer, 25 percent participate in own decision, 12.5 percent participate in family advice. Among widows respondents 66.67 percent participate in own decision and other 33.33 percent participate in the advice of MEDEP social mobilizer. Among single respondents 100 percent participate in own decision.

From the above table 5.11, among Brahman respondent 20 percent participate in own decision and other 80 percent respondents participate in the advice of MEDEP social mobilizer. among chhetri respondents 25 percent participate in own decision and 75 percent respondents participate in the advice of MEDEP social mobilizer. among Janajates respondents 43.90 percent participate in own decision, 14.63, 36.58, 4.87 percent respondent participate in the advice of family, in the advice of MEDEP social mobilizer and others respectively. Among other case group. respondents 50,25,25 percent respondent participate due to own causes, in the advice of family and in the advice of MEDEP social mobilize respectively.

**Table No: 5.12**

**Distribution of Respondents According to Enhancement in Control over Household Economy.**

S.N	Enhancement Control Over Household Economy	Number	Percent
1	Yes	56	80
2	No	14	20
	Total	70	100

Source: Field Survey, 2006

**Table No: 5.13**

**Distribution of Respondents According to Enhancement in Control over Household Economy by Level Education**

S.N	Enhancement Control Over Household Economy	Illiterate		Literate		Primary Educated		Secondary Educated		Higher Educated	
		N	P	N	P	N	P	N	P	N	P
1	Yes	7	53.84	31	91.17	12	85.72	5	62.5	1	100
2	No	6	46.16	3	8.83	2	14.28	3	37.5	0	0
	Total	13	100	34	100	14	100	8	100	1	100

Source: Field Survey 2006

**Note** \* N = Number and P = Percentage

**Table No: 5.14**

**Distribution of Respondents According to Enhancement in Control Over Household Economy by Marital Status**

S.N	Enhancement Control Over Household Economy	Married		Unmarried		Widows		Single	
		N	P	N	P	N	P	N	P
1	Yes	39	78	14	87.5	3	100	0	0
2	No	11	22	2	12.5	0	0	1	100
	Total	50	100	16	100	3	100	1	100

Source: Field Survey, 2006

**Note** \* N = Number and P = Percentage



**Table No: 5.15**

**Distribution of Respondents According to Enhancement in Control Over Household Economy by Caste**

S.N	Enhancement Control Over Household Economy	Brahman		Chhetri		Janajatis		Dalits		Others	
		N	P	N	P	N	P	N	P	N	P
1	Yes	17	85	3	75	32	78.04	0	0	4	100
2	No	3	15	1	25	9	21.96	1	100	0	0
	Total	20	100	4	100	41	100	1	100	4	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

House-hold economy is out of women control but all of household work loads are carried by women. From the above table 5.12,80 percent respondents agree their control household economy is enhanced after taking part in MEDEP while 20 percent respondents express they have no increase in control over household economy.

According to table 5.13, among illiterate respondents 53.84 percent agreed increase in control over household economy which is lower than average level. Among them 46.16 percent can't agree with increased control over household economy. Among literate respondents 91.17 percent agreed in incensement in control over household economy which is higher than average. Among them 8.83 percent expressed that there is no incensement in control over household economy. Among primary educated respondents 85.72 percent views as increased in control over household economy. While 14.28 percent can't feel incensement in central over household economy. Among secondary educated respondents 62.5 percent feel incensement in control over household economy while other 37.5 percent respondents disagree in this statement. Among higher educated respondents 100 percent respondent can't agreed with encreasement in control over household economy.

From the above table 5.14, among married respondents 78 percent feel incensement in control over household economy while 22 percent respondent can't feel incensement

in control over household economy which is higher than average. Among unmarried respondents 85.5 percent feel increase in control over household economy which is higher than average while 14.5 percent respondents can't feel increase in control over household economy which is lower than the average. Among widows respondents 100 percent feel increase in control over household economy. Among single women 100 percent respondents can't feel increase in control over household economy.

According to the above table 5.15, among Brahman respondents 85 percent feel increase in control over household economy which is about average and 15 percent respondent can't feel increase in household economy. Among chhetri respondents 75 percent feel increase in control over household economy while 25 percent can't feel increase in control over household economy which is higher than Brahman respondents. Among Janajatis respondents 78.04 percent can feel and 21.96 percent respondents can't feel increase in control over household economy. Among Dalits respondents 100 percent can't feel increase in control over household economy.

From the above illustrated tables shows literate /educated respondents can feel increase better than illiterate. Among unmarried and widows feel increase better than other. Among caste wise distribution Brahman and other groups feel better than other groups and average.

**Table No: 5.16**

**Distribution of Respondents According to Views Toward Gender Disparities in MEDEP**

<b>S.N</b>	<b>Views toward disparities</b>	<b>Number</b>	<b>Percent</b>
1	Yes	40	57.14
2	No	30	42.86
	Total	70	100

Source: Field Survey, 2006

**Table No: 5.17**

**Distribution of Respondents According to Views Toward Gender Disparities  
in MEDEP by Level of Education.**

S.N	Views Toward Disparities	Illiterate		Literate		Primary Educated		Secondary Educated		Higher Educated	
		N	P	N	P	N	P	N	P	N	P
1	Yes	10	76.92	16	47.06	9	64.28	5	62.5	0	0
2	No	3	23.08	18	52.94	5	35.72	3	37.5	1	100
		13	100	34	100	14	100	8	100	1	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

**Table No: 5.18**

**Distribution of Respondents According to Views Toward Gender Disparities  
in MEDEP by Caste**

S.N	Views Toward Disparities	Brahman		Chhetri		Janajatis		Dalits		Others	
		N	P	N	P	N	P	N	P	N	P
1	Yes	12	60	1	25	23	56.09	1	100	3	75
2	No	8	40	3	75	18	43.91	0	0	1	25
	Total	20	100	4	100	41	100	1	100	4	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

**Table No: 5.19**

**Distribution of Respondents According to Views Toward Gender Disparities  
in MEDEP by Marital Status**

S.N	Views Toward Disparities	Married		Unmarried		Windows		Single	
		N	P	N	P	N	P	N	P
1	Yes	27	54	10	62.5	2	66.67	1	100
2	No	23	46	6	37.5	1	33.33	0	0
	Total	50	100	16	100	3	100	1	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

Gender discrimination is common phenomena of Nepali society. In MEDEP form above table5.16 shows that 57.14 percent respondents agreed there is gender discrimination in MEDEP associate entrepreneur while 42.86 percent respondents can say there is no gender discrimination in MEDEP.

From the above table5.17 among illiterate respondents 76.92 percent respondent feel gender discrimination in MEDEP which is higher then average. While 23.08 percent respondent express there is no gender discrimination in MEDEP which is lower then average. Among literate respondents 47.06 percent agreed there is gender discrimination which is below then average and 52.94 percent express there is no gender discrimination in MEDEP which higher then average. Among primary educated respondents 64.28 percent feel gender discrimination and 35.72 percent feel there is no gender discrimination in MEDEP. Among secondary educated respondents 62.5 percent respondents viewed there is gender discrimination in MEDEP which is higher then average . While 37.5 percent respondents viewed there is no gender discrimination which is bellow then average. Among higher educated respondents 100 percent feel there is gender discrimination in MEDEP.

According to above table5.18, among Brahman respondents 60 percent viewed there is gender discriminate in MEDEP which is higher then average while 40 percent respondents viewed there is no gender discrimination in MEDEP. Among chhetri

respondents 25 percent agreed that there is gender discrimination in MEDEP while 75 percent said there is no gender discrimination which is higher than average. Among Janajati respondents the percents are 56.09 and 43.91. Among Dalits respondents 100 percent viewed gender discrimination exist in MEDEP. From the table other caste group. 75 percent feel gender discrimination in MEDEP which is higher than average while 25 percent said there is no gender discrimination.

According to above table 5.19, among married respondents 54 percent put their view as 'yes' or there is gender discrimination in MEDEP while 46 percent viewed there is no gender discrimination in MEDEP. Among unmarried respondents 62.5 percent feel there is gender discrimination in MEDEP while 37.5 percent respondents has expressed as no gender discrimination. Among widows respondents 66.67 percent put their view or 'yes' and 33.33 percent respondents put their view as 'no'. Among single women respondents 100 percent viewed there is no gender discriminates on MEDEP.

**Table No: 5.20**

**Distribution of Respondents According to Views Toward Role of MEDEP for Institutional Credit.**

S.N	Role	Number	Percent
1	Recommendation for Credit	24	82.75
2	Group Formation	17	58.62
3	In Process of Repayment	4	13.79
4	Other	3	10.34

Note:- Total institutional credit holder 29 entrepreneurs.

Access to institutional credit is taken as a indicator of empowerment in HDR/N 2004. In Micro- Enterprises Development Programme credit is a critical factor. So MEDEP facilitate for institutional credit and after group formation of entrepreneurs saving and credit was mobilized from the above table 5.20, 82.73 percent prescribed role of MEDEP for Recommendation for credit to the credit institution. Among total respondents 58.62 percent take role of MEDEP as a facilitator for group formation.

Among total respondents get role of MEDEP as facilitator for process and in repayment of credit. 10.34 percent respondent viewed as other role. So MEDEP just play a role of facilitator for institutional credit..

**Table No: 5.21**

**Distribution of Respondents According to Accumulation of the the Productive Resources From MEDEP.**

S.N	Productive Resource Accumulation	Number	Percent
1	Yes	28	40
2	No	42	60
	Total	70	100

Source: Field Survey, 2006

**Table No: 5.22**

**Distribution of Respondents According to Accumulation of the Productive Resources from MEDEP by Level of Education .**

S.N	Productive Resource Accumulation	Illiterate		Literate		Primary Educated		Secondary Educated		Higher Educated	
		N	P	N	P	N	P	N	P	N	P
1	Yes	3	23.07	16	47.05	6	42.85	3	37.5	0	0
2	No	10	76.92	18	52.96	8	57.15	8	67.5	1	100
	Total	13	100	34	100	14	100	8	100	1	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

**Table No: 5.23**

**Distribution of Respondents According to Accumulation of the Productive Resources from MEDEP by Marital Status**

S.N	Productive Resource Accumulation	Married		Unmarried		Windows		Single	
		N	P	N	P	N	P	N	P
1	Yes	21	42	6	37.5	0	0	1	100
2	No	29	58	10	62.5	3	100	0	0
	Total	50	100	16	100	3	100	1	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

**Table No: 5.24**

**Distribution of Respondents According to Accumulation of the Productive Resources from MEDEP by Cast**

S.N	Productive Resources Accumulation	Brahman		Chhhetri		Janajatis		Dalits		Others	
		N	P	N	P	N	P	N	P	N	P
1	Yes	7	35	1	25	20	48.78	0	0	0	0
2	No	13	65	3	75	21	51.21	1	100	4	100
	Total	20	100	4	100	41	100	1	100	4	100

Source: Field survey 2006 **Note** \* N = Number and P = Percentage

From the above table 5.21, among total respondents 40 percent respondents can earn other productive resource and control over them while 60 percent respondent can't accumulate productive resource as like level, ornaments etc.

According to above table 5.22, among illiterate respondents 23.07 percent earn accumulate productive resource while 76.92 percent can't success . That is higher then average. Among literate respondents 47.05 percent can success which is higher then

illiterate respondents while 52.96 percent can't success to accumulate productive resource from MEDEP. Among primary educated respondents 42.85 percent were success and 57.15 percent were not success to accumulate productive resource. Among secondary educated respondents 37.5 percent were success and 67.5 percent were not success to accumulate productive resources. Among higher educated respondent 100 percent can't succeed to collected productive resources from MEDEP and control over them..

From the above table 5.23, among married respondents 42 percent were success for accumulate productive resource while 58 percent can't. Among unmarried respondents 35.5 percent were success and 62.5 percent were not success for accumulate productive resource which is higher then married respondents. Among widows respondents 100 percent were not success to accumulate productive resource. Among single women respondents 100 percent were success to accumulate productive resources.

From above table5.24, among Brahman respondents 35 percent were success to accumulate productive resources and control over them while 65 percent were to success. Among chheri respondents 25 percent were success to accumulate and 75 percent were not success to accumulate productive resources and control over them. among Junajatis respondents 48.78 percent were success to accumulate productive resource and 51.22 percent were not success to accumulate productive resource not success while other caste group respondent were also unsuccessful to accumulate productive resource and control over them.

**Table: No 5.25**

**Distribution of Respondents According to Confidence for Continuity of Enterprises**

S.N	Confidence of Continuity	Number	Percent
1	Yes	55	78.57
2	No	15	21.43
	Total	70	100

Source: Field Survey, 2006



**Table No: 5.26**

**Distribution of Respondents According to Confidence for Continuity of Enterprises by Education Level .**

S.N	Confidence of Continuity	Illiterate		Literate		Primary Educated		Secondary Educated		Higher Educated	
		N	P	N	P	N	P	N	P	N	p
1	Yes	8	61.53	29	85.29	11	78.57	6	75	1	100
2	No	5	38.47	5	14.71	3	21.43	2	25	0	0
		13	100	34	100	14	100	8	100	1	100

Source: Field Survey, 2006      **Note** \* N = Number and P = Percentage

**Table No: 5.27**

**Distribution of Respondents According to Confidence for Continuity of Enterprise by Marital Status .**

S.N	Confidence of Continuity	Married		Unmarried		Windows		Single	
		N	P	N	P	N	P	N	P
1	Yes	39	78	12	75	3	100	1	100
2	No	11	22	4	25	0	0	0	0
		50	100	16	100	3	100	1	100

Source: Field Survey, 2006      **Note** \* N = Number and P = Percentage

**Table No: 5.28**

**Distribution of Respondents According to Confidence for Continuity of Enterprises by Caste.**

S.N	Confidence of Continuity	Brahman		Chhetri		Janajatis		Dalits		Others	
		N	P	N	P	N	P	N	P	N	P
1	Yes	17	85	3	75	30	73.17	1	100	4	100
2	No	3	15	1	25	11	26.83	0	0	0	0
	Total	20	100	4	100	41	100	1	100	4	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

From the above table 5.25, 78.57 percent respondents were confidence for continuity of their enterprises while 21.43 percent respondents expressed they can't continuity their enterprises. So three fourth of respondents can continue their enterprises.

From the above table 5.26 among illiterate respondents 61.53 percent said they can continue their enterprises which are bellow then the average. Among them 38.47 percent respondents said they can't continue their enterprise. 14.71 percent say they can't continue their enterprises which are equal to the average while 21.43 percent respondents can't continue their enterprises. Among secondary Educated respondents 75 percent said they can continue. Among higher educated respondents 100 percent can continue their enterprises. That is higher then other education level and average.

According to the table 5.27, among married respondents 78 percent can continue while 22 percent cannot continue their enterprises which is lower than average and married, widows and single women while 25 percent respondents can't continue their enterprises which is higher then average and married, widows and single women they can continue their enterprises and among single women respondents 100 percent can continue their enterprises." Need to achievement" is a philosophy of enterprises development. Widows and single women need to achieve for continuity of their life.

Form the above table 5.28, among Brahman respondents 85 percent have confidence to confince their enterprises while 15 percent respondent have no confidence. Among Chhetri respondents 75 have confident of continue while other 25 percent have no confident. Among Janjati respondents 73.17 percent respondents have confident and 26.83 percent respondents have no confident. Among Datits and other caste groups respondent 100 percent have confident which is higher then other caste group.

**Table: No 5.29**

**Distribution of Respondents According to Group Saving.**

S.N	Group Saving	Number	Percent
1	Yes	62	88.57
2	No	8	11.43
	Total	70	100

Source: Field Survey, 2006

Group saving is a crucial for credit in long term for the development of micro-enterprises. In the micro- enterprises development program policy guide line group saving is essential. From the above table no5.29,88.57 percent respondent express 'yes' about group saving remaining 11.43 percent respondent express 'no'.

**Table: No 5.30**

**Distribution of Respondents According to the Involvement in Other Local Social Development.**

S.N	Involvement in Social Development	Number	Percent
1	Yes	13	18.57
2	No	57	81.43
	Total	70	100

Source: Field Survey, 2006

**Table No: 5.31**

**Distribution of Respondents According to the Involvement in Other Local Social Development by Level of Education**

S.N	Involvement in Social Development	Illiterate		Literate		Primary Educated		Secondary Educated		Higher Educated	
		N	P	N	P	N	P	N	P	N	P
1	Yes	2	15.38	7	20.58	2	14.28	2	25	0	0
2	No	11	84.62	27	79.42	12	85.71	6	75	1	100
		13	100	34	100	14	100	8	100	1	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

**Table No: 5.32**

**Distribution of Respondents According to the Involvement in Other Local Social Development by Caste**

S.N	Involvement in Social Development	Brahman		Chhtri		Janajatis		Dalits		Others	
		N	P	N	P	N	P	N	P	N	P
1	Yes	3	15	1	25	8	19.52	0	0	1	25
2	No	17	85	3	75	33	80.48	1	100	3	75
	Total	20	100	4	100	41	100	1	100	4	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

From the above table 5.30, 18.57 percent respondents agree their group to participate in other social development activities. While 81.43 percent respondents told their group were not participate in local social development.

Among illiterate respondents 15.38 percent's group participate in local social development which is below then average. Among illiterate respondent 84.64 percent were not participate in local social development. Among literate respondents 20.58 percent's groups were not participate in local social development. Among primary educated respondents 14.28 percent's respondent's groups were involved in local social development. While 85.71 percent respondent's group were not participated and 75 percent did not participate. Among higher respondents 100 percent were not involvement.

From the above table5.32, among Brahman respondents 15 percent's groups were participated in local social development while 85 percent were no involvement. Among chhetri respondents 25 percent groups were participated and 75 percent were not involvement in local development. Among Janajaties respondents 9.82 participated and 80.48 respondents groups were not participated. Among Datits respondent's 100 percent groups were not participated. In other caste the participation percent is 25.75 Because of non-participation in local social development the MEG can't get social reorganization

Status of economic empowerment of women related finding are illustrated as follow .

**Table No: 5.33**

**Distribution of Respondents According To Credit Source.**

<b>S.N</b>	<b>Source</b>	<b>Number</b>	<b>Percent</b>
1	Institutional	29	41.43
2	Non Institutional	34	48.57
3	No Credit Facility	41	58.57

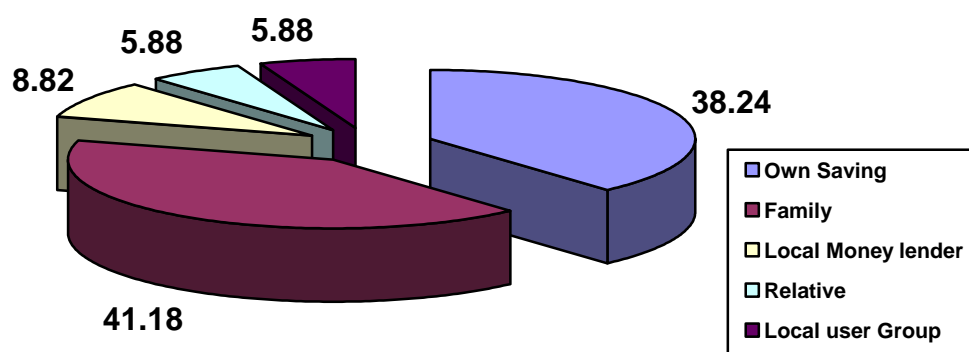
Source: Field Survey, 2006

According to the Nepal Human development Report 2004 access to institution credit is a prominent indicator in economic empowerment. Behind this if the women have access to the institutional credit it increases the mobility ratio of women and they become aware of the economic rights of women. From the above table among to 70

respondent just 29 ( 41.43 percent ) women are access to the institutional credit source But 34 (48.57 percent ) women has no access to the institutional credit source. They take the advantage from the non- institutional source. They are family member, local money lender and relatives of their own saving and 41 (58.57 percent) of total respondent have not been able to take the advantage of credit for the establishment of micro -enterprises. Credit should not be only a heart of micro enterprises development. But also should be easily accessible with out any hindrance. There is a bureaucratic provision of the access of intuitional credit.

Figure: 5. 4

Distribution of Respondents According to Non Institutional Credit Source.



Source: field Survey, 2006

New Venture is the essential step for the development of micro enterprise. Self confident entrepreneur. Wins the much of competitive entrepreneurship development for the development credit is a petrol of motor bike which helps to run the business. According to the above figure among the total 70 respondents 34 have no access to the institutional credit source. Among 34 38.24 percent respondent invest their own saving. Which indicate that if we mobilize their own saving in enterprises development it will become fruitful for the low level income family. By which entrepreneur can save the interest of credit. From the above figure 41.18 percent women get credit from their own family member. From the above figure 8.82 percent

respondent get credit from local money lender in the high rate of interest which they can't pay on time. 5.88 percent respondent takes credit from their own relatives. However 5.88 percent people get credit from local user group.

**Table No: 5.34**

**Distribution of Respondents According to the Decision for Taking Credit**

S.N	Credit Taking Decision	Number	Percent
1	By the family advice	10	14.28
2	By the MEDEP advice	24	34.38
3	Own decision	29	41.44
4	Others	7	10
	Total	70	100

Source: Field survey ,2006

**Table No: 5.35**

**Distribution of Respondents According to the Decision for Credit Taking by Level of Education.**

S.N	Credit Taking Decision	Illiterate		Literate		Primary Educated		Secondary Educated		Higher Educated	
		N	P	N	P	N	P	N	P	N	P
1	By the Family Advice	2	15.38	1	2.94	3	21.42	4	50	0	0
2	By the MEDEP Advice	4	30.76	14	41.17	3	21.42	2	25	1	100
3	Own Decision	5	38.46	17	52.94	5	35.71	1	12.5	0	0
4	Others	2	15.38	1	2.94	3	21.42	1	12.5	0	0
	Total	13	100	34	100	14	100	8	100	1	100

Source: Field Survey, 2006

**Note** \* N = Number and P = Percentage

**Table No: 5.36**

**Distribution of Respondents According to the Decision for Credit Taking by Caste**

S.N	Credit taking Decision	Brahman		Chhetri		Janajatis		Dalits		Others	
		N	P	N	P	N	P	N	P	N	P
1	By the family advice	1	5	1	25	5	12.19	0	0	2	50
2	By the MEDEP Advice	11	55	1	25	12	20.48	0	0	1	25
3	Own Decision	5	25	1	25	19	47.5	1	100	1	25
4	Other	3	15	1	25	5	12.19	0	0	0	0
	Total	20	100	4	100	41	100	1	100	4	100

Source: Field Survey, 2006

Note \* N = Number and P = Percentage

**Table No: 5.37**

**Distribution of Respondents According to Decision for Credit Taking by Marital Status**

S.N	Credit Taking Decision	Married		Unmarried		Windows		Single	
		N	P	N	P	N	P	N	P
1	By the family advice	4	8	4	25	1	33.33	0	0
2	By the MEDEP advice	19	38	3	18.75	2	66.67	0	0
3	Own decision	24	48	4	25	0	0	1	100
4	Other	3	6	5	31.25	0	0	0	0
	Total	50	100	16	100	3	100	1	100

Source: Field Survey, 2006 Note \* N = Number and P = Percentage

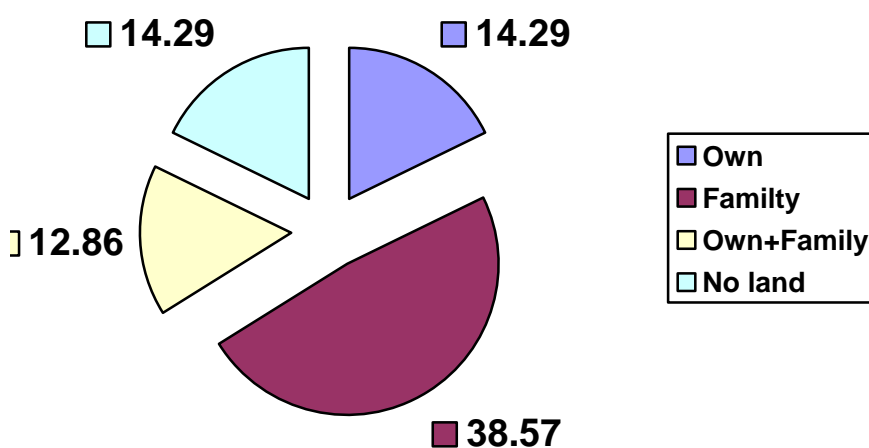


From the above table-5.34, 14.28 percent respondents were participate in the advice of their own family. 34.38 percent respondents were participating in the advice of MEDEP social mobilizer. Among total respondent 41.44 percent were participate in own decision which indicate the level of empowerment of women. 10 percent respondents express other cause to decide for taking credit.

Among illiterate respondents 15.38 percent take decision in the advice of own family for credit taking other 30.76 percent respondents take credit in the advice of MEDEP social mobilizer. 38.46 Percent respondents take decision for credit taking in their own decision. 15.38 percent respondents take credit by other cases. From table5.35 highest percentage of respondents take credit in own decision then in the advice of MEDEP social mobilizer.

**Figure: 5.5**

**Distribution of Respondents According to Land Ownership Type**



Source: Field Survey, 2006

In our country land is taken as a main productive resource in Rural as well as urban area. According to Nepal Human Development Report.2004 ownership of productive resources is taken as a key index for Economic empowerment. From the above figure only 14.29 percent women respondents have their own ownership of family land and other 12.86 percent respondents have their own and family's ownership in land.

Majority or respondent or 58.57 percent respondents have no land ownership of their own neither their family. While other 14.29 percent has no land both in family and own ownership. So according to above table only 27.15 respondents have control over re-productive resource according NHDR.

**Table No: 5.38**

**Distribution of Respondents According to Type of Land.**

<b>S.N</b>	<b>Type</b>	<b>Number</b>	<b>Percent</b>
1	KHET	10	14.29
2	BARI	6	8.57
3	GHAREDR	8	11.43
4	KHET+BARR	23	32.86
5	KHET+ Ghared	4	5.71
6	KHET+BARI+GHADPRI	10	14.29
7	KHET+BARI+Forest	2	2.86
8	BARI+GHADPRI	1	1.43
9	NO Land	6	8.57
	Total	70	100

Source: Field Surveys, 2006

Land is a major productive resource in developing countries. Type of land and their ownership determine the well being of people. In our society who have more KHET (paddy production field) are rich. From the above table 14.29 percent respondents have KHET only. Other 8.57 percent respondents have BARY (millet production/non irrigated field) only; they have no KHET. 11.43 percent respondents have only GHAREDI (land for house making).

Among total respondents 32.86 percent have both KHET and BARI . Other 5.71 percent respondents have KHET and GHADERR while other 2.86 percent respondent have KHET,BARI and Forest land. 1.43 percent respondent have BARR and GHADRRI both. 8.57 percent respondent have no land. They are landless.

From the above table 91.43 percent respondents have their own land but they have no ownership which is hindrance for women empowerment.

**Table No: 5.39**

**Distribution of Respondents According to Possession of Land .**

S.N	Amount of land (Ropani)	Number	Percent
1	below 1 Ropani	24	32.28
2	1 to 5 Ropani	11	15.71
3	5 to 10 Ropani	11	15.71
4	10 to 15 Ropani	15	21.42
5	15 and above	9	12.85
	Total	70	100

Source: Field Survey, 2006

**Table No: 5.40**

**Distribution of Respondents According to Possession of Land by Level of Education**

S.N	Amount of land (Ropani)	Illiterate		Literate		Primary Educated		Secondary Educated		Higher Educated	
		N	P	N	P	N	P	N	P	N	P
1	below 1 Ropani	4	30.76	10	29.41	5	35.71	5	62.5	0	0
2	1 to 5 Ropani	1	7.69	7	20.98	3	21.42	0	0	0	0
3	5 to 10 Ropani	2	15.38	7	20.98	1	7.14	0	0	1	100
4	10 to 15 Ropani	3	23.07	7	20.98	4	28.57	1	12.5	0	0
5	15 and above	3	23.07	3	8.83	1	7.147	2	25	0	0
	Total	13	100	34	100	14	100	8	100	1	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

**Table No: 5.41****Distribution of Respondents According to Possession of Land by Marital Status**

S.N	Amount of Land (Ropani)	Married		Unmarried		Windows		Single	
		N	P	N	P	N	P	N	P
1	below 1 Ropani	16	32	6	37.5	1	33.33	1	100
2	1 to 5 Ropani	9	18	1	6.25	1	33.33	0	0
3	5 to 10 Ropani	9	18	2	12.5	0	0	0	0
4	10 to 15 Ropani	11	22	3	18.75	1	33.33	0	0
5	15 and above	5	10	4	25	0	0	0	0
	Total	50	100	16	100	3	100	1	100

Source: Field Survey, 2006

) Below one ropani, no land holder also include

) **Note** \* N = Number and P = Percentage**Table No: 5.42****Distribution of Respondents According to Possession of Land by Caste .**

S.N	Amount of land (Ropani)	Brahman		Chhetri		Janajatis		Dalits		Others	
		N	P	N	P	N	P	N	P	N	P
1	below 1 Ropani	4	20	3	75	12	29.26	1	0	4	100
2	1 to 5 Ropani	3	15	0	0	8	19.51	0	0	0	0
3	5 to 10 Ropani	5	25	1	25	5	12.19	0	0	0	0
4	10 to 15 Ropani	6	30	0	0	9	21.95	0	0	0	0
5	15 Ropani and above	2	10	0	0	7	17.07	0	0	0	0
	Total	20	100	4	100	41	100	1	100	4	100

Source: Field Survey, 2006

Land is a prime productive resource in Nepali society. From the above table 5.39, 32.28 percent respondents have Land below one Ropani.. While other 15.71 percent have between 1 -5 Ropani Land. Other 15.71 percent have between 5 - 10 ropani. 21.42 percent respondents have between 10 - 15 percent Land. 12.82 percent respondents have more then 15 Ropani land.

From the above table 5.40, among illiterate respondents 30.76 percent respondents have 30.76 percent respondents have below one ropani, 7.69 percent have between 1 - 5 ropani land, 15.38 percent respondent have 3 - 10 ropani land, 23.07 percent respondents have 10 - 15 ropani land and 23.7 percent respondents have more then 15 ropani. Among literate respondents 29.41 percent have below then one ropani. 20.98 percent respondents have between 1 - 5 ropani land, 20.98 percent respondents land between 5 -10 ropani, 20.98 percent respondents have 10 - 15 ropani land and 8.83 percent respondents have more then 15 ropani land. Among primary educated respondents 31.71 percent have less then one ropani land, 21.42 percent respondents have 1 - 5 ropani land, 7.14 percent respondents have 5 - 10 ropani land, 28.51 percent respondents have 10-15 ropani land. While other 7.14 percent respondents have above 15 ropani.and from the above table 5.41 among married respondents 32 percent respondents have less then one ropani land, 18 percent respondents have 1-5 ropani land, other 18 percent respondents have 5 – 10 ropani land 22percent respondents have 10 – 15 ropani land and other 10 percent respondents have above 15 ropani land. Among unmarried respondents 37.5 percent respondents have less then one ropani land, 6.5percent respondents have 1 – 5 ropani land. 12.5 percent respondents have 5 – 10 ropani land, 18.25 percent respondent have 10 – 15 ropani land while 25 percent respondents have more then 15 ropani land. Among widows respondents 33.33 percent have less then one ropani, other 33.33 percent respondents have 1 – 5 ropani land and other 33.33 percent respondents have 10 – 15 ropani land. Among single women 100 percent have less the one ropani.

From the above table 5.42 among Brahman respondents 20 percent have less then on ropani land, 15 percent respondents have between 1 -5 ropani land, 25 percent respondents have between 5 – 10 ropani land, 30 percent respondents have 10 – 15 ropani land and other 10 percent respondents have more than 15 percent have less than one ropano and other 25 percent respondents have between 5 – 10 ropani land. Among Janajati respondents 29.26 percent have less then one ropani land 19.26 percent respondents have between 1 – 5 ropani land, 12.19 percent respondents have between 5 – 10 ropani land, 21.95 percent respondents have 10 – 15 ropani land and other 17.07 percent respondents have more than 15 ropani land.

Among Dalits and others caste group respondents all respondents have less than one ropani land.

**Table No: 5.43**

**Distribution of Respondents According to Income From Micro-Enterprises**

S.N	Amount of Income per year	Number	Percent
1	below 10,000	15	21.42
2	10,000 - 20,00	17	24.28
3	20,00 - 30,000	8	11.42
4	30,000 - 40,000	8	11.42
5	40,000 - 50,000	8	11.42
6	above 50,000	14	20
	Total	70	100

Source: Field Survey, 2006

**Table No: 5.44**

**Distribution of Respondents According to Income from MEDEP by Level of Education .**

S.N	Amount of Income per year	Illiterate		Literate		Primary Educated		Secondary Educated		Higher Educated	
		N	P	N	P	N	P	N	P	N	P
1	below 10,000	5	35.46	4	11.76	2	14.28	4	50	0	0
2	10,000 – 20,00	4	30.76	7	20.58	5	35.71	1	12.5	0	0
3	20,00 - 30,000	0	0	4	11.76	2	14.28	1	12.5	0	0
4	30,000 – 40,000	1	7.69	5	14.70	2	14.28	0	0	1	100
5	40,000 - 50,000	1	7.69	4	11.76	2	14.28	1	12.5	0	0
6	above 50,000	2	15.38	10	29.42	1	7.15	1	12.5	0	0
	Total	13	100	34	100	14	100	8	100	1	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

**Table No: 5.45**  
**Distribution of Respondents According to Income From MEDEP by Marital Status**

S.N	Amount of Income per year	Married		Unmarried		Widows		Single	
		N	P	N	P	N	P	N	P
1	below 10,000	12	24	3	18.75	0	0	0	0
2	10,000 - 20,00	13	26	3	18.75	1	33.33	0	0
3	20,00 - 30,000	5	10	2	12.5	0	0	1	100
4	30,000 - 40,000	5	10	3	18.75	0	0	0	0
5	40,000 - 50,000	5	10	2	12.5	1	33.33	0	0
6	above 50,000	10	20	3	18.75	1	33.33	0	0
	Total	50	100	16	100	3	100	1	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

**Table No: 5.46**  
**Distribution of Respondents According to Income from MEDEP by Caste .**

S.N	Amount of Income per year	Brahman		Chhetri		Janajatis		Dalits		Others	
		N	P	N	P	N	P	N	P	N	P
1	below 10,000	5	25	2	50	7	17.07	1	100	0	0
2	10,000 - 20,00	5	25	0	0	12	29.26	0	0	0	0
3	20,00 - 30,000	1	5	0	0	6	14.63	0	0	1	25
4	30,000 - 40,000	4	20	1	25	3	7.31	0	0	0	0
5	40,000 - 50,000	0	0	0	0	7	17.07	0	0	1	25
6	above 50,000	5	25	1	25	6	14.63	0	0	2	50
	Total	20	100	4	100	41	100	1	100	4	100

Source: Field Survey, 2006 **Note** \* N = Number and P = Percentage

Income level enhancement is also key factor of women empowerment. women who participate in MEDEP and taken as a sample respondents for this research; from above table 5.45, 21.42 percent respondents earn below then 10 thousand. 24.28 percent earn between 10,000 - 20,000. 11.42 percent earn between 20,000 - 30,000 while other 11.42 Percent earn 30,000 - 40,000 as above table 11.42 Percent respondents earn between 40,00 - 50,000. While other remains 20 Percent respondents earn more then 50,000 by participating in MEDEP.

From the above table 5.44, among illiterate respondents 38.46 Percent earn below 10,000 which is higher then average. Among literate respondent 11.76 Percent earn below then 10,000 among primary educated respondent 14.28 Percent respondents earn below then 10,000. Among secondary educated respondents 50 Percent earn below then 10,000. While earn Percent higher educated respondent earn below then 10,000. Among illiterate respondents 30.76 among literate respondent 20.58, among primary educated respondents 35.71 Percent, among secondary educated respondents 12.5 Percent and among higher educated respondents 0 Percent respondents earn between 10,000 - 20,000. From the same table among illiterate respondents 0 Percent. Among literate respondents 11.76 Percent, among primary educated respondents 14.28 Percent, among secondary educated respondents, 12.5 Percent and among higher educated respondents 100 Percent respondents earn between 20,000 - 30,000 yearly. Among illiterate respondents 7.69 percent, among literate respondents 14.70 Percent, among primary educated respondents 14.28 and among secondary and higher educated respondents earn 30,000 - 40,000 yearly. Among illiterate respondents 7.69 percent, among literate respondents 11.76 Percent, among primary educated respondents 12.5 Percent and among higher educated respondents 0 Percent earn 40,000 - 50,000 yearly. Among illiterate respondents 15.3 Percent, among literate respondent 29.46 Percent, among primary educated respondents 7.15 Percent, among secondary educated respondent 12.15 Percent and among higher educated respondent 0 Percent earn above 50,000 yearly.

From the above table 5.45, among married respondents 24 Percent earn below then 10,000, 26 Percent earn 10,000 - 20,000, 10 Percent earn 20,000 - 30,000, 10 Percent earn 30,000 - 40,000, 10 Percent 40,000 - 50,000 and 20 Percent earn above 50 thousand yearly. Among unmarried respondents 18.75 Percent earn below then



10,000, 18.75 Percent earn 10,000 - 20,000, 12.5 Percent earn 20,000 - 30,000, 18.75 Percent earn 30,000 - 40,000, 12.5 Percent earn 40,000 - 50,000 and 18.75 Percent earn more than 50,000 early. Among widows respondents 33.33 Percent earn 10,000 - 20,000, 33.33 Percent earn 40,000 - 50,000 and 33.33 Percent earn above 50,000 Yearly and among single women 100 Percent respondents earn 20,000 - 30,000 yearly.

From the above table 5.46, among Brahman respondents 25 Percent earn below the 10,000, 25 Percent earn between 10,000 - 20,000, 5 Percent earn 20,000 - 30,000, 20 Percent earn 30,000 - 40,000, zero Percent earn 40,000 - 50,000, and 25 Percent earn above then 50,000. Among Chhetri below then 10,000, 25 Percent earn 30,000 - 40,000 and remain 25 Percent earn above 50,000. Among Janjati respondents 17.07 Percent earn below 10,000, 29.06 Percent earn between 10,000 - 20,000, 14.63 Percent earn between 20,00 - 30,000, 7.31 Percent respondents earn between 30,000 - 40,000, 17.07 Percent earn between 40,000 - 50,000., 14.63 percent earn above 50,000. Among Dalits respondents 1000 Percent earn below then 10,000. Among other caste groups respondent 25 Percent respondents earn between 20,000 - 30,000, 25 Percent earn 40,000 - 50,000 and 50 Percent respondent earn above 50,000 which is higher than average.

From the above illustrated table different income level of respondents were exist according to education level, marital status and cast group.

**Table No: 5.47**

**Distribution of Respondents According to Expenditure Pattern.**

S.N	Expenditure Pattern	Number	Percent
1	Enterprises material	42	60
2	clothes / ornaments	5	7.14
3	Domestic goods	8	11.84
4	Education of Children	26	37.14
5	Others	16	22.85

Source: Field Survey, 2006

From the above table 5.46, among total respondents 60 percent spend their enterprises in for buing enterprises internals which is essential to run enterprises. 37.14 percent respondents spend their income for education their4 children and family member. 11.84 percent respondents spend their income in domestic goods while 7.14 percent respondents spend their enterprises income for clothes and ornaments which are unproductive expenditure 22.85 percent respondents express the other sector of expenditure. So that majority of respondents spend their income in the productive sector rather the unproductive sector.

**Table No: 5.48**

**Distribution of Respondents According to Source of Energy They Use for Cooking.**

<b>S.N</b>	<b>Sources of energy</b>	<b>Number</b>	<b>Percent</b>
1	Wood	28	40.00
2	Bio-gas	4	5.71
3	LPG	4	5.71
4	Wood +Bio-gases	3	4.29
5	kerosene	12	17.14
6	Wood + kerosene	11	15.71
7	LPG + wood	2	2.86
8	Bio-gas + LPG	6	8.57
	Total	70	100

Source: Field Survey, 2006

Source of Energy is also a vital role for the health of women. Cooking the above table 5.48, 40 percent respondents use wood as a primary source of cooking energy. While 5.71 percent take bio-gas as for cooking. 4.29 percent respondents use both wood and bio. Gases, while 17.14 percent use kerosene as a source of energy for cooking. Other 15.71 percent respondents use both kerosene and wood. While other 2.86 percent

respondents use both wood and LPG remain 8.57 percent respondent use Bio-gas and LPG for cooking Purpose.

So that about half of the respondents use wood as a source of household energy. Even though their households are electrified

**Table No: 5.49**

**Distribution of Respondents According to Problems They Faced Related to Renewable Energy use.**

<b>S.N</b>	<b>Type of Problems</b>	<b>Number</b>	<b>Percent</b>
1	Problems Related to Investment	16	22.85
2	Problems Related to Technical Skill	18	25.71
3	Lack of Information Related Problems	15	21.42
4	Operation and Maintenance	9	12.85
5	No Problems	6	8.57
6	Don't Know	6	8.57
		70	100

Source: Field Survey, 2006

From the above table 5.49 it was found that major problems related to renewable energy are investment, technical know how and adequate information. From the above table 22.85 percent respondents take initial investment as a problem. While other 25.71 percent respondents take technical know how as a problem. Other 21.42 percent respondents take inadequate information about renewable energy as a problem. Among total respondent 12.85 percent respondents operation and maintenance Problems view as a problem. While 8.57 percent has no problem and other 8.57 percent express a 'I do not know'

**Table No: 5.50**

**Distribution of Respondents According to Problems Related to Institutional Credit.**

<b>S.N</b>	<b>Types</b>	<b>Number</b>	<b>percent</b>
1	Access	9	12.85
2	Process	14	20.00
3	Repayment	12	17.14
4	Collateral	17	24.27
5	no problem	12	17.14
6	I don't know	4	5.71
7	No necessary	2	2.85
		70	100

Source: Field Survey, 2006

Ready cash and seed money are the life- blood of the entrepreneur's start up ventures. Without sufficient funds the new venture's success will be self limited. According to Joseph Schumpeter women entrepreneurs are women who innovate, imitative or adopt business activities. Women entrepreneur lack adequate capital. They usually rely on personal assets and staring for start-up capital. There access to external sources of finance is limited. Generally. Women lack ownership of property your use as collateral to get bank loans. In our country. Properties are inherited by sons.

Therefore, women can't take big loans than the amount given under the micro-finance schemes. Micro-credit has not oly helped and contributed to the establishment of new enterprises and business but also helped in increasing productivity and profitability for business that were stated. Micro credit has been targeted specifically towards people living below the poverty line. The programmes have been increasingly to cased on women's participation in micro-enterprises and their access to micro-credit institution. even though there are a number of problems exist in the access of institutional credit.

From the above table 5.50, 12.85 percent respondents have problems related to access for institutional credit when 20 percent feels process of gaining micro-credit facilities as a problem. Due to indispensable members of own group for repayment of credit in ADB all members are out of facilities. 17.14 percent respondent takes as a problem for repayment of credit. While other 24.27 percent respondent take collateral as a problem for sufficient credit to do new business. 17.14 percent respondents tell there is no problem for micro-credit due to facilitation of MEDEP with ADB. Other 5.71 percent respondent agrees as 'I don't know' while other 2.85 percent respondent has no necessary of institutional credit. In this case the amount of credit is very tiny in comparison to their need or percent Economic status of women enterprises. So it is quite necessary to adopt the flexible policy as credit according to their requirement.

## CHAPTER SIX

### **Summary, Conclusion and Recommendations**

The study entitled "Women empowerment through micro-enterprise Development programme" with objectives to analyze the role of MEDEP in Nuwakot District, to analyze the economic empowerment of women. Micro-Enterprise Development Programme, (MEDEP) is jointly implemented by GoN/UNDP. MEDEP in 20 districts of nation since 1998. Nuwakot is one among the twenty districts. Brought by MEDEP activities, to find out the constraints for economic empowerment of women and to make relevant recommendations for better empowerment of women. There are altogether sixty one VDCs and one Municipality in Nuwakot district. Among total respondents fifty percent were selected from Municipality and fifty percent were selected from Rural area/ VDCs. For this study seventy respondents were selected by using simple random sample from different market center.

The study is based on primary as well as secondary information/data. Necessary primary data were collected by using questionnaire survey. Focus group discussion, key informants interview has been hold and case study of leading women entrepreneur is presented. Secondary source were basically published and unpublished reports prepared by the MEDEP and COBDEPS with other related documents i.e. articles, newspapers and related literatures. Simple random Sampling method was taken for the selection of respondent for questionnaire survey. For the case study emphasis was given to successful entrepreneur. Seventy respondents were taken for questionnaire survey. Among them 28.58 percent form Brahman, 5.71 percent were from chhetri, 57.14 percent were from janajaties, 1.42 percent were from Dalits and 5.71 percent were others. A focus group discussion was conducted in the COBDEPS office with the active participation of social mobilizer, women entrepreneur and other local elites. Available data were analyzed by using simple statistical tools and qualitative data were described through textual form.

From the study conducted in Nuwakot district; major finding are summarized as follow.

## 6.1 General Finding

Most of the informants (about 48.57 percent) can able just to read and write other 18.57 percent can not even read and write. There is no major contribution found made by MEDEP directly in education sector which is essential for the empowerment of women.

- Majority of respondents is found from the Janajati and succeeding group is Brahman.
- More than half (52.86 percent) respondent have own ownership in their enterprises while about one third of respondents have family ownership.
- About three fourth ( 75.71 percent) entrepreneurs have one single worker herself.
- Dominance of married women in micro enterprises (71.43 percent respondents) were found.

## 6.2 Specific Finding

Objectives wise some specific finding are illustrated as billow.

### **Role of MEDEP for women empowerment**

- Majority of respondents get training for the new business creation form micro-enterprise Development programme which help women to be economic independence.
- Nominal respondents (17.14 percent ) get chance for exposer visit. Unmarried respondents get more opportunity than married respondents while widows and single women can not get that opportunity. In ethnic distribution Brahman respondents get most chance among others. Dalits and other ethnic group cannot get chance for exposer visit.
- More then half respondents (52.85 percent) were participate in MEDEP in the advice of social mobilizer. Illiterate respondents participate in MEDEP in the advice of social mobilizer.
- More than Eighty percent respondents agreed that they feel enhancement in control over household economy. Literate respondents feel more enhancement then other. In the other hand unmarried respondents feel better than married

and others respondents. Among ethnic group Brahman respondents agreed they feel more independent.

- More than half (57.14 percent) respondents feel gender disparity in MEDEP. Which is highest in illiterate, Dalits, Single women and widows respondents.
- Most of the respondents (82.55 percent) agreed role of MEDEP as a credit facilitator.
- MEDEP has positive role for the group formation and their own institutional development through MEG, DMEGA, MEGA,
- MEG, MEGA and DMEGA were not participate in other social development work.
- Due to training, institutional credit facilitation and institutional development most of the respondent (78.57 percent) have confident to conduct their own enterprises. The level of confidence is high in educated respondents.

### **Economic Empowerment of Women**

As regards the economic empowerment of women, the finding are summarized as below.

- The number of respondents who take credit from the institutions is low (41.43 percent).
- Among the creditor of non-institutional organizing entrepreneurs own saving and family source is higher than other for the establishment of enterprises.
- Among credit taker respondents, most of them has taken credit in the own decision and in the advice of MEDEP social mobilizer.
- Respondent's ownership of land is very low (14.29 percent) and majority of respondents (38.57 percent) have family ownership.
- About one third (38.28 percent ) have below one ropani while few (12.85 percent) respondents have more then 15 ropani and above. Among ethnic groups Dalits respondents have below one ropani land.
- One fifth of total respondents (21.41 percent) earn below Rs ten thousand and one fifth (20 percent) earn above fifty thousand yearly. Marshy illiterate respondents earn below ten thousand, while married women earn below Rs ten



thousand early. Among case distribution Dalits earn less than thousand per year.

- Most of the respondents spend their income in enterprises material and second priority is given to education for their children in the family.
- Fuel wood user for cooking food is higher than other source of energy.
- Initial investment is major problem for the adaptation of renewable source of energy.
- Collateral, process of credit, repayment system are the major problems of institutional credit.
- Majority of respondents (78.57 percent) have confident about the continuity of their enterprises by which we can say micro- Enterprises Development programme can increased the opportunities for off farm employment.

## **Recommendations**

On the basis of finding of this study, some more recommendations and suggestions have been made. It is hoped that these suggestions initiate planners, policy makers and local development wisher to design appropriate and effective. Policies and programmes regarding the economic empowerment through economic independent in own contribution. The following are the recommendations.

- One of the most comment of the informants towards the district level officers of COBDEPS that they rarely visit to the site from last six months if the frequent visits of such persons were possible it would be encouraged to the women entrepreneurs .
- Single training can not help poor entrepreneur so continuous counseling is necessary. Training should also be to the local partner organization's member.
- Most of the respondents agreed they have no accessible market linkage so facilitation to market linkage should be improved. One trading center is not enough for micro-entrepreneurs.
- The most comment of the informants towards the credit facility especially ADB/N was the disturbance due to irresponsible member of different group.

So the establishment of co-operative with active participation of entrepreneur will be fruit full and can help for sustainable supply of credit.

- The traditional male dominated patriarchal hierarchy in every sphere of society. Awareness programme should be conducted for the gender balance in micro-enterprises development.
- Majority of respondents spend their income in other sector of livelihood so counseling service should be provide for them to invest in enterprises.
- From the field study there are two organization, involved as partner organizations in reality. So MEDEA should le prioritized for the sustainable institutional development of Micro-Entrepreneurs.
- In the exposé visit dominated marginalized group of people have low participation so in the exposé visit should build inclusive for marginalized entrepreneur also.
- Emphasis should be given to the agro based enterprises for new one which will be fruit full for off form employment.
- Collective empowerment of male and female should be enhanced through various creative chaplains.
- Training demanded by entrepreneur should be positively reviewed.

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# **Appendix - I**

## **Case Studies**

### **Case Study No: I**

Januka Kumal is a thirty six years old unmarried lady who never imagined she was capable of contributing economic sector for her family.

Januka Kumal, resident of Inarpati, Bidur Municipality -6 of Nuwakot district is a successful women entrepreneur in micro-enterprises Development programme, Nuwakot. Before the implementation of the project, Januka Kumal's world revolved around her family. Now she has different story to tell . The programme has made her aware that women too can contribute to domestic Economic Status which she has internalized and put into practice through her active involvement in Dhaka weaving industry.

She is aware that her role in the MEG and DMEGA as a active participant. She is very serious about her role and responsibility and has played a very active part in keeping her group united.

She has benefited from Dhaka weaving training, exposers visit and other skill development programme.

The programme has benefited her economically as well. The self confidence she developed through various training and her perseverance and hard work has borne fruit financially with the lone RS 5000 that she took in the initial from the Agriculture Development Bank and she start Dhaka weaving. In the current year she earn Rs36000 from Dhaka weaving. The income from Dhaka Weaving has been able to supplement the domestic economic requirement and has been able to contribute for medication, domestic grocery and further investment in Dhaka Weaving. With the income from Dhaka Weaving she has established herself as a economic contributor to her family and act which has also been recognized by her father. The father who initially was against her

joining the project and who never used to help her in her work now encourages and assists her in many things.

Miss Januka Kumal had never imagined she was capable of contributing for economic upliftment of her family. The programme implemented has uplift the socio-economic status of Miss Januka Kumal has completely changed her life style.

## Case Study No: II

Gita Thapa a resident of Battar at Bidur Municipality in Nuwakot district. She was unemployed and spends her valuable time just in household work. She was alone to do new venture in society who have to support her family with small piece of agricultural land the family owned. The PRA well being ranking and the MEDEP extensive baseline survey found her family to be living below the poverty line. She had entrepreneurial skills and was committed to hard work to support her family. She was looking for opportunities, which MEDEP was ready to provide through its programme in the district to support the development of micro-enterprises.

Despite being a housewife, she was enterprising her knowledge and approached MEDEP with, she saw as an opportunity in her own community. She wanted to set up a Grocery shop following her own research on its feasibility. Setting up a Grocery shop was her demand. She was given the basic New Business Creation Training organized by MEDEP form which she get professional business outlook.

She also thankful for credit facilitation to established her business. To day she has set up the Grocery shop in her community. With support from the programme Gita Thapa has decent monthly income of three thousand to support her family.

*Now a days she become a independent in term of day to day economy with her husband and has a strong community organization by which they solve their communal problem. That's why she was very happy with MEDEP family.*

### **Case Study No: III**

Men K. Acharya-is a prominent woman entrepreneur in Bidur municipality Nuwakot district under micro enterprises development programme. She is a such successful widow who can compete in manner as well a in her society through her ice cream making enterprises. Being a widow she faced several problem not only in her home inside but also in her society. Due to the weak economic condition her beloved son left his education.

Her innovative attitude strong confidence and with appreciative motivation attitude strong confidence and with appreciative motivation of MEDEP she changed her life style and become a prominent entrepreneur at Bidur Municipality, illiterate Men Kumari Acharya came to ice cream making due to participation in training organized by MEDEP. she get best assistance from her son. Due to credit facilitated by MEDEP she become a entrepreneur who earn more then Rs 1,50,000 per year. Due to her income her son can continue his formal education & her daughter also get chance to go school. She gave thanks for MEDEP family. We can learn from her straggle, who have strong commitment to earn they can earn. Mrs. Men Kumari Achary has completely changed her life style.



## Appendix-II

### Women Empowerment through Micro-Enterprise Development Program Household Survey Questionnaire

District .....VDC/ Municipally ..... Ward No: .....

Village.....

Name of the entrepreneur ..... Age ..... Gender .....

Caste/Ethnicity..... Married/ Unmarried/ Widows/ Single.....

Educational Stats (a) Higher Educated. (b) Sec Educated (c) Primary Educated

(d) Literate (e) illiterate

1) How you selected for the participation in MEDEP?

.....

.....

2) Type of

enterprises.....

3) Starting date of

enterprises.....

4) Number of Worker in the enterprise. ....

(a) From family ..... (b) From out ..... (c) Total

.....

5) Ownership of Enterprises

(a) In rent (b) own (c) family (d) Partnership (e) Co-operative

6) Have you got training from MEDIP? Yes /NO

If you take training mention in following

Name of the	Duration
-------------	----------

(a) .....	.....
-----------	-------

(b).....	.....
----------	-------

(c).....	.....
----------	-------

7) Is there any other organization to help to you? If yes mention.

8) Have you brought lone for these enterprises? Yes/no

If yes, mention the name & institution

Distortion	Amount
------------	--------

Agriculture Development Bank .....	
------------------------------------	--

- Own group.....
- Local co operative.....
- Others.....

9) Have you got assistance from MRDP to bring lone?  
 .....  
 ....

10) Have you use lone in same purpose?  
 .....  
 .....

11) Have you invest other capital to your enterprises? If yes what is the stably of repayment?

12) What are the problems faced by entrepreneurs for lone?  
 (a) Problems of access (i)..... (ii).....  
 (iii).....

(b)Problems of process (i)..... (ii).....  
 (iii).....

(c)Problems of repayment (i)..... (ii).....  
 (iii).....

(D) Problems of collator (i)..... (ii).....  
 (iii).....

13) Can you continue the enterprises? Yes/no  
 If yes, what are strong aspect if No, why not?  
 .....  
 .....  
 .....

14) What are the problems you faced for the continuity of small enterprises?

- (a) Capacity (b) Technical problems know throw
- (c) Economic (d) Opportunities of marketing
- (e) Local resale/ raw material

15) What is your income source?

16) Have you invest your income in productive sector?

- (a)..... (b).....
- (c)..... (d).....

17) Have you bought property? Yes/no

- 18) Can you mention your expenditure of last year?
- 19) Status or landownership of entrepreneur
- 20) Have you invested your income to energy?  
(a) Wood (b) Kerosene (c) Solar (d) LPG (e) Biogas
- 21) What are the problems you faced to use renewable source of energy?  
(a) Investment (i)..... (ii)..... (iii).....  
(b) Technical skill (i)..... (ii)..... (iii).....  
(c) Reformation (i)..... (ii)..... (iii).....  
  
(d) Operation &munitions (i)..... (ii)..... (iii).....
- 22) Is there the provision saving in your group? Yes / no  
If yes, how you mobilize your saving?
- 23) Have you get any assistance from MEDEP for saving mobilization?
- 24) After the participation of MEDEP have you save money in other place?
- 25) Have you participate in policymaking in the local level of MEDEP?
- 26) Did your group participate in local development?
- 27) What types of assistance have you get from MEDEP?
- 28) Have you feel the change in the access of economic aspect of household?
- 29) What will be the causes for the low access of women in the own resources?
- 30) In your option what are the appropriate method to enhance the access of women to productive resources?
- 31) What different you feed between man and women in MEDEP at local level?
- 32) Is there any differences in wages between men and women at local level?
- 33) Have you participate in exposé visit?
- 34) How you decided for credit taking?
- 35) How you decided for participate in MEDEP?
- 36) What type of help have you got from MEDEP for marketing?
- 37) Have you learn new knowledge (technology) from MEDEP if yes mansion.

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-----------	-------

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----------	-------

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----------	-------

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Distortion	Amount
------------	--------

Agriculture Development Bank .....	
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