

**THE ROLE OF PASCHIMANCHAL GRAMEEN
BIKAS BANK IN POVERTY ALLEVIATION
A Case Study of Amuwa Area Office, Rupandehi**

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This study entitled **The Role of Paschimanchal Grameen Bikas Bank in Poverty Alleviation: A Case Study of Amuwa Area Office, Rupandehi**, is carried out for the partial fulfillment of Master's Degree in Geography from the Central Department of Geography, Tribhuvan University, Kathmandu.

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ABSTRACT

Grameen Banks are basically rural banks that offer a comprehensive package consisting of loan facility, literacy programmes, general health and Sanitation to land less and poorest of the poor people in the rural areas in order to uplift their socio-economic condition and general living standard. The main objective of this study is to find out the role of Area Office Amuwa of PGBB in poverty alleviation.

This study is divided in to seven chapters. The first chapter introduces the subject matters. Review of the literature included in second chapter. Methodology used in carrying out this study has been incorporated in the third chapter. The fourth chapter consists of brief introduction of Grameen bank and description of Paschimanchal Grameen Bikas Bank. Area of the study and the description of the respondents have been incorporated in the fifth chapter. The sixth chapter focuses on the analysis and interpretation of the collected data. Summary, findings, recommendation and conclusions are given in the seventh chapter.

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

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ABBREVIATION / ACRONYMS

CBS	-	Central Bureau of Statistics
CSD	-	Centre for Self-Help Development
GB	-	Grameen Bank
GBA	-	Grameen Bank Approach
GBB	-	Grameen Bikas Bank
GBFS	-	Grameen Bank Financial System
Gvt.	-	Government
HMG	-	His Majesty's Government
HDI	-	Human Development Index
IBP	-	Intensive Banking Programme
IRDP	-	Integrated Rural Development Programme
INGO	-	International Non-Government Organization
ILO	-	International Labour Organization
MFI	-	Micro Finance Institution
NGO	-	Non Government Organization
NRB	-	Nepal Rastra Bank
NPC	-	National Planning Commission
NLSS	-	Nepal Life Standard Survey
No.	-	Number
PGBB	-	Paschimanchal Grameen Bikas Bank
PDP	-	Panchyat Development Programme
PDLT	-	Panchyat Development and Land Tax
PRSP	-	Poverty Reduction Strategy Paper
PCRW	-	Production Credit for Rural Women
RMDC	-	Rural Micro-Finance Development Corporation
RADP	-	Remote Area Development Program
RRDB	-	Regional Rural Development Bank
SFDP	-	Small Farmer Development Programme
TVDP	-	Tribhuvan Village Development Programme
VDC	-	Village Development Committee
WB	-	World Bank
WDR	-	World Development Report

CHAPTER ONE

INTRODUCTION

1.1 General Background

Nepal is a small developing country with an area of 147181 square kilometers. It is located between 80°4' to 88°12' East longitude and between 26°22' to 30°27' North latitude. It is approximately 885 Kilometers in length from east to west and 175 kilometers in breadth from North to South. It is a landlocked country situated between two huge neighbors India in the South, West and East and China in the North. Calcutta is the nearest outlet to sea for Nepal and it is 890 kilometers away from the capital city Kathmandu. Physically Nepal is divided into three ecological regions namely Mountains, Hills and Terai. These regions occupy 15, 68 and 17 percent respectively. Most of the land of the country is in Mountains and Hills, which is less useful for agricultural purpose. Terai region is almost fertile and have vital agricultural importance. The Terai region is considered as the most productive area of the country as the whole and thus called the 'Grainary of Nepal'. The climate of Mountain and Hill is temperate and Terai is tropical. Although Nepal is small in size, it has remarkable geographical diversity.

Nepal is among the poorest countries in the world. 38 percent people in the country live below the poverty line. Poverty is pervasive in the country. The incidence of poverty is higher in rural areas where 44 percent of rural people live in absolute poverty (NPC, 2003). According to other international standard of poverty (earning less than \$1 per day), it is estimated that more than 60 percent of the total households are poverty stricken in Nepal. All these evidences show that problem of poverty in Nepal is very acute. At the same time, The Human Development Index is also embarrassingly low (0.504) in comparison to other south Asian

countries and the world. According to the census 2001, crude birth rate is 33.1 (in per 1000 population), crude death rate is 9.6 (in per 1000 population), infant mortality rate is 91.2 (in per thousand live birth) and life expectancy is 59.7.

There are two economic sectors in Nepal. Subsistence sector (in rural areas) and market oriented modern sector in urban areas. Urban economy sector is more developed as compared to the rural economy. Most of the commercial banks and financial institutions are located in urban centres, which provides loan to the business sector. But to improve economic condition of the rural people it is needed to develop the rural areas. In Nepal rural people are small savers. So, in these areas, it is found necessary to establish small financial institutions, which provide loan without collateral securities.

Increasing poverty is the burning issue for Nepal. It is not the creation of poor; it is the creation of negative social system. Various studies and researches have stated the fact that the poverty is spread in the rural areas than in urban areas and in the western region than in eastern region. Since poverty has been appeared as a main obstacle in Nepalese economy, it is realized from all sectors that short term as well as long-term policies and strategies should be formulated and implemented immediately.

The causes of poverty are multidimensional and related to socio-economic and structural factors. One of the main causes of pervasive poverty is lack of economic resources for growing population and the slow rate of national economic growth. Now, large numbers of programmes are directed towards the alleviation of massive poverty at the rural level. Various target group oriented specific programmes such as production and employment generation activities, development of physical infrastructures, providing the health services, education opportunities and safe drinking water facilities have also been initiated. The programme of Grameen Bikas Banks is

brought forward under the same objectives. Similar strategies, policies and programmes are formulated to alleviate poverty in the tenth periodic economic plan.

In the past, various efforts were made for developing rural areas and bringing about improvement in the living standard of the poor people. Tribhuvan Village Development Programme was implemented in early 1950s. Following the inception of Panchyat political system in 1960, Panchyat Development Programme, Regional Intensive Development Programme and Panchyat Development and Land Tax along other programmes were executed. Similarly, Remote Area Development Programme, Skill Development Programme were also implemented with a view to uplift the socio-economic condition of the rural poor. Besides, a number of Integrated Rural Development Programmes with the assistance of bilateral and multilateral donor agencies were implemented in 1970s. These programmes did not proved to be satisfactory results in raising the socio-economic standard of the poor. With the realization that credit can play very important role to increase production, income and employment for the low income people, the Nepal Rastra Bank directed commercial banks in 1975 to provide five percent of their deposit liabilities to low income families under the priority sector programme. But later it was not properly utilized, neither did it flow towards the low income group. As a result, repayment rate was very low. Because of this realization, NRB redesigned the priority sector programme into the Intensive Banking Programme (IBP) and directed commercial Banks to invest at least 12 percent of their loans and advances under this programme. But because of commercial Banks' urban orientation and emphasis on collateral, the programme failed to achieve the desired objectives, although initially it made some positive impact on poor households enabling them to accessibility of credit.

Although, Commercial Banks were established, but they were not fully successful to reduce poverty because of the high interest rate and collateral. It has been felt among the academic and policy makers that every inadequate availability of institutional credit on reasonable terms and without insistence on collateral is one of the serious obstacles for the rural poor to undertake productive and income yielding activities or expand their existing small one.

Taking these realities into account, Paschimanchal Grameen Bikas Bank was established with the hope to provide benefits to the rural poorest of the poor, the landless and the marginal landholders of the western development region. Paschimanchal Grameen Bikas Bank has been taking highest role in the race to eradicate rural poverty. Grameen bank is a big institution to provide direct employment opportunities to unemployed rural mass. Establishment of Grameen Bank has opened enumerable prospects and probabilities in rural areas. Grameen Bank is also playing important role to institutionalize democracy. Grameen Bank aims to build up confidence and self-respect to each member involved in the bank which creates a pressure for social justice. In this circumstance, Grameen Bank tries to solve rural problems. Grameen Bank convinces over fundamental human rights of every body to get loan and gives several loans without collateral because they have nothing to deposit except the real confidence and prestige in the society.

Grameen Bikas Bank has mission of uplifting the economic as well as social condition of the rural poor by providing credit. Grameen Bank is a gender-based programme which is focused in women. In a way, such micro finance programme has made it possible for rural women to have access and control over income. This has played a vital positive role in women development.

1.2 Statement of the Problem

Poverty is one of the burning issues in Nepal. National income is mainly derived from agriculture and about 81 percent of the total people are engaged in Agriculture. Unemployment and disguised unemployment are the main features of this sector. The contribution of the women in agriculture is more than that of men. But their contribution is not accounted in the economy. Women's role in socio-economic development has not been properly recognized. In our country, women are as the traditional producers and managers of the domestic and subsistence sector.

Our development policy has been centre-oriented even though major proportion of the population live in villages. Employment and income opportunities are confined only to cities. Most of the people especially in Nepal are not facilitated by government efforts; it is due to their unconsciousness towards government activities. The extension services do not reach to the peasant because of the poverty. They are so poor that they can not afford to new techniques and also could not get credit from banks due to their lack of good securities.

The problem of economic development is the problem of raising standard of living. The standard of living can not be raised unless the standard of living of large members of its population is raised.

Women development is a major component in social dimensions of development. Women employed in the industrial sector are mostly semi-skilled or unskilled and mainly concentrated on activities such as spinning, weaving, knitting, food processing and tailoring. Most rural female of age 19 years and above are married. The early marriage, lack of education, poor health and malnutrition has led to the high maternal rate as well as high infant mortality rate in Nepal. Thus poverty, illiteracy and socio-economic backwardness have made women more vulnerable to deprivation. Because

of the low participation in education and more domestic work assigned to them, women's earning is substantially lower than men's one. In other words, more work, frequent child birth, lower medical facilities cause the welfare of women substantially below that of males in families at the same income level. Grameen Bank Programme is unique in the sense that its goal is to extend benefits among all peasants in its command areas even to the landless and marginal landholders.

An important question has to be assessed that what extent these goals are being met. So this work being carried out to measure the role of this bank over socio-economic life of the targeted people. And in the future, planners may learn from this experience.

1.3 Significance of the Study

The significance of the study is to see how an income generating activities would enhance the economic status of women in family and society and plays role in poverty alleviation. Gramin Bikas Bank provides support and assistance to the rural poor and enables them to move towards self-reliance through gainful employment opportunity and income generating activities and develop confidence to become independent. One of the most important services of the GBB is to provide loan for the poorest of the poor people. It also has literacy programme as one of the components which increases the awareness of women on credit programmes. Therefore, the study is an important assessment of the programme.

Another important activity of the GBB is the group saving scheme where each member of the groups is required to have savings which may vary with each individuals. Such saving scheme increases women's propensity to save and hence in the long run helps them to lift their living standard.

The poor women must maintain their household economy and social status. The GBB gives loan to the poor women for the poverty alleviation. Therefore, the significance of the study has to found if any change on socio-economic status of the poverty ridden rural women in the family and society.

Though, economic gain is still limited due to small amount of loan available, GBB has helped in increasing participation of women in different social and economic activities and hence has increased their capabilities to change their environment in the family and in the community as a whole. Therefore it has brought change in the socio-economic status of the women in the family and society.

The study depicts the economic condition of the rural poor women of Amuwa Area Office of Pashchimanchal Gramin Bikas Bank. It tries to present the functional progress of GBB in the study area. The study measures the extent of income generating process and shows its relationship with other economic factors like income, employment, expenditure, land holding etc. It attempts to present the recent information about the intervention of Paschimanchal Grameen Bikas Bank of Amuwa Area Office in Poverty alleviation programme.

1.4 Objectives of the Study

The main objective of the study is to find out the role of Paschimanchal Grameen Bikas Bank in Poverty alleviation in the study area. While the other specific objectives of the study are set up as follows:

1. To analyze and compare the standard of living of rural people before and after bank's activities in the study area.
2. To identify the socio-economic changes of the women in the study area.

3. To recommend the ways for effective implementation of Pashchimanchal Gramin Bikas Bank.

1.5 Limitation of the Study

Every research work has its own limitations and this study can not stand for from it. The study in fact embraces the following limitations;

1. The study is concerned with the study of the role of GBB to alleviate poverty and improving the living condition of the rural poor women in the study area. So the findings of the study are strictly representative of the situation in those areas and may not be presumed to be valid in other areas different from the present one.
2. Use of only a few methods of data collection is one of the limitations of the study.
3. The limited time for women and lack of resources are constraints.

1.6 Organization of the Study

This study is divided into six chapters. The first chapter includes Introduction. It consists of general background, statement of the problem, significance of the study, limitation of the study as well as organization of the study. Review of literature and related studies are also included in this chapter. Methodology used in carrying out this study has been incorporated in the 2nd chapter. Research design, nature and source of data, population and sample, Process of data collection, data processing and analysis of data are included in this chapter. The third chapter consists of brief introduction of Grameen Bank and description of Paschimanchal Grameen Bikas Bank. Area of the study and the description of the respondents have been incorporated in the fourth chapter. The fifth chapter focuses on the analysis and interpretation on the collected data. Socio-economic condition of the Respondents before and after joining PGB is analyzed in this chapter. Summary, Conclusion and Recommendations are given in the 6th chapter. An extensive bibliography and appendix are incorporated at the end of the text.

CHAPTER TWO

LITERATURE REVIEW

Many sociologists, economists and planners have devoted their time on the topic “The role of Grameen Bikas Bank in poverty alleviation”. Among them, many researchers have analysed to find out the socio-economic status of poverty ridden rural women about various financial institutions.

In this chapter, an attempt has been made to rely on some literatures available from the different sources. There are very few literatures in relation to the resource mobilization, utilization and other financial operations of GBBs in Nepal because GBB’s activities have been developed recently. Some researches, reports, articles and books are published from in and out of the country, on the world as well as Nepalese perspective. Whatever, literatures are available is cited briefly.

The poverty defines: it is the state or fact of being in want. People are poor if they lack enough income and resources to be adequately by the accepted living standards of their community. Standards may vary greatly according to time and place. (Encyclopedia, 1996)

It has vividly depicted the cause of poverty prevalent in the country. More than 85 percent of the population of Nepal lives in rural areas where poverty is wide spread along with social discrimination between the haves and have-nots. It is known fact that agriculture is the main source of income in rural areas and the link between poverty and low productivity of agriculture is very close. The author has rightly pointed out to overcome the country’s problems of poverty, corruption and bad governance is through the effective formulation and implementation of groups or organization, skills and micro-credit popularly known in Nepali term as *Sa* (Samuha, Seep, Sano-Punji) at the local level. (Kunwar, 2003)

The perception of looking at poverty from human and social dimension that transcends the traditional belief that poverty appears due to the sole lack of economic resources and income, is on the rise. The conventional definition of poverty has now been gradually broadened and widened since the connotation goes behind the implication of inadequate level of income to sustain the life. Now, it also includes various human dimensional aspects like illiteracy, early death, child marriage, malnutrition, sickness and so on. It is, therefore, realized that poverty is the outcome of social, political, and cultural ambiance. Although poverty is divided into two categories – absolute and relative- the former deserves more attention for analytical point of view. A poverty line is hypothesized to measure the absolute poverty. The proportion of population living below this line shows the extent of poverty. The recent estimate done by the National Planning Commission in Poverty Reduction Strategy Paper is 38 percent. It is little less than 42 percent estimated by the Nepal Living Standard Survey conducted in 1996. Since more than 90 percent of the country's population lives in rural areas, the nature of income based- poverty is also rural-oriented. Furthermore, poverty is more intense and severe in the villages of the hilly regions of the Mid and Far Western Development Regions. Overall, poverty has become the multidimensional fact of life of the Nepalese people. (NRB, 2005)

The has estimated annual per capita income of Rs. 4404/- to meet the expenses on daily minimum average of 2,124 calories for food and other non-food requirements. Considering the inflation level, the income at the current prices of 2001 turned out to be Rs. 6100/- and accordingly, 42 percent of the people were estimated to be living below the poverty line in Nepal. 44.0 percent of the rural population was estimated to be living below the poverty line whereas this proportion was 23.0 percent in urban areas. Only 4.0 percent of the rural population was below the poverty line in Katmandu valley. Likewise, poverty level was up to 53 percent in the Terai

districts of Far Western Development Region whereas it was up to 56 percent in the hilly districts of the Mid-Western Development Region. Poverty level was as high as 72 percent in those districts of the hills and high hills areas of the Far-Western Development region. The NLSS has overall estimated the incidence of poverty to be 40 percent, the depth/inequality ratio 12.1 percent and the severity 5.0 percent. The PRSP has not only acknowledged the income based poverty but also the indicators of human poverty like literacy, birth/death rates, and access to the basic social and economic infrastructures, with particular focus on the deprived classes, women and remote areas. (CBS, 2005)

It has shown a slide decrease on the poverty level during the period (1996-2001). The reasons apparently cited are: annual increase in GDP by 4.8 percent, annual increase in agriculture growth rate by 3.7 percent and 30 percent annual increase in remittances in the country. (Rural Household Survey, 2001)

The overriding objective of the Tenth Plan is to alleviate poverty by appropriately addressing the income-based poverty, human poverty and social inclusion. The Tenth Plan has targeted to bring down the income-based poverty to 32 percent under the normal growth scenario (4.3 percent) and to 30 percent under the expected high scenario (6.2 percent) and has devised policies, strategies and programs accordingly. In the similar vein, other dimensions adopted by the plan are human and social aspects having indicators like life expectancy, child mortality, maternal mortality primary school enrollment and literacy (in terms of gender, caste and regions) along with quantifiable goals and specific activities on social and other economic sectors. The Tenth Plan has shown the commitment to implement its four pillars through the means of MTEF and IAP: (a) achieving high, broad-base and sustainable economic growth; (b) improving the quality and availability of social and economic services, and infrastructure (c) ensuring social and

economic inclusion of the poor, marginalize and vulnerable groups; and (d) promoting good governance.

A significant percent of people; both men and women, poor and rich and urban and rural society feels that in Nepal economic liberalization has not been able to reduce poverty. Reasons for government's failure are; rising inflation, lack of cheap credit, non affordability of agricultural inputs, unorganized and small markets, rampant corruption, weak governance and total failure of public work programmes to create short term policy and generate and long term sustainable and social benefit for targeted communities. (World Bank, 1998).

The women development is a major component in social dimensions of development. Social and legal discrimination, gender disparity, poor socio-economic and demographic status of the women put them in relatively more deprived group in Nepal. Since women influence the well being of children and other family members, disparity in access to economic resources and social services make development efforts insignificant. Because of the low participation in education and more domestic work assigned to them, women's earning are substantially lower than men's one. In other words, more work, frequent child birth, lower medical facilities cause the welfare of women substantially below that of males in families at the same income level. (Pyakuryal, 2000)

Women employed in industrial sector are mostly semi-skilled or unskilled and mainly concentrated on activities such as spinning, weaving, knitting, food processing and tailoring. Most rural female of age 19 years and above are married. The early marriage, lack of education, poor health and malnutrition has led to the high maternal rate as well as high infant mortality rate in Nepal. Thus poverty, illiteracy and socio-economic backwardness have made women more vulnerable to deprivation. The philosophy of cutting public expenditure and leaving everything at the

mercy of the market is not thus appropriate if we consider addressing the welfare of women.

The study stated that in developing countries like Nepal women's role in economic development is considered insignificant. Time allocation and decision making studies show that women have a major role both in managing the agricultural production process and in providing the labor. The study also reported that 90.1 percent of rural women have never attend a village meeting, 31 percent had never voted, 53 percent had voted only once or twice and that only 10 percent voted regularly in elections. (Acharya and Bennet, 1981)

In between 1992 and 1996, five regional rural development banks were established in the five development regions through the initiation of Nepal Rastra Bank. These were the replication of Grameen Bank of Bangladesh with the aim to uplift the socioeconomic situation of particularly rural women. The collection rate was at the pick point and many positive effects were found, working in an intensive supervised system. It bears good experience of dealing with groups of poor farmers. (Kunwar, 2003)

In the work, *The Impact of Grameen Bank Bangladesh*, says, Grameen Bank has shown banking is possible without collateral so that its work is better for the poor people. He has further noted that the social impact of the bank is seen in the gradually changing attitude among both the landless and the rural elite and the 'sixteen decisions', they produce a future generation that values hard work and abhors the practice of dowry. (Shehabuddin, 1991)

In his article, describes the genesis of a pioneering institution that has encouraged the social and political emancipation of needy women in Bangladesh. He says from the numerous studies on the bank that it has increased the economic as well as social well being of its members, and pointed to the increasing power of women, to their challenge of

conventional norms discriminating against them and to their greater political participation. He is forcefully saying that still much remains to be done to alleviate poverty and end inequality and gender discrimination, micro credit in Bangladesh, as practiced one simple strategy that works. (Yunus, 1997)

Poverty defines: Poverty is not created by poor; poverty is created by the existing world system which denies fair change to the poor.

Yunus answer the question of measuring achievements of 21 years old Grameen Bank that there is only 1.5 percent bad debt, which he declares with pride, “is less than any bank in the world”. It has 1084 branches in 36935 villages and has disbursed \$35 million among its members and 500 NGOs today are into micro-credit. He says quality as well as personality of women has changed. Those who used to look only down can now look up with a new self-confidence. One third has crossed the poverty line and another third are about to cross. There are clear signals in the level of school going, housing, health, adaptation of family planning methods. (Ibid)

The writer has expressed that more and more people are convinced that the removal of poverty is doable thing and the credit is one action which is directly addressed to the individual. Grameen Bank’s experience has shown unmistakably that given the resource support through credit. The poor themselves can turn around their own thing. Nobody will have more motivation to change his situation than suffer him. (Yunus, 1992)

In the ‘Grameen Reader’ evaluates that more than 1.96 million rural poor lives have improved their level of living significantly through Grameen Bank approach to the reduction of extreme rural poverty.

The various aspects of credit delivery and social development model have not yet been systematically examined to identify the reasons for its success,

Its costs and benefits and its sustainability as well as the potential for its expansion and replication, the achievement of its in Bangladesh, have made it well known in the world as a successful group based credit programme. (Hussein, 1995)

Sharma has shown a humble efforts initiated by Regional Rural Development Banks towards poverty alleviation, and in about couple of years time from now they should enable the 40 thousand women clients earn an income level that should be sufficient to meet them minimum basic needs with the continuation of process that RRDBs may be expected to make a significant contribution towards poverty alleviation by beginning of the 21st century. (Sharma, 1996)

Mr. Sharma has clearly presented the concept of financial sustainability. According to him the sustainability would mean their ability to cover the operating costs (service delivery cost plus loan loss plus interest cost). By manipulating data, he says only P-GBB is able to surplus profit i.e. lending rate of 20% against of its total operating cost of 18%. He further suggests that to achieve profitability and sustainability, the RRDBs, must reduce their operating cost by increasing the outreach and volume of loan transitions per employee. In other words, means that they should increase their employee's productivity to achieve sustainability.

In the Nepalese Journal of Development and Rural Studies states that after implementing SFDP, IBP, PCRW etc, the government started to rethink for the delivery mechanism of rural micro finance. As a result, Rural Developments Banks as public sectors institutions came onto operation for providing required financial resources to the targeted rural communities. For the purpose, the government set up two of five Grameen Bikas Banks in 1972 as a replication of the Bangladesh molded of rural micro finance delivery system. Apart from this government also created the situation to participate in micro finance by the private sectors. Under the Development

Banks Act 1996, Rural Micro Finance Development Center was also established as a micro finance apex wholesale institution. It provided the wholesale loan to micro finance institutions like Small Farmer Cooperative Ltd, which was developed to make a self reliant and sustained group of Small Farmers. (Gaudel, 2004)

Rural Developments Banks were thought to be effective institutional mechanism for promoting micro finance services. Due to high administrative and overhead costs, they are facing serious problem of sustainability. The increased ratio of losses has now become a serious issue for their sustainability. They are operating in limited areas with limited outreach. There is shortage of loanable funds and lack of broad based wholesale lending agencies. RMDC is established for that purpose but it is the strict lending norms. Absences of self, regulatory mechanism and fully committed professionalism have become a major issue. Finally, most of the micro finance institutions have the problem of sustainability due to heavy service delivery cost. (Pradhan, 2004)

The authors in their joint work 'Household and Intra- Household Impact of Grameen Bank and Similar Targeted Credit Programmes' have abstracted from a special survey carried out in 87 rural Bangladesh villages during 1991-92, that credit programme has significant effect on the school enrollment of boys and girls, the asset holdings, recent fertility and contraception use, consumption and the anthropometric status of children of poor households in Bangladesh and this effect is greater when women are the programme participants. (Pitt and Khandkar, 1996)

Institution investment can have declining cost structure which may justify Grameen Banks access to subsidized credit, start up costs have accounted for over half of Grameen Banks administrative cost. Banks that have been in operations from six months to a year have had expenses that account for 16.2% of outstanding loan. After banks have been in operation for more

than three year, this figures drops to 5.7%. There are an additional set of non financial benefits or positive externalities that are associated with institutional interventions that are difficult to quantity. (World Bank)

Explain about the establishment of Grameen Bank in Bangladesh, after three years of experimentation in an area near Chittagong University, the project was formally lunched in November 1979 in Tangail District with financial support from Bangladesh Bank. Encouraged by its initial success, the project was extended to four other districts with financial assistance from the International Fund for Agricultural Development (IFAD) beginning April 1982. In 1993, it was transform into a formal public sectors specialized credit institution- The Grameen Bank. (ILO, 1985)

Khanna voted the progress of Grameen Bikas Banks in Bangladesh. He has stated that the Grameen Bank in Bangladesh has gained prestige and popularity as a credit institution functioning for the benefit of the rural poor. Both from the point of repayment and sex coverage, it has recorded very satisfactory progress. In 1984, G.B. operations covered 1952 villages and disbursed 288million Taka to about 84 thousand members. By 1988, the GB has 607 branches with covering about one third of the villages of the country. The loan have been used by the majority of the Respondents for non- crop activities. It has noted that women had made equally good production use of credit facilities made available by the bank. The bank has stimulated to the rural people for improving and generating their income and employment. (Khanna, 1991)

He has also expressed that the other commercial banks are not easy accessible to the rural people. In this context, the concept of Grameen Bank is one of the major means to the local people for improving their condition. However he has also mentioned the several obstacles receiving the attention of the bank management to be taken care of:

- a) The extremely poor persons have been mostly left out from its beneficial operations.
- b) Productivity and income of the enterprises (activities) undertaken be started by its member clients have been rather low in many cases.
- c) The group concentrates mainly as economic matters and do not pay much attention on the conscientisation and social improvement among their members (e.g. health care).
- d) The bank has been expanding its network and operations very substantially in recent years. Thus facing the problem of adequately recruiting and retaining highly motivated bank workers to play a major role in its field operations.

The main objectives of the study were to measure the effectiveness of the GBB programmes as income generation, employment generation and women empowerment of the target group and to analyse the financial viability of these banks. On the basis of his analysis, he opined that GBBs have attained special achievements in income generation, employment generation and increment in the level of living of poor people. (Adhikari, 1999)

He further adds that “despite the political involvement of the bank’s staff they are active, courageous, and optimistic. But pitiable condition can be seen in managerial aspect. The employees of GBBs are actively devoted to make success the functions of financial intermediary, social development, income and employment generation but the banks are being pushed towards failure due to politicalisation in management knowingly or unknowingly. Change of Executive Director from time to time, political appointment of the key persons in top level management who lacks knowledge in relevant fields and ineffective system of monitoring and evaluation are the main

weakness of the banks. Thus, there is a conflict between success and failure of GBBs with regard to programme sustainability. The GBBs have to move into a thin string or rager edge. He presented some points of remedies for the concerned authorities for their improvements: (Adhikari, 1999)

- a) Every GBBs should fix the objective of cost minimization and outstanding maximization.
- b) The total loan outstanding of each branch, which has passed five years, should have at least five times of the branch expenses (including fund costs) and the productivity of employees on group formation should be 40-50.
- c) A coordination system should be established at the central level to coordinate the functions of all GBBs. The management should be altered except in special circumstances.
- d) Monitoring and evaluation function should be performed effectively. A new provision to submit the justification of expenditure of every office should be initiated.
- e) Unnecessary intervention in management by central bank and government must be demoralized.

Impact of Grameen Bank in Nepal has been obviously observed into rural sector. The discussion paper for Grameen Bank International Dialogue Programme held in Manipur, Dhaka, Bangladesh from 3-15 September 1994. Mr. Paudel writes in his paper, the name of Grameen Bank has been taken with respect by people. Bank, within its, short period of establishment has been successful to put unprecedented impact in rural economy. Some of the impacts observed are:

- a) Over thirty thousand people got direct employment at their own village.

- b) Repayment rate of amount disbursed is hundred percent.
- c) Large amount of savings have been deposited through earning profit.
- d) There is direct impact on health and sanitation.
- e) Economic dependency has been gradually sifted from male to female.
- f) Homeless people are purchasing a segment of land for settling even in limited scale. (Paudel, 1994)

Professor H.L. Latifee from Grameen Trust of Bangladesh as cited in a paper presented at an Executive Development Programme for Promotion and Development of Co-operative and Rural Development institution by Shilik Ram Sharma, (NRB, 1996) had undertaken an evaluation study of the Purbanchal and Sudur-Paschimanchal Grameen Bikas Banks in 1994. The evaluation report revealed that:

- a) With less than two years of operation the impact of Purbanchal and Sudar-Paschimanchal Grameen Bikas Bank on the life of their Respondents has been positive. The Respondents have been able to increase their income and saving.
- b) They have learned how to sign and earn confidence in themselves. They have been exposed to social development and environment issues as well.
- c) They have developed their leadership quality and started looking forward with confidence.
- d) The GBBs are in fact generating a movement among the poor women to discover and use their potential for earning a better living.
- e) The public image that GBBs have created for themselves by this time is remarkable.

Professor Latifee has also recommended in initial and impact evaluation study of GBBs so as to verify the above stated preliminary observations and also to lay a necessary baseline/foundation for future impact evaluation.

In the same paper has listed some main problems faced by the GBBs:

- a) Shortage of loanable fund.
- b) Lack of co-ordination among GBBs.
- c) High service delivery cost.
- d) Difficulties in convincing the clientele about the provision of group fund.
- e) Political interference at the management level.
- f) Employees union's interference/pressure on the management to favor them on aspects such as new appointment, promotion, posting, training and other opportunities. (Sharma, 1996)

Mr. Samir Dhakal conducted an impact study of Purbanchal Grameen Bikas Bank in 1995 on title 'Impact Study of Purbanchal Grameen Bikas Bank.' The main objective of his study was to assess the socio-economic effects of Grameen Bank on the rural people. For the study purpose, he selected 52 member Respondents as sample Respondents. On the basis of his sample analysis, he found that the Grameen Bank programme had significant impact on income, living standard and in other social status of the Respondents. Housing condition, general awareness and economic activities were also found to be improved. He also pointed out some recommendations. He recommended that the public work programme and hard and fast policies should be designed and organized to create additional employment opportunities to the poor people who are almost unskilled in nature. In order to make programmes and policies encouragingly efficient, the implementation side should make very strong. He further added that the

Grameen Bank programmes must necessarily and effectively carried to the door of the actually poor households in order to have them benefited.
(Samir, 1995)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Design

The study is mainly based on micro study on the topic 'Role of Gameen Bikas Bank on poverty Alleviation'. So, the present study is descriptive and analytical in nature. The sources of information have been both primary as well as secondary data and questionnaire information from the members of the bank who have borrowed loan from the PGBB, Area Office Amuwa.

3.2 Nature and Source of Data

The study is based on primary as well as secondary data. The group members of the Area Office Amuwa of PGBB are the major sources of primary information. For secondary information, PGBB Amuwa Area Office, PGBB Head Office, Ministry of Finance, NRB, CBS, RMDC and other various related publications were consulted.

3.3 Population and Sample

The total group members who have take loan from PGBB, Amuwa Area Office are the 'universe' or 'population' of the study. So, 2910 women respondents of this office are the population of this research. A sample of 120 respondents has randomly drawn from Amuwa VDC 60 centers as the representative of this population for study. From each centers only two respondents were sampled.

3.4 Sampling Procedure

The list of the members of GBB was provided by the Area Office Amuwa. 120 members out of 60 centers were chosen for study purpose. Respondents were selected with simple random sampling as the representative of the centres and total members.

3.5 Process and Tools of Data Collection

The study is based on primary as well as secondary data. The primary data are collected from the field survey. The data are collected through semi-structured questionnaires, focus group discussion and field observation. The tools of data collection are questionnaire and checklist.

Secondary data have been obtained from the PGBB head office, Area Office Amuwa, NRB, CBS, RMDC and related publications.

3.6 Data Processing

All the information's and filled up questionnaire were tabulated in a master table and necessary small tables were prepared from the master table. The computation was done with the help of statistical and mathematical tools.

2.7 Method and Tools for Data Analysis

The qualitative data are analyzed in a descriptive way and the quantitative data are analyzed with the help of different statistical and mathematical tools such as use of table, figure, mean percentage etc.

CHAPTER FOUR

INTRODUCTION OF THE GRAMEEN SYSTEM

4.1 Introduction of Grameen Bank

Dr. Muhammed Yunus, Professor of Economics, Chattagong University is the profounder of the Grameen Bank which was established in 1983 in Bangladesh. He had a strong belief that rural Poor's lack of access to credit is their biggest constraint and with the credit support they can be productively employed in income generating activities.

"Grameen" means 'village' in Bengali. So 'Grameen Bank' is a 'Village Bank'. It is an appropriate name because nearly all of the business of Grameen Bank is conducted in villages of the Respondents at weekly 'centre meetings'. A 'Centre' is a village level federation of Groups each consisting of 5 Respondents.

The objective of the Grameen Bank is to introduce and institutionalize a non-traditional banking system in rural areas, which provide credit facilities under special terms and conditions. This project attempts to serve those rural people who are not covered by the traditional banking system. Landless and nearly landless villagers form groups to obtain loan through their centre. A small loan on reasonable terms to finance additional income generating activities is the main loan objective of the Grameen Bank.

Grameen Bank has reversed conventional banking practice by removing the need for collateral and created a banking system based on mutual trust, accountability, participation and creativity. GB provides credit to the poorest of the poor in the rural area without any collateral. At Grameen Bank, Credit is a cost effective weapon to fight against poverty and it serves as a catalysts in the overall development of socio-economic conditions of the poor who have been kept outside the banking orbit on the ground that they are poor and hence no bankable. Prof. Yunus reasoned that

if financial resources can be made available to the poor people on terms and conditions that are appropriate and reasonable, "These millions of small pursuits can add up to create the biggest development wonder".

Along with the economic activities, the GB members are encouraged to pay attention to their social and health situation. These include health, sanitation, nutrition, education, family planning, dowry less wedding, mutual help etc.

4.1.1 Method of Action

The Grameen Bank's method of Action can be illustrated by the following principles:

1. Start with the problem rather than the solution: a credit system must be based on a survey of the social background rather than on a pre-established banking technique.
2. Adopt a progressive attitude: development is a long-term process which depends on the aspirations and commitment of the economic operators.
3. Make sure that the credit system serves the poor, and not vice-versa: credit officers visit the villages, enabling them to get to know the Respondents.
4. Establish priorities for action vis-à-vis to the target population: serve the most poverty-stricken people needing investment resources, who have no access to credit.
5. At the beginning, restrict credit to income generating production operations, freely selected by the borrower. Make it possible for the borrower to be able to repay the loan.

6. Lean on solidarity groups: small informal groups consisting of co-opted members coming from the same background and trusting each other.
7. Associate savings with credit without it being necessary a prerequisite.
8. Combine close monitoring of Respondents with procedures which are simple and standardized as possible.
9. Do everything possible to ensure the system's financial balance.
10. Invest in human resources: training leaders will provide them with real development ethics based on rigor, creativity, understanding and respect for the rural environment.

4.1.2 The Concept of Rural Banking

Two distinct approaches to the concept of rural banking can be adopted: first, the geographical approach; and second, the functional approach

(a) The geographical approach:

The Geographical Approach to the concept of 'rural banking' is to define a rural bank as a bank or branch of a bank situated in a rural area and rural banking transactions undertaken by such a bank and confined to a rural area.

(b) The Functional Approach:

The second approach to the concept of rural banking is the functional approach according to which rural banking can be defined as financing and provision of other banking services to agriculture and other rural activities like cottage and small scale industries, rural artisans, retail trade and other self-employment programmes in the rural areas. It may be noted, in this connection, that the regional banks functioning in the country at present are

developed on this functional basis in order to provide financial assistance to certain well defined target group in the rural areas.

Establishment of Grameen Bikas Bank in Nepal has incorporated both the approaches.

4.1.3 Objectives of Grameen Bikas Bank

Grameen Bikas Banks in Nepal has been established with the following objectives.

1. To provide banking facilities and services to poorest of the poor in the society.
2. To create income employment generating opportunity through credit and alleviate poverty prevailing among the poor people.
3. To enhance awareness level of the poorest of the poor through training and literacy classes.
4. To uplift the socio-economic status of the poor people through community based programmes and credit.
5. To develop institutional mechanism from the grassroots level to link savings with credit and initiate self-reliant economic activities for strengthening rural economy.
6. To conduct action research on mobilizing resources to support the poor.

4.1.4 Policies of the Grameen Bikas Bank

To obtain the objectives stated above, some policies made by the GB are as follows:

1. To provide services to poor and marginal people having less than 1 bigha (0.6 hectare) of land in Terai and 10 ropani (0.5 hectare) of land in Hill areas.

2. To provide credit and banking services to poor women on priority basis.
3. To organize the member into groups and provide credit on group liabilities without any collateral securities.
4. To develop financial system through participatory approach for poverty alleviation and provide facilities for infrastructure development of the development of financial system.
5. To disburse credit with primary focus on using traditional skill and physical assets and assist to increase income with a short period of time.
6. To initiate banking activities preferably into the deprived areas based on the norms and values of bank.
7. To involve women with first priority for the participation in banking programme.
8. To develop coordination with line agency to transfer technology in rural areas.
9. To have bottom-up planning under perfect decentralization framework is the primary focus on the planning process which allows the beneficiaries to participate in local level planning, implementation, supervision and monitoring of the programme implemented /to be implemented.
10. To have credit mobilization through group comprising of 5 women in each group.
11. To provide banking services at their door steps through the formation of groups and establishment of the centres.

4.1.5 Strategies of the Grameen Bikas Bank

Grameen Bank adopted the different strategies in order to carry out the policies stated above which can be listed as follows:

1. Training is considered as an entry point and integral part of the programme to change the knowledge status of the beneficiaries. Training on banking programme and procedures, literacy classes, awareness creating, skill development, child immunization, health and sanitation are organized on regular basis to enhance the existing knowledge.
2. Members are psychologically prepared to initiate economic activities to combat poverty. For this, they are trained to follow disciplinary functions of bank.
3. Without collateral securities, credit is disbursed on group liabilities. In addition, regular saving is mobilized.
4. Group members involve in operating and managing the programme through participatory approach, thereby their institutional capability is enhanced. Operating cost is minimized through smooth operation.
5. Beneficiaries are organized into groups. Each group comprises of 5 members of women from different households.
6. Loan is disbursed on staggered basis i.e. all five members will not receive loan at one time. Initially, only two members (poorest of the poor among them) will be eligible to receive credit. Credit ceiling has been fixed at Rupees 10 thousand. These Respondents should pay the loan on weekly installment, attend meeting on regular basis and follow the group norms for at least six weeks to enable additional two members of the group for taking loan. All four members should behave well and follow the rules and regulations

strictly till 10 weeks to provide taking loan opportunity to chairperson of the group.

7. Group members must deposit Rs. 1 per day for 9 days during the training period.
8. Borrowers are obliged to deposit 5 percent of the credit amount in the group fund.
9. Besides compulsory saving each member must deposit Rs. 1 every week as their individual savings. The saving should be deposited in group meeting to be held every week.
10. Repayment of the loan is made on weekly basis. The principle and interest have to be repaid within 50 weeks.

4.1.6 Management of Credit

Loan is disbursed without collateral securities through branch Office. Banking procedure is easy which directly approaches to rural poor. Similarly, banking procedures are simple regarding disbursement, repayment, group saving, supervision etc.

) Concept of Group and Centre

Beneficiaries are organized into group. Each group comprises of 5 members. Minimum 2 to maximum 10 groups are federated to form a centre. Centre is gathering place of disadvantaged people. Overall banking services are delivered through this center.

) Credit Without Collateral Securities

Group is considered to be backbone of the bank. All type of credits are disbursed from unit office on the basis of group liabilities.

) Credit Ceiling and Interest Rate

Credit is fixed at 10,000. Interest rate is 10 percent on flat system

) Regular and Group Savings

Borrowers are obliged to deposit 5% of the credit amount in group fund saving; in addition, each member must deposit Rs. 1 every week in their group fund.

) Provision of Compulsory Training to Receive Loan

Training is considered as an entry point of the programme. Every member has to get through group reorganization test to be eligible to receive loan.

) Priority to Women

Unmarried girls and male are not allowed in group in PBB:

4.2 Replication of GBFS in Nepal

The Grameen Bank Approach of Credit delivery for the poor is now being replicated in various parts of the world, with replications in developing countries such as Malaysia, Philippines, Indonesia, Sri Lanka, India, Vietnam, Bhutan, Guinea, Kenya, Malawi, Zambia, Mali, Bolivia, Peru, Nepal and Pakistan. It has also been adopted in Canada, France and the United States, where it is being used to help people on welfare to become income-generators. (Getubig 1993)

This model is being replicated in Nepal since 1993 by five Grameen Bikas Banks (GBBs) and two NGOs. The five GBBs have been established on each in Eastern, Central, Western, Mid Western and Far Western Development Region of Nepal. These five GBBs and the two NGOs have been following the Grameen Banking Financial System and providing credits to the poorest of the poor women of the rural areas.

Among these seven replications of Grameen Banking Financial System, Nirdhan, a NGO, was established in 1991 and started its lending operation in January 1993 from Siktahan VDC of the Rupandehi district. The Purbanchal and Sudur- Paschimanchal GBBs were established in 1992. The

Centre for Self-Help Development, another NGO, was established in 1994, Paschimanchal and Madhya -Paschimanchal GBBs were established in 1995 and Madhyamanchal GBB was established in 1996. At present these seven replications of GBFS have been greatly endeavoring for the poverty alleviation in their respective areas.

4.2.1 Activities of Rural Development Banks in Nepal

Table No. 4.1

Activities of Rural Development Banks (As of Mid-January 2005)

S.No.	Items	Regional Grameen Banks					
		Eastern	Central	Western	Mid Western	Far Western	Total
1	No. of VDCs	262	286	272	107	76	1003
2	No. of Centres	1382	1267	1141	560	611	4961
3	No. of Groups	12190	7818	8049	3884	3494	35435
4	No. of Members	50737	37001	39293	19420	19513	165964
5	Borrowers	48687	36105	38755	13422	10980	147949
6	Amount of loan (Rs. 000)	4909646	1971616	2759037	1015295	897266	11552860
7	Recovery of loan (Rs. 000)	4394370	1709907	2402806	878869	774909	10160861
8	Outstanding loan (Rs. 000)	515276	261709	356231	136426	122357	1391999
9	Group saving (Rs 000)	163334	82569	82934	47941	40054	416832
10	Individual savings (Rs. 000)	37622	7480	4518	3152	1985	54757
11	Total saving (Rs. 000)	200956	90049	87452	51093	42039	471589
12	Employees No.	311	247	228	133	113	1032

Source: NRB

Grameen Bikas Bank, one each in development regions to function as Rural Bank Replicator Financial institutions, are operating with the objectives of providing financial resources required for different types of income generating activities by forming groups of deprived women of rural areas. By mid January 2005, these banks have already formed 35435 groups through the 4961 centres of 1003 VDCs of 43 districts and forwarded micro credits without collaterals to 147949 members for income generating activities by mobilizing local skills, out of a total of 165964 female members. As of now, these Grameen Banks have provided micro credits totaling Rs. 11.55 billion. Of this, Rs. 10.16 billion has been recovered with Rs. 1.39 billion as outstanding in credits. Total amount of saving deposits by these groups amounted Rs. 471.60 million including collective savings Rs. 416.80 million and individual savings Rs. 54.80 million by Mid. January 2005. Total No. of employees under these five Grameen Banks is 1032.

4.2.2 Need for Rural Banking

A case for a rapid expansion of rural banking in the country can be made out on the following grounds.

) To Correct Imbalances

Characteristic feature of the Nepalese commercial banking system is the existence of marked regional, local and sectorial imbalances in the availability of banking facilities in the county and in the distribution of bank credit with all their adverse effects on the rapid and balanced development of the country's economy.

) To Provide Institutional Credit to Rural Areas

Expansion of rural banking in the country arises on account of the need of rural areas for an adequate elastic and cheap institutional source of credit.

) To Mobilize Rural Saving

Rural banking is also necessary in order to generate and mobilize the saving of the agricultural and other rural sectors of the economy for productive investment in the non-agricultural sectors of the economy.

) To Induce Rapid Economic Development

The urban Industrial sector and the rural agricultural sector of an economy are not clear-cut competing sectors. On the contrary they are complementary to each other. The development of one sector encourages as well as sustains the development of the other sector through supplying each other's input requirements and by providing market for each other's products. It is possible to bring about a rapid development of an economy only when a strong link is developed between two sectors of the economy.

4.2.3 Grameen Bank Approach to Poverty Alleviation

The Grameen Bank has initiated a credit-based poverty alleviation programme for rural poor, who largely depend on their own labour as means of support. The Grameen Bikas Bank evolved from a model that targeted the poor, incorporating the notion that the poor, like the rich, must have access to formal credit. Although the Bank's initial plan was to alleviate poverty through credit, it soon realized that credit alone was not enough. They also lack social development. So the Grameen Bikas Bank began providing social development inputs to help the poor become more productive.

4.2.4 Grameen Bank Approach to Social Development

The Grameen Bikas Bank developed a comprehensive social development programme, outlined by the 'sixteen decisions', in order to promote social financial discipline among the rural poor. These decisions are guidelines for some activities and codes of conduct that members are encouraged to adopt.

THE SIXTEEN DECISIONS

1. We shall follow and advance the four principles of Grameen Bank - Discipline, Unity, Courage, and Hard work - in all walks of our lives.
2. Prosperity we shall bring to our families.
3. We shall not live in dilapidated houses. We shall repair our houses and work towards constructing new houses as soon as possible.
4. We shall grow vegetables all year around. We shall eat plenty of them and sell the surplus.
5. During the plantation season, we shall plant as many seedlings as possible.
6. We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.
7. We shall educate our children and ensure that we can earn to pay for their education.
8. We shall always keep our children and their environment clean.
9. We shall build and use pit latrines.
10. We shall drink water from tube wells. If it is not available, we shall boil water or use alum.
11. We shall not take dowry at our sons' weddings, nor shall we give any dowry at our daughters' weddings. We shall keep our centre free from the cause of dowry. We shall not practice child marriage.
12. We shall not inflict any injustice on anyone, nor shall we allow anyone else to do so.
13. We shall collectively undertake larger investments for higher incomes.

14. We shall always be ready to help each other. If anyone is in difficulty, we shall help him or her.
15. If we come to know of any breach of discipline in any centre, we shall go there and help restore discipline.
16. We shall introduce physical exercises in all of our centres. We shall take part in all social activities collectively.

4.3 Paschimanchal Grameen Bikas Bank

Paschimanchal Grameen Bikas Bank has been established in April 1995 under the commercial Bank act 1974. Since 1995 it is operating under the Development Bank Act 1995 and the Bank and Financial Institutions Ordinance 2004. Now this bank is on the privatization process. Initially the bank's share composition was as follows:

His Majesty's the Government	16.5
NRB	61
Rastriya Banijya Bank	5
Nepal Bank Ltd.	5
Himalayan Bank Ltd.	5
NB Bank Ltd	5
Nepal Investment Bank Ltd.	2.5

After the transformation of 51% share of NRB, the share composition of the bank will be as follows:

Group members of the bank	37%
Commercial banks	22.5%
HMG	16.5%

NRB	10%
Other micro credit organizations	9%
Employee of the Bank	5%

The head office of the bank is in Butwal. The Bank has been established to alleviate poverty of the Western Development Region. The bank started its initial work in three districts namely Rupandehi, Kapilbastu and Nawalparasi in Terai region. Now its programme has been extended in other 10 Hilly regions i.e. Palpa, Syangja, Tanahun, Kaski, Gulmi, Parbat, Baglung, Lamjung, Gorkha and Arghakhanchi.

4.3.1 The progress report of PGBB as of mid May-mid June 2005

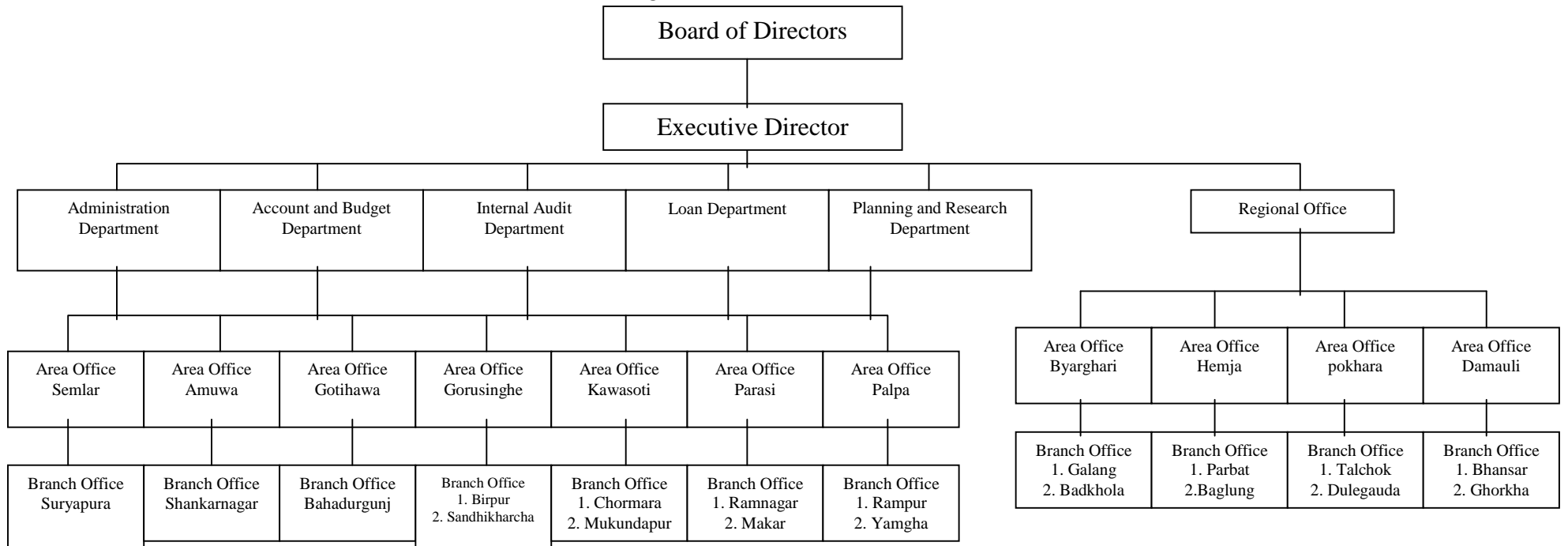
Table No. 4.2: Progress report of PGBB (As of Mid May-Mid June, 2005)

Particulars			Previous Month	Progress of this month	This month
Institutional Profile	District Covered	No.	13	0	13
	VDCs/Municipalities Covered	No.	272	0	272
	Branches				
	Areas Cum Branches	No.	11	0	11
	Braches	No.	24	0	24
	Total	No.	35	0	35
	Complete Centres	No.	578	4	582
	Incomplete Centres	No.	579	-2	577
	Total	No.	1157	2	1159
	Recognized Groups	No.	8144	22	8166
	Groups under Training	No.	17	-6	11
	No. of Members	No.	40161	459	40620
	No of Respondents	No.	39373	233	39606
	Staffs				
	Executive Director	No.	1	0	1
	Officers	No.	28	0	28
	Senior Assistants	No.	38	0	38
	Field assistants	No.	119	0	119
	Driver	No.	1	0	1
	Watchmen	No.	37	0	37
Total	No.	224	0	224	
Loan Profile	Micro Business Loan				
	Disbursement	Rs.	2836580000	45860000	2882440000
	Repayment	Rs.	2503518000	42733000	2546251000
	Outstanding	Rs.	333062000	3127000	336189000
	Micro Enterprises Loan				
	Disbursement	Rs.	33073000	7943000	41016000
	Repayment	Rs.	5524000	1637000	7161000
	Outstanding	Rs.	27549000	6306000	33855000
	Project Loan				
	Disbursement	Rs.	60571000	0	60571000
	Repayment	Rs.	42295000	932000	43227000
	Outstanding	Rs.	18276000	-932000	17344000
	Total Loan Disbursement	Rs.	2930224000	53803000	2984027000
	Total Loan Repayment	Rs.	2551337000	45302000	2596639000
Total Loan Outstanding	Rs.	378887000	8501000	387388000	
Savings	Group Fund Saving	Rs.	83989000	-2550000	81439000
	Personal Saving	Rs.	5318000	-32000	5286000
	Other Savings	Rs.	7609000	-1155000	6454000
	Total Saving Mobilization	Rs.	96916000	-3737000	93179000
Performance Indicators	Centre per field staff	No.	10	0	10
	Member per field staff	No.	337	4	341
	Borrower per field staff	No.	331	2	333
	Member per centre	No.	35	0	35
	Borrower per centre	No.	34	0	34
	Group per field staff	No.	68	0	69
	Loan outstanding per field staff	Rs.	3183924	71437	3255361
	Loan outstanding per staff	Rs.	1691460	37951	1729411
	Average loan outstanding per borrower	Rs.	9623	158	9781
	Average loan outstanding per branch	Rs.	10825343	242886	11068229

Source: PGBB Head Office, Butwal

4.3.2 Organizational Structure of PGBB

Figure No. 4.1
Organizational Structure of PGBB
Paschimanchal Grameen Bikas Bank Ltd.
Head Office, Butwal
Organizational Structure



Source: PGBB head Office, Butwal

CHAPTER FIVE

STUDY AREA PROFILE

5.1 Introduction of the Study Area

Rupandehi district is situated in the Western part of the Nepal within attitude 27⁰32' North and 83⁰28' East longitude. The majority area of the district lies in the plain which has elevation from 100 m to 300 m above sea level. The Rupandehi district is surrounded by Mahabharat range of mountains and churia range. The Palpa district lies in the north, India in the south, Kapilbastu district in the west and Nawalparasi district in the eastern direction. The district lies in the Lumbini zone of western Development Region of the Nepal and occupies 1360 sq.km. area.

According to population census 2001, the total population of Rupandehi district is 708429 in which 347646 are female and 360773 are male. There are 117,856 households and the average household's size of 6.01. Population growth is 3.05 and population density of the district is 521 per sq.kilo.m. The population composition of the district is heterogeneous. There is various castes, ethnic group within the terai people and in the migrated people as well. The literacy rate is 59 percent and female is 47 percent and male is 71 percent. The low level of women literacy rate indicates low level of empowerment, because education is key indicator of empowerment. The Tinau river flows through Amuwa VDC.

Study area i.e. Area office Amuwa is situated in the middle part of the Rupandehi district, which covered 11 VDCs and one Municipality of Rupandehi district. Butwal and Siddharthanagar Municipalities are the main market of this area, which are developed business centre. All villagers interact their business activities in this centre. Butwal and Siddharthanagar to Chhapiya motarable road crossed this area from East and West.

The population of this area consists of different caste/ethnic group. More than 80% of the population is engaged in agricultural sector. Besides this more villagers generate income from animal husbandry, business, small enterprises etc.

Amuwa Area Office serves the segment of Poorest of the poor people of this area. Most of the villagers are unemployed. Women are engaged in fields, household and agricultural work. Most of the women of this area are uneducated, poor, untrained or without any vocational skills. Although they contribute hard labour, they do not get any social and economic power. They are dominated by males. The total population of the study area is given as follows:

Map

Table No. 5.1

The Population of the Study Area

S.N	VDC/Municipality	Total Household	Total Population	Male	Female
1	Butwal Municipality	16281	75384	38712	36672
2	Amuwa	1656	9695	4851	4844
3	Madhbalaya	1567	8734	4453	4281
4	Tikuligadh	2007	11289	5505	5784
5	Basantapur	946	6631	3404	3227
6	Bagaha	576	4828	2509	2319
7	Karahiya	2799	14016	6739	7277
8	Mainahiya	1002	6708	3443	3265
9	Harnaiya	569	4196	2159	2037
10	Bogadi	1266	8902	4645	4257
11	Hati-Pharsatikar	567	4269	2196	2073
12	Hati-Bangai	985	6722	3474	3248
Total		30221	161374	82090	79284

Source: District Development of Nepal 2004

From the above table average household size is 5.34 in the study area and No. of male is greater than female.

5.1.1 Nature of the Poverty in the Study Area

The People who are living in this area, few of them have enough land which helps to maintain good living standard. Some of them have a small area of land due to which they are unable to produce sufficient food grain to fulfill their basic needs and to live hand to mouth life. There is no any income generating alternative activities. There is no any infrastructure pre-requisite for industrial and commercial development. There is no proper arrangement of health, education and transportation faculties. Therefore the poverty situation in the study area is serious and pitiable. In this situation, PGBB has started lending loan to rural poor women for starting various

new businesses like animal husbandry, retail shop, hotel, cattle trading, cloth sewing etc.

5.1.2 Major Crops and Livestock's in the Study Area

Major crops grown are paddy maize and wheat of which paddy is the main agricultural crop cultivated on the largest scale of available area. Sugarcane, vegetables, fruits and mustard are the main cash crops of this area. Similarly, cows, buffaloes, pigs and goats are the most common animals kept by people.

5.2 Description of the Respondents:

5.2.1 Cast/ethnicity composition:

Nepal is the only Hindu country in the world. It is a nation of different languages, different religions and different ethnic groups such as Brahmin, Chhetri, Gurung, Magar, Tharu, Musalman Kami, Damai, Newar etc.

Table No. 5.2

Caste-wise Distribution of Respondents

Caste	No. of Respondents	Percentage
Brahmin	42	35
Chhetri	23	19.17
Newar	7	5.83
Tharu	11	9.17
Musalman	7	5.83
Gurung	12	10
Magar	9	7.5
Indian Origin	5	4.17
Others	4	3.33
Total	120	100

Source: Based on Field Survey

Table No. 5.2 shows that 35 percent Respondents are Brahmin, 19.17 percent Respondents are Chhetri, 10 percent are Gurung and 7.5 percent are Magar. Since the study area is situated in the Terai and located at the border side of India, significant percentage of Tharu, Musalman and Indian origin Respondents are also found i.e. 9.17% Tharu, 5.83% Musalman and 4.17 percent Indian Origin people. Chaudhari, Jha, Yadav etc cast are included in the Indian Origin people.

The above findings show that the participation of upper caste people is highest in the study area.

5.2.2 The Present Status of Family

Table No. 5.3
Status of Family

Family Status	No. of Respondents	Percentage
Nuclear	71	59.17
Joint	49	40.83
Total	120	100

Source: Based on field survey

Above table No. 4.3 shows that among 120 household of the Respondents, 59.17 percent live in Nuclear family structure and 40.83 live in Joint family structure.

5.2.3 Household Size of the Respondents

Table No. 5.4
Household Size of the Respondents

Household Members	No. of Respondents	Percentage
Up to 4 (small)	56	46.67
5-8 (Medium)	45	37.5
Above 8 (Large)	19	15.83
Total	120	100

Source: Based on Field Survey

Above table shows that 46.67 percent of the total Respondents have small type of family i.e. up to 4 members in the family. 37.5 percent of the Respondents live in Medium type of family, it includes up to 8 members in a family. 15.83 percent people live in large family i.e. they have above 8 members in a family.

During the research it is found that large families are suffering from different social and economic problems.

5.2.4 Age Structure

Table No. 5.5
Age Structure of the Respondents

Age Group	No. of Respondents	Percentage
Below 20	14	11.66
21-30	22	18.33
31-40	35	29.17
41-50	32	26.67
51 above	17	14.17
Total	120	100

Source: Based on Field Survey

The above table shows that maximum participants are the age group of 31-40 and 41-50. Similarly, age group of 21-30 are also significant.

5.2.5 Marital Status of the Respondents

Table No. 5.6

Marital Status of the Respondents

Marital Status	No. of Respondents	Percentage
Married	115	95.83
Unmarried	-	-
Widow	5	4.17
Total	120	100

Source: Based on Field Survey

Table No. 5.6 shows that among the total sample respondents of 120 rural women, almost 100 percent women are married. Among them 4.17 percent are widowed. Only married women can join the GBB programme.

5.2.6 Situation of Household Head

Table No. 5.7

Situation of Household Head

Household situation	No. of Respondents	Percentage
Male Headed	91	75.83
Female Headed	29	24.17
Total	120	100

Source: Based on Field Survey

In Nepal, Women are illiterate and engaged in daily household and agricultural activities. The social status of women is very low in comparison to the male. The above table proves that about 76 percent of household are headed by male and 24.17 percent of household are headed by female. Among them 4.17 percent are widows.

CHAPTER SIX

AN ANALYSIS OF THE ROLE OF GRAMEEN BIKAS BANK IN POVERTY ALLEVIATION

In this chapter, the collected data are analyzed regarding to the objectives. Here is also analyzed the socio-economic characteristics of sampled Respondents. Since the main component of the Grameen Bikas Bank is to provide credit for rural women for income generating activities. The main part of the data analysis is concerned with loan amount and its impact upon beneficiaries earning and living standard. These all gives the exact picture of socio as well as economic characteristics of the Respondents.

6.1 Loan Disbursement

Achievements of any Grameen Bank Programme not have to be evaluated by only quantity of investment but also by the actual loan disbursement. The analysis here has tried to analyse the loan distribution by amount of loan and number of Respondents.

Amuwa Area office had started to disburse loan since fiscal year 1996/97. The members have now crossed the 7th phase and are running on the 8th phase of investment. But, during the study period, members of different centres (new and old) are consulted. So the sample Respondents have been running in different phases of investment. The credit ceiling of GBB is 10,000 in the first phase. After the repayment of all installment and interest, it provides second phase loan to its members. This system is same for all phases. The maximum limit of credit is 30,000 until the study period. The sample data shows that the members are running at different phases, which can be shown as follows:

Table No. 6.1

Running Phases of the Respondents

Running Phases	No. of Respondents	Percentage
1st	-	-
2nd	2	1.67
3rd	10	8.33
4th	17	14.16
5th	29	24.17
6th	30	25
7th	9	7.5
8th	23	19.17
Total	120	100

Source: Based on Field Survey

The above table shows that 19.17 of the total Respondents are running in the 8th phase of investment. Similarly, 19.17, 7.5, 25, 24.17, 14.16, 8.33 and 1.67 percent of the sample Respondents are of 7th, 6th, 5th, 4th, 3rd and 2nd phase respectively.

6.1.1 Loan Amount

PGBB Provides 10,000 in the first phase of investment and 20,000 in the second phase. Similarly, it provides 30,000 on third phase onwards. The sample data shows that the members have taken different amount of loan in different phases.

Table No. 6.2

Loan Amount of the Sample Respondents

Loan Amount	No. of Respondents	Percentage
10000	5	4.17
15000	4	3.33
20000	8	6.67
25000	4	3.33
30000	99	82.5
Total	120	100

Source: Based on field survey

Table No. 6.2 shows the scenario of the loan amount and percentage of the total sample Respondents. GBB invest 30,000 from the 3rd phase of investment. Maximum No. of the Respondents are from old centres. So, maximum No. of Respondents i.e. above 82% has taken 30,000. Similarly 4.17, 3.33, 6.67 and 3.33 have taken 10,000, 15,000, 20,000 and 25,000 respectively.

6.1.2 Loan Repayment

The loan repayment is the crucial aspect of the lending activities of any financial institution. If loans are not paid in time, it will affect to total turnover capacity of financial institution and also disturbed the taking loan and lending environment between the financial institution and the Respondents themselves.

As analysis of the study area, according to the purpose of the loan was made as it is important to the lender for policy, formation. Installment repayment percentage is 100 percent among the respondent women. Thus

this repayment rate shows the successful operation of GBB in the study area.

6.1.3 Attitude Towards Interest Rate

Table No. 6.3

Attitude of Respondents Towards Interest Rate

Attitude	No. of Respondents	Percentage
All Right	91	75.83
Little Bit More	17	14.17
Extremely More	2	1.67
I Don't Know	10	8.33
Total	120	100

Source: Based on Field Survey

Table shows that most of the Respondents i.e. more than 75% of the total Respondents think the interest of the bank is all right. 14.17 percent of them think a little bit more and 1.67 percent extremely more. 8.33 percent don't know about interest rate.

6.2 Occupation

Occupation is one of the major factors for evaluating socio-economic condition of the study area. It indicates the trend of development.

In this study, occupation denotes employment of people in different sectors for earning purpose. Being the rural area, the main occupation of the study area is agriculture. Similarly, people of the study area are found involved in other different occupation. The researcher has tried to categorize different occupational groups into three main groups i.e. Agriculture, Small Business and Cottage Industries.

Members who are involved in agricultural activities and animal husbandry, poultry farming, fish farming, horticulture etc are categorized into agriculture. People who are involved in small retail shop, hotel business etc are categorized into small business and who owned small industries such as sewing, tailoring, handicraft, garment etc are categorized into small industries.

The following table shows the occupational status of sample members before and after taking loan from the bank.

Table No. 6.4

Main occupation of the Respondents Before and after the Taking Loan

Occupation	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Agriculture	76	63.33	53	44.17
Small Business	17	14.17	40	33.33
Cottage Industries	6	5	21	17.5
Other (wage labour)	21	17.5	6	5
Total	120	100	120	100

Source: Based on Field survey

Table No. 6.4. Shows 63.33%, 14.17%, 5%, and 17.5% Respondents are engaged in Agriculture, Small Business, Cottage Industries and Wage Labour respectively before taking loan from the bank. Similarly 44.17, 33.33, 17.5 and 5 percent are engaged in Agriculture, Small Business,

Cottage Industries and Wage Labor respectively after being the member of GBB.

From the comparison between the before taking loan and after taking loan from GBB, percent of members increase in small business and cottage industries where as decreases in agriculture and labor based activities. This analysis proved that there has been development of entrepreneurship talent and self-employment in poverty ridden rural women with the loan borrowed from GBB.

We can present above table in pie chart that shows the change in main occupation after taking loan from the bank.

Figure No. 6.1

Main Occupation Structure Before taking loan

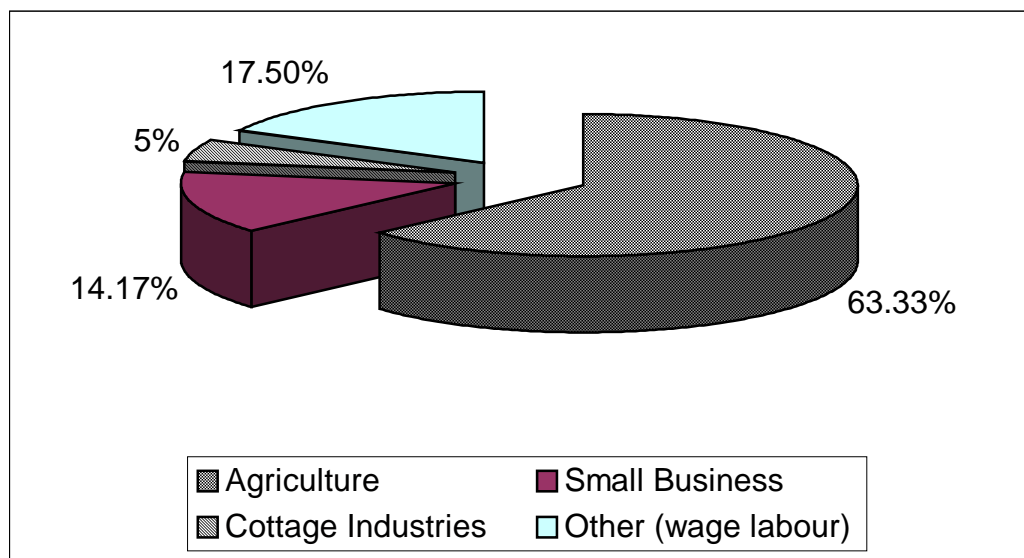
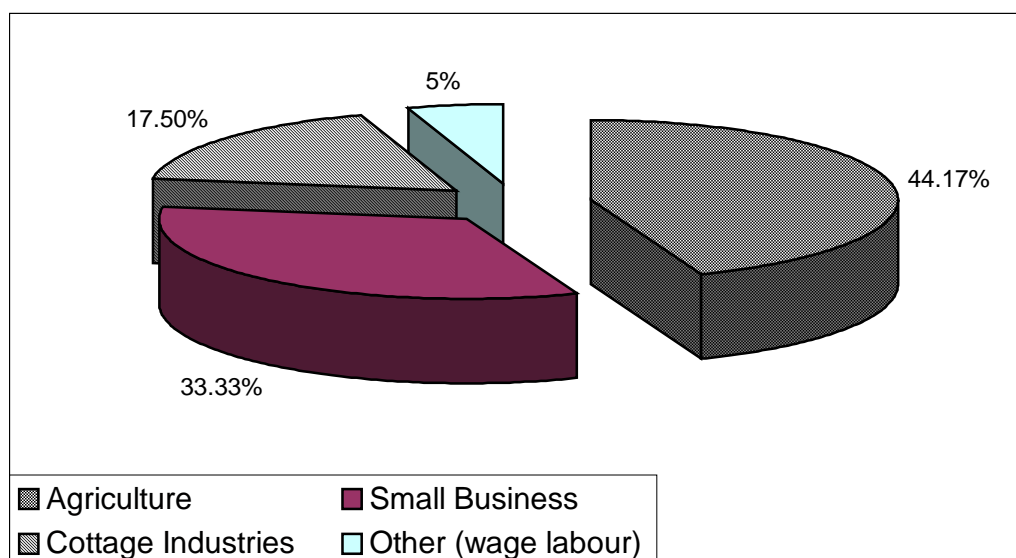


Figure No. 6.2

Main Occupation Structure After taking loan



6.3 Land Holding

Table No. 6.5

Taking Loan According to size of Land

Land in Kattha	Before		After	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Land less	52	43.33	43	35.83
0-5	31	25.83	40	33.33
5-10	16	13.34	16	13.34
10-15	12	10	12	10
Above 15	9	7.5	9	7.5
Total	120	100	120	100

Source: Based on Field Survey

Above table shows that among the 120 samples Respondents, 43.33% were landless before taking loan. About 26% possess up to 5 Kattha and 13.34, 10, 7.5% were categorized under 5-10, 10-15 and above 15 kattha respectively.

But after joining GBB, slightly change has been seen in land holdings of the Respondents. Some Respondents were able to buy small piece of land for housing. After taking loan the landless percentage has been decreased to 35.83 percent from 43.33 percent.

6.3.1 Food sufficiency

Table No. 6.6

Food sufficiency before and after taking loan

Food Sufficiency	Before		After	
	No. of taking loan	Percentage	No. of taking loan	Percentage
12 months	21	17.5	21	17.5
9 months	15	12.5	15	12.5
6 months	18	15	18	15
less than 6 months	66	55	66	55
Total	120	100	120	100

Source: Based on Field survey

The above table shows that among 120 sample Respondents, only 17.5 percent Respondents produce enough food to feed their family. 12.5 Percent produce for only 9 months and 15 percent produce for 6 months. 55% of the total Respondents produce for less than 6 months. Landless are also included in this category.

After joining PGBB, most of the Respondents invest their savings for earning purpose. So they can't invest on land. That's why the food sufficiency pattern can't be changed till now.

6.4 Changes in Income

Here income denotes the earning of the member of the bank through productive and income generating activities. The income may be in the form of cash as well as kind such as food grains, other agricultural products, milk, animal and animal products, cottage industry etc. After taking loan loan, members are able to earn money. Loan helps to raise their economic activities and ultimately, status because of the income generating activities of GBB. Income of the Respondents before and after taking loan is given below:

Table No. 6.7

Income of the Respondents Before and After Intervention of GBB

Income Group (Per month)	Before taking loan		After taking loan	
	No. of taking loan	Percentage	No. of taking loan	Percentage
0-500	7	5.83	-	-
501-1000	42	35	4	3.33
1001-1500	19	15.83	22	18.33
1501-2000	18	15	11	9.18
2001-2500	9	7.5	27	22.5
2501-3000	15	12.5	18	15
3001-3500	5	4.17	19	15.83
3501-4000	4	3.33	8	6.67
4001-4500	1	0.84	7	5.83
4500 above	-	-	4	3.33
Total	120	100	120	100

Source: Based on Field Survey

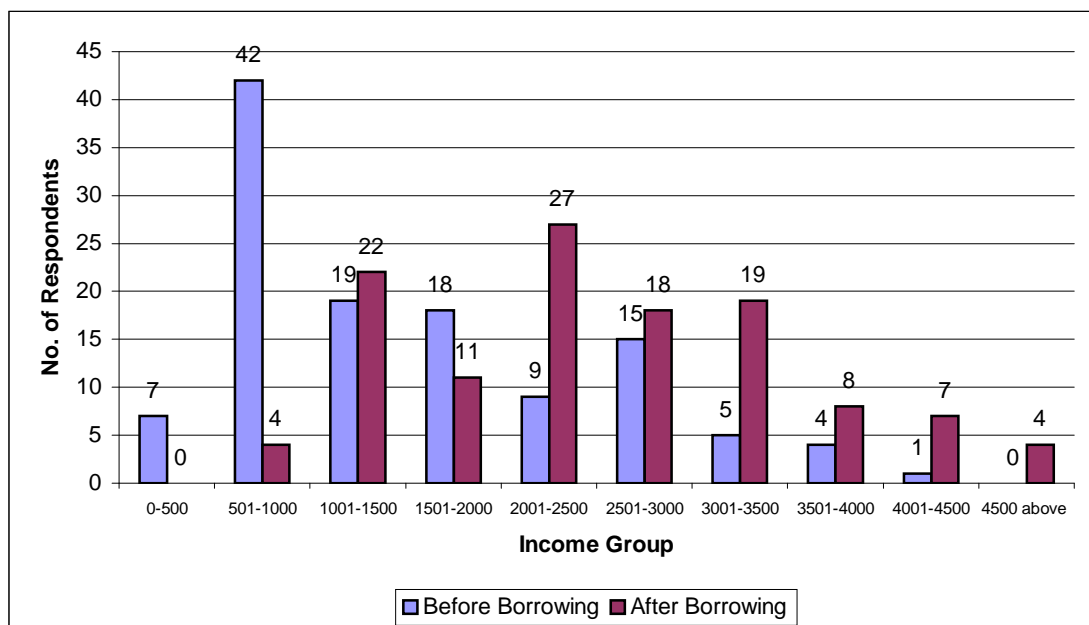
Table No. 6.7 shows the income of the members before and after taking loan from GBB. From the table we know that before taking loan there was 56.66 percent of the total number having income below Rs. 1500 where as it has been declined to 30.84 percent after taking loan. Before taking loan

there was only 0.84 percent having income above 4000 where as it increases to 9.16 percent after taking loan.

Thus we can say that there is significant income effect after joining GBBs credit programme.

Increase in income before and after taking loan is also presented in bar diagram.

Figure No. 6.3
Income, Before and After taking loan



6.5 Savings

Before intervention of GBB, there was very little number of women who had saved their income. After the intervention of GBB, the members who are benefited from such programmes are aware about saving money for future need. For example, those who are involved in animal husbandry can earn income only a season, but the Respondents should pay the installment on weekly basis. For that purpose, they have to save for repayment on the non-seasonable period. There fore after the intervention of GBB

programme, there has significantly increase in saving habit which is good signal for economy.

Under the GBB credit rule, there is provision of compulsory saving under group fund. Member of GBB have to deposit fixed amount of money in the form of savings. This rule increases the saving habit of the members.

A positive relation between income and saving has also been observed in generation of saving after GBB's intervention. This analysis shows that after intervention of GBB, poor women are capable to save income.

Table No. 6.8

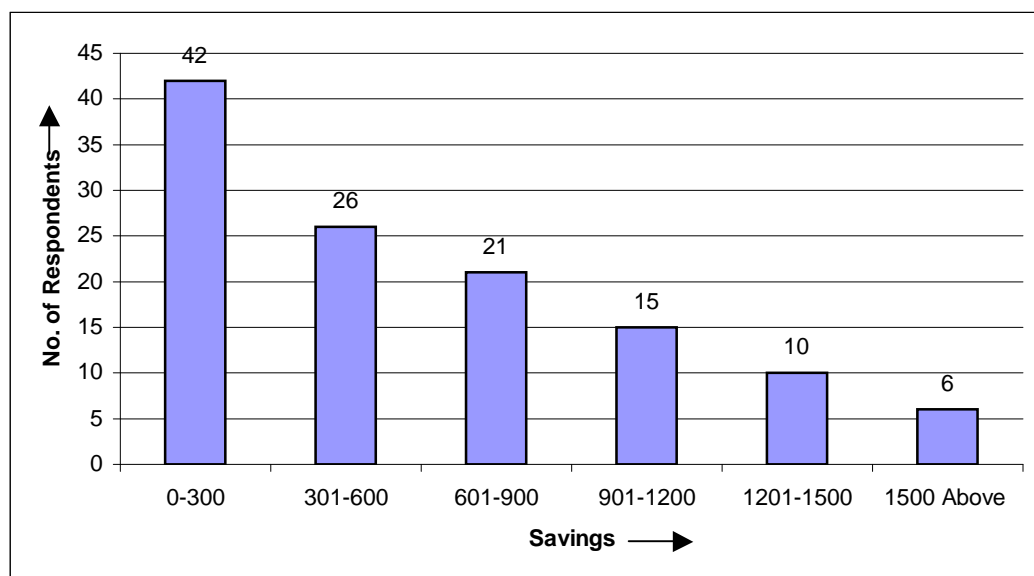
Saving After Bank's Intervention

Saving Group (per month)	No. of Respondents	Percentage
0-300	42	35
301-600	26	21.67
601-900	21	17.5
901-1200	15	12.5
1201-1500	10	8.33
1500 Above	6	5
Total	120	100

Source: Field Survey, 2006

Table No. 6.8 shows 35 percent Respondents are capable to save Rs. 0-300 and 21.67 percent Respondents are saving the amount Rs. 301-600. Similarly, 17.5%, 12.5%, 8.33% and 5% Respondents are saving Rs. 601-900, 901-1200 1201-1500 and 1500 above respectively. The trend of savings after taking loan is also shown in the Bar diagram.

Figure No. 6.4
Savings After Joining GBB



6.5.1 Utilization of the Savings

Table No. 6.9
Utilization of Savings

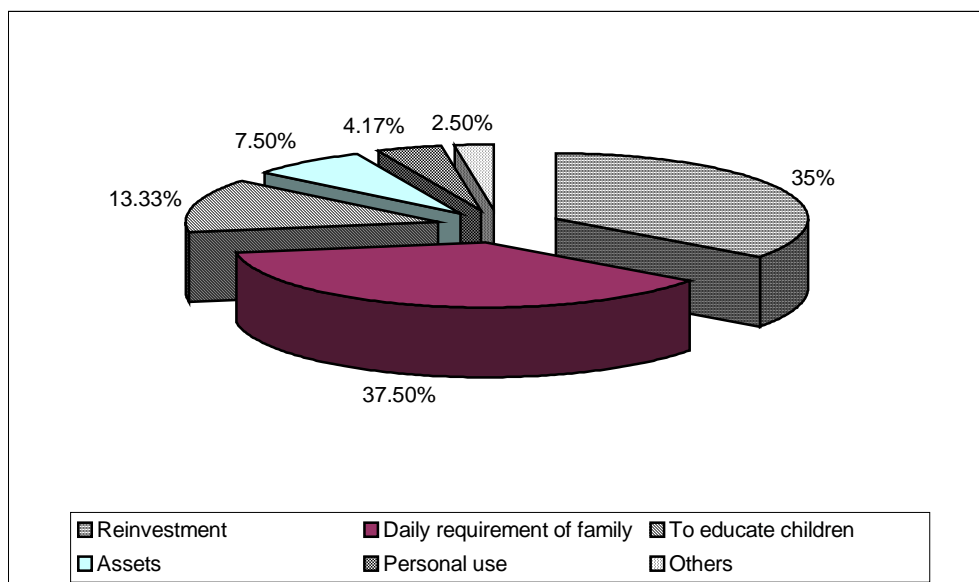
Utilization	No. of Respondents	Percentage
Reinvestment	42	35
Daily requirement of family	45	37.5
To educate children	16	13.33
Assets	9	7.5
Personal use	5	4.17
Others	3	2.5
Total	120	100

Source: Field Survey, 2006

Above table shows that 35% of the Respondents have been using their savings in the same business (reinvestment) and 37.5 expenses for their daily requirement of the family. 13.33 percent utilize for child education and 7.5 percent creating assets. Similarly, 4.17 percent expenses for personal use and 2.5% in other.

The above table is also presented in pie-chart.

Figure No. 6.5
Utilization of Savings



6.6 Living standard of the Respondents Before and After intervention of GBB

6.6.1 Consumption pattern of Respondents

Table No. 6.10
Consumption Pattern

Fooding	Before taking loan		After taking loan	
	No. of taking loan	Percentage	No. of taking loan	Percentage
Unbalanced food like dal, bhat, tarkari only	94	78.33	49	40.83
Balanced food like adding meat, egg, fish milk, fruit etc	26	21.67	71	59.17
Total	120	100	120	100

Source: Field Survey, 2006

Above table illustrated that before taking loan from GBB, 78.33 percent of the total sample Respondents have used traditional type of food and 21.67 percent of the total members have used non-traditional type of food. After taking loan from GBB, it has reduced to 40.83 percent having traditional type of food where as it has increased to 59.17 percent having non-traditional type of food. It means there is effective role of GBB in consumption of fooding items.

The above table also proves that when the income of people increased, consumption in food item is also increased i.e. traditional to non-traditional item which helps to make the people's health good.

6.6.2 Sheltering Pattern of the Respondents

Table No. 6.11

Sheltering of the Respondents

House Type	Before taking loan		After taking loan	
	No. of taking loan	Percentage	No. of taking loan	Percentage
Hey Roof	31	25.83	24	20
Jasta	17	14.17	23	19.17
Tiles	11	9.16	16	13.33
Cemented	12	10	18	15
On Renting	49	40.84	39	32.5
Total	120	100	120	100

Source: Field Survey, 2006

According to the above table, 40.84 percent of the Respondents have not their own home to live before taking loan but it decreases to 32.5 percent

after the intervention of GBB. Similarly, the number of Jasta, Tiles and cemented houses are also significantly increases after the intervention of GBB.

6.6.3 Toilet Condition

Table No 6.12
Toilet Condition Before and After taking loan

Toilet Condition	Before taking loan		After taking loan	
	No. of Respondents	Percent	No. of Respondents	Percent
Temporary	73	60.83	43	35.83
Permanent	47	39.17	77	64.17
Total	120	100	120	100

Source: Field Survey, 2006

The above table obviously shows that number of Respondents of systematic permanent toilet users group have increased after the intervention of GBB. Because of the GBB's compulsory social training programme, awareness about the permanent toilet have been increased among the rural women.

The above table is also presented in bar diagram.

Figure No. 6.6

Toilet Condition Before and After taking loan



6.6.4 Educational Status of the Respondents

Education is one of the major factors for social as well as economic development. It is the first step to human civilization. Hence it affects all sectors of the society. In the procedure of loan, educated person can handle easily than uneducated persons. The following table shows the educational status of the Respondents.

Table No. 6.13

Educational Status before and after taking loan

Education	Before taking loan		After taking loan	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Literate	23	19.17	78	65
Illiterate	55	45.83	-	-
Primary	21	17.5	21	17.5
Secondary	13	10.83	13	10.83
Above secondary	8	6.67	8	6.67
Total	120	100	120	100

Source: Field Survey, 2006

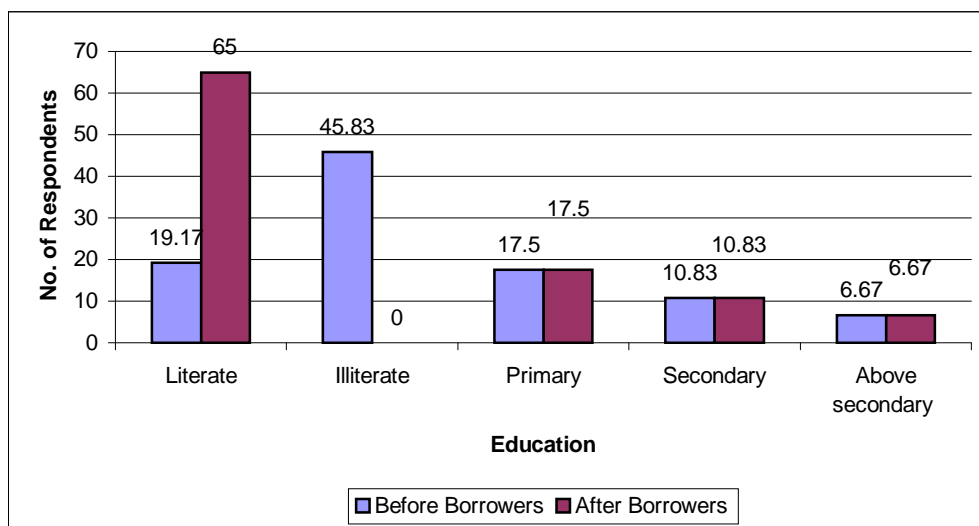
Before taking loan 45.83 percent women were illiterate, 19.17 were literate, and 17.5 percent were passed primary level. Similarly, 10.83% had completed secondary and 6.67 above secondary.

But there are no illiterate after taking loan. Literate are those who can read and write their own name. Before lending loan, field staff trained women to write their name. Therefore, every borrower is capable to write their names.

Educational status of the Respondents before and after taking loan is also presented on bar diagram.

Figure No. 6.7

Educational Status Before and After taking loan



6.6.5 Child Education

Table No. 6.14

Child Education After the Intervention of GBB

Type of School	No. of Respondents	Percentage
Government School	89	74.17
Boarding School	19	15.83
No where	12	10
Total	120	100

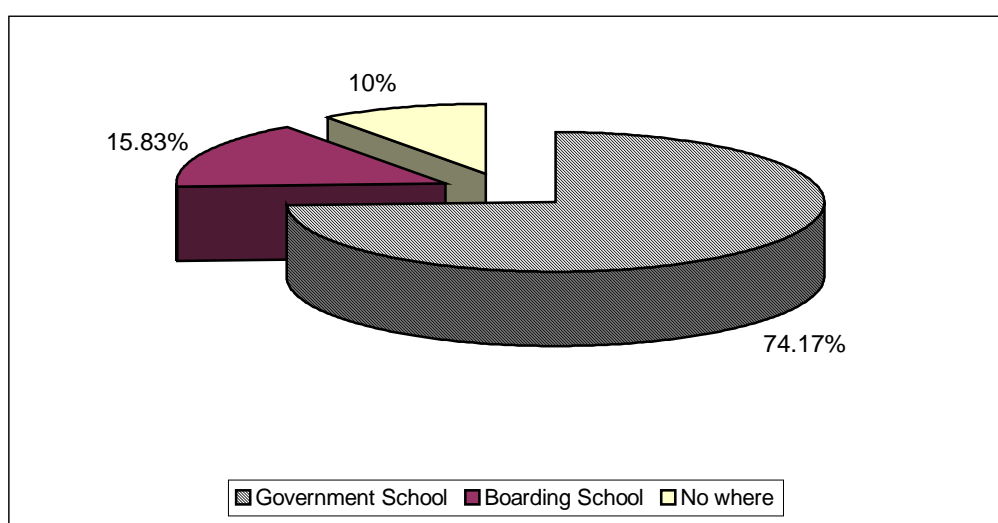
Source: Field Survey, 2006

Before joining GBB's credit programme, most of the children of the villagers were illiterate. But after joining the GBB, they start to send their children at school. The above table shows that 74.17 percent of the sample

Respondents are teaching their children at government school. 15.83 are able to teach at boarding school. But 10% of them are still unable to teach their children. Because they send their children in Madarasa to read for Namaj. GBB's social awareness programmes plays important role for the child education.

The above table is also presented in pie chart

Figure No. 6.8
Child Education After the Intervention of GBB



6.6.6 Health Practices

Table No. 6.15
Family Treatment Before and After Joining GBB

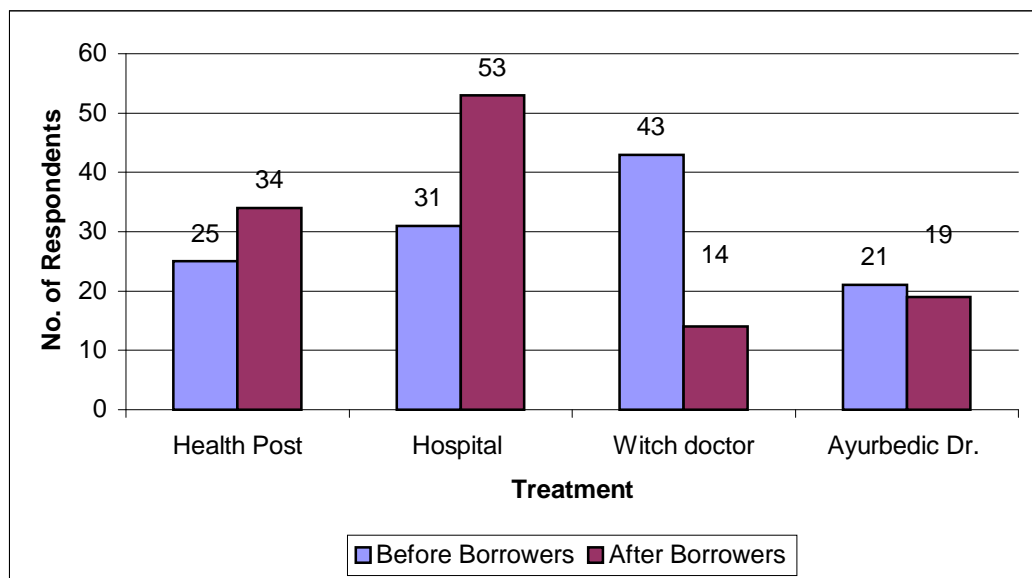
Treatment	Before taking loan		After taking loan	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Health Post	25	20.83	34	28.33
Hospital	31	25.83	53	44.17
Witch doctor	43	35.84	14	11.67
Ayurvedic Dr.	21	17.5	19	15.83
Total	120	100	120	100

Source: Field Survey, 2006

Treatment practices after the GBB's intervention has been positive on the members of GBB. Before intervention of GBB, about only 47% of the taking loan family went hospital and health post for treatment whereas it increases to 72.5 percent after joining GBB. 35.84 percent members used village treatment method before joining GBB, it decreases to 11.67 percent after joining GBB. Similarly 17.5 percent used Ayurvedic medicine before joining GBB which is 15.83 after joining.

Figure 6.9

Family Treatment Before and After Joining GBB



6.6.6.1 Family Planning Practices

Before the intervention of GBB, most of the women were illiterate in the Study area. They were not conscious about burden of large family. Because of the GBB's compulsory social training programme, now most of the group members i.e. almost 90% of them are well-known about the importance of family planning practices.

6.6.6.2 Drinking water

The provision of clean drinking water is an essential step towards improving the standard of health in poor countries. In Nepal water born diseases contribute the high infant and child mortality, diarrhoeal diseases, parasitic and viral infections are highly prevalent. The sources of water are tapes and hand pumps in the study area. These sources are not impure but the illiterate women did not know about the safety drinking method. But after the intervention of GBB, there has been increased in drinking water awareness. Now they keep drinking water in clean and covered vessels and boil water.

6.6.6.3 Clothing

Before joining GBB, most of the rural women used to wear dirty clothes. But after joining the centre meetings of GBB, the pattern of clothing has been changed. GBB gives various types of education, so they realized that using dirty clothes is harmful for their health. So they use clean and simple clothes. It proves that there has been significant improvement in their clothing and their health.

6.6.6.4 Sanitation

Improved health and sanitation is one of the important objectives and activity of any GBB programme. Many villages' surroundings were polluted by human waste due to ignorance about sanitation as well as lack of facilities for excreta disposal. Inspired by the GBB's social awareness programme, many villagers constructed toilet.

Previously, women kept their homes and yards clean, but they didn't see the need to keep themselves and their children clean. Now women have learned to wash their hands before and after each meal and use toilet. They also bathe themselves and their kiddies regularly.

6.6.6.5 Environment

Previously, women were unconcerned about the environment. They didn't conscious about the importance of plantation of tree and clean environment. But because of social education programme of GBB, now they know the importance of environment and actively participate in environment conservation programme.

CHAPTER SEVEN

SUMMARY, FINDINGS, RECOMMENDATIONS AND CONCLUSION

7.1 Summary

Nepal is among the poorest countries in the world. Poverty is deep rooted in rural areas. It is not difficult for even a casual observer to find thousands of people in different parts of the country are ill fed, ill clothed and ill housed. Condition of women is even more difficult than men. They are dominated by males and society. The economic and social status of women is very lower than men. They are pre-dominantly confined to domestic and agricultural activities and have few economic opportunities, working mostly as semi-skilled or unskilled. Women are far behind from income generating activities or development programme due to the lack of property and cash in hand. For economic development, both men and women must have equal participation. So, they can be mobilized in the mainstream of development.

To uplift the life standard of the rural poor by alleviating their poverty, the government has set up five regional rural development banks, namely, Eastern, Central, Western, Mid-western and Far-western Rural Development Banks. These banks are basically rural banks that offer a comprehensive package consisting of loan facility, literacy programmes, general health and sanitation to landless and poorest of the poor people in the rural areas in order to uplift their socio-economic condition and general living standard.

Paschimanchal Grameen Bikas Bank was established to alleviate poverty of the western Development Region by the active participation of women in social and economic activities. The present study tried to find out the role

of Area office Amuwa of PGBB in poverty alleviation. There is significant impact of the study area after the intervention of Grameen Bikas Bank. It is proved that there is increase in income, increase in savings, utilization of savings, increase in child education and living standard of the Respondents.

7.2 Findings

On the basis of the study, following findings are derived:

1. In Amuwa Area Office, 120 sample Respondents have borrowed Rs. 3340,000 in the study period. Out of them, 99 Respondents have borrowed Rs. 30,000, 4 Respondents have borrowed 25,000, 8 Respondents have borrowed 20,000 and 4 Respondents have borrowed 15000 loan. Similarly, 5 Respondents out of 120 sample Respondents have borrowed Rs. 10,000. These Respondents are running in different phases of investment. 23 Respondents are running in 8th phase and 9 Respondents in 7th phase. Similarly, 20, 10, 17, 29 and 30 Respondents are running in 2nd, 3rd, 4th, 5th and 6th phase respectively. This shows that there is high demand for loan amount in the rural areas but there is not yet enough supply of the loan amount.
2. Loan Repayment percentage is 100 among the respondent women which is positive for future sustainability of PGBB. Similarly, more than 75% Respondents feel the interest rate and weekly repayment system is suitable for them.
3. Before GBB's intervention, more than 80% of the total members was engaged in agricultural and wage labour and only less than 20% was in non-agricultural sector. After GBB's intervention, more than 50% of the total Respondents are engaged in non-agricultural sector. This fact shows that the loan amount borrowed from PGBB has

significantly diverted the rural women from traditional sector to non-traditional sector.

4. There has been increased employment and entrepreneurship of the rural women because every Respondents has started new off-farm business.
5. Before taking loan more than 40 percent of the total income amount of less than Rs. 1000 per month whereas after GBB's intervention, only 3.33 percent has remained in this class. Similarly, before taking loan, there was about 44 percent who earn more than 1500 per month whereas it has been increased to 78.34 percent after being the member of GBB. This fact proves that there has been a significant increase in the income level of the Respondents.
6. Saving rate of the respondents is also increased after the intervention of the bank which is positive sign for development. Similarly, utilization of the saving is also satisfactory. Most of the women utilize saving for productive activities.
7. Consumption pattern, sheltering, and clothing is significantly improved which implies the living standard of the rural poor is uplifted.
8. Homeless people are purchasing a segment of land for settling in limited scale.
9. Economic dependency has been gradually shifted from male to female.
10. Condition of education, child education health and sanitation, family planning, clean drinking water, environment etc. are drastically changed after the intervention of GBB. Similarly, Socio-economic

and political status of the respondents has been significantly increased.

7.3 Recommendations

On the basis of above findings, the following recommendations have been made for the growth, sound operation, good management and for the best utilization of Grameen Banking System.

1. There is high demand of loan in comparison to the supply. So PGBB should increase its lower and upper loan ceiling amount.
2. Since poverty is mainly concentrated among the low caste people, the bank should give topmost priority to organize low caste people and provide them loan.
3. GB should strictly follow its philosophy and shouldn't join members from outside the target group and more than one member from the same family even in different group.
4. For the effective utilization of loan, bank should include practical and training course related to skill development activities in agricultural extension, income generation and business promotion as per the need of particular community.
5. To supervise the use of loan and to provide effective skill to advise the management of loan project, field staff should be visit regularly so that the clients of credit programme receive technical as well as managerial guidance to manage credit project.
6. Social programmes of the bank should be strictly implemented.
7. For the future sustainability of the bank and to cope with the fund crisis, deposit must be accepted by the general public.
8. As poverty alleviation is the prime objective of the bank, co-ordination with other NGOs/INGOs working in this field would be more beneficial. At present there is lack of co-ordination between the

bank and the other NGOs/INGOs operating in the rural areas. This has led to duplication and overlapping of activities in the same area.

9. Evaluation of the GB programme and the status of the women should be carried out for time to time. This will help to rectifying any defects in time.
10. Must try to minimize the operation cost and maximize the outstanding of the loan.
11. For the successful operation of the bank, there should not be political intervention to the bank management and its activities.

7.4 Conclusion

Grameen bank is basically rural bank launched for poverty alleviation through women's participation in social and economic activities. The main objective of the bank is to introduce and institutionalize a non-traditional banking system in rural areas which would provide credit facilities under special terms and conditions. The project attempts to serve those rural people who are not covered by the traditional banking system.

The present study tried to find out the role of Area Office Amuwa of PGBB in poverty alleviation. It has had a large input on each and every aspects of its member's lifestyle. The living standard of the members has been improved after the introduction of GBB programme. Availability of safe drinking water, use of toilets and use of modern medical facilities has been increased. Other social condition such as education, clothing, sanitation, environment and housing situation have been improved.

Overall, we can conclude that PGBB has played a significant role in alleviating poverty of rural women in the study area. The banks lending activities have contributed to increase employment, land holding, housing income, saving and consumption which constitute the major indicators in changing poverty situation.

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घर परिवार सर्वेक्षण प्रश्नावली

Questionnaire for Households Survey

प्र.नं. १ उत्तरदाताको साधारण जानकारी

नाम:.....

ठेगाना: गा.वि.स:.....

वडा नं: टोल:

उमेर:..... पेशा (अन्य): लिङ्ग: म पु जाति धर्म

प्र.नं. २ विवाहित/अविवाहित/विधुवा/सम्बन्ध विच्छेद: शैक्षिक

स्तर:.....

प्र.नं. ३ उत्तरदाताको पारिवारिक विवरण:

३.१ तपाईं र तपाईंको परिवार सदस्यहरूको उमेर, शिक्षा र पेशाको जानकारी दिनुहोस ।

क्र.सं.	नाम/थर	लिङ्ग	उमेर	घरमुली संग नाता	शैक्षिकस्तर					पेशा						
					नि.	प्रा.	मा.	उ.	अ.	मुख्य	सहायक	अन्य				
												कृ	व्या	इ	नो	श्र

म-महिला

पु-पुरुष

नि-निरक्षर

प्रा-प्राथमिक स्तर

मा-माध्यमिक

उ-उच्च शिक्षा

अ-अध्ययनरत

कृ-कृषि

व्या-व्यापार व्यावसाय

इ-इलाम/उद्योगउधम

नो-नोकरी

श्र-श्रमिक/दैनिक ज्यालादारी

प्र. नं. ४ तपाइलाई पश्चिमाञ्चल ग्रामिण विकास बैंक वारे जानकारी थियो? साथै यसबाट कस्तो सहयोग पाउनुभयो ।

.....

प्र.नं. ५ तँपाइले पश्चिमाञ्चल ग्रामिण विकास बैंकबाट ऋण सहयोग कति लिनु भयो?

सो रकम के मा लगानि गर्नु भयो?

जम्मा रू..... लगानी क्षेत्र.....

प्र.नं. ६ तपाईंको जग्गा कति छ?

विगाहा कठ्ठा छैन

प्र.नं ७ तँपाईंको परिवारमा जग्गाको स्वामित्व कसमा रहेको छ?

आफ्नै वुवा/आमा

श्रीमान दुवै/श्रीमान/श्रीमती

अन्य

प्र.नं. ८ तपाईसँग तथा तपाइको परिवारमा भएको जग्गाको विवरण दिनुहोस

पहिले:.....विगाहा/कठ्ठा छैन

अहिले:.....विगाहा/कठ्ठा छैन

प्र.न. ९ तपाइको आफ्नो मुख्य पेशा साथै आम्दानीको प्रमुख स्रोत वारे विवरण दिनुहोस ।

पहिले पेशा.....आम्दानी स्रोत.....

अहिले पेशा.....आम्दानी स्रोत.....

प्र.न. १० तपाइको परिवारमा हुने सरदर खर्चको विवरण दिनुहोस ।

खर्च गरेको शिर्षक	अनुमानित जम्मा खर्च
खाद्यान्न	
लत्ता कपडा	
शिक्षा	
स्वास्थ्य	
घर भाडा/घर मर्मत	
चाडपर्व	
फुटकर	
औषधी उपचार	
अन्य	
जम्मा	

प्र.नं. ११ तपाईको घरमा तलका साधानहरु के के छन्?

डि.भि.डि

क्यासेट प्लेयर अन्य

प्र.नं.१२ तपाईको घरमा सौचालय छ? छ भने कस्तो छ?

साधारण आधुनिक

प्र.नं. १३ तपाईको परिवारमा कुन क्षेत्रबाट वढि आम्दानी हुन्छ ?

कृषि वस्तुभाउ उद्यम/व्यवसाय नोकरी/सेवा

अन्य

प्र.नं. १४. तपाईको घरमा वस्तुभाउ पाल्नु भएको छ या छैन?

छ छैन छ भने

प्र.नं १५ तपाइको परिवारमा दुधालु गाई भैसी छन भने दैनिक कति लिटर दुध हुन्छ ? लिटर

प्र.नं. १६ दैनिक कति लिटर वेचु हुन्छ ? लिटर प्रति लि. मुल्य रु

प्र.नं १७ तपाईको परिवारमा खाना पकाउने इन्धनको स्रोत के हो ?

दाउरा गुइठा मट्टितेल छवाली पराल

सौर्य उर्जा गोबर ग्यास एल.पी.ग्यास

यदि दाउरा प्रयोग गर्नु हुन्छ भन्ने कस्तो चुलो छ ?

परम्परागत सुधारिएको

प्र.नं १८ तपाईको परिवारमा खाने पानिको स्रोत के हो ?

पाइको पानी ट्युवले कुवा

नदी/खोला अन्य

प्र.नं. १९ तपाईको परिवारबाट स्कुल जाने बालबालिका संख्या कति होला ?

६-१२ वर्षको बालक संख्या बालिका संख्या
१३-१७ वर्षको केटा संख्या केटी संख्या

यदि स्कुल जान छाडेका भएमा कारण:

संख्या बालक बालिका

प्र.नं. २० तपाइले आफ्नो आम्दानी खर्च गर्दा कसरी गर्न हुन्छ?

आफै/आफ्नै निर्णयमा.....

अरुले/अरुको भरमा.....

प्र. नं. २१ तपाइले आफ्नो अम्दानीबाट वचत गर्न सक्नु भएको छ? यदि छ भने कति गर्नु भएको छ ।
छ छैन छ भने जम्मा

प्र.नं. २२ तपाइले आफ्नो वचत लगानी गर्नु भएको छ । छ भने कहाँ विवरण दिनुहोस ।

व्यापारमा कमा जम्मा ऋण लगानि

प्र.नं. २३ तपाई अहिलेको आम्दानीबाट सन्तुष्ट हुनुहुन्छ?

छ छैन

प्र. नं. २४ तपाइले यसबाट ऋण प्राप्त भए पछि पहिले र अहिलेमा कस्तो भिन्नता पाउनु भएको छ?
पहिले.....
अहिले.....

प्र.नं. २५ तपाईको परिवारका सदस्य तपाइको आम्दानीमा आश्रित छन की छैनन्?

छन
छैनन

प्र.नं. २६ हाल तपाईको उद्यमबाट कति रकम वचत संकलन गर्न सक्नु भएको छ ।

जम्मा रु. वार्षिक रु.

.....

प्र.नं. २७ तपाइलाई ग्रा.वि.वै.ले गरिवी निवारणमा सहयोग गरेको जस्तो लाग्छ?

लाग्छ लाग्दैन

प्र.नं. २८ तपाइले पश्चिमाञ्चल ग्रामिण विकास बैकबाट कहिले ऋण सहयोग लिनु भयो?

मिति:..... जम्मा रु:.....

तिर्न बाँकी.....

प्र.नं. २९ तपाइले यस बैकबाट ऋण सहयोग प्राप्त गरिसकेपछि तपाइको परिवारको खाना परिकारमा पहिले र अहिले कस्तो भिन्नता पाउनु भएको छ?

पहिले.....

अहिले.....

प्र.नं ३० तपाईको ग्रा.वि.वै.बाट ऋण सहयोग पाएपछि तपाइले आर्थिक पहुँच वृद्धि भएको पाउनुभएको छ?

छ छैन

प्र.नं. ३१ तपाइको गाउँमा यस कार्यक्रम पछि महिलाको स्थितिमा साथै महिलाको आर्थिक सामाजिक स्थितिमा सुधार पाउनु भएको छ ?

छ छैन छ भने भिन्नता देखाउनुहोस?

पहिले.....

अहिले.....

प्र. नं. ३२ तपाइको यस ग्रा.वि.वै प्रति पहिले साथै अहिले कस्तो धारणा छ?

पहिले.....

अहिले.....

प्र.नं. ३३ तपाईंले हाल कस्तो महसुस गर्नु भएको छ? साथै आर्थिक सामाजिक विकासमा समस्या भए कस्तो सहायोग चाहानु हुन्छ?

.....