

Impact of Microfinance Programmes on Information and Political Empowerment of Women in Nepal

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Abstract

The study covers the impact of microfinance programmes on information and political empowerment of participants located in Dhulikkhel Municipality. 60 women members were selected for the study using judgmental sampling method. Descriptive and explanatory research design has been adopted to fulfill the objectives of the study. The present study concludes that the MFIs are focusing more on saving and lending practices but they have failed to give serious attention towards effective training and insurance services. Microfinance members perceived political empowerment through microfinance programme. However, they pointed out the impact of microfinance programme on information empowerment to some extent. Further, microfinance services and women information empowerment has significant relationship but there is no significant relationship between microfinance services and women political empowerment. It is visualized that marital status and source of income of respondents show difference on political empowerment only. For political empowerment, MFIs need to operate various information sharing activities, training based on income generation and social mobilization. As being grassroots level institutions, MFIs need to focus on capacity enhancement of women for political lead too.

Key words: *Information Empowerment, Political Empowerment, Microfinance Programmes*

I. Introduction

Microcredit is a major financial innovation to support the rural, poor and low income level household. In earlier period, microcredit was only limited with distribution of small loan to the low income people without collateral. Gradually it was evolved as microfinance. Microfinance incorporates variants of financial services which deserve low income household that demands credit, saving, insurance, money transfer and so on in small scale, relatively at cheaper cost and in an easily accessible way.

In general, the purposes behind microfinance programme is to extend small loans to poor people for self-employment projects that generate income, allowing them to care for themselves and their families. In most cases, microfinance programmes offer a combination of services and resources to their clients in addition to credit for self-employment. These often include saving facilities, trainings, networking, insurance, money transfer, payment services and peer support.

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Primarily microfinance is originated to improve the living standards of poor and low income household. These days microfinance is well recognized all over the world as an effective tool for poverty alleviation and for improving socio-economic condition of poor people. It also works on various dimensions of socio-economic aspects of poor and low income household. Since many microfinance programme have large number of women clients, the objective of such programmes is to empower women. Though women empowerment cannot be ensured through micro-credit alone, Social constraints, too, need to be properly addressed (Rabindranathan, 2005).

Vogt and Murrell (as cited in Wayan, Chamala, Abdurahman, and Sayuti, 2005) define empowerment as "In simple definitional terms, the verb to empower means to enable, to allow, or to permit and can be conceived as either self-initiated or initiated by others. For social agents, empowering is the acts of building, developing and increasing power through cooperation, sharing and working together. It is an interactive process based on a synergistic, not a zero-sum, assumption of power; that is, the process of empowerment changes the power in the situation as opposed to merely redistributing it."

It was assumed that, once women could earn and contribute frequent income to the family, they would gain a higher status in the family in terms of decision-making power and control over their lives(Tran, 2013). Therefore, microfinance providers focus on women, chiefly targeting the with lower economic condition, with the objective of empowering them besides their poverty alleviation.

II. Literature Review

In patriarchal society, many cultural and social norms create a situation where women and girls are discriminated. Their discrimination is not only confined to domestic activities but also it is seen in various sectors as of marriage, education, employment, decision making activities and many more. So to liberate them from the discrimination and upgrade their status, the voice of women empowerment is felt necessary.

Patriarchy was defined as 'the manifestation and institutionalization of male dominance over women and children in the family and the extension of male dominance over women in society in general' (Tran, as cited in Lerner 1986). Mujahid, Ali, Noman, and Begum (2015), Wiklander (2010) and Tran (2013) also studied the impact of patriarchal society and women empowerment in Pakistan, India and Vietnam respectively. They commonly found the discrimination among the women and ladies due to existence of patriarchal society in the region.

Mayoux (2006) very clearly argued why microcredit institutions should adopt empowerment approaches. Mayoux explained that microfinance practices do not automatically produce the benefits of empowerment for women. Therefore, empowerment must be planned for it to result from microcredit(Jinia, as cited in Mayoux 2006).

Women's empowerment involves 'varied and multidimensional' processes and is reflected at the basic level in the 'manifestation of redistribution of power that challenges patriarchal ideology and the male dominance' (Samanta, 2009). It is necessary to break through the discrimination created by patriarchal society and poverty situation. Many developmental tools are employed for that purpose. Among them, microfinance programme is more popular means of empowering women. MFIs have advantages of a large number of women clients at the grassroots level. So they can carryout various empowerment activities for their financial upliftment.

Wiklander (2010) includes mobility, voice, decision-making in the family, property rights and freedom from domestic abuse as indicators of women empowerment. CIDA (1996) uses legal empowerment, political empowerment, economic empowerment, social empowerment as dimension of empowerment. Whereas, Stromquist (1995) incorporated cognitive, psychological, economic and political dimension of empowerment in his/her study. Singh and Kumari (2008) analysed the educational empowerment, social empowerment, economic empowerment and technological empowerment. Malhotra and Schuler (2006) identified the economic, socio-cultural, legal, political and psychological dimensions of empowerment in the household and community level.

Similarly, Karuppannan (2015) analyzed six dimensions of empowerment such as economic, information, social, political, psychological and managerial empowerment. He found that education of the respondents has significant relationship with information and political empowerment. Marital status of the respondents has significant relationship with information, economic, psychological and managerial empowerment. Furthermore he found that the age of the respondents does not influence the economic, information, social, political, psychological and managerial empowerment. Similarly, the marital status of the respondents does not influence the social and political empowerment.

Social, economic and political dimension of women empowerment were studied by (Mujahid et al., 2015) in case of Pakistan. Wiklander (2010) included mobility, voice, decision-making in the family, property rights and freedom from domestic abuse as factors of women empowerment.

Jinia (2016) found that microcredit has a positive impact on women's empowerment and promotes microcredit borrowers to participate in the household decision-making process. Microcredit empowers women in domains including: more rights, improved self-esteem, increased political power and thus increased participation in household decision making. As a result, microcredit promotes the borrowers to participate in the household decision-making process and meaningfully adds to the process of women's empowerment in Bangladesh.

The role of microfinance in empowerment is well explained by Karuppanan (2015). According to him, provision of micro finance to poor people, especially women, coupled with supporting activities like training, raw materials supply and marketing of products leads to the establishment of micro enterprises in rural areas. Women gain self-confidence to venture on enterprising activities leading to social, economic and political empowerment. When people join together as a group and receive required financial assistance, a mass development takes place with considerable reduction in poverty. The resulting empowerment leads to socio-economic development in a holistic and sustainable manner.

Kumar (2011) highlighted that self help group based micro finance in India has long lasting social impacts on poor and particularly women rather than economic impacts as assumed earlier.

While talking on empowering through microfinance, it should also look at the backside of the coin as disempowerment. Armendáriz and Roome (2008) argued that the exclusion of men from access to subsidized finance might create frictions, and rebound effects that diminish the supportive role women play for their spouses and wider household members in the production of health and education – we call this the women-disempowering effect.

The impact of microfinance on domestic division of labour, changes in work load, participation on social activities as social empowerment were studied by Tran (2013) in Vietnam. The researcher found that the after receiving loans, female clients still had to be responsible for the household chores and there seems to have been no negotiations within the household as well as with the male members of the family for their help with this type of work. Meanwhile, although there were only some slight changes in the division of the productive work ‘outside’ the household, the majority claimed that their workload increased. The workload brought by microfinance loans was added to the heavy load they already carried. This showed that, without the re-division of labour within the households, the possibility at this point for their well-being to increase as well as the clients themselves to become socially empowered was more limited, since they would not have time to contribute to the programmes or to become more involved in social activities.

In Nepal, the Village Bank model of microfinance experimented the information empowerment at time of 1998 to 2001. The Village Bank begins with a literacy class of six months where savings credit operation process also was taught (Shrestha, 2009).

During 1990's decade microfinance program was linked up with literacy program. The innovative self-help model that combines literacy and values education with practical training in small bank and business development("In Nepal, a novel project mixes literacy and microfinance to reach

thousands," 2001).

Center for Policy Studies and Rural Development, Kathmandu conducted the study which focused on measuring impact on outreach of microfinance programs. The study covered six districts of the country found that due to the microfinance program efforts, the literacy rate among the members of microfinance programs has risen from 52% to 89.8%. The proportion of the respondents knowing about HIV/AIDS and its transmission mode has also been found increased and many of them were made aware by the microfinance programs about their health care facilities (Shrestha, 2009).

Women Empowerment Program was created as a microfinance model based on building equity in the groups rather than incurring debt to a Microfinance Institution (MFI), which was interlinked with literacy programme, too. The impact of program was recorded as 63,700 women gained a level of literacy with half of those who had never gone to school reading "easily" or with "some difficulty"(Ashe & Parrot, 2001). So, it can be said that the microfinance program is also focusing on building information empowerment on its members in Nepal, too.

The Constitution of Nepal guarantees every citizen's right of access to basic education in article 31. Further the Constitution guaranteed right to information as a fundamental right to its citizen. It recognized right of citizens to demand and obtain information held by public agencies on any matter of public importance. Such legal arrangement creates the value of information empowerment on citizen.

Karuppannan (2015) uses indicators such as reading newspapers/ watching TV, improvement in the literacy level of rural women, exposure to mass media, discussion of innovative practices of SHGs and current affairs such as day to day happenings in the group meetings, knowledge about resource availability, improvement in financial literacy, knowledge of legal rights, political and social system, safe drinking water, pulse polio drops and girl's education and awareness about the Right to Information Act to measure the information empowerment of microfinance clients.

Political right is also taken as important as economic and social rights. The Constitution of Nepal (2015) is progressive, and institutes several positive elements for the upliftment of women in the country. The Constitution ensures rights of women as a fundamental right through legislation from the very initial stage under Article 38. In the article 38, it is clearly stated the non-discrimination, political rights and rights to property and family affairs as "Every woman shall have equal lineage right without gender based discrimination", "Women shall have the right to participate in all bodies of the State on the basis of the principle of proportional inclusion" and "The spouse shall have the equal right to property and family affairs" (*The Constituion of Nepal*, 2015). The Constitution further guarantees the representation of women in all aspect of state. At least one third of the total number of members be elected from each political party representing in the Federal, provincial

parliament and State Assembly must be women. Village and municipal assembly should be formed with at least two women from each ward. District Assembly should elect the District Coordination Committee consisting of at least three women. This arrangement surely demands more and direct participation of women in politics of the country.

Political dimension of empowerment model is a vital facet of gender empowerment. The outcome of active and assertive participation by any group or class in politics would determine their role and influence in decision-making process that leads to political empowerment (Mujahid et al., 2015).

Karuppannan (2015) included different factors of political empowerment such as awareness of political system, role in democratic institutions, casting votes without the direction of husband/male members in the family, participation in Gram Sabha meetings and in rallies on Women's day and Child Labour abolition, access to Government welfare schemes/programmes, competence in public affairs and membership in community based organisations in his study.

Objectives

The primary objective of this study is to identify improvements in information and political empowerment of the women in Dhulikkhel municipality as a result of participating in micro finance programme. The secondary objective is to explore the differences regarding information and political empowerment based on age, marital status, education level and source of income of women members.

Hypothesis of the study

Following hypothesis were formulated for the study:

- H₀₁: There is no significant relationship between microfinance services and women information empowerment.
- H₀₂: There is no significant relationship between microfinance services and women political empowerment
- H₀₃: There is no differences regarding information empowerment based on age of the respondents.
- H₀₄: There is no differences regarding political empowerment based on age of the respondents.
- H₀₅: There is no differences regarding information empowerment based on marital status of the respondents.
- H₀₆: There is no differences regarding political empowerment based on marital status of the respondents.
- H₀₇: There is no differences regarding information empowerment based on educational level of the respondents.
- H₀₈: There is no differences regarding political empowerment based on educational level of the respondents.
- H₀₉: There is no differences regarding information empowerment based on source of income of the respondents.
- H₁₀: There is no differences regarding political empowerment based on source of income of the respondents.

III. Research Methodology

The study followed descriptive and exploratory research design. In this study primary data were used, such data were collected through personally administered structured questionnaire.

Population and Sampling

This study was conducted at Dhulikhel municipality ward no 11, the then Patlekhet Village Development Committee. The special feature of this place is vegetables, fruits and agricultural production. Total population of ward no. 11 is 4,192. From field observation, it is found that there are average 6.3 people in a household. That means there are around 665 households and out of them around 90 percent household are involved in microfinance programmes. Out of the total population, that is 60 member households were selected using a judgmental sampling method.

Selection of Variables

Two types of variables were covered in the study. Age, marital status, educational status, size of the family and sources of income are taken as independent variables and political empowerment and information empowerment are taken as dependent variables.

Tools of Analysis

The study employed various statistical tools based on the objectives of the study. SPSS package was used for data analysis. The data was analyzed with the help of required statistical tools such as descriptive statistics, T-test, Regression analysis and one way ANOVA test. Decisions are made at 5% level of significance.

Reliability test was undertaken to ensure that the research findings has the ability to provide consistent results in repeated incidences. The Cronbach alpha value is 0.760 in 22 items. Thus it indicates that all items used in the study are sufficiently reliable measures.

IV. Results

Table 1 portrays the socio-demographic situation of the respondents. Out of total respondents 30 percent belonged to 31 to 40 years. 25 percent of the total respondents were women over 50 years of age. The large portion i.e. 83 percent respondents were married. It is known that the married women prefer to involve in microfinance programme. It is found that very few (6.7 percent) highly educated women are members of it. Still microfinance programme is attraction for illiterate women, which comprises 56.7 percent. Nepalese rural community practices the joint family culture. Out of the total respondents, 63.3 percent respondents have more than 7 members in their family. It can be said that many respondents have two independent family member that mean active in income generating activities. It is found that the very few families have single income earner. Great portion of respondents are from agriculture occupation, which covers 76.7 percent. Hence, it can be concluded that the rural people's major source of income is still agriculture.

Table 1
Socio-demographic profile of the respondent (n=60)

Category	Percentage
Age of Respondents	
Below 30	23.3
31-40	30
41-50	21.7
Above 50	25
Marital Status	
Married	83.3
Widowed	3.3
Single	13.3
Education	
Illiterate	56.7
Literate	26.7
10 class	10
Higher Education	6.7
Source of Income	
Agriculture	76.7
Non-farm enterprise	6.7
Laborer	6.7
Others	10
No. of Family Member	
3	3.3
4	10
5	16.7
6	6.7
7	43.3
8	20

Source: Field Survey, 2018

Microfinance Services Used

Basically MFIs are focusing on saving, credit distribution, training and micro insurance services. It is found that members have been able to make some saving due to microfinance. It has the highest ranking with 4.6 mean value and 0.494 standard deviation. Also it elaborates members' strong agreement towards the statement. Credit facility as being MFI's major service is ranked second with 3.72 mean value and 1.151 standard deviation by respondents. Training provided by microfinance that is taken to be beneficial for members has 2.8 mean value with 1.312 standard

deviation and insurance service provided by microfinance has 2.2 mean value with 0.953 standard deviation obtaining lowest mean rank. It indicates that the training and insurance services provided by MFI are not beneficial for the members.

Table 2

Microfinance services used and satisfaction

Statements	N	Min.	Max.	Mean	S.D.	Mean Rank
I have taken loan from microfinance.	60	1	5	3.72	1.151	2
I have been able to make some saving due to microfinance.	60	4	5	4.6	0.494	1
Training provided by microfinance is beneficial for me.	60	1	5	2.8	1.312	3
Insurance service provided by microfinance is useful for me.	60	1	4	2.2	0.953	4

MFIs are originated for the purpose of poverty reduction and for empowering the backwarded people. For this mission, MFIs design and operate various skill enhancing training programmes, income generating programmes, member empowering programmes with different financial and non-financial services. During field visit, it was observed that many MFIs are only focusing on saving and lending practices, which were statistically proved here, too. MFI, needs to review its policy and programme regarding the training and insurance service.

Satisfaction to the members from microfinance services provided by MFIs

Table 3 presents the satisfaction to the members from microfinance services provided by MFIs. In spite of members' dissatisfaction on microfinance training and insurance services, they significantly agree on satisfaction dimension. The respondents show their commitments to continue involvement which is reflected from the mean value of 4.3 with 0.591 standard deviation. Further, they seem willing to recommend microfinance for other women, too. It reflects their satisfaction towards current microfinance services in spite of some criticism on training and insurance service.

Table 3:

Satisfaction to the from microfinance services provided by MFIs

Statements	N	Min.	Max.	Mean	S.D.	Mean Rank
I will continue to involve in microfinance.	60	3	5	4.3	0.591	2
I will recommend microfinance to other women as well.	60	2	5	4.17	0.942	3

Information Empowerment Through Microfinance

In this information empowerment domain, following items reading newspapers/watching news programmes in TV, literacy level, financial literacy, information related with current affairs, knowledge of legal rights, awareness regarding safe drinking water, awareness of oral polio vaccine and Vitamin A and girl's education were analyzed in this study. Microfinance member's perception on information empowerment after the joining microfinance is measured in 8 statements using the 5 point Likert scale.

In this information empowerment domain, 'whether current affairs such as day to day to happening are discussed in the group meetings' was highly ranked with mean value 4.03 and 0.843 standard deviation. It is followed by the statements 'microfinance helps the women to improve financial literacy', 'microfinance made women to be aware of oral polio vaccine and Vitamin A', 'microfinance brought awareness regarding safe drinking water' and 'there is increased awareness about girl's education as a result of participating microfinance'. It clearly stated that microfinance programme is supporting on knowing current affair, financial literacy, basic health issue and national health programme. Similarly members perceived on awareness about girl's education as a result of participating in microfinance.

Table 4

Information empowerment through microfinance

Statements	N	Min.	Max.	Mean	S.D.	Mean Rank
Microfinance makes women to read newspapers/watching news programmes in TV	60	1	5	2.57	1.095	8
There is improvement in the literacy level of rural women as a result of participating in microfinance	60	2	4	2.83	0.74	7
Whether current affairs such as day to day to happenings are discussed in the group meetings.	60	2	5	4.03	0.843	1
Microfinance helps the women to improve financial literacy.	60	2	5	3.83	0.693	2
Microfinance helps the women to acquire knowledge of legal rights.	60	2	5	3	0.864	6
Microfinance brought awareness regarding safe drinking water.	60	1	5	3.38	1.166	3
Microfinance made women to be aware of oral polio vaccine and Vitamin A	60	2	5	3.83	0.693	2
There is increased awareness about girl's education as a result of participating in microfinance.	60	1	5	3.38	1.166	3

Table 4 revealed that member insight disagree on 'Microfinance makes women to read newspapers/watching news programmes in T.V.' and ' There is improvement in the literacy level of rural women as a result of participating in microfinance' with mean value 2.57 and 2.83 respectively. As stated above 56.7% respondents are illiterate though MFI activities towards literacy programme seem lacking. Similarly respondents show neutrality on 'Microfinance helps the women to acquire knowledge of legal rights'.

Political Empowerment Through Microfinance

Awareness of politics, casting of votes, participation in rallies, participation in ward committee meetings, participation in local developmental activities, being member in community based organizations and being candidate in election variables are used as political empowerment indicators after intervention of microfinance.

Table 5

Political empowerment through microfinance

Statements	N	Min.	Max.	Mean	S.D.	Mean Rank
Microfinance helped women to aware of politics.	60	1	5	2.6	0.995	7
Women are able to cast votes independently without the direction of husband/male members in the family.	60	1	5	3.28	1.01	5
Microfinance helped women to participate in rallies on women's day.	60	1	5	3.68	1.081	3
More women are participating in ward committee meetings.	60	1	5	3.28	1.606	5
More women are participating in local level developmental activities.	60	1	5	3.63	1.119	4
Microfinance helped women to become members in community based organizations e.g. <i>Upabhokta Samittee</i>	60	1	5	3.78	1.043	2
Microfinance women member are gradually participating in election as candidate.	60	2	5	4.4	0.847	1

Every citizen is expected to be aware of the politics and political system prevailing in the country. The study revealed that microfinance women members are gradually participating in election as candidates, it was statistically proven with the highest rank value of 4.4 with 0.847 standard deviation. Conversely, members do not agreed with the statement 'microfinance helped women to aware of politics'. Though, group activities and close network in society creating advantages

to the member to be candidate in election. Respondents moderately agreed on the statements 'microfinance helped women to become members in community based organizations e.g. 'Upabhokta Samittee', 'microfinance helped women to participate in rallies on women's day' and 'more women are participating in local level developmental activities'. The statements 'women are able to cast votes independently without the direction of husband/male members in the family' and 'more women are participating in ward committee meetings' have same 3.28 mean value with 1.01 and 1.606 standard deviation respectively. It revealed that members slightly agreed with the given statements.

Empowerment and Satisfaction

Table 6 shows the descriptive statistics of the response of participants towards general satisfaction, information empowerment and political empowerment. The satisfaction domain consists of 4.2333 mean with .6474 standard deviation. Similarly, information empowerment has 3.3667 mean value with .5204 standard deviation whereas political empowerment has 3.5238 mean value with .6719 standard deviation. The mean value indicates that the respondents expressed strong agreement towards satisfaction from joining microfinance programme. However, they perceived truth to some extent on information empowerment due to microfinance programme. Though, they showed agreement towards political empowerment through microfinance programme.

Table 6

Empowerment and Satisfaction

Dimension	Mean	S.D.
Satisfaction	4.2333	0.6474
Information Empowerment	3.3667	0.5204
Political Empowerment	3.5238	0.6719

Regression Analysis

The results from regression analysis exhibits that microfinance programme has impact on information empowerment and political empowerment of the members. Here the coefficients or the beta value for information empowerment is 0.259 with $p < 0.05$, which indicates rejection of the null hypothesis. Thus it can be concluded that there is significant relationship between microfinance services and women information empowerment. However, the coefficient for political empowerment is 0.019 with $p > 0.05$, which indicates the acceptance of the null hypothesis. Thus, there is no significant relationship between microfinance services and women political empowerment.

Table 7

Summary of regression analysis

Null Hypothesis	R ²	Constant	Coefficient	Sig	Remarks
There is no significant relationship between microfinance services and women information empowerment.	0.081	2.412	0.259	0.028	Reject the null hypothesis
There is no significant relationship between microfinance services and women political empowerment	0.003	3.334	0.019	0.766	Accept the null hypothesis

Analysis of Variance (ANOVA)

Table 8 reveals the information and political empowerment of women participating in microfinance across the age, marital status, education level and source of income.

Table 8

Analysis of variance

Null Hypothesis	F	Sig.	Decision
There is no differences regarding information empowerment based on age of the respondents.	0.193	0.901	Accept the null hypothesis
There is no differences regarding political empowerment based on age of the respondents.	1.91	0.138	Accept the null hypothesis
There is no differences regarding information empowerment based on marital status of the respondents.	1.024	0.366	Accept the null hypothesis
There is no differences regarding political empowerment based on marital status of the respondents.	8.961	.000**	Reject the null hypothesis
There is no differences regarding information empowerment based on educational level of the respondents.	0.803	0.498	Accept the null hypothesis
There is no differences regarding political empowerment based on educational level of the respondents.	1.099	0.357	Accept the null hypothesis
There is no differences regarding information empowerment based on source of income of the respondents.	1.411	0.249	Accept the null hypothesis
There is no differences regarding political empowerment based on source of income of the respondents.	3.203	.030*	Reject the null hypothesis

** Significant at the 0.01 level

* Significant at the 0.05 level

The table 8 portrays the information empowerment across age of the respondents is ($F=0.193, 0.901$). So, null hypothesis is accepted. Similarly information empowerment across marital status is ($F=1.024, 0.366$) so null hypothesis is accepted. Likewise, information empowerment across education level and source of income is ($F=0.803, 0.498$) and ($F=1.411, 0.357$) respectively. So alternative hypothesis is rejected. The table 8 also shows that only marital status and source of income of respondents do influence on women political empowerment.

Rejection of null hypothesis leads to the acceptance of alternative hypothesis. The rejection of null hypothesis indicates that the relationship between variables have statistical significance. From table 8, it can concluded that the only marital status and source of income have influence on political empowerment.

V. Conclusion

The study found that microfinance services and women information empowerment have significant relationship but there is no significant relationship between microfinance services and women political empowerment. So it is concluded that there is impact of microfinance programmes on information empowerment of the women in Dhulikhel Municipality. It is visualized that marital status and source of income of respondents' show difference only on political empowerment which contradicts with Karuppanan (2015). Age of respondents does not show significant difference on information and political empowerment of women. It is similar with Karuppanan (2015). The result shows that the education of respondents does not shows any difference on information and political empowerment which also contradicts with Karuppanan (2015). Information empowerment is the foundation of political empowerment. It will be significant support for political empowerment if MFIs operate various information sharing activities, training based on income generation and social mobilization. Women's active participation in politics is mandatory. As being grassroots level institutions, it will be better for MFIs to focus on capacity enhancement of women for political lead, too.

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