

Micro-finance and Women Empowerment

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ABSTRACT

This paper examines the effects of women's participation in group-based micro-credit programs on a large set of qualitative responses to questions that characterize women's autonomy and gender relations within the household. The data come from a special survey carried out in hill and terai in 2004-2006 of Nepal. The results are consistent with the view that women's participation in micro-credit programs helps to increase women's empowerment. Credit program participation leads to women taking a greater role in household decision-making, having greater access to financial and economic resources, having greater social networks, having greater bargaining power compared with their husbands, and having greater freedom of mobility. Female credit also tended to increase spousal communication in general about family planning and parenting concerns. Ecologically, the higher impact on women's empowerment was noticed in terai. The reason may be relatively lower social and economic status of terai women at the time of program initiation compared to that of hills. As a result, even a small change in their status would get reflected distinctly.

Main key words: women empowerment, micro-credit, decision making

1. General Background

Most of the MFIs have focused their activities on women empowerment (Mayoux, 2001: 1). Empowerment of women may be defined as an increase in participation control and responsibility of women in various facets that affect their lives. These facets may be social, economic, legal and political (Yunus, 1997: 3). Women often prove to be more financially responsible with better repayment performance than men. Also it has been shown that women are more likely than men to invest increased income in the household and family wellbeing (Kabeer, 1998: 45). Perhaps most importantly, access to financial services can empower women to become more confident, more assertive, more likely to participate in family and community decisions, and better able to confront systemic gender inequities (Hashemi et.al., 1996).

Nepalese women are one of the most socially and culturally vulnerable groups exposed to discriminations at home due to patriarchal structure, to exclusions in the working place due to deficiency in the literacy and skills and to marginalisations in the decision making process due to lack of executive and polity experience, non-affirmative actions from government and constitutional flaws (Bajracharya, 2005:44).

Various studies show the contribution of micro-finance on women empowerment.

Cheston and Kuhn (2000) found that 68 percent of its members were making decisions on buying and selling property, sending their daughters to school, negotiating their children's marriages, and planning their family. Husbands traditionally made these decisions. World Education, which combines education with financial services, found that women were in a stronger position to ensure female children had equal access to food, schooling, and medical care. TSPI in the Philippines reported that program participation increased the percentage of women who were principal household-fund managers from 33 percent to 51

percent. In the control group, only 31 percent of women were principal fund managers.

MkNelly and Dunford (1998) *Results of the Freedom from Hunger studies in Bolivia and Ghana* indicate that program participation led to increased self-confidence in women and improved status within the community. Participants in Ghana played a more active role in community life and community ceremonies, while participants in Bolivia were actively involved in local governments.

Hashemi and Scheler (1996) observed that a survey of 1300 clients and non-clients in Bangladesh showed that credit-program participants were significantly more empowered than non-clients on the basis of their physical mobility, ownership and control of productive assets, (including homestead land, involvement in decision making, and political and legal awareness). This empowerment increased with duration of membership, suggesting strong program influence. The study also found, in some cases, that program participation led to an increase in domestic violence. However, over time, men and families became more accepting of women's participation, which eventually led to a decrease in violence

Naila Kabeer (1998) found that in microfinance programs changes occurred at a personal level in the form of increased self-worth. At the level of the household, she finds that woman's increased contribution of resources led, in a great majority of cases, to declining levels of tension and violence. Women often reported feeling of an increase in affection and consideration within the household with longer program membership.

Ledgerwood (1999) found that political empowerment of microfinance clients, in terms of participation in political mobilization or running for political office, is not well documented. However, there are many instances of such occurrences. Members of both SEWA and the Working Women's Forum in India have organized to get better wages and better rights for informal women workers, to resolve neighborhood issues, and to advocate for legal changes.

Since microfinance is considered as a powerful tool for social and economic empowerment of women, an attempt is made in this section to assess this by using some selected indicators.

2. Methodology and Data

The study is mainly focused on micro-finance and its impact on women empowerment. For this, basically a descriptive cross sectional analytical research design was adopted. As a frame of reference, various scattered research works were used which helped to analyze and interpret the qualitative and quantitative data.

Field survey was designed for collecting the data related to women empowerment. For the purpose of primary data collection a structured questionnaire survey was done. Besides this, focused group discussion with credit group of MFIs and in-depth interviews with chief of MFIs were conducted. In the process of the study observation and field visits were done in various MFIs of Nepal, Bangladesh MFIs.

The sampling process has been used on a phase-wise basis to meet the objectives of the study. First of all, the MFIs, were selected which have, adopted Grameen Model and running at least four years of operation from private and public sectors. After that four largest MFIs were selected from the total number of nine MFIs in Nepal. Two largest from privately initiated (PI) institutions i.e. NUB, SBB and two largest MFIs from government initiated (GI) institutions i.e. WGBB and CGBB were taken.

3. Analysis of Women Empowerment

Women empowerment was determined by women’s involvement in decision making, change in self- confidence level, women’s status, change in social and political participation, change in control over income, change in awareness of social issues and problems, and family relationship and domestic violence before and after the MFIs programs. Productivity and performances were evaluated by comparing with pioneering country Bangladesh’s MFIs in some of the important issues.

3.1 Women’s Involvement in Decision-making

Women’s ability to influence or make decisions that affect their lives and their futures is considered to be one of the principal components of empowerment by most scholars. Many micro-finance institutions focus their attention on women’s use of loan and ability to make decisions about her business as the most direct impact on their program (Cheston and Kuhn, 2002:18). Women’s income is more probably invested in the family budget (health, education of children) and they play a big role all over the world in alleviating poverty (Yunus, 2003). The recognition of this role is one of the root principles on which realize micro-finance.

Nepali society is characterized generally patriarchal. Accordingly, cultural values and social norms legitimize sex role, status and customary behavior within and outside the households. Men enjoy disproportionate power, prestige and influence (ADB, 2000). Women are placed in a sub-ordinate position in their social relationship with men and are expected to be differential to men in all the respects (CMF, 2001). The degree to which they decide on the major events of their family affairs and household activities is very low. In view of this an attempt is made to assess the change in decision-making role of women after participation in MFI. Women’s decision-making role in the family is assessed in terms of the extent of their participation in making decisions on family affairs like: schooling of children, family member treatment, sale of goat and cattle and other issues.

Table 1: Change in Decision -making Role in Household Activities
(Percentage distributions)

Issue and mode of decision making	GI-MFI n=150		PI-MFI n=150		Total n=300	
	Before	after	Before	After	Before	After
Schooling of children						
Male only	32	22	19	9	25.5	15.5
Female only	10	11	16	15	13	13
Both	58	67	65	76	61.5	71.5
Total (%)	100	100	100	100	100	100
Family member treatment						
Male only	12	8	15	10	13.5	9
Female only	11	14	5	15	8	14.5
Both	32	41	51	59	41.5	50
Don’t know	45	37	29	16	37	26.5
Total (%)	100	100	100	100	100	100

Sale of goat and cattle						
Male only	11	14	16	10	13.5	12
Female only	6	9	7	12	6.5	10.5
Both	33	35	35	40	34	37.5
Don't know (No response)	50	42	42	38	46	40
Total (%)	100	100	100	100	100	100

As presented in the table, a large portion of respondents reported involvement of both male and female members of the family in making decisions about schooling of children and family member treatment. The proportion of such households has increased (from 61.5 percent to 71.5 percent) after the participation in the MFI. It implies that a considerable decrease in the proportion of households reporting unilateral decisions made by either male or female only.

As regards to decisions regarding the method and place of treatment of family members, there was an increase in the proportion of households reporting increase in the joint decision by both males and females from 41.5 percent before the program to 50 percent after the program. This implies a decrease in the proportion of household reporting unilateral decisions only either male or female. But a large proportion of respondents did not specify any particular mode of decision making in the family.

Regarding the family decision about the sale of goat and cattle, the proportion of women respondents reporting joint decisions by both males and females increased from 34 percent to 37.5 percent. About 40-45 percent respondents however did not make any specific response, as they did not consider the issue applicable to them.

Statistically however, the changes were not significant as the calculated values of chi-square (3.20, 5.30, 1.58 respectively) are less than the table values (5.991, 7.815, and 7.815). So the null hypothesis is accepted, which means there is no significant change in the decision making pattern after the program involvement.

Ecologically, a similar pattern of change in making decision was noticed in both hills and terai. In both cases, joint decisions pattern has increased in each of the decision-making aspects. But in respect to sale of cattle and treatment of family members, joint decision-making pattern was higher in terai belt in comparison to hills.

3.2 Changes in Self-confidence

Self-confidence is one of the most crucial and complex concept relating to both women's perception of their capabilities and their actual level of skills and capabilities (Cheston and Kuhn, 2002:19). It has been noted that when women members plays leadership roles as group leaders /or center leaders they experienced an increased sense of self-confidence and self worth (Ackerly, 1995: 5). Change in self-confidence in women is assessed, in terms of the level of their confidence as felt by themselves before and after participation in the MFI. The respondents were asked weather they were able to put their views in family and put their concern in-group discussions at the center meetings.

Table2: Changes in Self -Confidence

(Percentage distributions)

Levels of self-confidence	GI-MFI n=150		PI-MFI n=150		Total n=300	
	Before	After	Before	After	Before	After
Ability to put own interest to family	25	35	15	45	20	40
Ability to put own say in family discuss	25	40	35	30	30	35
Ability to put own say in the center meeting	10	20	20	15	15	17.5
No response	40	5	30	10	35	7.5

Chi-square (χ^2) =30.24 Table Value at 5% in 3 d.f.= 7.815

As presented in the table, the proportion of women respondents as being able to put their own interest in family increased from 20 percent to 40 percent after the program. The clients of PI-MFI (from 15 to 45 percent) showed a relatively larger increase, as compared to those of GI-MFI. Many of clients however did not response about the before situation compared to after situation. Statistically also the difference is significant as shown by the chi-square value (30.24), which is higher than the table value (7.815) and as a result the null hypothesis is rejected, which means there is significant change in self-confidence of women after the involvement in the program. It means, there is a significant change in self-confidence of women after the program. Regarding the type of MFIs, PI-MFIs chi-square is (34.98) slightly higher than the GI-MFI (34.10). In both cases, the values are significant.

3.3 Women’s Status in Gender Equality

Access to credit and participation in income generating activities is assumed to strengthen women’s bargaining position within the household, thereby allowing to her to strengthen a greater number of strategic decisions (Cheston and Kuhn, 2002:20). In micro-finance programs changes may occur at a personal level in the form of increased self-worth. At the level of households, women’s increased contribution of resources lead, in a great majority of cases, to declining levels of tensions and violence and ultimately contribute on gender equality. The Nepalese society has taken sexual division of labor as traditionally granted and made gender specific distinction between what men and women should do (Acharya, 2000). Traditionally household activities such as child rearing, food preparation, collecting firewood and fodder, cleaning the house, laundering cloths, fetching water, cleaning the utensils etc are considered as the female activities. In some cases, men also carry out these tasks. In this backdrop an attempt is made to assess the change in differentiation in household activities after participation in MFI. The change is assessed in terms of the following.

Table 3: Change in Gender Differentiation in Household Activities

(Percentage distributions)

Performance of household activities	GI-MFI n=150		PI-MFI n=150		Total n=300	
	Before	After	Before	After	Before	After
Caring of children						
Male only	6	8	8	14	7	11

Female only	70	50	76	50	73	50
Both	24	42	16	36	20	39
Cooking						
Male only	6	8	8	12	7	10
Female only	70	50	74	52	72	51
Both	24	42	16	36	20	39
Cleaning house/utensils						
Male only	13	15	11	13	12	14
Female only	60	58	66	54	63	56
Both	27	27	23	33	25	30
Fetching water /washing clothes						
Male only	8	5	4	15	6	10
Female only	73	70	79	70	76	70
Both	19	25	17	15	18	20

Regarding child caring a large majority of households (73 percent) reported that only women performed the task. A comparison of the situation before and after the program showed decrease in the proportion of those reporting childcare as the work of female only 50 percent as against 73 percent. This implies an increase in the member of households in which men also support the work of childcare. The role of both increased from 20 percent to 39 percent. Similarly in cooking activities also the result showed the same. It shows that the part played by male seemed to be more cooperative after the involvement of the program. Statistically too, the change is confirmed. The calculated chi -square value of child caring and cooking are (11.29 and 11.00) higher than the its table value (5.991) showing significant change after the program. But the calculated chi-square value of cleaning house and utensils, and fetching water and washing clothes (0.98, 1.34) are less than the table value (5.991). It shows that in these activities, there is no significant change from the program.

By type of MFI, a similar picture prevailed between PI-MFIs and GI-MFIs but work involvement of men of PI-MFI is more than the GI-MFIs in the above household activities.

By ecological belt, hills showed relatively higher proportion of men’s involvement in cooking work as compared to terai, but in child care, fetching water, washing clothes, cleaning house and utensils, men’s involvement is relatively higher in terai belt than the men in hills.

3.4 Change in Social and Political Participation

Economical empowerment may create an opportunity for women to earn independent and contributes the household economy and social and political participation. Women’s participation in community and political organization heightens their involvement in extra-households activities, gives them exposure to outside world and increases their mobility outside home (Mayoux, 2001:10). Their involvement in social, economic and political activities bring changes in their role expectations in the community and society at large and helps in personality development. It gives them self-esteem, confidence, social recognition and status (Yunus, 2003). Ultimately, it contributes to women empowerment. Studies of micro-finance clients from various institutions around the world shows that the women themselves very often perceive that they receive more respect and involvement in social and political affairs from the society-particularly from the male members-than they did

before joining a micro-finance program (Cheston and Kuhn, 2002 :22). The involvement of women also increased by the government policy of giving preference to women in each sectors of the development process.

Table 4: Change in Social and Political Participation
(percentage distribution)

Issue and mode of participation	GI-MFI n=150		PI-MFI n=150		Total n=300	
	Before	After	Before	After	Before	After
Membership of social organization	9	15	5	25	7	20
Attending meeting of social organizations	5	10	7	10	6	10
Positions held in political parties						
Nominated/elected in local institutions	5	9	5	7	5	8
Not involved	81	66	83	58	82	62

Regarding women’s membership of social organizations, only 7 percent reported of being the members of social organizations, such as users groups, NGO and Mother’s Associations before participation in the program. This proportion slightly increased to 20 percent after the program. There was also slight increase in the proportion of women attending meeting of social organizations, which increases from 6 percent to 10 percent after the involvement in the program. There was small change in the status of women holding executive positions in the local level committees of political parties before (5 percent) and after the program (8 percent).

By ecological belt, there was an increase in membership (from 5 percent to 15 percent) in hills while terai there was an increase (from 9 percent to 25 percent). The increase in the proportion of women attending meetings of social organizations was relatively higher (from 5 percent to 10 percent) in hills than in terai (from 7 percent to 10 percent). The change was also confirmed by the statistical test. The calculated chi-square value before and after the program in social and political participation was 8.88, which was higher than the table value (7.815). It means that the null hypothesis is rejected and alternative hypothesis is accepted. It also shows that there is a significant change in social and political participation of women after the program.

3.5 Changes in Control over Income

Women are more likely than man to invest increased income in the household and family wellbeing (Littelfield et.al., 2003). However, women are placed in a sub-ordinate position in their social relationship with men and are expected to be differential to men in all the respects and in some cases women suffer from domestic violence (Saathi and Asia Foundation 1997). They did not appear to have independent to control over their income.

The extent of women’s control over their own income indicates the level of their economic independence, position and power in their family and community (CGAP, 2005). It is assessed in terms of whether they kept their income with themselves and spent it as per their own will or were required to hand over it to their husband and father in-laws.

Table 5: Change in Control over Income by Type of MFI
(Percentage distribution)

Issue and mode of participation	GI-MFI n=150		PI-MFI n=150		Total n=300	
	Before	After	Before	After	Before	After
Hand over to husband/ father-in laws	34	16	30	16	32	16
Kept by self and ask while spending	48	59	48	49	48	54
Kept by self and spend as per one's own will	18	25	22	35	20	30

As presented in the table regarding women's control over their income, a large proportion of women respondents reported keeping their income with themselves but taking consent of husband and in-laws while spending it. There was an increase in the proportion of such women after the program. It increased from 48 percent to 54 percent. There was considerable decrease in the proportion of those giving their income to their husband and in-laws from 32 percent before to 16 percent after the involvement in the program. This shows an increase in women's control over their own income, indicating a positive impact of micro finance program on economic empowerment of women.

By the type of MFIs, increase in the proportion of women keeping their income with themselves was relatively higher among the clients of PI-MFIs as compared to that of GI-MFIs. There was a considerable decrease in the proportion of those giving their income to their husband and in-laws among PI-MFI client as compared to GI-MFI clients. The calculated value of chi-square was 7.68 in comparison to table value of 5.991. It means that there is a considerable change over in the control of income after the programs.

Ecologically, there was relatively higher increase in the proportion of women keeping their income with themselves in terai as compared to hills. It shows that MFI program has substantial impact on terai women's income control as compared to hills.

3.6 Changes in Awareness of Social Issues and Problems

Micro-finance program seems to be highly effective in uplifting the women's economic and social condition. Price (1992), Johnson (1992), Young (1993), and Friedmann (1992), claim that the goal of the empowerment process is participation in formal social, political structures, and decision making. For this awareness of social issues and problems are very essential. The goal of the empowerment process is seen as enabling women to participate equally with men in the development process (Kabeer, 1994, 1999). In this context, change in women's awareness of social issue and problems are assessed in terms of their level of interest, knowledge and understanding of social issues and problems of society and nations as judged by themselves.

Table 6: Changes in Awareness of Social Issues and Problems Type of MFIs
(percentage distribution)

Interest in/understanding of social issues and problems	GI-MFI n=150		PI-MFI n=150		Total n=300	
	Before	After	Before	After	Before	After
No interest / No knowledge	60	36	60	30	60	33

Little interest / little knowledge	35	56	35	52	35	54.
Considerable interest and knowledge	5	8	5	18	5	13

As presented in the table, the proportion of women reporting some interest in knowledge and understanding of such issues and problems raised from 35 percent to before the MFI program to 54 percent after the program. Besides, the increase was also noticed in the proportion of those who reported themselves as possessing considerable interest, knowledge and understanding of the issue and problems. It increased from 5 percent before MFI program to 13 percent after the program. In either case there was an increase in the proportion women possessing a certain level of awareness of the issues and problems of society at large. This implies a decrease in the proportion of those reporting “no interest in” ‘ or “ no knowledge of the issues and problems” from 60 percent before the program to 33 percent after the program. This shows that women’s awareness of social issues and problems of society and national levels has increased after participation in MFI program.

By type of MFI, the increase in awareness of social issues and problems is relatively higher in PI-MFI as compared to GI-MFI. The cause of such difference may occurred due to more programs of social awareness in PI-MFI. These two SBB and NUB have been working as NGOs before converting into micro-finance development banks.

Statistically too, the change was established. The overall calculated chi-square value was 19.20 as compared to the table value of 7.815. Similarly in PI-MFIs the value was (15.04) as compared to GI-MFIs (11.58), and both the values are significant.

By ecological belt also, there is a substantial change in awareness before and after the program. When comparing two ecological belts, the terai shows a relatively higher increase in women’s awareness than hills. The calculated value of terai was (29.32) was higher as compared to hills (12.61), but both the values are significant and show significant difference in awareness of social issues and problems after the program.

3.7 Family Relationships and Domestic Violence

Although there have been a few studies (Goetz and Gupta, 1996) that have asserted that women’s participation in micro-finance leads to an increase in domestic violence, most practitioners Nelson and Wright (1995), Moser (1993), Friedmann (1992) and Mayoux (2001) have reported the opposite experience.

Table 7: Family Relationships and Domestic Violence

(percentage distribution)

Mode of relationship	GI-MFI n=150		PI-MFI n=150		Total n=300	
	Before	After	Before	After	Before	After
No Authority in household matter	60	46	66	40	63	43
Good understanding between wife and husband	15	28	15	35	15	32
Independence and authority exist	5	8	5	10	5	9
No response	20	18	14	15	17	16

As presented in the table, the family relationship appeared to have improved. The proportion of respondents reporting good understanding increased from 15 percent to 32 percent, which also indicate occurrence of less domestic violence. The level of independence and authority also improved as compared to the condition before the program of MFI. Women feel better about household matters. By type of MFI, privately initiated microfinance institutions' impact appeared to be relatively better than that of government initiated MFI.

The overall impact seems to be satisfactory in both ecological belts. Ecologically, terai shows a relatively greater change in family relationship and domestic violence. Independence and authority in terai also increased in higher proportion as compared to the hills. It shows the program has generated better impact on terai-belt. It has statistically confirmed that the calculated chi-square value of terai was 8.26 as compared for hill 4.62, on which table value is 7.815. The result shows the change is statistically significant at terai but not in the hills.

4. Result of the Study

Regarding overall women's empowerment, the impact of micro-finance program seems to be encouraging in both private initiated and government-initiated institutions. But when compared between these two, PI-MFIs seemed to be relatively better than GI-MFIs. The relatively higher impact of PI-MFIs may be due to their social awareness programs along with the microfinance services.

Ecologically, the higher impact on women's empowerment was noticed in terai. The reason may be relatively lower social and economic status of terai women at the time of program initiation compared to that of hills. As a result, even a small change in their status would get reflected distinctly. On the other hand, women in the hills already have relatively greater gender equality and higher level of awareness and hence small changes brought about by the program are not remarkably noticeable. Regarding rural women empowerment microfinance program did not seem to generate much influence. The reason is that MFI programs in hills are very selective and urban oriented rather than oriented towards poor.

Different studies have investigated the contribution of microfinance on women empowerment. The results of the present study closely match with the previous studies of Kabeer (1994, 1999), Hulme and Mosley (1996), MKNelly et.al (1996), Khandaker (1998), Pitt and Khandaker (1998), Park and Ren (2001), Nelson and Wright (1995), Moser (1993), Friedmann (1992), Mayoux (2001), and this study disagrees with the study of Goetz and Sen Gupta (1996), Montegometry et.al (1996), Coleman (1999, 2004), Amin et.al (2003), Morduche (1999), and Ackerly (1995). In these studies their empowerment indicator is built broadly in eight criteria: mobility, economic security, ability to make small purchase, large purchases, involvement in major household decisions, relative freedom from domination by the family, political and legal awareness, participation in public protests and political campaigns. The study uses seven criteria for women empowerment excluding the indicator of large purchases since most of MFIs loan sizes were operating at small scale. Despite some shortcomings in women empowerment results, MFIs have reached only a tiny fraction of the population in most countries including Nepal. The challenge is to multiply access from the few households that have services at present to the many who do not

have by correcting deficiency in the existing services. The government should build conducive environment to develop micro-finance services. Donors must continue to finance innovation and pro-poor financial institutions must achieve a scale of operation large enough to generate efficiency and profitability to address these weaknesses. It may not be perfect and may not work as 'panacea, in each every time and place but it has a lot of contribution on women empowerment in developing countries like Nepal.

Thus it can be concluded that the micro-finance industry promotes the dual objectives of sustainability of services and outreach to the women and poor. When deciding to fund specific MFIs, donors and other social investors in the sector consider both objectives, but their relative importance varies among funders. Furthermore, many practitioners, donors and experts perceive a trade off between financial sustainability and depth of outreach, although exact nature of trade off is not well understood.

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