

# ASSESSING THE EFFECTS OF MICROFINANCE SERVICES ON WOMEN'S EMPOWERMENT IN POKHARA, NEPAL

**Bharat Ram Dhungana, PhD**

Associate Professor

School of Business, Pokhara University, Pokhara, Nepal

Email: [dhunganabharat.pu@gmail.com](mailto:dhunganabharat.pu@gmail.com)

**Sushma Tripathi**

MBA Graduate

School of Business, Pokhara University, Pokhara, Nepal

Email: [sushmatripathi053@gmail.com](mailto:sushmatripathi053@gmail.com)

**Ramkrishna Chapagain**

Assistant Professor

School of Business, Pokhara University, Pokhara, Nepal

Email: [ramkrishnachapagain@gmail.com](mailto:ramkrishnachapagain@gmail.com)

**Om Prakash Pokhrel**

Assistant Director

Nepal Rastra Bank, Pokhara, Nepal

Email: [ompokhrel@nrb.org.np](mailto:ompokhrel@nrb.org.np)

**Hari Singh Saud**

Assistant Professor

Far-western University, Mahendranagar, Nepal

Email: [saud.hari75@gmail.com](mailto:saud.hari75@gmail.com)

**Bishnu Prasad Bhandari**

Assistant Professor

Prithivi Narayan Campus, Tribhuvan University, Pokhara, Nepal

Email: [bbhandari@pncampus.edu.np](mailto:bbhandari@pncampus.edu.np)

Corresponding author: **Bharat Ram Dhungana, PhD**

Email: [dhunganabharat.pu@gmail.com](mailto:dhunganabharat.pu@gmail.com)

## ABSTRACT

*The subject of empowering women has become a significant issue in developing countries like Nepal. Microfinance substantially enhances women's capacity to make decisions by including them in economic activities. This research study examines the impact of microfinance services on women's empowerment. The study was conducted using a cross-sectional field survey of 150 women microfinance clients who have been taking microcredit services for at least three years. The convenient sampling technique was used to select the microfinance clients and data was collected through structured questionnaires. This study finds four explanatory variables microcredit, establishment of microbusiness, saving habit, and financial literacy have significant impact on empowering women. The study also reveals that microfinance can empower women individually, economically, and socio-politically through microcredit, micro-business, financial literacy, and savings programmes. microfinance services are an effective strategy to uplift the empowerment level of MFI clients. The regulatory authority and policymakers may promote women's empowerment through targeted microfinance interventions and capacity-building initiatives.*

**Keywords:** *Microcredit, microfinance, microfinance institutions, women empowerment*

## Introduction

Women in underdeveloped nations often face discrimination because of limited access to education, traditional ideologies, and restricted perspectives. In a patriarchal society, this discrimination is even more serious. In a patriarchal society, women are less exposed to ownership of property, lack financial support to establish their own businesses, and are even excluded from formal education in rural areas (Hansen, 2015). Microfinance will be an effective tool for the upliftment of women as they get several benefits from the microfinance institutions (MFIs), such as training opportunities, saving opportunity, financial education, and collateral-free microloans, that induces alterations in the lives of women, domestic circumstances, family welfare, and societal standing (Widiarto & Emrouznejad, 2015). Approximately 50% of the global population is comprised of women, who continue to face discrimination in many aspects of life, both via direct and indirect means.

Advancing women's empowerment is of utmost importance in developing nations, as it significantly contributes to poverty reduction and fosters both the personal growth of women and the general progress of the country. MFIs are crucial in empowering women, as they can enhance women's participation in the workforce and decision-making, improve their educational attainment and health outcomes, and ultimately eradicate harmful societal values and oppressive beliefs (Datta & Sahu, 2022; Dhungana et al., 2023; Khursheed, 2022).

Additionally, evidence from the literature suggests that increasing women's resources leads to improve family well-being, particularly for children, promote gender equality, and reduce gender violence. Realizing these facts, an increasing number of MFIs prefer women borrowers viewing them as more reliable, disciplined, less defaulters and having more social impact on their investment (Shohel et al., 2023) as women share the benefits to the family that ultimately helps to uplift the economic and social conditions of family (Aghion & Morduch, 2005). As the loan has more social impact, the MFIs get a reputation in society, which helps them sustain and smooth their business.

Historically, women were subject to limitations that prevented their involvement in social events and excluded them from decision-making inside the household. This situation further deteriorated in rural and distant places. Currently, women are participating in activities that generate revenue, even though a large number of women in the population are disproportionately impacted by poverty. These women have restricted chances to obtain credit, education, and empowerment (Ackerly, 1995).

Despite an increase in the literacy rate in Nepal, a significant gender disparity still exists. The 2021 census data reveals that the literacy rate among males is 83.6 percent, whilst the literacy rate among females is 69.4 percent (Chand, 2024). Women's participation in the civil service is much lower in comparison to males. Microfinance is a very successful approach for promoting women's empowerment. Prior research undertaken in India (Goodman, 2017), Bangladesh (Nawaz, 2010), Pakistan (Khan et al., 2020), and Sri Lanka (Hansen, 2015) demonstrates the efficacy of microfinance services in empowering women. Nevertheless, more investigation is required to fully understand the influence of microfinance services on the empowerment of women in Nepal. The research conducted by Dhungana et al. (2023) focuses on enhancing living conditions by means of saving and investing. Nevertheless, the potential for empowerment via microfinance services remains largely unexplored. Hence, the objective of this research is to examine the influence of MFIs on the empowerment of women in the Kaski area of Nepal.

This research makes a substantial addition to the existing literature on microfinance in Nepal by highlighting the variations in empowerment resulting from microfinance operations, which are influenced by factors such as context, geography, country, culture, and religion (Khan et al., 2023). Besides, this study is important to the policymakers, regulators, donor agencies, and microfinance researchers to view the effectiveness of microfinance services for women's empowerment. By analyzing how microfinance services affect women's status, this research adds important context to the ongoing conversation about gender equality and female empowerment.

### **Literature Review**

There has been a long discussion in the past about women's empowerment and microfinance services. Different theoretical and empirical evidence discussed the empowerment of women and its consequences.

The critical mass theory suggests that achieving a critical mass of women in political positions is essential for advancing gender equality and bringing about substantive policy changes (Dahlerup, 2006). The theory of women's empowerment encompasses various frameworks and perspectives that aim to understand and promote women's social, economic, and political empowerment. It involves recognizing and challenging the structural and systemic barriers that limit women's opportunities and advocating for gender equality. Capability approach theory emphasizes the importance of providing women with the necessary capabilities to live a life they value and have reason to value (Fukuda-Parr & Cid-Martinez, 2019). The theory of economic empowerment of women focuses on enhancing women's economic opportunities, financial resources, and agency within the economic sphere. It involves addressing gender-based economic inequalities, promoting

women's access to resources and productive assets, and advocating for gender-responsive economic policies and practices (Duflo, 2012). Gender mainstreaming theory emphasizes the integration of a gender perspective into all stages of policy and program development, implementation, and evaluation to address gender disparities and promote gender equality in economic activities (Minto & Mergaert, 2018).

The theory of social empowerment of women encompasses various frameworks and perspectives that focus on enhancing women's agency, autonomy, and social standing within society. It involves challenging and transforming social norms, addressing gender-based discrimination and violence, and promoting women's rights and opportunities (Dhungana et al., 2016; Hughes et al., 2015). The theory of individual empowerment of women focuses on enhancing women's self-confidence, autonomy, and decision-making power in their personal lives. It emphasizes the importance of women recognizing their rights, abilities, and agency to make choices and control their lives (Mosedale, 2005).

Research conducted by Mengstie (2022) reveals that women's economic empowerment is a deliberate strategy aimed at improving women's participation in decision-making processes, increasing their income, and promoting their ownership of assets. The research highlights microfinance's beneficial impact on women's entrepreneurship and their access to business prospects. Ahmad et al. (2021) investigate the correlation between microfinance services and the empowerment of women in Pakistan. They deduce that MFI services foster self-reliance and enhance their aptitude for problem-solving, leading to a rise in their revenue. Sowmya and Reddy (2022) emphasize the crucial impact of microfinance, namely via self-help group strategies and assistance for job prospects, in enhancing the quality of life for rural families.

According to Chapagain and Dhungana (2020), microfinance has improved women's economic empowerment, as seen by increases in their family income, savings, and financial independence. Mostafa (2020) demonstrates the favourable influence of microfinance on the economic autonomy and financial management of middle-aged women, specifically. Jain (2020) demonstrates that microfinance effectively empowers impoverished and marginalized women while also noting a favourable and escalating pattern of women's financial inclusion. He emphasizes that microfinance cannot alter the balance of power in small and important home choices, as well as other outside decisions unless a substantial proportion of women actively engage with financial services themselves. Similarly, Win (2019) investigates the prioritization of regular financial literacy and vocational training by MFIs to improve the overall economic and social advantages. Financial knowledge may be a useful instrument in promoting women's empowerment.

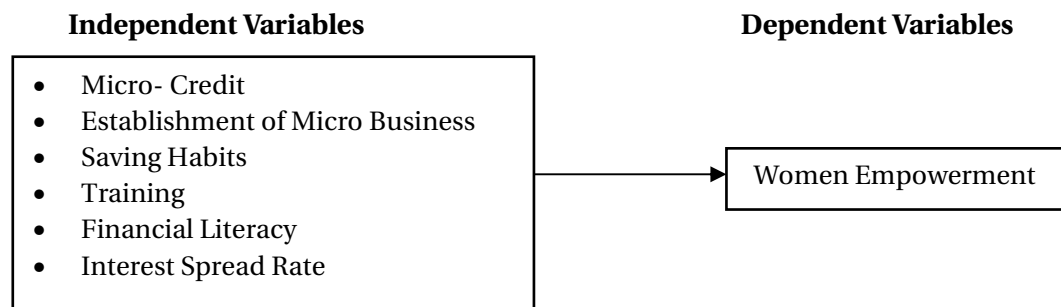
Moreover, according to Arini (2018), women see a substantial boost in their individual empowerment, socio-political empowerment, and economic empowerment as a result of their participation in microfinance programs that provide both financial and non-financial services. Dhungana (2017) establishes a direct correlation between the amount of education and the empowerment of women. Addai (2017) contends that the availability of microfinance will result in an increased likelihood of achieving economic and social empowerment. Microcredit has facilitated the development of the agricultural sector by implementing income-generating initiatives such as training sessions, conferences, seminars, and interactive programs. Hansen (2015) demonstrates that microfinance is an effective means of promoting women's empowerment across various domains, including household economic decision-making, legal knowledge, mobility, economic stability, family decision-making, socioeconomic advancement, autonomy in life choices, and women's status within the family and society.

From the literature review, microfinance institutions are important in empowering women through various financial and non-financial services. Although microfinance is not equally reachable to all poor women, it has positive consequences in the lives of women. With the help of microfinance, women have become self-dependent, solving their problems independently, and their income has also increased.

After a comprehensive review and discussion of previous studies' related concepts, theories, and findings, a research framework has been developed for the study. The conceptual interconnection of the variables is presented in Figure 1.

**Figure 1**

*Theoretical Framework of the Study*



Women's empowerment is regarded as the dependent variable, and this variable depends on microcredit, establishment of micro-business, saving habits, training, and financial literacy. The following hypotheses are derived for the using the theoretical framework and literature evaluation.

- H<sub>1</sub>: Access to microcredit for clients significantly increases women's empowerment.
- H<sub>2</sub>: Saving habits of micro-finance clients significantly increase women's empowerment.
- H<sub>3</sub>: The establishment of Microbusiness by micro-finance clients significantly increases women's empowerment.
- H<sub>4</sub>: Training given to micro-finance clients significantly increases women's empowerment.
- H<sub>5</sub>: Financial literacy for micro-finance clients significantly increases women's empowerment.

### **Methods and Procedures**

This study is grounded on microfinance clients who have been using microfinance services from MFIs for a duration of one year or more. Using a convenient sampling procedure, the researchers selected 150 microfinance clients from 900 clients from Chimmek Laghu Bittiya Sanstha Ltd as per the annual report of 2023, located in Kaski district. Researchers constructed a structured questionnaire based on the past literature and experts' opinions, and structured questionnaire in two parts: the first part shows the demographic information, and the second part relates to constructs with their related items on five-point Likert scale (where 1 refers to “strongly agree” and 5 refers to “strongly disagree”). The prepared questionnaire was sent for pretesting to the MFIs expert, and top-level officials of MFIs to get feedback about coherence, language issues, and content coverage (Zikmund et al., 2012). After pretesting was done through experts, it was again sent to the MFIs clients, and necessary adjustments were made. The pilot testing has been done and collected feedback from 15 respondents who have been involved in microfinance to identify and address any potential issues or limitations that may arise during the actual research study. It allows for making necessary adjustments, ensuring the research runs smoothly and generates reliable and valid results. For measuring the internal consistency of the questionnaire, Cronbach's Alpha Coefficient was calculated to identify the reliability of the instrument used during pilot testing. The results of reliability are shown in Table 1. As the value of Cronbach Alpha is greater than 0.7, the scale is highly reliable, so we collected final data using the instrument (Hair et al., 2018).

**Table 1**  
**Reliability Result of Dependent and Independent Variables**

Variable	Cronbach Alpha value
Micro-credit	0.768
Establishment of Micro-Business	0.718
Saving habits	0.776
Training	0.717
Financial literacy	0.751
Women empowerment	0.721
<b>Overall</b>	<b>0.746</b>

After collecting data through a structured questionnaire, we analyzed data using both descriptive and inferential statistics methods using Microsoft Excel and Statistical Package for Social Science (SPSS 25).

### Results and Discussion

In this section, we present the empirical findings and compare and contrast the findings with the previous results.

#### Respondents' Demographic profile

Respondents' profiles reveal the general characteristics of respondents based on personal characteristics such as age group, educational level, marital status, income level, ethnicity, years of involvement, loan size, and objectives of taking the loan. The demographic profile of survey participants are shown in Table 2.

**Table 2**  
**Demographic Profile of Survey Participants**

Variables	Description	Frequency	Percentage
Age	15-20	24	16.00
	20-25	46	30.67
	25-30	60	40.00
	30 above	20	13.33
	<b>Total</b>	<b>150</b>	<b>100.00</b>
Education	Literate	55	36.67
	Illiterate	40	26.67
	SLC/SEE	39	26.00
	Bachelor	16	10.67
	<b>Total</b>	<b>150</b>	<b>100.00</b>
Marital Status	Married	130	86.67
	Unmarried	15	10.00
	Widow	5	3.33
	<b>Total</b>	<b>150</b>	<b>100.00</b>
Ethnicity	Brahmin/Chettri	30	20.00
	Dalit	80	53.33
	Janjati	36	24.00
	Others	4	2.67

	<b>Total</b>	<b>150</b>	<b>100.00</b>
	Below 20000	44	29.33
	25000-30000	58	38.67
Income Level (monthly)	30000-35000	27	18.00
	35000 and above	21	14.00
	<b>Total</b>	<b>150</b>	<b>100.00</b>
	1-4 years	53	35.33
Involvement	4-6 years	97	64.67
	<b>Total</b>	<b>150</b>	<b>100.00</b>
	Below 100,000	34	22.67
	100,000-300,000	59	39.33
Amount of Loan taken	300,000-500,000	43	28.67
	500,000 and above	14	9.33
	<b>Total</b>	<b>150</b>	<b>100.00</b>
	Business Expansion	47	31.33
	Educational purpose	54	36.00
Objectives of Taking Loan	Medical purpose	25	16.67
	Asset Acquisition	14	9.33
	<b>Total</b>	<b>150</b>	<b>100.00</b>

*Note. Field survey, 2023 and authors' calculations.*

Table 2 shows that clients aged 25 to 30 are involved more (40 percent) in microfinance services. Likewise, those clients who are literate but do not have formal education (36.67%) are involved in microfinance services. Likewise, Dalit (53.33 percent), monthly income below between 25000 to 30000 (38.67 percent), experience more than four years (64.67 percent), clients taking loans with the range of one lakh to three lakh (39.33 percent) and taking loan for education purpose (36 percent) were mostly involved in microfinance. This result reveals that the MFI service would produce better social results if the microfinance services empowered the clients. In Nepalese society, Dalits are mostly excluded and face systematic and widespread discrimination, although new legal reform prohibits caste discrimination. The discrimination is more on Dalit women as Nepal is a patriarchal society. A large number of Dalit women's participation in microfinance activities will be a positive initiative to reduce social discrimination. Likewise, the empowerment of young and productive people produces positive results in society. Results reveal that the loan is taken for educational purposes and business purposes. It seems that the loan was utilized in the productive sector, which will help to uplift the living standard of the family as well as help to achieve social equality in the future.

### **Empowering Factors and Women Empowerment**

Women empowerment is affected by various empowering factors. Table 3 shows the descriptive results of the constructs along with their items.



**Table 3**  
**Opinion of the Respondents on MFIs Empowerment**

Constructs/variable	Statements	Mean	SD
Micro-credit (MC)	boost confidence and self-esteem level	1.75	0.874
	Able to establish small businesses.	2.11	0.719
	Better decision-making power	2.11	0.916
	Investment in child education	2.29	0.830
	Get loan and training for using a loan	2.29	0.936
Establishment of Micro-business (EMB)	Gained power in family decision-making	2.30	1.273
	Enhanced my confidence level.	2.18	0.820
	Enhanced communication power	2.15	0.944
	Improve the living standard.	2.40	1.030
Saving Habits (SH)	Respected more in the family and community.	2.43	1.025
	Provides a safety net during emergencies.	2.17	1.318
	Money enables me to invest in assets or ventures.	2.25	0.921
	Encourage the establishment of new businesses.	2.02	0.937
	Mitigation of financial risk	2.25	1.000
Training (TR)	It encourages becoming independent	2.37	1.077
	Creativity improves	2.23	1.265
	Encourage to start up business.	2.85	1.116
	Reduce reputational risk.	2.41	1.004
	Enhance my confidence level	2.35	0.955
Financial Literacy	Improve my communication skills.	2.31	1.843
	Assist with informed financial decisions.	2.15	1.246
	Improve money management skills	2.43	0.937
	Fosters economic growth and independence.	2.35	1.081
	Improve negotiation skills.	2.49	0.968
Women Empowerment	Gain confidence in handling money matters.	2.64	0.929
	Access to micro-credit has increased women's empowerment.	2.07	1.238
	Saving habits has helped to empower women.	2.50	1.067
	The establishment of Microbusinesses has increased women's empowerment	2.37	1.115
	Training has helped to enhance women's empowerment	2.29	0.885
	Financial literacy has helped to empower women	2.37	0.993

*Note. Field survey, 2023 and authors' calculations.*

Table 3 shows that the mean is less than three on each item, showing the respondents' agreement with the items used to measure the particular construct. The most agreed item in the microcredit construct is boosting confidence and self-esteem through microcredit availability. Likewise, the most agreed item empowerment of women through establishing new businesses is increasing confidence. The most agreed-upon item regarding saving habits is the establishment of a new venture. Likewise, most of the clients mostly agreed that training enhances creativity. Financial decision-making improvement is mostly an

agreed statement on financial literacy. Finally, access to microcredit is the most agreed statement on women's empowerment.

The result illustrates that micro-credit, establishment of micro-business, saving habits, training, and financial literacy are perceived positively by respondents, as mean scores of each statement reflect the mean value of less than three. Notably, these findings suggest that microfinance services play a significant role in enhancing various aspects of women's empowerment, including confidence building, decision-making power, business establishment, and financial management skills.

### Relationship of Women's Empowerment with Explanatory Variables

This study uses the Bivariate Pearson Correlation to determine the variables' relationship. This correlation quantifies the magnitude and orientation of a linear association between two variables.

**Table 4**  
*Correlation of WE with MC, EMB, SH, TR and FL*

	WE	MC	EMB	SH	TR	FL
WE	1					
MC	.343**	1				
EMB	.374**	.478**	1			
SH	.386**	.336**	.544**	1		
TR	.193*	0.149	.326**	.324**	1	
FL	.385**	.322**	.402**	.426**	.413**	1

*Note. Field survey, 2023 and authors' calculations.*

*\*\*Correlation is significant at the 0.01 level.*

*\*Correlation is significant at the 0.05 level.*

*Where WE= Women Empowerment, MC= Micro-credit, EMB= Establishment of Micro-Business, SH= Saving Habit, TR=Training, and FL=Financial Literacy.*

A significant association between two variables is often indicated by a r value greater than 0.7. However, the judgment depends upon the contexts and types of study we are doing (Hair et al., 2018). The table 4 reveals that the correlation of WE with all variables is significant and positive, showing the positive sign of the MC, EMB, SH, TR, and FL on empowering women. Among the correlation of WE on explanatory variables, the correlation between WE and FL is found to be the highest. The result shows that as financial literacy improves, women's empowerment improves more in a positive direction.

### Impact of Explanatory Variables on Women's Empowerment

The correlation coefficient alone indicates the direction of the link between the constructs. Regression analysis is necessary to determine the connection between

the response variable and one or more explanatory factors. Table 5 displays the influence of many explanatory factors on the empowerment of women.

**Table 5**  
**Impact Assessment of Explanatory Variables on Women's Empowerment**  
**ANOVA**

Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	15.816	5	3.163	9.516	.000
	Residual	47.864	145	0.332		
	Total	63.68	150			

R Square: 0.248  
Adjusted R-Square:0.222

Variables	Unstandardized Coefficients		T	Sig.	Collinearity Statistics	
	B	Std. Error			Tolerance	VIF
(Constant)	0.772	0.253	3.052	0.0001		
MC	0.199**	0.105	1.891	0.0001	0.744	1.343
EMB	0.119**	0.096	1.240	0.001	0.578	1.730
SH	0.170**	0.084	2.019	0.000	0.6420	1.557
TR	0.016	0.076	0.216	0.829	0.785	1.272
FL	0.210*	0.084	2.493	0.018	0.694	1.439

*Note. Field survey, 2023 and authors' calculations.*

\*\* Significant at the 0.01 level.

\* Significant at the 0.05 level.

The results in Table 5 reveal that the impact of five explanatory variables named MC, EMB, SH, TR, and FL combinedly influence women's empowerment (F-value (5,145) =9.52 with p-value=0.001). The impact can be written in the equation as follows:

$$WE = 0.772 + 0.199MC + 0.119EMB + 0.170SH + 0.016T + 0.210FL + \epsilon$$

The value of R- square is 0.248, which means explanatory variables explain 24.8 variation in women's empowerment. Here, the adjusted R-square of 0.222 indicates that the regression model explains only 22.2 of the variation of the data.

While evaluating the impact of each explanatory variable on the response variable, we observe that one unit change in the establishment of micro business caused a 0.119-unit change in women empowerment, keeping other variables constant. Changes in saving habits by one unit result in 0.170-unit changes in women's empowerment, keeping other variables constant. Similarly, one unit change in training causes a 0.016-unit change in women empowerment, keeping other variables constant. Likewise, a change in financial literacy by one-unit results in a 0.210-unit change in women's empowerment, keeping other variables constant. The  $\epsilon$  refers to the unexplained portion of the women empowerment by the models.

The results show that microcredit significantly impacts women's empowerment (beta coefficient: 0.199, p-value <0.01) which supports our hypothesis. Similarly, the establishment of micro-business (beta coefficient: 0.119, p-value <0.01) has a positive and significant impact on women's empowerment, supporting our hypothesis two. Likewise, saving habits (beta coefficient: 0.170, p-value < 0.01) significantly impact women's empowerment, supporting our hypothesis three. However, training (beta coefficient: 0.016 and p-value >0.1) does not significantly impact women's empowerment, rejecting our hypothesis four. Lastly, financial literacy (beta coefficient: 0.210, p-value <0.01) significantly impacts women's empowerment, which provides evidence to support fifth hypothesis. Our model does not have any issue of multicollinearity as the value of the variance inflation factor is less than 5, providing the robustness of our model.

The results show that four of the five explanatory variables are significant, and our overall model also provides significant results. The results provide sufficient ground to argue that microfinance services are an effective strategy to uplift the empowerment level of MFI clients. The results support the theory of women's empowerment, which encompasses the importance of empowerment, which leads to socio-economic development that helps to reduce gender discrimination in society and institutional changes that lead to an increase in women's roles in society. Our results further support the capability approach theory, which posits that enhancing the capability of women creates a positive change in their lives, which will ultimately help to improve the socio-economic conditions of women, which will ultimately help to improve the socio-economic development of the country.

The findings are allied with the findings of Jain (2020), Addai (2017), Ahmad et al. (2021), and Dhungana et al. (2022). They argue that microfinance services such as microcredit, saving facilities, financial literacy, and micro-business creation empower society. However, we did not find a statistically significant relationship between the training services of MFIs and women's empowerment. In rural settings, providing training to women not only empowers them but also gives them employment opportunities at the local level by utilizing local resources. So, it is suggested that microfinance institutions expand their training services to their rural clients for sustainable development.

## **Conclusion and Suggestions**

Enhancing the power and autonomy of women is a crucial concern in developing nations. Microfinance has a substantial impact on enhancing women's decision-making abilities by including them in economic activities. Microcredit is widely regarded as an effective financial tool for offering modest loans to those facing poverty, especially women who lack assets to secure loans from traditional banking

institutions. Microfinance is a distinctive development solution that aims to alleviate poverty by providing microcredit services specifically to those who are extremely poor and disadvantaged. MFIs offer small loans to individuals in the low-income bracket, enabling them to become financially independent. These services are particularly beneficial for women who lack assets to use as collateral but possess valuable indigenous skills and a strong motivation to engage in economic activities for self-employment and income generation.

The study's objective was to examine the effects of microfinance services on women's empowerment. The empirical results obtained from descriptive statistics measured by the mean shows that clients agree with each statement in the construct. Moreover, the inferential analysis, particularly the Pearson correlation and regression analysis, provides further evidence of the positive association between microfinance services and women empowerment. The significant positive correlations between micro-credit, establishment of micro-business, saving habits, training, financial literacy, and women empowerment underscore the importance of these factors in fostering women's empowerment in the study context.

Furthermore, the regression analysis highlights the individual contributions of micro-credit, establishment of micro-business, saving habits, and financial literacy to women's empowerment, with each factor demonstrating a positive impact on women's empowerment outcomes. These findings emphasize the multifaceted nature of women's empowerment, influenced by financial access, entrepreneurial opportunities, financial literacy, and skill development. Importantly, the regression model's overall significance underscores the collective influence of these variables on women's empowerment. In conclusion, the study provides valuable insights into how microfinance services contribute to women's empowerment and underscores the importance of holistic interventions that address various dimensions of empowerment to support women's socio-economic advancement. These findings provide valuable insights to the regulatory authority and policymakers to promote women's empowerment through targeted microfinance interventions and capacity-building initiatives.

There remains enough scope for future study regarding data, models, and methodology for studies in days to come. The respondents for this study are the women members supported by the Chimmek Laghubitta Bittiya Sanstha Limited (CLBSL). There might be several other women members as well. The responses to the CLBS and other microfinance respondents' responses to the same question may be different because of microfinance services and management practices. Further, the study would be more interesting if the qualitative aspect were included. Likewise, evaluating through the lenses of the longitudinal way using advanced statistical tools such as structural equation modeling makes the study more rigorous.

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