

**Impact of Microfinance on
Financial Empowerment of Terai Dalit Women
(Case study of Santapur Matiyaun VDC of Rauthat
District)**

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RECOMMENDATION

This is to certify that the thesis

Submitted By

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Entitled

"Financial Empowerment of Terai Dalit Women through Microfinance (Case study of Santapur Maityaun VDC of Rauthat District)"

has been prepared and approved by the department in the prescribed format of Faculty of Management, Tribhuvan University. This thesis is forwarded for examination.

VIVA-VOCE SHEET

We have conducted the Viva-Voce examination of the thesis Presented by

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Financial Empowerment of Terai Dalit Women through Microfinance (Case study of Santapur (M.) VDC of Rauthat District).

and we found the thesis to be the original work of the student and written according to the prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirement for

Degree of Master of Business Studies (MBS)

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Microfinance is considered as unbeatable tool for poverty reduction and livelihoods improvement of poor people. Providing loan without collateral is the basis feature of Micro financing concepts, which enables poorer people to get money to make money.

According to Robinson Microfinance refers to small-scale financial services for both credits and deposits — that are provided to people who farm or fish or herd; operate small or micro enterprises where goods are produced, recycled, repaired, or traded; provide services; work for wages or commissions; gain income from renting out small amounts of land, vehicles, draft animals, or machinery and tools; and to other individuals and local groups in developing countries, in both rural and urban areas’.

The research entitled "Financial Empowerment of Terai Dalit Women through Microfinance (Case study of Santapur (M.) VDC of Rauthat District)" has tried to figure out the improvement seen in the life-style of poor Terai Dalit women. This study is focused on most back warded Terai Dalit castes viz. Chamar, Musahar and Dushad. Beside financial condition of the respondents this study also attempts to assess the impacts of micro credit program from socio-economic empowerment perspective.

From the research it was found that microfinance program conducted by Nirdhan Utthah Bank Limited is very effective in this area in terms of financial as well as social empowerment.

I would like to express gratitude to my research supervisor Prof. Dr. Mahendra P. Shrestha and Mr. Rabindra Bhattraai for their valuable and constant guidance. It was great experience to have guidance of Mahendra sir. During the preparation time, i have gained valuable experience.

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I extend my thanks to all respondents who shared their opinions, feelings and experiences with me. The study might not have completed without their help.

Lastly, my sincere thank goes to all of them who directly and indirectly helped me to complete my research work and this report.

Navin Timilsina

March, 2010

DECLARATION

I hereby declare that the work reported in this thesis entitled 'Financial Empowerment of Terai Dalit Women through Microfinance (Case study of Santapur Matiyaun VDC of Rauthat District)', which is submitted to Shanker Dev Campus, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement of the Master's Degree in Business Studies (MBS) under the supervision of Prof. Dr. Mahendra Prasad Shrestha and Rabindra Bhattarai, Shanker Dev Campus, Tribhuvan University.

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