

**ROLE OF MICROFINANCE TOWARDS EMPOWERMENT OF
RURAL WOMEN IN NEPAL**

A Thesis

By

ARUN ARYAL

Central Department of Management

Roll No.: 642/16

Registration No. 7-2-808-1-2012

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RECOMMENDATION LETTER

It is certified that thesis entitled **Role of microfinance towards the empowerment of rural women in Nepal**. ArunAryal is an original piece of research work carried out by the candidate under my supervision. Literary presentation is satisfactory and the thesis is in a form suitable for publication. Work evinces the capacity of the candidate for critical examination and independent judgment. The thesis is forwarded for examination.

Prof. BhawanishankharAcharya
Supervisor,
Central Department of Management
Tribhuvan University, Kirtipur, Kathmandu
December, 2018

APPROVAL SHEET

We, the undersigned, have examined the thesis entitled **Role of microfinance towards the empowerment of rural women in Nepal**. Presented by ArunAryal, a candidate for the degree of Master **of Business Studies** (MBS) and conducted the viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

Prof. BhawaniShankhar Acharya
Thesis Supervisor

Internal Examiner

External Examiner

Prof. Dr. Sanjay Kumar Shrestha
Chairperson, Research Committee
Central Department of Management, Tribhuvan University

Prof. Dr. RamjiGautam
Head of Department
Central Department of Management, Tribhuvan University
December, 2018

CERTIFICATION OF AUTHORSHIP

I certify that the work in this thesis has not previously been submitted for a degree nor it has been submitted as part of requirements for a degree except as fully acknowledged within the text.

I also certify that the thesis has been written by me. Any help that I have received in my research work and the preparation of the thesis itself has been acknowledged. In addition, I certify that all information sources and literature used are indicated in the reference section of the thesis.

ArunAryal

December, 2018

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ABSTRACT

Poverty always exist into the world in various forms. It is precisely known to the poor countries where people still fight for basic daily needs. This study is made on the basis of women in Nepal where poverty and women empowerment are the main problem. In other to support to alleviation of poverty and encouraging women to gain status in life, Microfinance institutions are playing as one of the main tools. There is a general consensus that microfinance is not equal to all poor women but has positive consequence in the life of Nepalese women.

The study investigates the role of Microfinance towards empowerment of rural women. The study is based on the self-made questionnaires to the women of village. It is also based on various previous research. The primary data is collected from household survey using structured questionnaire and interview method.

The research findings proved that there is an improvement not only in economic terms but also in social terms. The results show a positive impact in income and saving despite of different interest rate charged by the companies. Although MFIs are mushrooming in Nepal, the poor villagers are remained under high interest rate with less accessible of money lending comparing to the women in city.

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