

**Role of Microfinance on Women Empowerment
A Case Study of BarBardiya Municipality, Bardiya, Nepal**

A THESIS

Submitted By

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RECOMMENDATION

This is to certify that the Thesis

Submitted by:
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Entitled:

**Role of Micro-Finance on Women Empowerment
A Case Study of BarBardiya Municipality, Bardiya, Nepal**

has been prepared as approved by this Department in the prescribed format of the Faculty of Management. This thesis is forwarded for examination.

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DECLARATION

I hereby declare that the work reported in this thesis entitled "**Role of Microfinance on Women Empowerment A Case Study of BarBardiya Municipality, Bardiya**" submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirements for the Degree of Master of Business Studies (M.B.S.) under the supervision of Prof. Bhawani Shankar Acharya and Dr. Gangaram Biswokarma of Central Department of Management.

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VIVA-VOCE SHEET

We have conducted the viva –voce of the thesis presented

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Entitled:

**Role of Micro-Finance on Women Empowerment
A Case Study of BarBardiya Municipality, Bardiya, Nepal**

And found the thesis to be the original work of the student written according to the prescribed format. We recommend this thesis to be accepted as partial fulfillment of the requirements for

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ABBREVIATIONS

CLBS	: Chhimek Laghubitta Bittyta Sastha
ADB	: Asian Development Bank.
FY	: Fiscal Year.
ADB/N	: Agriculture Development Bank of Nepal.
RRDB	: Regional Rural Development Banks.
NRB	: Nepal Rastra Bank.
Govt	: Government.
SHG	: Self Help Group.
MFIs	: Microfinance Institutions.
Cos	: Companies.
SFCL	: Small Farmer Cooperative Limited.
BBMB	: BardiyaBardiya Municipality Bardiya
SCC	: Saving and Credit Cooperative.
GBB	: Grameen Bikas Bank.
SFDP	: Small Farmer Development Program.
IBP	: Intensive Banking Program.
RMDC	: Rural Microfinance Development Centre.
NGO	: Non-Government Organizations.
FINGO	: Financial Intermediaries Non-Government Organizations.
CMF	: Centre for Microfinance.
RBB	: Rastriya Banijya Bank.
NBL	: Nepal Bank Limited.
PCRW	: Production Credit for Rural Women.
WDS	: Women Development Section.
MCPW	: Microcredit Project for Women.

NPC	: National Planning Commission.
PMS	: Putalibazaar Municipality Syangja.
BS	: Bikram Sambat.
%	: Percentage.
Rs.	: Rupees
MBS	: Master of Business Studies.
UNCDF	: United Nations Capital Development Fund.
UNDP	: United Nations Development Program.
VDC	: Village Development Committee.
INGO	: International Non-Governmental Organization.
LGP	: Local Governance Program.
PDDP	: Participatory District Development Program.
MFDB	: Microfinance Development Bank.
SPSS	: Statistical Package for Social Science.
Yrs	: Years.
MBA	: Masters of Business Administration.
Amt.	: Amount