

**CONTRIBUTION OF MICRO-FINANCE FOR WOMEN
POVERTY REDUCTION**

(A Case Study of Pashchimanchal Gramin Bikas Bank, Hemja)

A Thesis

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Faculty of Humanities and Social Sciences of Tribhuvan University, in Partial
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MASTER OF ARTS

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ECONOMICS

Submitted by

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LETTER OF RECOMMENDATION

This thesis "Contribution of Microfinance for Women Poverty Reduction, A Case Study of Pashchimanchal Gramin Bikas Bank, Hemja" is prepared by Mrs. Punam Regmi under my supervision. I hereby, recommend this thesis for approval by the thesis committee.

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We certify that the thesis entitled "Contribution of Microfinance for Women Poverty Reduction, A Case Study of Pashchimanchal Gramin Bikas Bank, Hemja" submitted by Punam Regmi to Department of Economics, Prithvi Narayan Campus, Pokhara, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the degree of MASTER of ARTS in ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said Degree.

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ABSTRACT

This thesis entitled "Contribution of Microfinance for Women Poverty Reduction, A Case Study of Pashchimanchal Gramin Bikas Bank, Hemja" has been prepared to fulfill the partial requirements for the degree of master of arts in economics. In this study the researcher tries to analyze the microfinance in poverty reduction in Hemja Kaski. It is A Case Study of Pashchimanchal Gramin Bikas Bank, Pokhara Lekhnath Metropolitan City Hemja-25, Kaski

Pashchimanchal Gramin Bikas Bank is a social financial Institution, which provide microfinance services to the gramian people and deprived people. It has 64 centre and 1800 member. Among them 625 member are form Hemja. A total 160 member were taken as the sample for the study out of these 625 member. Necessary data were collected through structured questionnaires and direct interview from the sample member. All the information are collected and analyzed using bar diagram, pie chart.

Poverty alleviation has been the major concern of debate in developing world in Nepal. Majority of women are illiterate and engaged in agriculture for their livelihood. Women are an important source of energy for development and their group can be an effective channel for resource aimed at meeting the needs of the poor people in rural areas as well as in urban areas.

PGBB branch office Bagar was selected for present study. There are 6 center and 625 members, in Hemja. Out of 625 member only 160 women have been selected as sample for this study using the convenience sampling method. The study shows that the volume of loan investment is positively increased in each year. Perceptions of sample respondent on program are found to be positive. Improvement in the facility of consumption, clothing and sheltering pattern shows the significant improvement in the living standard of the women.

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LIST OF ACRONYMS

GNP	=	Gross National Product
WDD	=	Women Development Division
MLD	=	Ministry of Local Development
UNICEF	=	United Nations Children's Emergency Fund
MCPW	=	Micro Credit project for women
ADB	=	Asian Development Bank
NRB	=	Nepal Rastra Bank
NGO	=	Non Government Organization
MFI	=	Micro Finance Institutions
SEDP	=	Small Farmers Development Programme
INGO	=	International Non Government Organization
PSCP	=	Priority Sector credit Programme
WSCG	=	Women Saving & Credit Group
FY	=	Fiscal Year
PGBB	=	Paschimanchal Gramin Bikas Bank
T.U.	=	Tribhuvan University
M.A.	=	Master of Arts