

MICROFINANCE SERVICES AND ENTREPRENEURSHIP DEVELOPMENT

(A Case study of Bardagoriya Gaupalika of Kailali District)

A Thesis

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CERTIFICATE OF AUTHORSHIP

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

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

.....

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September, 2020

RECOMMENDATION LETTER

I certify that the Thesis submitted by Mr. DeependraKandel "**Microfinance Services and EntrepreneurshipDevelopment**" has been prepared as per the format prescribed and approved by the Faculty of Management, Tribhuvan University. This research work is completed under my supervision and guidance. This thesis is the candidate's original research work. I am fully satisfied with the language and substance of this Research submitted to Faculty of Management. To the best of my knowledge, the candidate has fulfilled all the requirement of **Masters of Business Studies (MBS Semester)** degree, Faculty of Management, Tribhuvan University. I, therefore, recommend that this research be considered for the award of master degree.

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APPROVAL SHEET

We, the undersigned, have examined the thesis entitled "**Microfinance Services and Entrepreneurship Development**" Presented by Mr. Deependra Kandel, a candidate for the degree of **Masters of Business Studies (MBS)** and conducted the viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

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ABSTRACT

This research mainly focus on the relationship between microfinance services and entrepreneurship development. The research investigates the impact of microfinance services on entrepreneurship development of small scale enterprises that are aiming for growth and development in Bardagoriya rural municipality at Kailali district. The research showed the role of entrepreneur skills, investment level and the situation of entrepreneurial environment to the member of microfinance for entrepreneurship development.

The research used questionnaire as an instrument of primary data collection. Tables and simple percentages were used in data presentation. The relevant and needed data are collected through journals, newspaper, periodicals, bulletins, magazine's, published and unpublished reports from various sectors. Similarly, the primary data is collected through sample survey, questionnaire, observation, direct interview as well.

The research concludes that microfinance institutions over the Bardagoriya rural municipality identified to be one of the key players in the financial industry that have positively affected individuals, business organizations, other financial institutions, the government and the economy at large through the services they offer and the functions they perform in the economy. The purpose of the paper is to examine the impact of entrepreneurship education and training on the development and enhancement of entrepreneurial skills that may be essential to improve ventures' effectiveness.

This result is basically from the MF program. Thus, the study may include NGO relating microfinance, cooperative, and other microfinance running from commercial banks. The sample size is limited and it is purely based on primary data so further research can be done in large sample size and data could be both primary and secondary. This study is concentrated only in Bardagoriya rural municipality of Kailali district, further research can be conducted considering for wider and different areas.

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ABBREVIATIONS

ADB	: Asian Development Bank
EDC	: Entrepreneurship Development Centre
GEM	: Global Entrepreneurship Monitor
GON	: Government of Nepal
MDGs	: Millennium Development Goals
MEDEP	: Micro Enterprise Development Programs
MF	: Micro finance
MFIS	: Microfinance Institutions.
NGOS	: Non- government organization
SFCLs	: Small Farmers cooperative limited
SPSS	: Statistical Package for Social Science