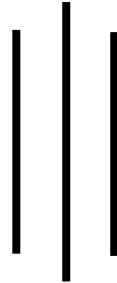


**IMPACT OF MICROFINANCE PROGRAM ON URBAN
WOMEN REGARDING PRODUCTION CREDIT IN DAMAK
MUNICIPALITY JHAPA**



By:

Bhim Prasad Poudel

Post Graduate Campus, Biratnagar

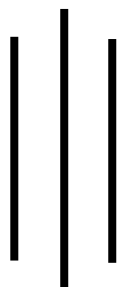
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A Thesis Submitted To:

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**In partial fulfillment of the requirements of the degree of
Masters of Business Studies (M.B.S)**

Biratnagar, Nepal

July, 2011



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RECOMMENDATION

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Submitted by:

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**IMPACT OF MICROFINANCE PROGRAM ON URBAN WOMEN REGARDING
PRODUCTION CREDIT IN DAMAK MUNICIPALITY JHAPA**

*has been prepared as approved by this Department in the prescribed format of
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VIVA-VOCE SHEET

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

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*and 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
fulfilment of the requirement degree of.*

Master's Degree in Business Studies (M.B.S)

Viva-Voce Committee

Chairperson, Research Committee

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Date:



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DECLARATION

I hereby declare that the work reported in this thesis entitled "**IMPACT OF MICROFINANCE PROGRAM ON URBAN WOMEN REGARDING PRODUCTION CREDIT IN DAMAK MUNICIPALITY JHAPA**" submitted to Research Department of Post graduate Campus, Biratnagar, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfilment of the requirement from the degree of Masters of Business Studies under the supervision of Prof. Dr. Ramesh Dahal Associate Lecturer of Post Graduate Campus, Biratnagar.

Date

Bhim Prasad Poudel

Researcher

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Bhim Prasad Poudel

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ABBREVIATION

Abbreviation

ADBN	Agriculture Development Bank of Nepal
B. S.	Bikram Sambat
CBS	Credit Bureau of Statistics
CEAPRED	Centre for Environment and Agricultural Policy Research Extension and Development
CEDAW	Comm,itee on the Elimination of Discrimination Against Woman
CV.	Coefficient of Variation.
ESCAPE	Economic and Social Commission for Asia and the Pacific
FY	Fiscal Year
GDI	Gender Development Index
GDP	Gross Domestic Production.
HDI	Human Development Index
HDR	Human Development Report
HPI	Human Poverty Index.
i.e.	For Example
IFAD	International Farmer Agriculture Development
MF-	Microfinance
MFI	Microfinance Institutions
MCPW	Micro Credit Production for Woman
MOF	Ministry of Finance
NBL	Nepal Bank Ltd.
NLSS	Nepal Living Standard Survey
NPC	Nepal Planning Commission
Nrs.	Nepali Currency
NRB	Nepal Rastra Bank
PCRW	Production Credit for Rural Women
PGBB	Purwanchal Gramin Bikash Bank

RBB	Rastrya Baniyya Bank
SCO	Saving and credit organization
S.D.	Slandered Deviation
SFCL	Small Farmer Credit Line
SFDP	Small Farmer Development Program.
VDC	Village Development Comity

Concept of Microfinance Program

Statement of the problem

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