

**MICROFINANCE UNDER POVERTY  
ALLEVIATION PROGRAM  
A CASE STUDY OF SFCL DEVDAHA RUPANDEHI**

**Submitted to  
Office of the Dean  
Faculty of Management  
Tribhuvan University**

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**In Partial Fulfillment of the Requirement for the Degree of  
Master of Business Studies (M.B.S)**

**Butwal, Nepal  
April, 2012**

# RECOMMENDATION

This is to certify that the thesis

Submitted by  
Mr. Rudra Parajuli

A Case Study of SFCL Devdaha Rupandehi

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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# VIVA-VOCE SHEET

We have conducted the viva-voce examination of the thesis

Submitted by

Rudra Parajuli

## Entitled

Microfinance Under Poverty Alleviation Program

A Case Study of SFCL Devdaha Rupandehi

and found the thesis to be the original work of the student and written according to prescribed format. We recommend the thesis to be accepted as partial fulfillment of the requirements of Master's Degree in Business Studies (M.B.S)

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## **DECLARATION**

I hereby declare that this thesis entitled “Microfinance Under Poverty Alleviation Program A Case Study of SFCL Devdaha Rupandehi.” submitted to office of the dean, faculty of management, Tribhuvan University is my original work as partial fulfillment of the requirement of Master's of Business Studies (M.B.S.) prepared under the guidance and supervision of Mr. Surya Bahadur Rana, Lumbini Baniyya Campus, Butwal, Rupandehi, Nepal.

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## ABBREVIATIONS

\$	: Dollar
%	: Percentage
ADB	: Asian Development Bank
ADB/N	: Agriculture Development Bank of Nepal
Amt.	: Amount
BS	: Bikram Sambat
CBs	: Consumer Banks
CMF	: Centre for Microfinance
Cos	: Companies
FINGOs	: Financial Intermediaries Non-Government Organizations
FY	: Fiscal Year
GBB	: Grameen Bikas Bank
Govt.	: Government
IBP	: Intensive Banking Program
INGO	: International Non-Governmental Organization
IRDP	: Integrated Rural Development Program
LGP	: Local Governance Program
MBA	: Masters of Business Administration
MBS	: Master of Business Studies
MCPW	: Microcredit Project for Women
MFDB	: Microfinance Development Bank
MFI	: Microfinance Institutions
NBL	: Nepal Bank Limited
NGO	: Non-Government Organization
NPC	: National Planning Commission
NRB	: Nepal Rastra Bank
PCRW	: Production Credit for Rural Women
PDDP	: Participatory District Development Program

PGBB	: Paschimanchal Grameen Bikas Bank
PSCP	: Priority Sector Credit program
RBB	: Rastriya Banijya Bank
Re	: Rupee
RMDC	: Rural Microfinance Development Centre
RRDB	: Regional Rural Development Bank
Rs.	: Rupees
SCC	: Saving and Credit Cooperative
SFCL	: Small Farmer Cooperative Limited
SFDP	: Small Farmer Development Program
SHG	: Self Help Group
SPSS	: Statistical Package for Social Science
UNCDF	: United Nations Capital Development Fund
UNDP	: United Nations Development Program
US	: United State
VDC	: Village Development Committee
WDP	: Women Development Program
WDS	: Women Development Section
Yrs	: Years