

**SOCIO-ECONOMIC IMPACT OF MICRO-CREDIT AMONG  
WOMEN: A CASE STUDY OF DARAKH VDC-5, KAILALI**

A Thesis Submitted to  
The Central Department of Rural Development  
Tribhuvan University,  
in Partial fulfillment of the Requirements For the  
Degree of the Master Of Arts (M.A.)  
In  
Rural Development

By  
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**RECOMMENDATION LETTER**

The thesis entitled **Socio-economic Impact of Micro-Credit among Women: A Case Study of Darakh VDC-5, Kailali** has been prepared by **Ranju Bist** under my guidance and supervision. I hereby forward this thesis to the evaluation committee for final evaluation and approval.

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Prof. Dr. Mangala Shrestha

Thesis Supervisor

Date: - 27 MARCH 2016

(2072/12/14)



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**APPROVAL LETTER**

The thesis entitled **Women Empowerment Through Micro-Finance Program**, (A Case Study Of Phaktanglung Mahila Co-Operative In Sablakhu VDC, Taplejung) submitted by **Ranju Bist** in partial fulfilment of the requirements for the Master Degree (M.A.) in Rural Development has been approved by the evaluation committee.

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## DECLARATION

I hereby declare that the thesis entitled “**Socio-economic Impact of Micro-Credit among Women : A Case Study of Darakh VDC-5, Kailali**” submitted to the Central Department of Rural Development, Tribhuvan University, is entirely my original work prepared under the guidance and supervision of my supervisor **Prof. Dr. Mangala Shrestha** . I have made due acknowledgements to all ideas and information borrowed from different sources in the course of preparing this thesis. The results of this thesis have not been presented or submitted anywhere else for the award of any degree or for any other purposes. I assure that no part of the content of this thesis has been published in any form before.

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Date:-

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## ABBREVIATIONS

GAD	-	Gender and Development
GDP	-	Gross Domestic Product
HDI	-	Human Development Index
HDR	-	Human Development Programme
INGO	-	International Non Government Organization
IRDP	-	Integrated Rural Development Programme
JSMC	-	Janasewa Multipurpose Co-operative
MCP	-	Micro Credit Programme
MCPW	-	Micro Credit Programme for Women
NGO	-	Non Government Organization
NPC	-	National Planning Commission
NRB	-	Nepal Rastra Bank
PCRW	-	Production Credit for Rural Women
PDDP	-	Participatory District Development Programme
PSCP	-	Priority Sector Credit Programme
RRDB	-	Regional Rural Development Programme
SBP	-	Self-help Banking Programme
SFDP	-	Small Farmer Development Programme
SFDP	-	Small Farmer Development Programme
T.U.	-	Tribhuvan University
UN	-	United Nation
UNDP	-	United National Development Programme
VDC	-	Village Development Committee
WAD	-	Women and Development
WDD	-	Women Development Division
WID	-	Women in Development