

**WOMEN EMPOWERMENT–THROUGH THE MICRO
CREDIT PROGRAMS IN NEPAL**

(A Case Study of Kolhabi Municipality Ward No 1 of Bara District)



A Thesis

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RECOMMENDATION LETTER

This is to certify that the dissertation entitled “**Women Empowerment–Through the Micro Credit Programs in Nepal [A Case Study of Kolhabi Municipality Ward No 1 of Bara District]**” is an independent study of Ms. LaxmiDhakal has completed under my guidance and supervision. I therefore, recommend this dissertation for final evaluation.

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LETTER OF ACCEPTANCE

This thesis entitled “**Women Empowerment–Through the Micro Credit Programs in Nepal [A case study of Kolhabi Municipality Ward No 1 of Bara District]**” submitted by LaxmiDhakal has been accepted as the partial fulfillment of the requirements for the Degree of Master of Arts in Sociology.

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ABBREVIATIONS

ADB : Asian Development Bank
CBS : Central Bureau of Statistics
CGISP : Community Ground Water Irrigation Sector Project
DDC : District Development Committee
DSCP : Deprived Sector Credit Program
FINGO : Financial Intermediary Non Government Organization
GBB :GrameenBikas Bank
GDI : Gross Domestic Income
GDP : Gross Domestic Product
GNP : Gross National Product
HDI : Human Development Index
IBP : Intensive Banking Program
INGO : International Non-government Organization
MCPW : Micro-Credit Project for Women
MDB : Micro Development Bank
MDC : Micro finance Development Center
MFDB : Micro Finance Development Bank
MFI : Micro Finance Institution
MOF : Ministry Finance
NGO : Non-Government Organization
NPC : National Planning Commission
NRB : Nepal Rastra Bank
NUB :NirdhanUtthan Bank
PAPWT : Poverty Alleviation Project in Western Terai
PCRW : Production Credit for Rural Women
PSC : Priority Sector Credit
PSCP : Priority Sector Credit Program
RMCP : Rural Micro-Credit Project
RMDC : Rural Micro-finance Development Center
RSRF : Rural Self-Reliance Fund
SCC : Saving and Credit Cooperative

SFCL : Small Farmers Cooperative Limited

SFDB : Small Farmer Development Bank

SFDP : Small Farmers Development Programs.

TLDP : Third Livestock Development Project

VDC : Village Development Committee

WEP : Women Empowerment Program