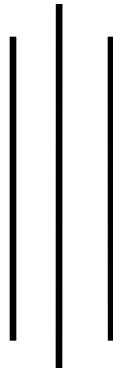


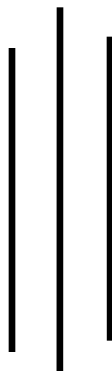
Role of Micro Finance for Women's Empowerment

(A Case Study of Adarshanagar, ward 6 of Butwal Municipality in Rupendehi District)



A Thesis Submitted to The Central Department of Sociology and Anthropology, Tribhuvan University, Kirtipur, Kathmandu, NEPAL

For Partial Fulfillment of the Requirements for the Degree of Master of Arts in Sociology



Submitted By:

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April – 2014

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LETTER OF RECOMMENDATION

This is to certify that the thesis entitled "**Role of Micro Finance for Women's Empowerment: A case study of Adarshanagar Ward 6 of Butwal Municipality in Rupendehi District**", written **Rajib Paudel** has been written under my guidance and supervision. I recommend this dissertation for final evaluation.

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APPROVAL LETTER

This is to certify that the thesis entitled "**Role of Micro Finance for Women's Empowerment: A case study of Adarshanagar Ward 6 of Butwal Municipality in Rupendehi District**", written by **Rajib Paudel** has been examined. It has been declared successful for fulfillment of the academic requirements toward the completion of Masters of Arts in Sociology/Anthropology.

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This thesis entitled **Role of Micro Finance for the Women's Empowerment: A Case Study of Adarshanagar ward 6 of Butwal Municipality, in Rupandehi District** has been undertaken into study for the partial fulfillment of the requirements for the Degree of Master of Arts in Sociology and Anthropology. It is impossible to cite the names of all individuals who took initiation to help in my study work. However, I could not escape without mentioning the names of those individuals and organizations whose supports, advice, encouragement and motivation have become guidance to me at my academic and professional career. I would like to express my deep concerns to all of them.

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ACONYMS

| | |
|----------------|--|
| ADB/N | Asian Development Bank, Nepal |
| ASA | Association for Social Advancement |
| BS | Bikram Sambat |
| CB | Commercial Bank |
| CBD | Centre for Self-help Development |
| CBS | Central Bureau of Statistics |
| CMF | Center for Micro Finance |
| CSICP | Cottage and Small Industry Credit Program |
| CSD | Center for Self Development |
| DSLPL | Deprived Sector Lending Program |
| FI-NGOs | Financial Intermediaries-Non Government Organizations |
| GAD | Gender And Development |
| GBBs | Grameen Bikas Banks |
| GBS | Grameen Banking System |
| GNP | Gross National Product |
| HMG/N | His Majesty's Government, Nepal |
| IBP | Intensive Banking Program |
| INGO | International Non Government Organization |
| MC | Micro Credit |
| MCPW | Micro Credit Program for Women |
| MDG | Millennium Development Goal |
| MF | Micro Finance |
| MFI | Micro Finance Institution |
| MFP | Micro Finance Program |
| NGO | Non Government Organization |
| NPCR | Nepal Planning Commission Report |

| | |
|---------------|---|
| NBL | Nepal Bank Limited |
| PCRW | Production Credit for Rural Women |
| PSCP | Priority Sector Credit Program |
| PSL | Priority Sector Lending |
| RBB | Rastriya Barijya Bank |
| RMDC | Rural Micro Finance Development Center |
| RSRF | Rural Self-Reliant Fund |
| SACCOs | Saving and Credit Cooperatives |
| SFCL | Small Farmer Cooperatives Limited |
| SFDP | Small Farmer Development Project |
| SKBBL | Sana Kisan Bikas Bank Limited |
| SSCP | Small Sector Credit Program |
| UN | United Nation |
| US | United States |
| VDC | Village development Community |
| WAD | Women And Development |
| WB | World Bank |
| WCS | Women Cooperatives Societies |
| WDD | Women Development Division |
| WDP | Women Development Program |
| WID | Women In Development |