Role OF MICROFINANCE PROGRAM ON THE DEVELOPMENT OF RURAL WOMEN IN Shaktikhor V.D.C.

(Special Reference to Uthan Saving and Credit Co-operative Limited, Shaktikhor 8, Chitwan)

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RECOMMENDATION

This is to certify that the thesis

Submitted by:

KAMALA KAFLE

Entitled:

Role OF MICROFINANCE PROGRAM ON THE DEVELOPMENT OF RURAL WOMEN IN Shaktikhor V.D.C. (Special Reference to Uthan Saving and Credit Co-operative Limited, Shaktikhor 8, Chitwan)

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 of the thesis presented

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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 fulfillment of the requirement for the degree of

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DECLARATION

I hereby declare that the work reported in this thesis entitled "Role of Microfinance Program on the Development of Rural Women in Shaktikhor V.D.C. (Special Reference to Uthan Saving and Credit Cooperative Limited, Shaktikhor 8, Chitwan)" submitted to Office of the Dean, Faculty of Management, Tribhuvan University, is my original work done in the form of partial fulfillment of the requirement for the degree of Master of Business Studies (MBS) under the supervision of Asso. Prof. Ruchila Pandey and Arun Neupane of Shanker Dev Campus, T.U.

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ABBREVIATIONS

ADB = Asian Development Bank

ADB/N = Agriculture Development Bank of Nepal

B.S. = Bikram Sambat

BWTP = Biseswar with the Poor

CB = Commercial Bank

DB = Development Banks

DEPROSC = Development Project Service Center

DSCW = Deprived Sector Credit Program

FINGOs = Financial Intermediary NGOs

GBB = Grameen Bikash Bank

GDI = Gender Development Index

GDP = Gross Domestic Production.

HDI = Human Development Index

HPI = Human Poverty Index.

IFAD = International Farmer Agriculture Development

LDC = Local Development centre

MCPW = Micro Credit Program for Women

MF = Microfinance

MFI = Micro Finance Institutions

MFPs = Micro Finance Programs

MFSs = Micro finance services

NBL = Nepal Bank Ltd.

NPC = Nepal Planning commission

NRB = Nepal Rastra Bank

Nrs. = Nepali Currency

PCRW = Production Credit for Rural Women

RBB = Rastrya Banijya Bank

RMDC = Rural Micro Finance Development Center

RSRF = Rural Self- Reliant Fund

S.D. = Standard Deviation

SFCL = Small Farmer Co-operatives Limited

SFDP = Small Farmer Development Program.

USCCL = Uthan Saving and C redit co-operative Limited

VDC = Village Development Community

WAPs = Women Awareness Programs

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