### MICRO FINANCE IN POKHARA

#### (A CASE STUDY OF BHARATPOKHARI VDC, Kaski)

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Second year Symbol No:- 3013

A Thesis Submitted to:
Office of the Dean
Faculty of Management
Tribhuvan University

In partial fulfillment of the requirement for the Degree of Master of Business Studies (MBS)

Kathmandu, Nepal April, 2010

#### RECOMMENDATION

This is to certify that the thesis

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## Entitled:

# "MICRO FINANCE IN POKHARA: A CASE STUDY OF BHARATPOKHARI VDC, Kaski"

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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

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#### **DECLARATION**

I hereby declare that the work reported in this thesis entitled "MICRO FINANCE IN POKHARA: A CASE STUDY OF BHARATPOKHARI VDC, Kaski" 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 of the Master's of Business Studies (MBS) under the supervision of Professor Sneha Lata Kafle and Lecturer Petri Raj Adhikari of Shanker Dev Campus, Tribhuvan University.

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**ACKNOWLEDGEMENT** 

Micro Finance Investment in Nepal is recent phenomena. Their contributions in the field of

busting economy are yet to be seriously studied. The basic objectives of this study is to

analyses the range of capital investment in micro finance; evaluate the position of existing

credit, to measure the relationship between investment and income and its contribution in

the process of economic development in Kaski.

I am indebted to those who are directly or indirectly assisted me to make this study worth

full. A number of people who involved in Micro Finance Investment in Kaski, Banker and

Financial Institution and VDC members helped me in this endeavor from their respective

field by providing necessary information regarding Micro-finance investment at

Bharatpokhari VDC, Kaski.

My heartfelt gratitude goes to my respected supervisor Professor, Mrs Sneha Lata Kafle

and Mr. Petri Raj Adhikari Faculty of Management Shankar Dev Campus, Kathmandu for

their perpetual advice and invaluable inspiration though out the study period.

I am very much grateful to my friends Mr. Prapanna Adhikari, Mr. Ashok Paudyal, and Mr.

Alu Subedi for the help of data collection and others.

Lastly, I would like to thank Mr. Nabodaya Adhikari for the excellent typing and Printing

of the thesis.

Saroj Raj Adhikari

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#### **ABBREVIATIONS**

MBS = Master of Business Studies

VDC = Village Development Committee ADB/N = Agricultural Development Bank

SFDP = Small Farmers Development Programme

PSLP = Priority Sector Lending Programmes

IBP = Intensive Banking Programme

RSF = Woman and Rural Self-Reliant Fund

MCPW = Micro Credit Project for Women

GO = Government Origination

NGO = Non Government Organization

INGO = International Non Government Organization

UNDP = United Nation Development Programme

UN = United Nation

LDF = Local Development Fund

MFI = Micro Finance Institutions

NRB = Nepal Rastra Bank

MF = Micro Finance

RMDC = Rural Micro-Finance Development Centre

RSRF = Rural Self Reliance Fund

CB = Commercial Bank

SFDB = Small Farmer Development Bank

SFCL = Small Farmer Co-operatives

FINGO = Financial Intermediary Non-government Organization

SACCO = Saving and Credit Co-operatives.

SCG = Saving and Credit Groups

JTA = Junior Technical Assistant

SEE = Standard Error of Estimate

SFDP = Small Farmer Development Programme

FINGO = Financial Intermediary Non-Government Organization.

MCPW = Micro Credit Project for Women
PCRW = Production Credit For Woman
DDC = District Development Committee

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