

**MICRO FINANCE IN NEPAL: PROBLEMS & PROSPECTS
AND ROLE OF RMDC IN ITS DEVELOPMENT**

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RECOMMENDATION

This is to certify that the Thesis

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Entitled:

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AND ROLE OF RMDC IN ITS DEVELOPMENT**

*has been prepared as approved by this Department in the prescribed format of the
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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 Master's in Business Studies (M.B.S.)

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I hereby declare that the work reported in this thesis entitled "**MICRO FINANCE IN NEPAL: PROBLEMS & PROSPECTS AND ROLE OF RMDC IN ITS DEVELOPMENT**" 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 Master's Degree in Business Study (M.B.S.) under the supervision of **Asso.Prof. Kishore Maharjan** of Shanker Dev Campus.

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ACRONYMS

ADB	: Asian Development Bank
ADB/N	: Agricultural Development Bank, Nepal
CB	: Commercial Bank
CGAP	: Consultative Group to Assist the Poor
CGISP	: Community Group Water Irrigation Sector Project
CLDP	: Community Livestock Development Project
CSD	: Centre for Selfhelp Development
DLS	: Department of Livestock
DOI	: Department of Irrigation
FINGO	: Financial Intermediary Non Governmental Organizations
FORWARD	: Forum for Rural Women Ardency Development
GBB	: Grameen Bikas Bank
GDP	: Gross Domestic Product
IBP	: Intensive Banking Program
INGOs	: International Non Governmental Organizations
JBS	: Jeevan Bikas Samaj
JFPR	: Japanese Fund for Poverty Reduction
MCPW	: Micro Credit Project for Women
MFI	: Microfinance Institutions
MPBRs	: Mahila Prayash Bachat Tatha Rin Sahakari Sanstha Limited
NABIL	: Nepal Arab Bank Limited
NBL	: Nepal Bank Limited
NCBL	: National Co-operative Bank Limited
NEFSCUN	: Nepal Federation of Savings and Cooperatives Union Limited
NGOs	: Non Governmental Organizations
NPA	: Non Performing Assets
NPC	: National Planning Commission
NRB	: Nepal Rastra Bank
NRDSC	: Nepal Rural Development Society Centre

PAPWT	: Poverty Alleviation Project in Western Terai
PCRW	: Production Credit for Rural Women
PEARLS	: Protection, Effective Financial Structure, Asset Quality, Rates of Return and Cost, Liquidity, Sign of Growth
PFI	: Participating Financial Institutions
PGT	: Pre-group training
PMBRS	: Panchakanya Mahila Bikas Bachat Tatha Rin Sahakari Sanstha Limited
POs	: Partner Organizations
PRA	: Participatory Rural Appraisal
PWR	: Participatory Wealth Ranking
RBB	: Rastriya Banijya Bank
RCRS	: Rural Credit Review Study
RMDB	: Rural Microcredit Development Bank
RMDC	: Rural Microfinance Development Centre
RMP	: Rural Microfinance Project
RRDB	: Regional Rural Development Bank
RSRF	: Rural Self Reliance Fund
SACCOPs	: Savings and Credit Cooperatives
SBB	: Swabalamban Bikas Bank
SDR	: Special Drawing Rights
SEF	: Small Enterprise Foundation
SFC	: Small Farmer Co-operative
SFCL	: Small Farmer Co-operatives Limited
SFDB	: Small Farmer Development Bank
SKBBL	: Sana Kisan Bikas Bank Limited
STI	: Second Tier Institutions
TLDP	: Third Livestock Development Program
UNDP	: United Nations Development Program
UNICEF	: United Nations Children Fund
WOCCU	: World Council of Credit Union

