

MICRO-CREDIT PROGRAMME FOR RURAL WOMEN:

(A Case Study of the Baheda Bela VDC, Dhanusha District)

A Thesis

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By

Shyam Yadav

Reg. No. 5-2-14-1647-97

Exam Roll No. 5079

Central Department of Rural Development

Tribhuvan University

Kirtipur, Kathmandu

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LETTER OF RECOMMENDATION

This thesis entitled "**Micro-Credit Programme for Rural Women : A Case Study of the Baheda Bela VDC, Dhanusha District**" has been prepared by **Mr. Shyam Yadav** under my supervision and guidance. I hereby recommend it for acceptance.

Dr. Pradeep Kumar Khadka

(Head of Department)

Central Department of Rural Development

Tribhuvan University

Katmandu, Nepal

Date:

APPROVAL LETTER

We certify that this thesis entitled "**Micro-Credit Programme for Rural Women: A Case Study of the Baheda Bela VDC, Dhanusa District**", submitted by **Mr. Shyam Yadav** to the Central Department of Rural Development, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the Degree of Master of Arts in Rural Development has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

Thesis Committee

Prof. Dr. Pradeep Kumar Khadka
Head of Department

Prof. Mr. Ram Kumar Dahal
External Examiner

Prof. Dr. Pradeep Kumar Khadka
Supervisor

Date:

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ABSTRACT

A thesis entitled “Micro Credit Programme for Rural Women” (A case study of Baheda Bela VDC, Dhanusha District). To analyzed impact of Micro Credit in enabling poor women is the motto of this study. The programme is focused on sustainable saving and credit for poor women. It is based on group approaches.

This study was focused on to asses the impact of progamme on the beneficiaries and living standard in Baheda Bela VDC of Dhunsha district. This study shows that the improvement of women status by the micro credit programme and to find out the impact of the programme to the poverty reduction.

The data were collected from primary and secondary sources. The primary data were collected by making structured questionnaire. Data is analyzed using quantitative statistical methods mainly correlation and regression analysis. Correlation analysis measures the degree of relationship between two variables i.e. X_i (loan amount borrowed) and Y_i (income increase per month) in the study area. Z-test is fitted to analysis whether the living standard.

This study was focused positive impact of Micro Credit Programme on beneficiaries earning and living standard. The study findings shows that correlation is 0.80 which signifies that loan amount borrowed and increase in income per month are positively. Value of coefficient of determination is 0.64 (i.e. 64%) increase has been generated due to loan amount and form test statistics found that project intervention is significance is increasing the number of members who take relatively better of f food and clothing better living standard. The programme participation alone is not enough to improve women autonomy.

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ACRONYMS

ADB/N	:	Agricultural Development Bank of Nepal
ASDB	:	Asian Development Bank
CBS	:	Central Bureau of Statistics
CECJ	:	Canadian Center for International Studies and Cooperation
CMF	:	Center for Micro Finance
CSD	:	Center for Self-help Development
FAO	:	Food and Agricultural Organization
FINNIDA	:	Finish International Development Association
GBB	:	Grameen Bikash Bank
GNP	:	Gross National Product
GBP	:	Grameen Bank Program
GTZ	:	German Development Service
HDR	:	Human Development Report
IFAD	:	International Fund for Agricultural Development Bank
IRDP	:	Integrated Rural Development Program
MCPW	:	Micro Credit Project for Women
MLD	:	Ministry of Local Development
NBL	:	Nepal Bank Limited
NGO	:	Non-Governmental Organization
NRB	:	Nepal Rastra Bank
PDDP	:	Participatory District Development Program

PCRW	:	Production Credit for Rural Women
RBB	:	Rastriya Banijya Bank
RSRF	:	Rural Self Reliance Fund
SPCL	:	Small Farmer Cooperative Limited
SFDP	:	Small Fanner Development Project
SHGs	:	Self Help Groups
UNDP	:	United National Development Program
UNICEF	:	United Nations Children's Fund
UNFW	:	United Nation's Fund for Women
USA	:	United States of America
USAID	:	United State Agency for International Development
VDC	:	Village Development Committee
WB	:	World Bank
WDD	:	Women Development Division
WDO	:	Women Development Officer
WDP	:	Women Development Program
WDR	:	Women Development Report
WDS	:	Women Development Section
RMDC	:	Rural Micro Finance Development Center
FI	:	Financial Institution