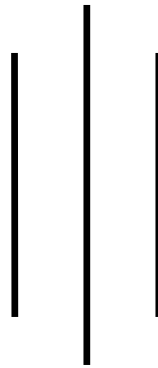


**ECONOMIC IMPACT OF MICRO FINANCE TO UPLIFTMENT OF WOMEN:
A CASE STUDY ON PALPA DISTRICT, NEPAL**

**A Thesis Submitted By:
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**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
December, 2008**

RECOMMENDATION

This is to certify that the Thesis:

Submitted by

GOBINDA PRASAD POUDEL

Entitled

“ECONOMIC IMPACT OF MICRO FINANCE TO UPLIFTMENT OF WOMEN:

A CASE STUDY OF PALPA DISTRICT, NEPAL”

Has been prepared as approved by this Department in the prescribed format of faculty of management. This thesis is forwarded for examination.

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**“ECONOMIC IMPACT OF MICRO FINANCE TO UPLIFTMENT OF WOMEN:
A CASE STUDY OF PALPA DISTRICT, NEPAL”**

And found the thesis to be the original work of the student written according to the prescribed format. We recommended the thesis to be accepted as partial fulfillment of the requirement for **Master of Business Studies (MBS).**

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DECLARATION

I here by declare that the work done in thesis entitled “ECONOMIC IMPACT OF MICRO FINANCE TO UPLIFTMENT OF WOMEN: A CASE STUDY OF PALPA DISTRICT, NEPAL” has submitted to the Office of the Dean. Faculty of Management, Tribhuvan University, is my own created work report in the form of partial fulfillment of the requirement of Master’s Degree in Business Studies (MBS) course under the guidance and supervision of Dr. Mahendra Prasad Shrestha, Shanker Dev Campus.

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ACRONYMS

ADB	Asian Development Bank
ADBN	Agriculture Development Bank, Nepal
ASA	Association for Social Advancement
CBB	Chhimek Bikas Bank
BS	Bikram Sambat (Nepali Calendar Year)
CBO	Community Based Organization
CBs	Commercial Banks
CBS	Central Bureau of Statistics
CEDAW	Convention of Elimination of all types of Discrimination Against Women
CGAP	Consultative Group to Assist the Poorest
CGAP	Consultative Group to Assist the Poor
CMF	Center for Micro-finance
CSD	Center for Self-Development
CSICP	Cottage and Small Industry Credit Program
DEPROSC	Development Project Service Center
DSLPL	Deprived Sector Lending Program
EU	European Union
FINCA	Foundation for International Community Assistance
FINIDA	Finish International Development Agency
GBS	Grameen Banking System
GNP	Gross National Product
GTZ	German Technical Cooperation
HDI	Human Development Index
HDR	Human Development Report
IBM	Intensive Banking Program
IFAD	International Fund for Agriculture Development
IFPRI	International Food Policy Research Institutes
INGO	International Non Government Organization
MC	Micro Credit
MCPW	Micro Credit Program for Women
MDG	Millennium Development Goal

MF	Micro Finance
MFI	Micro Finance Institutions
MFP	Micro Finance Program
NBL	Nepal Bank Ltd.
NG	Nepal Government
NGO	Non Government Organization
NHDR	National Human Development Report
NPRC	Nepal Planning Commission Report
NUB	Nirdhan Utthan Bank
PCRW	Production Credit for Rurlal Women
PSCP	Priority Sector Credit Program
RBB	Rastriya Barijya Bank
RMDC	Rural Micro Finance Development Center
RRDBs	Regional Rural Development Banks
Rs	Nepalese Rupees
RSRF	Rural Self-Reliant Fund
RUPP	Rural Urban Partnership Program
SACCOs	Saving and Credit Cooperatives
SFCL	Small Farmer Cooperatives Limited
SFDP	Small Farmer Development Project
SSCP	Small Sector Credit Program
UN	United Nation
US	United States
USAID	United State Agency for International Development
VDC	Village Development Community
WB	World Bank
WCS	Women Cooperatives Societies
WDD	Women Development Division
WDP	Women Development Program