

**ECONOMIC IMPACT OF MICRO FINANCE,  
A CASE STUDY OF RDB, PROGRAM IN  
RAMPUR V.D.C., PALPA**

A Dissertation Submitted to the Central Department of Economics, Faculty of  
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in  
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Date: 2065-05-05

## LETTER OF RECOMMENDATION

The dissertation entitled “ECONOMIC IMPACT OF MICRO FINANCE: A CASE STUDY OF RDB PROGRAM IN RAMPUR V.D.C., PALPA, NEPAL” has been prepared by Mr. Dipendra Prasad Poudel under my supervision in the partial fulfillment of the requirements for the Degree of Master of Arts in Economics.

I forward it with the recommendation for approval.

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### APPROVAL LETTER

We certify that this dissertation entitled “ECONOMIC IMPACT OF MICRO FINANCE: A CASE STUDY OF RDB PROGRAM IN RAMPUR V.D.C., PALPA, NEPAL” Submitted by Mr. Dipendra Prasad Poudel to the Central Department of Economics, Faculty of Humanities and the Social Sciences, Tribhuvan University in partial fulfillment of the requirements for the Degree of MASTER OF ARTS IN ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as part of said degree.

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This study report entitled “ECONOMIC IMPACT OF MICRO FINANCE: A CASE STUDY OF RDB PROGRAM IN RAMPUR V.D.C., PALPA, NEPAL” is written and completed for the partial fulfillment of the requirement for the Degree of Master of Arts in Economics. I am proud of getting the chance to complete the report under the supervision of Prof. Dr. Chiranjibi Nepal, and I would like to express my gratefulness to him for his generous encouragement and undertaking the supervision of my entire research, instead of his time bound. This form of report is the result of his continuous suggestions, information, directions, warm cooperation and constructive comments. So, I am deeply indebted to his valuable guidance without which this study would not have taken in its present shape.

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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 Calender Year)
CBO	Commuity Based Organization
CBs	Commercial Banks
CBS	Central Beaureau of Statistics
CEDAW	Convention of Elimination of all types of Discrimination Against Women
CGAP	Consultative Group to Assist the Poorest
CGAP	Consultaitve 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 Internatonal 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 Plicy Research Institutes
INGO	International Non Government Organization
MC	Micro Credit
MCPW	Micro Credit Program for Women
MDG	Mellinieum 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