

ROLE OF MICROFINANCE ON WOMEN EMPOWERMENT
(With References to Sanakishan Cooperative Limited Bedkot Municipality-10,
Kanchanpur)

A Thesis

Submitted

By

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RECOMMENDATION LETTER

I recommended that the dissertation prepared "**Role of Microfinance on Women Empowerment (A Case Study of Bedkot Municipality-10, Kanchanpur)**" prepared by **Punam Kumari Shahi** has been completed under my supervision for partial fulfillment of the requirements for the degree of master of management. I hereby forward it for approval.

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APPROVAL SHEET

We the undersigned, have examined the thesis entitled "**Role of Microfinance on Women Empowerment (A Case Study of Bedkot Municipality-10, Kanchanpur)**" prepared by **Punam Kumari Shahi** a candidate for the degree of master of business Studies (MBS semester) and conducted the viva voce examination of the candidate. We hereby certify that the thesis is worthy of acceptance.

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I certify that the work in this thesis has not previously been submitted for a degree nor has it been submitted as part of requirements for a degree as full acknowledged within the text.

I also certify that the thesis has been written by me. Any help that I have received in my research work and the preparation of the thesis itself has been acknowledged. In addition, I certify that all information sources and literature used are indicated in the reference section of the thesis.

Punam Kumari Shahi

March 2020

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ABSTRACT

Role of microfinance on women empowerment (With References to Sanakishan Cooperative Limited Bedkot Municipality-10, Kanchanpur) is a representative vision of the reality. Main thrust of the present study is to analyze the saving habit of member women, to study the source of income of women respondents, to analyze the loan use practice of member women and to analyze the impact of micro finance to improve in economic status of the member women.

To conduct this study descriptive approach has adopted. Descriptive approach was used mainly for conceptualization of the research objectives and research problem of the study. The sample has selected from Sanakishan Cooperative Limited, Sisiya areas of Bedkot Municipality, 10, Kanchanpur. The study has covers only five years of data. The study has analyzed on the basis of the performance of participating women members from micro enterprise groups. The whole groups of cooperatives and women saving Groups with in study areas are considered as the size of the population. This study covers some sample women members for the purpose of study because of the limitation of area, budget and time. Only 101 women have selected out of 505 members of Sanakishan Cooperative Limited of Bedkot Municipality, 10, Kanchanpur.as sample for this study using simple random sampling method.This study has mainly based on primary data. These primary data were both qualitative as well as quantitative. Secondary data was used in this study has collected from different sources such as: Various research studies, dissertation and article related to the study, Annual reports from municipality.

The overall study shows that the program has made positive impact on the women living standard by generating employment and increasing productivity. The most important and effective program is to the basis to uplift the economic condition of rural women. Most of the sampled women are under farmer's category and the major source of income of women is agriculture.

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ABBREVIATIONS

ADB	:	Asian Development Bank.
ADB/N	:	Agriculture Development Bank of Nepal.
Amt.	:	Amount.
BS	:	BikramSambat.
CMF	:	Centre for Microfinance.
Cos	:	Companies.
FINGO	:	Financial Intermediaries Non-Government Organizations.
FY	:	Fiscal Year.
GBB	:	Grameen Bikas Bank.
Govt.	:	Government.
IBP	:	Intensive Banking Program.
INGO	:	International Non-Governmental Organization.
LGP	:	Local Governance Program.
MBA	:	Masters of Business Administration.
MBS	:	Master of Business Studies.
MCPW	:	Microcredit Project for Women.
MFDB	:	Microfinance Development Bank.
MFI	:	Microfinance Institutions.
NBL	:	Nepal Bank Limited.
NGO	:	Non-Government Organizations.
NPC	:	National Planning Commission.
NRB	:	Nepal Rastra Bank.
PCRW	:	Production Credit for Rural Women.
PDDP	:	Participatory District Development Program.
PN	:	Prithivi Narayan.
RBB	:	RastriyaBanijya Bank.
RMDC	:	Rural Microfinance Development Centre.
RRDB	:	Regional Rural Development Banks.
Rs.	:	Rupees
SCC	:	Saving and Credit Cooperative.
SFCL	:	Small Farmer Cooperative Limited.
SFDP	:	Small Farmer Development Program.

SHG	:	Self Help Group.
SPSS	:	Statistical Package for Social Science.
UNCDF	:	United Nations Capital Development Fund.
UNDP	:	United Nations Development Program.
WDS	:	Women Development Section.
Yrs	:	Years.