

Title: Micro Financing in Nepal
Credit Hours: 3

Code: MGMT 365
Year /Semester: III/VI

48 Hours

Course Objectives:

The aim of this course is to provide a conceptual foundation on micro finance and build knowledge on different lending models. This course intends to enhance the skills of students in effectively managing microfinance institutions for the best outcomes in favour of developing societies.

Unit 1 Introduction

10 Hours

Meaning, History and Evolution of Microfinance, Characteristics of Microfinance, objectives of Microfinance, Importance of Microfinance, Key principles of Microfinance, Principle of Sound Lending, Microfinance role in poverty alleviation, Regulation and Supervision of Microfinance, Microfinance Management in Nepal, Future of Microfinance

Unit 2 Environment of Microfinance

10 Hours

Concept of Microfinance Environment, Models of Microfinance in Nepal, Scope and Legal framework of Microfinance in Nepal, The nuts and bolts of Microfinance, Helping organizations for Microfinance, Financial sources of Microfinance, Sound practices of Microfinance

Unit 3 Risk in Management in Microfinance Institutions

4 Hours

Types of Risk in Micro finance, Risk in agricultural Micro finance, Strategies for risk minimization.

Unit 4 Accessibility and Sustainability of Microfinance for targeted groups

10 Hours

Expansion concept of Microfinance services in targeted groups, Factors of Accessibility, Major provisions of Microfinance Accessibility in Monetary policy Act 2068/69, Sustainability in Microfinance

Unit 5 Monitoring, Evaluation and Supervision in MFI

10 Hours

Monitoring:

Concept of Monitoring, Importance of Monitoring, Objectives of Monitoring, Qualities of effective Monitoring, Authority that can Monitor, Methods of Monitoring

Evaluation:

Concept of Evaluation, Areas of Evaluation, objectives of Evaluation, types of Evaluation, Methods of Evaluation

Supervision:

Concept of Supervision, Methods of Supervision, Merits of Supervision, functions of Supervision, Effective Monitoring and Supervision in Microfinance

Unit 6 Banks and Financial institutions

4 Hours

Meaning and nature of Bank, Evolution of Banking System, Functions and services of Bank, Central Bank, Functions of Central Bank

Reference Books:

1. Debadutta K. Panday: *Understanding Microfinance*. Wiley Publication, India
2. Related Publications of Government and Non-Governmental Agencies
3. Lama, P. R. *Microfinance Management*