

**Assessment of Productive and Non-Productive Finance Utilization by women borrowers: A Qualitative Study of Ghotki, Sindh**

**by**

**Mehtab Abbasi**

Thesis submitted to the Mehran University of Engineering and Technology for the degree of

**Master of SCIENCE (MS)**

Mehran University Institute of Science, Technology and Development

Faculty of Science, Technology and Humanities

**Mehran University of Engineering and Technology, Jamshoro**

Year

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**Jamshoro**

Month, Year

# Dedication

*To the person, who told me to give up everything, but not the learning throughout life, who always said get education, come what circumstances you are in.*

*I dedicate this MBA work to my* ***Parents.***

*He is an Engineer. He is my hero. My all-time supporter and inspiration.*

*Next I would dedicate this thesis work to my mother, who given me time and space to keep me focused on my work.*

*Thank you Ami Baba for your unconditional love and full time support*

*Along with my family and teachers, lastly I would dedicate this to my mischievous friends who remain with me at time of fall and made it spring.*

# CERTIFICATE

**MEHRAN UNIVERSITY OF ENGINEERING & TECHNOLOGY, JAMSHORO**

# Certificate of Approval

This is to certify that the research work presented in this thesis, entitled “***Assessment of Productive and Non-Productive Finance Utilization by women borrowers: A Qualitative Study of Ghotki, Sindh***” was conducted by Miss. Mehtab Abbasi, under the supervision of Dr. Adnan Pitafi and Co-Supervision of Dr Shah Muhammad Kamran, and approved by all the members of thesis committee.

No part of this thesis has been submitted anywhere else for other degree. This thesis is submitted to Mehran University Institute of Science, Technology and Development in partial fulfilment of the requirements for the degree of **Master of Science in Human Resource Management** and accepted by the Dean Faculty of Science, Technology and Humanities of Mehran University of Engineering and Technology.

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# Author’s Declaration

I **MISS. MEHTAB ABBASI** hereby state that my thesis titled, ***“Assessment of Productive and Non-Productive Finance Utilization by women borrowers: A Qualitative Study of Ghotki, Sindh”*** is my own work and has not been submitted previously by me for taking any degree from Mehran University of Engineering and Technology or any other degree awarding institute and to the best of my knowledge has not been submitted by any other scholar for the same purposes anywhere else in the country/world.

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I solemnly declare that research work presented in the thesis titled, “**Assessment of Productive and Non-Productive Finance Utilization by women borrowers: A Qualitative Study of Ghotki, Sindh**” is my research work with no significant contributions from any other person. Small contribution/help whenever taken has been duly acknowledged.

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# ACKNOWLEDGEMENT

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