

**CONTRIBUTION OF MICROFINANCE IN LIVELIHOOD OF WOMEN: A  
STUDY OF MAHILA SAHAYATRA MICROFINANCE LIMITED IN  
OKHARPAUWA VDC OF NUWAKOT DISTRICT, NEPAL**

**A Thesis**

**Submitted to the Central Department of Economics,  
Tribhuvan University, Kirtipur, Kathmandu, Nepal**

**In Partial Fulfillment of the Requirements**

**For the Degree of  
MASTER OF ARTS**

**in  
ECONOMICS**

**By**

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## **RECOMMENDATION LETTER**

This thesis entitled “**CONTRIBUTION OF MICROFINANCE IN LIVELIHOOD OF WOMEN: A STUDY OF MAHILA SAHAYATRA MICROFINANCE LIMITED IN OKHARPAUWA VDC OF NUWAKOT DISTRICT, NEPAL**” has been prepared by Mr. Dambar Singh K.C. under my supervision and guidance. I hereby recommend this thesis for final examination by the thesis committee as a partial fulfillment of the requirements for the degree of **MASTER OF ARTS in ECONOMICS**.

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## **APPROVAL LETTER**

We certify that this thesis entitled “**CONTRIBUTION OF MICROFINANCE IN LIVELIHOOD OF WOMEN: A STUDY OF MAHILA SAHAYATRA MICROFINANCE LIMITED IN OKHARPAUWA VDC OF NUWAKOT DISTRICT, NEPAL**” submitted by Mr. Dambar Singh K.C. to the Central Department of Economics, Faculty of Humanities and 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 a part of the degree.

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I am alone responsible for any defects and errors in this study if any.

Dambar Singh K.C.

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## **LIST OF ABBREVIATION**

ADB	:	Asian Development Bank, Manila
ADBN	:	Agricultural Development Bank of Nepal
BAFIA	:	Banking and Financial Institution Act
BDS	:	Business Development Service
BRAC	:	Bangladesh Rural Advancement Committee
CBS	:	Central Bureau of Statistics
CBs	:	Commercial Banks
CGAP	:	Consultative Group To Assist The Poor
CGISP	:	Community Ground Water Irrigation Sector Project
CGT	:	Compulsory Group Training
CIB	:	Commercial International Bank
CMF	:	Centre for Microfinance
CSI	:	Cottage and Small Industries
DEPROSC	:	Development Project Service Centre
DSL	:	Deprived Sector Lending
FINCA	:	The Foundation of International Community Assistance
FINGOs	:	Financial Intermediary Non-Government Organizations
GBB	:	Grammen Bikas Bank
GTZ	:	German Technical cooperation
GDP	:	Gross Development Products
GoN	:	Government of Nepal
HH	:	Households
IBP	:	Intensive Banking Program
ICT	:	Information Communication Technology
INAFI	:	International Network of Alternative Financial Institution
MA	:	Master in Arts
MCPA	:	Micro Credit and Poverty Alleviation
MCPW	:	Micro credit Project for Women
MEDEP	:	Micro Enterprise Development Program
MFPs	:	Microfinance Programs
MFI	:	Microfinance Institutions
MLD	:	Ministry of Local Development

MSMF	:	Mahila Sahaytra Microfinance Limited
NESDO	:	National Economic and Social Development Organization
NLSS	:	Nepal Living Standard Survey
NSCDP	:	National Spice Crop Development Program
NGO	:	Non-Government Organization
NRB	:	Nepal Rastra Bank
PAPWT	:	Poverty Alleviation Project for Western Tarai
PCRW	:	Production Credit for Rural Women
PHD	:	Doctor in Philosophy
RMDC	:	Rural Microfinance Development Centre
RMP	:	Rural Microfinance Program
RSRF	:	Rural Self-Reliance Fund
SACCOSs	:	Saving and Credit Cooperatives Societies
SAP	:	South Asia Partnership
SFCLs	:	Small Farmers Cooperatives Limited
SFDP	:	Small Farmers Development Program
SKBBL	:	Sana Kisan Bikas Bank Limited
TLDP	:	Third Livestock Development Project
UNESCO	:	The United Nations Educational, Scientific and Cultural Organization
UNICEF	:	United Nations Children's Emergency Fund
UNO	:	United Nations Organization
VDC	:	Village Development Committee

