

# **Impact of Microfinance (MF) on Income Generation of Rural Women: A Case Study of Chakchaki VDC, Jhapa District**

**A Thesis**

**Submitted to Central Department of Rural Development  
in Partial Fulfillment of the  
Requirements  
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## RECOMMENDATION

This thesis entitled **IMPACT OF MICROFINANCE ON INCOME GENERATION OF WOMEN: A CASE STUDY OF CHAKCHAKI VDC, JHAPA DISTRICT** has been prepared by **Ms Kabita Khatiwada** under my supervision and guidance. Hereby, I recommend this thesis to the evaluation committee for its final evaluation and approval.

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## APPROVAL CERTIFICATE

This is to certify that the thesis entitled **IMACT OF MICROFINANCE ON INCOME GENERATION OF WOMEN OF CHAKCHAKI VDC, JHAPA DISTRICT** written and submitted by **Ms Kabita Khatiwada** has been examined. It has been declared successful for fulfillment of the academic requirements toward the completion of Masters of Arts in Rural Development.

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## LIST OF ABBREVIATIONS/ACRONYMS

ADB/M	Asian Development Bank/Manila
ADB/N	Agricultural Development Bank of Nepal
ASA	Association for Social Advancement
CA	Cooperative Act
CB	Cooperative Bank
CB	Commercial Banks
CBS	Central Bureau of Statistic
CMF	Centre for Microfinance
CSHD	Centre for Self Help Development
CIDA	Canadian International Development Agency
DBS	Development Banks
DEPROSC/N	Development Project Services Centre/Nepal
FC	Finance Company
FI	Financial Intermediary
FINCA	Foundation for International Community Assistance
FINGOs	Financial Intermediary Non-Government Organizations
GAD	Gender and development
GBB	Grmeen Bikas Bank
GDP	Gross Domestic Product
GON	Government of Nepal
GTZ	German Agency for Technical Cooperation
IBP	Intensive Banking Program
IFAD	International Fund for Agricultural Development
IIDS	Institute for Integrated Development Studies

I-PRSP	Interim Poverty Reduction Strategy Paper
IRDP	Integrated Rural Development Program
MCPW	Micro-Credit Project for Women
MF	Micro Finance
MFIS	Microfinance Institutions
MIFAN	Microfinance Association of Nepal
NBL	Nepal Bank Ltd
NERUDO	Nepal Rural Development Organization
NESAC	Nepal South Asia Centre
NLSS	Nepal Living Standard Survey
NRB	Nepal Rashtra Bank,
NRCRR	Nepal Rural Credit Review Report
NRSDC	Nepal Rural Development Society Center
NSSC	Neighbourhood Society Service Center
NUBL	Nirdhan Utthan Bank Ltd
PCRW	Production Credit for Rural Women
PDDP	Participatory District Development Program
PSC	Priority Sector Credit
PSCP	Priority Sector Credit Program
RBB	Rashtriya Banijya Bank
RDB	Rural Development Bank
RMDC	Rural Micro-Finance Development
ROSCA	Rotating Saving and Credit Association
RRDBS	Regional Rural Development Banks
RSRF	Rural Self-Reliance Fund
RUFIN	Rural Finance in Nepal
SBBL	Swabalamban Bikas Bank Ltd
SCCS	Savings and Credit Cooperatives



SFCL	Small Farmers Cooperatives Ltd
SFDP	Small Farmers Development Programs
TRWS	Tharu and Razi Women Society
SFINGOS	Social and Financial Intermediary-Ngos
SKBB	Sana Kisan Bikas Bank
VDC	Village Development Committee
WB	World Bank
WDD	Women Development Division
WEEL	Women Economic Empowerment and Literacy
WEP	Women Empowerment Program
UK	United Kingdom
UNICEF	UN Children Fund