

University of Groningen

## Integrations of microfinance and business development services

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## **Integrations of Microfinance and Business Development Services**

### **Empirical Evidence on Microfinance Institutions and Clients**

van

**Vu Thi Hong Nhung**

1. Providing social services alongside financial services will help microfinance institutions achieve better social performance, albeit at the expense of their financial results. (This thesis).
2. Integrating microfinance and business development services makes credit use more productive and helps improve business and gender outcomes among female entrepreneurs. (This thesis)
3. Integrating business development training with compulsory credit center meetings is a good option to reduce opportunity costs for busy female entrepreneurs. (This thesis)
4. Changing women's self-perception is the most challenging factor in order to improve gender equality.
5. Female entrepreneurs face more challenges and obstacles than male counterparts in Vietnam's society.
6. Old training curriculums in universities and training schools in Vietnam have produced inadequate labor skills for private sectors.
7. Fighting against corruption does not succeed in Vietnam because of corruption in anti-corruption bureaus.
8. Challenges to combining a PhD career with motherhood help me to understand obstacles of female entrepreneurs to combining business activities and household chores.