Dezyne École College

Bachelor of Business Administration (B.B.A.) Third Year- 5th Semester

Micro Finance

Unit - I

1. Define Microfinance. Explain its meaning with suitable examples.
2. Discuss the salient features of Microfinance institutions.
3. Explain the major benefits of Microfinance for rural and underprivileged populations.
4. Who are the primary target groups of Microfinance? How does microfinance cater to their needs?
5. Evaluate the role of Microfinance in alleviating poverty in rural India.
6. Discuss how Microfinance empowers women economically and socially.
7. Differentiate between Microfinance and traditional banking services.
8. What are the major challenges faced by Microfinance institutions in India? Suggest measures to overcome them.
9. Explain the significance of Self Help Groups (SHGs) and their link with Microfinance.
10. Write short notes on the following:
    a) Microfinance and Financial Inclusion
    b) Group Lending Model
    c) Role of NABARD in Microfinance development

Unit – II

1. Explain how Microfinance acts as a tool for socio-economic development in rural India.
2. Discuss the evolution of Microfinance in India. Highlight key phases and policy interventions.
3. Describe the character of Microfinance in India with reference to target groups, services, and delivery styles.
4. Compare and contrast various microfinance delivery methodologies such as SHG, JLG, Grameen Model, and Cooperative Model.
5. Write a short note on the current state of Microfinance in India. What are the prospects for its future growth?
6. Discuss any two innovative and creative Microfinance models being used in India.
7. What are the major findings from Monitoring and Evaluation (M&E) studies of microfinance

institutions in India?

8. Identify and explain the emerging issues and challenges faced by the microfinance sector in India.

9. Evaluate the role of technology in strengthening the delivery and monitoring of microfinance services in India.

10. Suggest policy recommendations to enhance the effectiveness and sustainability of microfinance programs in India.

Unit – III

1. Discuss the major debates around interest rates in microfinance. Why are interest rates high, and what are the implications for borrowers?

2. Examine the productive and non-productive use of microfinance loans. How does loan utilization affect the success of microfinance programs?

3. Differentiate between the reach and the depth of impact in microfinance. Why is balancing both important for sustainable development?

4. Critically evaluate the role of microfinance in promoting gender empowerment. What are the gaps between theory and practice?

5. Enumerate the major benefits and limitations of microfinance as a development tool in India.

6. Explain the core principles and global standards that guide ethical and responsible microfinance operations.

7. Describe the scale of microfinance operations in India. Support your answer with recent trends and statistics.

8. Discuss the relationship between microfinance and financial institutions. How do banks, NBFCs, and development institutions support the microfinance ecosystem?

9. What are social interventions in microfinance? Explain how integrating social services enhances the effectiveness of financial services.

10. Highlight the major criticisms of microfinance. Do you agree that microfinance has drifted from its original mission of poverty alleviation? Justify.