

MBA-II / Semester-IV/ Rural & Micro Finance (2024-25)

Comprehensive Concurrent Evaluation

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Subject: Rural & Micro Finance (2024-25)

Subject Code: 413

Sr. No.	Component	Marks	Date of Exam/Submission
1	Case Study	50	15th Mar 2025
2	Literature Review	50	15th Mar 2025

Important Instructions:

1. The subject is evaluated on the basis above 2 components.
2. Assignments to be submitted in person.
3. Student Name, Contact number, Email-id, Specialization, Component must be clearly mentioned.

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1	Case Study	50	15 th Mar 2025

Case Study I: Empowering Rural Women through Microfinance in Peru

Background:

In 2024, Caja Huancayo, a microfinance institution (MFI) in Peru, partnered with IDB Invest to empower rural women through microfinance services. The partnership aimed to increase financial inclusion and provide access to financial resources for women in remote areas of Peru. The initiative provided tailored financial products to rural women who often faced challenges accessing credit due to traditional banking systems' reluctance to serve these underserved communities. This initiative focused on providing not just loans but also financial education, helping women manage their finances better, start or expand businesses, and improve their households' economic stability. The partnership also encouraged the use of mobile banking to overcome geographical barriers and improve access to services.

Key Objectives of the Program:

1. Improve Financial Access: Provide microloans and financial products to women in rural Peru.
2. Promote Financial Literacy: Educate women on managing finances and building sustainable businesses.
3. Utilize Technology: Integrate mobile banking services to overcome logistical barriers in rural areas.

Impact:

By 2024, over 10,000 rural women had received microloans to invest in small businesses such as agriculture, crafts, and small shops. The microfinance program helped reduce poverty levels and empower women by providing them with the tools to support their families and contribute to their local economies.

Provide Analysis on below questions:

Question 1: What was the primary goal of the Caja Huancayo and IDB Invest partnership in rural Peru?

Question 2: How did the microfinance initiative benefit rural women in Peru?

Question 3: Why was mobile banking an important component of the program?

Question 4: What types of businesses did rural women typically invest in with the microloans?

Question 5: What role did financial literacy play in the success of this microfinance program?

Question 6: What were the long-term outcomes of the microfinance initiative in rural Peru by 2024?

Case Study II: Background:

In 2024, India's rural and microfinance sectors continued to evolve, addressing challenges and fostering economic development. A notable case study is the Self Employed Women's Association (SEWA), which has significantly impacted rural women's livelihoods.

Established in 1972, SEWA is a trade union that supports self-employed women in the informal sector across India. It provides a range of services, including microfinance, healthcare, and capacity-building, aiming to empower women economically and socially.

Key Highlights:

- **Microfinance Services:** SEWA operates the SEWA Cooperative Bank, offering savings and credit facilities tailored to women's needs. This enables members to access financial resources for entrepreneurial activities, housing, and emergencies.
- **Capacity Building:** The organization conducts training programs to enhance women's skills in various trades, improving their productivity and income levels.
- **Social Security:** SEWA advocates for and provides access to social security benefits, including health insurance and pensions, ensuring financial stability for its members.

Impact

Studies have shown that SEWA's initiatives have led to increased income, improved social status, and greater financial independence for its members. By organizing women and providing comprehensive support, SEWA has demonstrated the effectiveness of microfinance in promoting rural development and women's empowerment.

Provide Analysis on below questions

Question 1: How does SEWA's integrated approach to microfinance, capacity building, and social security contribute to sustainable rural development?

Question 2: In what ways can SEWA's model be replicated in other regions to enhance women's economic participation?

Question 3: What challenges might SEWA face in scaling its initiatives, and how can they be addressed?

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2	Literature Review	50	15th Mar 2025

Write Literature Review on below questions:

Question 1: What is the impact of microfinance on rural poverty alleviation?

Question 2: What challenges do rural microfinance institutions face?

Question 3: How does microfinance contribute to rural women empowerment?

Question 4: What role does technology play in improving rural microfinance services?

Question 5: How does government policy influence rural microfinance development?

Kindly refer to research articles and use any 5 papers for each Question. Use APA Styles for references.