

## **SUMMARY OF THE NEW CONCLUSIONS OF THE DOCTORAL THESIS**

**1. Thesis topic:** " Developing microfinance activities in the Key economic region of the Central " .

**Major:** Finance - Banking

**Code:** 9.34.02.01

**2. Full name of PhD student:** Nguyen Thi Hanh

**3. Full name of scientific supervisors:** Assoc. Prof. Dr. Nguyen Van Dan and Assoc. Prof. Dr. Nguyen Thi Mui

**4. New conclusions of the thesis:**

### **New academic and theoretical contributions**

The thesis has supplemented and completed the scientific basis for developing microfinance activities for key economic regions in order to contribute to poverty reduction, associated with the financial strategy of the Government, which includes: The perspective of microfinance development of organizations involved in providing microfinance services; Building development targets for microfinance activities aimed at influencing beneficiaries; Factors affecting the development of microfinance activities; The importance of developing microfinance activities for the key economic region of the Central.

The thesis has systematized a wealth of previous experiences in the development of microfinance activities of some countries in the region and around the world. Thereby, the thesis draw some valuable lessons to develop microfinance activities model for the Key economic region of the Central in particular and for Vietnam in general

### **New proposals drawn from the research results**

The thesis has analyzed quite completely, comprehensively and systematically on the current situation of microfinance development in the Key economic region of the Central in the period 2015-2019. The study clarifies the current situation through 3 aspects, which are operational development through the scale and service quality of microfinance service providers; Operational development through customer service accessibility; Evaluate the impact of microfinance development on poverty alleviation of microfinance customers. The thesis has outlined the results achieved, pointed out the limitations and the cause of the limitations.

From practical research on the development of microfinance activities in the Key economic region of the Central based on the method of collecting secondary data, and surveyed through questionnaires with two groups of subjects (expert interviews and customers interview), the study also proposes recommendations to governmental agencies and departments to develop

microfinance activities in the Key economic region of the Central with group of financial recommendations, group of capacity recommendation, technology recommendation and group of support recommendation in order to contribute to poverty reduction in the region on the basis of financial development and comprehensive economic development of the country.

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**Scientific supervisors**

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