

**SUSTAINABILITY AND OUTREACH OF NON-BANKING
FINANCIAL COMPANY - MICROFINANCE INSTITUTIONS
(NBFC-MFIs) IN PROMOTING WOMEN MICRO
ENTREPRENEURS**

**Thesis Submitted in partial fulfilment of the
Degree of Doctor of philosophy in Commerce**

By

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80_Recommendation

The study identified that the socio-economic development of women micro entrepreneurs had a significant influence on the sustainability and outreach of NBFC–MFIs. NBFC–MFIs prioritize strategies aimed at enhancing the socio-economic empowerment of women borrowers, as this was considered a critical pillar of institutional sustainability. The growth and development of women micro entrepreneurs were observed to enhance institutional success by improving loan utilisation and repayment behaviour.

The study also highlights that importance of NBFC–MFIs in maintaining financial soundness through ethical lending practices and effective operational performance, which enabled them to extend microcredit services to underserved populations in a sustainable manner. Integrating borrower development initiatives with sound financial practices helps to achieve sustainable outreach and long-term performance of NBFC–MFIs.

Future Scope of the Research

1. Conduct of comparative study on the performance of NBFC-MFIs with other microfinance institutions in promoting entrepreneurship will removes the trend, pattern and procedures adopted by various microfinance institutions in promoting entrepreneurial activities.
2. The research focus on the operational and financial sustainability of the NBFC-MFIs to understand the long-term sustainability of the institution.
3. The studies focusing technology enabled interventions and its impact on women led micro enterprises will shed light on the technology enabled social inclusion and skill development needs of the women entrepreneurs.