YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE
MASTER OF BANKING AND FINANCE PROGRAMME

RISK MANAGEMENT AND FINANCIAL PERFORMANCE OF VISION FUND MICROFINANCE IN MYANMAR

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ABSTRACT

This study aims to identify the risk management of Vision Fund Microfinance in Myanmar and to examine the effect on its financial performance. The research specifically concentrates on the primary categories of risk management, including credit risk, operational risk, market risk, and liquidity risk, within Vision Fund Microfinance in Myanmar. Structured questionnaires were distributed to loan officers to capture primary data. A sample of 105 respondents was selected from a total population of 143 loan officers. Secondary data were acquired from internal documents of Vision Fund Microfinance in Myanmar, textbooks, and previous research studies. The results of the investigation suggest that financial performance is significantly influenced by risk management. Specifically, the financial performance of Vision Fund Microfinance in Myanmar was strongly influenced by credit, operational, market, and liquidity risk management. The result of the study is that the successful operation of an organization is contingent upon the effective implementation of these risk management principles. Consequently, it is advised that Vision Fund Microfinance in Myanmar ensure that its procedural manuals provide a comprehensive and unambiguous overview of the operational procedures necessary for the implementation of risk management controls. In a competitive microfinance environment, Vision Fund Microfinance in Myanmar must maintain and enhance its financial performance and stability through the implementation of these measures.