

MASTER THESIS REVIEW

Author: Full Name Maria del Mar Andrade Ovalle
Thesis: Title Microcredit's impact on inequality of opportunities. A study of Colombia rural and urban areas
Reviewer: Full Name Giovanni Vaggi

Content

The thesis analyses the impact of microcredit on households wellbeing in rural and urban areas of Colombia in two separate time lapses in 2013 and 2016. The candidate examines the concepts of capability approach, of multidimensional poverty, and of inequality of opportunities and how these have been treated from the perspective will assess the impact of access to credit on household's wealth, education enrollment of children younger than 15 years old and affiliation to the health services. The hypothesis is tested through a propensity score matching PSM methodology. Results suggest that having access to credit impacts positively the wealth level and assets of households, but the impact is less significant on education and health.

Literature and references

Excellent literature review and very good use of references.

Formal requirements

English, graphic layout, tables and figures are well prepared even if one can see that the candidate was really rushing through them to complete the work on time.

Topics for discussion

One question could be the possible reasons for the different outcomes for rural and urban households. Another possible question is the choice of only two relatively closed years 2013 and 2016 for the analysis, the investigation of a more distanced period could be interesting.

Overall evaluation and proposed grade

The thesis is very good in the literature review part and in covering even if quickly the issues of poverty and microcredit in the context of Colombia as well as in the presentation of the situation in Colombia. I am less able

to judge the methodological part and the findings which however it seems to me it might need further deepening and also the conclusions are a bit too hasty and could be more articulated.

I do recommend the thesis for defense with grade C.

Date: 8.6.2021

Signature:

Gianni Vaggi