*Thesis Instructions*

\*site at least 40 articles

\*Over summer you have 6 weeks, end of summer 1\*

\*Check someone’s thesis\*

\*Print articles proposal stops at chapter 3\*

1) Proposal: 1,500 words (15 - 20%) \*workshop\*

 (2 months/ 9 weeks)

- Once it’s done someone will be assigned

2) Actual Thesis: 8,000 - 10,000 words

3) Thesis is comprised of 5 chapters

4) Complete or submit final thesis document by the end of Summer 1

Choosing the thesis topic

—> There are 2 guiding criteria for choosing a thesis topic:

 1) Personal Interest

 2) Career Interest

(Primary research for thesis)

**The Thesis Chapters**

**Chapter 1: Introduction (1,500 words)**

1. Overview of the thesis & study
* This provides a broad outline of the themes of the study.
* Include a bit of historical context for the theme / issue under study. (empowerment in micro-finance)
* Provide some statistical data. (micro-finance has grown by 50% in the last 2 years and it’s going to grow over …)

(No more than 2 or 3 paragraphs/ each of them are a paragraph) \*secondary research

(investment in micro-finance within The Bahamas or in the world)

1.1 Research aim/ questions / hypothesis (reason for writing)/ objectives \*important\*

 The aim of the thesis study is to …. (extension of the topic)

e.g. “explore the effects of neurons-science on consumers adoption of brands in the fast food industry”

         ^ powerful word showing you want to know more

1.1.1 Research Question (for chapter 5 must have the answer or conclusions)

To achieve the research aim, the following research question are set:

RQ 1: What does the concept of micro-finance entails?

RQ 2: What aspect of micro-finance or finance in general can affect woman?

RQ 3: What strategies can woman or financial institutions can adopt to better assist this problem within The Bahamas?

1.1.2: Hypothesis (Write a statement and then try to prove or disprove it)

H1: Finance affects the way woman themselves and family …. (Color effect consumer brand adoption.)

H2: Finance limits the access to conventional banking and services.

H3: Empowered women can contribute to greater economic development and growth.

H4: If woman have more access to increase their resources, the well-being of their families can increase.

1.2 Motivation for the study

 This allows you to explain why you choose your particular thesis topic.

 There are 3 basis/reasons to help your motivation for the chosen topic:

1) Personal Interest (Talk about mom and capital) \* one paragraph each\*

2) Professional Career

3) Gap in knowledge from existing research. (might not apply) \*\* Not much articles on the Bahamas\*\*

1.3 Research Context

Background of the study:

 This background or context can be based on any of the following:

(can be a page)

**I. Industry or Sector** - Finance/Microfinance (There has been a certain number of micro-finance in the Bahamas and they were created or built in this year etc.

ii. Country - Bahamas

iii. Region

iv. Specific organization

1.4 Structure of the Thesis Chapters

The next four chapters include a discussion of the following:

—> Chapter 2:  is the review of the literature. It discusses pertinent concepts, finding from previous writers as well as a critique of the extant literature.

**(Findings: What other people have found in their own thesis)**

**(Critique: X can find this and Y found this but I don’t necessarily agree/I do/I find the study and I need to (fill the gap in knowledge))**

--> Chapter 2: to is followed by chapter 3 which discusses the Research Methodology. It includes choices of research design, research approaches, research strategy, data collection methods were well as ethical considerations.

—> Chapter 4: provides the analysis and results from the collected data.

—> Chapter 5: finally provides the conclusions from the study as well as recommendations proposed.

**Chapter 2: Literature Review (50% of my time) \*Print an article like mine\* (4,000 words)**

**(summarize, critique, analyze)**

**—>** Looking into what has been written on your chosen topic.

2.0 Introduction of the Chapter

 Contents of the chapter

2.1 Explanation of (Conceptual issue) understudy

 Microfinance: (Conceptual issue)

This concept can be found in textbooks for the (conceptual issue)

- Definition

 - Types

 - Benefits

 - Risk

2.2 Review of Previous Studies (Where most points are from)

 What has previous writers found on your topical issue. (Where the question is being answered based of what others have found)

 \*Can be found on academic journal, thesis, research \*

—> Review and critique

**Chapter 3: Research Methodology (How you answer the research question) (2500-3000)**

 This chapter explains how the set research questions will be answered

3.1 Introduction

—> Specify the contents or what will be addressed in the chapter.

This chapter is meant to explain my research question it will entail:

- Research Strategy

- Data Collection Tool/Method

- Sampling

- Ethical Considerations

3.2 Research Strategy (Research Methods for business students by Thornhill & Saunders)

—> There are many strategies that can be employed in conducting research. These include the following: (which one will I use in my study and emphasis on it)

1. Case Studies: using a specific company/region

2. Action Research: when the researcher works in the company and researching the company at the same time

3. Survey: This includes conducting interviews or administering a questionnaire. **This strategy has the advantage of including large number of respondents as well as generating first-hand data.**

3.3 Data Collection Tools/Methods

—>This explains the different instruments that will be used to gather the necessary date so as to answer the set research questions.

—> Research data can be collected by means of primary or secondary resources.

—> Primary sources imply collecting data directly from the source by means of the following:

1. Questionnaires

2. Interviews (who)

 - Focus Group Interviews

 - In-depth interviews (with one person)

It is possible to use both interviews and questionnaires, and this is called mixed method.

 - Secondary sources implies from such sources as:

 - Published Journal article

 - Company websites

 - Newspaper/magazines

 - International organizations such the UN system

 - Consultancy firms (McKinney’s)

3.4 Sampling (how much people are being interviewed)

Sampling refers to the sub-set of the population that will participate in your survey.

Key consideration for you are 2:

—>Sampling method

—>Sample size

 (number of respondents from companies: 10)

(number of consumers: 100)

\*\* I can do 15\*\*

Sampling Methods

 There are several sampling methods such as:

1. Convenience Sampling- known as (accidental or opportunity sampling) is a non-probability sampling that involves the sample being drawn from the part of the population that is close to hand.

2. Simple random sampling - a group of subject are elected for a study from a larger group (a population). Each individual is chosen entirely by chance and each member of the population has an equal chance of being included in the sample.

3. Stratified sampling - researcher divide the population into separate groups called strata. A probability sample (often simple random sample) is drawn from each group.

4. Purposive sampling - known as judgmental, selective or subject sampling, it’s also a form of non-probability sampling in which researchers rely on their own judgement when choosing members of the population to participate in their study.

3.5 Ethical Considerations

There are a number of ethical issues to consider including:

—> Confidentiality

—> Anonymity

—> Reliability

\* How are you going to address each of these issues.

1. Confidentiality: All information provided will be used strictly for research purposes.

2. Anonymity: Respondents do not have given their names.

3. Reliability: All information in the thesis will be collected from trustable sources.

**\*\* Ask professor if we can use all of the ethical considerations**

**Guidelines in drafting the questionnaire/interview questions**

**\*\* Interviews are recorded, don’t write it\*\***

1. Start with demographic questions

Please specify your age, gender nationality bracket.

- Age:

Please tick what applies to you:

18-25

26-34

36-56

Over 56

- Gender

- Nationality

- Occupation

 What’s your position in this company?

 Where do you work?

**\*\*\*Limit your questions to no more than 15 or 10-12\*\***

2. Difficult Questions - ask the specific question relating to your research

—> What tools

—> How effective

—> What challenges do you face

—> How long

3. Make sure that you ask questions that can elicit/provide answers to your set research questions.

—> Can you explain the rationale or reasons for why micro-finance may difficult for you to obtain

**\*\* You can use their answers to address or explain\*\***

**(Open ended questions: \*\*What are the reasons for setting negative interest rates? \*\*)**

**(Close ended questions: example you have to pick the answer and not answer the questions provided such as (age))**

4. Any additional comments with regards to the questions asked previously

**\*\*what are common statements they have used\*\* for chapter 4**

**Phrasing the interview or questionnaire questions**

1. Avoid leading questions:

DONT’S: Do you support this team (Avoid: “Do you”)

DO: To what extent does the availability of financial credit affect your business.

\*\*It greatly affects, slightly affect, does not affect

2. If you are using interviews, remember to seek clarifications if the respondent does not answer the question posed.

(There are times they don’t answer it and it need clarifications. Don’t move to the next question unless they address the issue)

3. Do not repeat the same question again using different words.

4. Your supervisor MUST approve the interview questions/ questionnaire before you do the interview.

Its critical due to your entire research depends on this

\*\*1 reason why people don’t pass, research can be invalid if not submitted\*\*

**Chapter 4: Data Analysis, Results & Findings (2,000 - 2,500 words)**

Finding would have to go against agreeing or disagreeing

4.1 Introduction

—> Introduction: what will be discussed in this chapter

 - Repeat briefly how the data was collected by an in-depth interview by responders.

—> Specify response rates: 100 questionnaires were given out and 90% of the contacted people responded. give reason for the response rates.

Example: So, for example 90% response rate because I was able to ask fellow students on campus to respond.

50% response rate which was low but it was because most of my respondents were company executives who could not make the time to meet me for an interview.

Out of all my questionnaires due to my mother being an entrepreneur and sharing them (which were 20 of them) I got a 100% response rate

(Face to face wasn’t possible during the time so Skype and other technical methods where used)

This chapter would provide an analysis from my survey, data was collected by means of a questionnaire. Although I have a response rate of. % due to (explain)

4.2 Discussion of survey findings

Put each questionnaire or interview question as a heading and explain your results or findings

4.2.1: Gender/Industry Distribution

—> How long have you been working in this industry?

—> What kind of city are you based in

—> Why is this industry like this

—> Include graphs, tables or charts where necessary (pictures speak louder than words)

**Example: 60% of survey respondents were male and 40% were female’s student studying at Hult. I assume that this disparity is explained by the fact that there are more male students than females in the school.**

**This research will focus on females …**

4.2.2 Heading of Questions

—> Income distribution

Specify your income bracket annually:

$8,000 - 15,000k

$15,000 - 25,000k

$25,000 - 40,000k

—> Occupation Distribution

If you use interviews to collect your research data, the you must record the responses on your phone or a Dictaphone. The later on after the interview, you need to transcribe your findings. To do this, you can use quotes from the answers provided by the interviewee. If you interview more than two people, you can also use THEMES- (common words in the answers provided by the different interviewees or respondents.)

Repeats all the answers you get from the different people

Appendix: word for word what the interviewee said.

4.3 Cross-validation of research findings (everybody has this heading)

 Compare your own study findings or results against the secondary information in your literature review chapter. It could be the case that your own findings agree with what previous researchers have found. Or your own finding does not agree or tally with the findings from previous researchers.

\*If your findings are different from your own information’s its nothing to worry about, it makes the research much more valid.

Why it may be different? It can be different based on culture or people.

**Examples: My findings agree with my first reading from a woman from India**

**Chapter 5: Conclusion & Recommendation (1,500 words)**

5.1 Introduction:

 This chapter provides a summary of the main research findings, discuss the limitations of the study, directions for future research as well as suggested recommendations.

5.2 Conclusions

 Summarize your overall conclusions from your study especially in relation to your set research objectives.

5.3 Limitations of the Study

 This study had a number of limitations which impacted on the outcome of the research. Typically, research limitations may include the following:

—> Sample size

 My study was based on a survey of 100 people. Therefore, this small sample size is not indicative or representative of the industry. However, it did provide a “snapshot” of what is prevailing in the industry. The bigger the sample size, the more valid the research data.

—> Based on one specific industry, company or country

—> Time period - There was not enough time to do a more comprehensive study. (important to put in thesis)

\*\*Gain an idea or snapshot of what’s happening for the time period.

5.4 Directions for Future Research

 Future researchers can undertake further research on my topic. This can include the following consideration:

(You can use my topic but do the following)

5.4.1 Conduct similar study but with a larger sample size

5.4.2 Conduct a similar study but with more industry players or different industries

 Conduct similar study but in different geographical locations

5.4.3 Conduct the same research but using longitudinal study

 Research done over a longer period of time to gather more responses

5.5 Recommendations

 Based on your findings from your study, what recommendations will you propose for the issues you’ve found.

Example: —> What impact does this have on the country

       —> What can financial institutions do to help consumers

—> The recommendations proposed must emanate or come from your findings with proof.

Example: As mentioned in my findings in chapter 4, I will propose that the company or government does.

Example: The bank might not be able to have micro-finance due to not having enough equity.  Maybe micro-finance can fill in the gap of creating equity

Number of recommendations you propose depends on the finding from your study in Chapter 4

**\*\* Up to 3-5 recommendations**