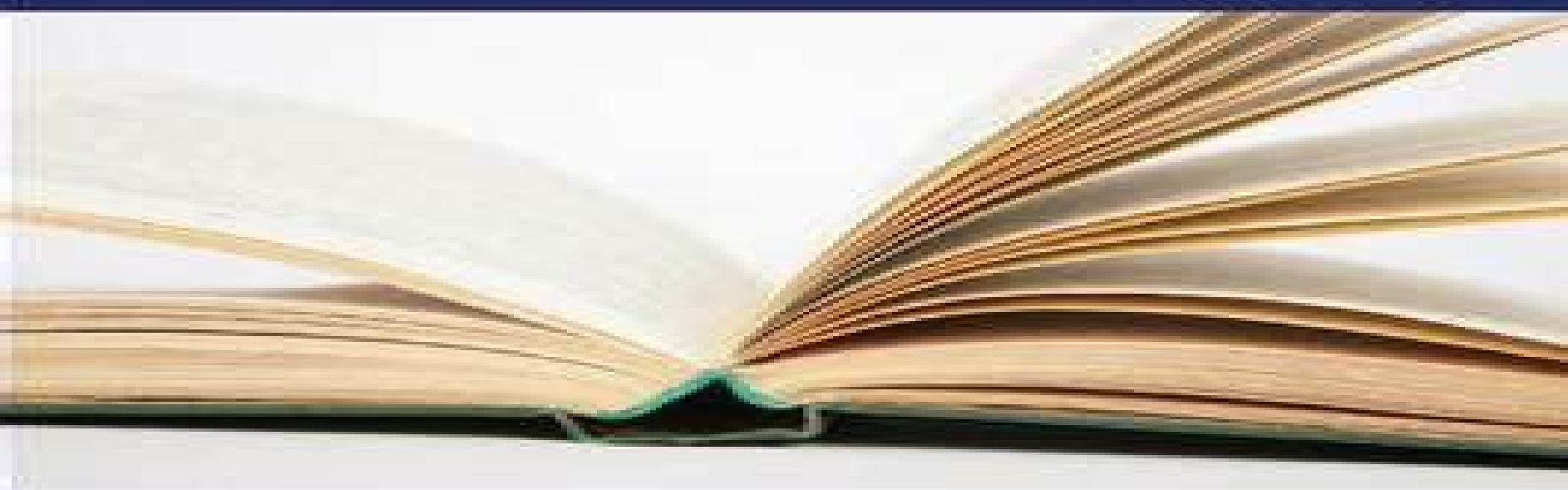




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Microfinance and Poverty Reduction in Nigeria: A Critical Assessment



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Microfinance And Poverty Reduction In Nigeria A Critical Assessment

Das, Ramesh Chandra



Microfinance And Poverty Reduction In Nigeria A Critical Assessment:

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Microfinance and Poverty Reduction in Nigeria Cecilia Nwigwe, 2013 The book attempts to provide a critical assessment of microfinance as a strategy for poverty reduction in Nigeria It argues that while microfinance has developed some innovative management and business strategies its impact on poverty reduction remains in doubt Microfinance however certainly plays an important role in providing safety net and consumption smoothening However for any significant dent on poverty the focus of public policy should be on growth oriented and equity enhancing programs such as broad based productive employment creation There is also need to design financial sustainable models that increases outreach and scale up operations for the poor More so financial inclusion agenda should be considered and adopted in a concerted manner

Microfinance and Sustainable Development in Africa Alhassan, Yahaya, Nwagbara, Uzoechi, 2021-12-10 The use of microfinance for poverty reduction and economic development in the developing world is growing However this concept needs to be expanded to ensure its successful application for achieving longer term economic growth and sustainability in developing countries particularly in parts of the world such as Africa As such further research into the relationship between microfinance and sustainable development in developing regions is required to fully understand the opportunities for effective use of microfinance for poverty reduction and economic development

Microfinance and Sustainable Development in Africa examines the complex relationship between receipt of microfinance poverty reduction economic growth and microbusiness development focusing on the provision of small credit facilities as a driver of sustainable development in Africa Its coverage of topics such as microbusiness social finance and sustainable development make this book an ideal reference source for academicians researchers government officials policymakers organizations managers instructors and students

Microfinance and Poverty Reduction in Nigeria Uyi Benjamin Edegbe, 2013-06-07 Master s Thesis from the year 2013 in the subject Sociology Miscellaneous University of Freiburg Global Studies Program Institute fur Soziologie language English abstract The poverty question is a global phenomenon It is perhaps one of the greatest challenges facing Mankind today especially in most parts of the developing world This Perhaps explains why the eradication of poverty was listed as the first of the eight issues of the millennium

development goals The problem of poverty is more disturbing giving the fact that there is abundant and enormous wealth in the world to adequately meet the needs of every one Poverty may be defined as a condition of lack and inability to meet adequately the basic needs of life such as Shelter food education and health care Similarly according to a United Nations statement Poverty is a denial of choices and opportunities a violation of human dignity It means lack of basic capacity to participate effectively in society It means not having enough to feed and clothe a family not having a school or clinic to go to not having the land on which to grow one s food or a job to earn one s living not having access to credit It means insecurity powerlessness and exclusion of individuals households and communities It means susceptibility to violence and it often implies living on marginal or fragile environments without access to clean water or sanitation UN 2008 quoted in Ucha 2010

2 In other words the problems of poverty is more worrisome in Sub Saharan Africa with 47.5% of the people living on less than 1.25 and 70% living on less than 2 per day in Sub Sahara Africa World Bank 2008 The figure may have become worse considering the drought that hit parts of horn of East Africa in 2011 and the problem of maladministration or poor governance bedeviling the region In Nigeria the high level of corruption poor leadership has contributed to exacerbate the problem of poverty Ucha 2010 puts it thus Unemployment corruption non diversification of the economy income inequality laziness and a poor educational system can be considered to be some of the key factors contributing to poverty in Nigeria p 46 Given the fact that Nigeria is a country with rich human and natural resources it is disturbing that majority of her citizens are still very poor The government has over the years formulated a lot of programs and policies geared towards poverty reduction however it remains a controversy whether those programs and policies have actually achieved their desired objectives

The Impact of Microfinance Agnes Olatokunbo Martins, 2025-11-06 Historically microfinance has emerged as a means to extend financial services to previously excluded populations serving as a pathway to poverty reduction and aligning with Sustainable Development Goal 1 End poverty in all its forms everywhere This book argues that microfinance plays a crucial role in achieving financial inclusion significantly enhancing economic welfare and reducing poverty in developing countries It highlights the necessity to rigorously address issues such as mission drift macroeconomic stability governance regulatory frameworks and enforcement It provides a contemporary and comprehensive overview of microfinance implementation in developing countries enabling comparative analysis of regulatory and supervisory practices and evaluates theoretical frameworks linking microfinance to economic growth and poverty reduction utilising concepts of financial intermediation resource allocation and financial development The book empirically tests the causal relationships between microfinance economic growth and poverty reduction using a balanced panel dataset of macroeconomic and microeconomic indicators and identifies and analyses the mechanisms through which microfinance impacts economic welfare and poverty reduction As well as asking whether microfinance can alleviate multidimensional poverty in favourable macroeconomic political and business environments in developing countries it also questions whether it enhances living standards health and

education It examines how economic shocks impact vulnerable populations and microfinance institutions and looks at the factors that contribute to the success of microfinance in countries where it is well established Further it offers policy implications and recommendations to enhance the effectiveness of microfinance and address key challenges This book targets a broad spectrum of readers involved in microfinance financial inclusion and development economics including researchers academics and students as well as policymakers and government officials *Handbook of Research on Microfinancial Impacts on Women Empowerment, Poverty, and Inequality* Das, Ramesh Chandra,2018-08-17 One of the major tools of attaining proper development all around the world is complete financial inclusion such that all classes of people can secure their lifestyles through access to financial services from formal sectors Expanding access to resources and increasing self employment opportunities help reduce poverty and improve social development The Handbook of Research on Microfinancial Impacts on Women Empowerment Poverty and Inequality is an essential reference source that discusses the role of financial inclusion in gender equality as well as economic independence and self employment Featuring research on topics such as inequality collaborative economy and social responsibility this publication is ideally designed for policy makers economic researchers and academicians seeking coverage on social mobilization capital formation capacity building and pro poor economy designs Microfinance and Its Impact on Entrepreneurial Development, Sustainability, and Inclusive Growth Das, Ramesh Chandra,2018-06-15 Microfinance is a broad variety of services such as microcredit for entrepreneurs and small businesses lacking access to banking and other financial services As many smaller businesses and entrepreneurs may not be able to secure credit services many microfinance promoters believe that it encourages entrepreneurial activities and inclusive growth Microfinance and Its Impact on Entrepreneurial Development Sustainability and Inclusive Growth is an essential resource that empirically explores the role of microfinance in entrepreneurship development and the operational sustainability of microfinance institutions It also highlights the impact of microfinance on entrepreneurship development in different countries and regions Featuring coverage on a broad range of topics such as risk management women entrepreneurship and strategic management this book provides essential research for entrepreneurs business managers policy makers researchers in the field of finance and business professionals seeking relevant research on microfinance systems **MICROFINANCE AND RURAL DEVELOPMENT: A STUDY OF ALIGARH DISTRICT, UTTAR PRADESH** Dr. Anas Khan,2018-05-28 An estimation of about 40 millions in India and around 1 5 billion population worldwide live in absolute poverty They are unable to meet their basic needs of food clothing and shelter According to census 2011 more than 65% of India s population living in rural areas and directly or indirectly depends upon agriculture to earn their livelihood meaning thereby poverty and unemployment are the offshoots of their dependence on agriculture Khan 2014 Since 1947 the absolute number of poor has doubled despite the significant growth in agriculture production and employment over the past six decades of development planning **Poverty Reduction Policies and Practices in Developing Asia** Almas

Heshmati, Esfandiar Maasoumi, Guanghua Wan, 2015-03-31 This book looks at the major policy challenges facing developing Asia and how the region sustains rapid economic growth to reduce multidimensional poverty through socially inclusive and environmentally sustainable measures Asia is facing many challenges arising from population growth rapid urbanization provision of services climate change and the need to redress declining growth after the global financial crisis This book examines poverty and related issues and aims to advance the development of new tools and measurement of multidimensional poverty and poverty reduction policy analysis The book covers a wide range of issues including determinants and causes of poverty and its changes consequences and impacts of poverty on human capital formation growth and consumption assessment of poverty strategies and policies the role of government NGOs and other institutions in poverty reduction rural urban migration and poverty vulnerability to poverty breakdown of poverty into chronic and transitory components and a comparative study on poverty issues in Asia and other regions The book will appeal to all those interested in economic development resources policies and economic welfare and growth

Financial Performance Measurement

Diana Gaciukia Makunyi, Chris Masakala, Jackson Mnago Ndungo, Dr. Rutto Peter Ketyenya, Dr. Egungwu, Ikenna, Lemein Korei Koitamet, 2023-02-17 TOPICS IN THE BOOK Impact of Micro Finance Institutions on Poverty Eradication in Meru South Sub County Kenya The Role of Budgeting Process in Financial Performance A Case Study of Bugisu Cooperative Union Ltd Mbale Uganda Effect of Information Sharing Function on Financial Performance of Savings and Credit Co Operative Societies Performance Measurement Growth and Structure of Commercial Banks in East Africa Intellectual Capital and Corporate Performance in Nigeria Banks Effect of Financial Access on the Performance of Social Entrepreneurship Firms in Kenya

The Routledge Handbook of Islamic Economics and Finance Hussain Mohi-ud-Din Qadri, M. Ishaq Bhatti, Mohd Azmi Omar, 2025-08-06 Islamic finance is one of the fastest growing sectors of the finance industry due to a number of factors including the technology boom fintech blockchain and higher oil and commodity prices but also in particular its demand by 1.5 billion Muslims around the globe It enjoys sustainably higher positive returns compared to its conventional finance counterparts specifically during financial crises Moreover it plays a major role in implementing the UN's Sustainable Development Goals due to its non traditional source of long term fund financing that advances social environmental and economic goals The Routledge Handbook of Islamic Economics and Finance offers a detailed introduction to the current scholarship in this ever expanding and emerging field The book is divided into three parts covering Islamic business Islamic economics and Islamic finance respectively Each chapter provides a balanced overview of current knowledge identifying issues and discussing the relevant debates The book seeks to explore the current developments and trends in Islamic economics Islamic banking and Islamic capital markets It also covers the areas of Islamic social finance impact investment and Islamic microfinance SMEs poverty alleviation and financial inclusion Additionally it launches the debate on the emergence progress challenges and future potential of Islamic fintech and the Islamic digital economy Furthermore it sheds

light on subjects such as the marketing of Islamic financial services and products the circular economy and the blue economy from an Islamic financial perspective As well as surveying the current state of the art the authors also reflect on where the research agenda is likely to advance in the future making this the definitive resource for scholars and researchers in this area

Social Justice and Islamic Economics Toseef Azid, Lutfi Sunar, 2019-02-25 Under the rule of the current economic order social injustice is ever increasing Issues such as poverty inhumane working conditions inadequate wages social insecurity and an unhealthy labor market continue to persist Many states are also unable to produce policies capable of resolving these problems The characteristics of the capitalist system currently render it unable to provide social justice In fact on the contrary the system reinforces these injustices and prevents economic and social welfare from reaching the masses Many Muslim scholars have analyzed and indeed criticized this system for years This book argues that an alternative and more equitable theoretical and practical economical order can be developed within the framework of Islamic principles On the other hand the experiences of societies under the rule of Muslim governments do not always seem to hold great promise for an alternative understanding of social justice In addition the behaviors of Muslim individuals within their economic lives are mostly shaped by the necessities of daily economic conditions rather than by the tenets of Islam that stand with social justice Until 1990s studies of Islamic economics made connections between finance and the notion of social justice but work conducted more recently has neglected this issue It is therefore evident that the topic of social justice needs to be revisited in a more in depth manner Filling an important gap in existing literature the book uniquely connects social justice and Islamic finance and economics on this topic Theory practice and key issues are presented simultaneously throughout this book which is based on the writings of a number of eminent scholars

Impact Investing and Financial Inclusion Nse Udohaya, 2025-07-04 This book incorporates real world case studies and relevant data for a detailed reflection on impact investing and financial inclusion It models relevant theoretical frameworks to analyse finance for good making a strong argument for access to finance as a pivotal force in building sustainable societies and fostering inclusive economic growth in line with Sustainable Development Goal 8 Decent Work and Economic Growth Focusing on the synergy between impact investing and financial inclusion it examines the importance of investment in innovations that promote affordable banking microfinance and insurance services for the underserved and analyse how such investment can drive sustained socioeconomic development It investigates the challenges and opportunities in scaling impact investing in financial services infrastructures considering structural and operational barriers such as the need for standardised impact measurement frameworks risk mitigation in emerging markets and the balance between financial returns and social impact The book also explores technological enablers including digital finance blockchain and AI driven financial inclusion solutions while addressing key issues such as digital literacy gaps data privacy concerns and regulatory inconsistencies The relevance of the book is in its potential to drive positive change in financial systems foster sustainable development and empower

marginalised populations through the knowledge of impact investment The book will serve as a valuable resource for policymakers investors researchers students and practitioners working towards a more inclusive and sustainable financial landscape

Islamic Finance in the Modern Era Hussain Mohi-ud-Din Qadri,M. Ishaq Bhatti,2024-08-16 This book focuses on recent developments in financial technology specifically how FinTech affects the Islamic finance industry It examines the challenges of Shariah compliance and explores opportunities for riba free finance The book describes contemporary FinTech solutions investigating their relation to Islamic financial institutions It outlines the current status of Islamic FinTech arguing that it can provide Shariah compliant innovative financial services to bridge the gap and compete with or complement conventional finance Islamic FinTech can play a transformational role in making Islamic finance more accessible to a wide range of audiences and can also support the SME sector which has been significantly impacted by the fallout of the COVID 19 pandemic First the book addresses thematic issues in Islamic finance including its role in poverty eradication elevating SMEs and the Islamic digital economy Second it examines Shariah compliant instruments in Islamic finance The final part encompasses the risk profile of Islamic finance products and explores mitigation strategies The book simultaneously presents theories practice and key issues introducing new ideas and perspectives to the Islamic banking and financial community The primary audience for the book will be researchers and scholars of Islamic economics and finance and it will also appeal to practitioners and regulatory bodies

Making of an African Giant Dan Mou,2015-10-16 The performance of Nigeria has recently been vehemently criticized as not commensurate with her human and material potentialities The hope that Nigeria is by destiny the African Giant appears to be fading Some analysts seeing this have blamed it on the character defects of the leadership in Nigeria They argue that because the leaders are predatory and corrupt they have preoccupied themselves with their interests which are primitive accumulation and luxurious lifestyles Meanwhile the rest of the citizens are suffering This book argues that such character defects may indeed exist in some of Nigerian leaders However these are not the main reasons for their dismal performance regarding the welfare of the citizens The main problem is that Nigerian leaders seem to have largely lost control over the state and its policies which appear to have been captured by the dominant classes and groups local and international Nigerias main problem is therefore a structural one Nonetheless the book concludes as the security economic political and social crises intensify Nigerian leaders even if it is simply for self preservation will be forced by the objective conditions to move against the interests of these dominant classes and groups It is only then that Nigeria can realistically be restored to the possibility of becoming an African Giant

ICIE 2016 Proceedings of the 4th International Conference on Innovation and Entrepreneurship Dr Kenneth A. Grant and Dr Sean Wise,2016

Islamic Sustainable Finance Mohd Ma'Sum Billah,Rusni Hassan,Razali Haron,Nor Razinah Mohd Zain,2024-05-07 The central idea of sustainability in the modern world is intricate and ever changing Closely related to the realm of finance and socioeconomic discussion the phrase sustainable impact finance has become increasingly popular among bankers

practitioners financial analysts investors and the relevant experts seeking an impactful connection between the best financing mechanisms or tools and sustainable development related investments or projects This book opens up the discussion by offering a Shari ah compliance perspective It is a primer on how Islam addresses and offers solutions to the challenges facing us within the spirit of maqasid al Shari ah among others in tackling poverty food supply health and well being quality education reducing inequalities responsible consumption and production and climate action It discusses the connection between Islamic sustainable finance and the Sustainable Development Goals SDGs and explains the strategic action plan of Islamic banks towards achieving Islamic sustainable finance The book considers the relevant policies and regulations evaluating the role of regulators discussing jurisprudential solutions and focusing on the role of Islamic banking standards in relation to Islamic sustainable finance Further it explores the issue of risk mitigation and the effective role of Takaful It presents a practical case study from the banking industry in Malaysia which evaluates the carbon footprint of bank loans and climate change risk mitigation Finally it highlights sustainable finance innovations in an Islamic concept The book will appeal to advanced students researchers and scholars of Islamic banking and finance as well as those concerned with environmental social governance and Sustainable Development Goals research Regulators policy makers and Shari ah compliant practitioners will also find it to be a useful guide

Gender Inequality in Our Changing World Lori Kenschaft, Roger Clark, Desiree Ciambrone, 2015-07-24 Gender Inequality in Our Changing World A Comparative Approach focuses on the contemporary United States but places it in historical and global context Written for sociology of gender courses this textbook identifies conditions that encourage greater or lesser gender inequality explains how gender and gender inequality change over time and explores how gender intersects with other hierarchies especially those related to race social class and sexual identity The authors integrate historical and international materials as they help students think both theoretically and empirically about the causes and consequences of gender inequality both in their own lives and in the lives of others worldwide

Handbook on Islam and Economic Life M. Kabir Hassan, Mervyn K. Lewis, 2014-12-31 Handbook on Islam and Economic Life is a unique study one of the first of its kind to consider Islam within a broader economic sphere Covering a wide breadth of topics and research it explores how Islam impinges upon and seeks to shape major aspect

Journal of Economic and Financial Research ,2007

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