



Cecilia Nwigwe

# **Microfinance and Poverty Reduction in Nigeria: A Critical Assessment**

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# Microfinance And Poverty Reduction In Nigeria A Critical Assessment

**Julia Schneider**

## **Microfinance And Poverty Reduction In Nigeria A Critical Assessment:**

**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

**Research Anthology on Microfinance Services and Roles in Social Progress** Management Association, Information Resources,2022-09-23 Microfinance has emerged as a growing field as more businesses discover the benefits and opportunities it provides To ensure that microfinance is utilized appropriately further study on the best practices and difficulties is required The Research Anthology on Microfinance Services and Roles in Social Progress considers the ways in

which microfinance can be utilized to achieve social progress as well as the challenges and opportunities of this area Covering key topics such as income small businesses entrepreneurship and credit this major reference work is ideal for industry professionals government officials computer scientists entrepreneurs business owners managers policymakers researchers scholars practitioners instructors and students

[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.

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.

**Journal of Economic and Financial Research**, 2007      **Nigerian Journal of Research and Production**, 2011-04      **Policy Challenges for Microfinance Design and Practice in Nigeria**, 2005      *Financial Analysis of Assessment of Impact of Micro-Financing Institutions Towards Poverty Reduction in Nigeria* Eseoghene Joseph Idolor, 2014. This study takes a critical look at the impact of micro finance banks on poverty reduction in Nigeria. The objective being to determine if the credits or other ancillary services provided by them have had any significant effect upon the livelihoods, homes and standard of living of the teaming economically active poor in Nigeria. To specifically understand the relationship between micro finance activity and poverty assessment indicators we adopt some selected explanatory variables like Microfinance banks aggregate asset, Deposit liabilities and loan advances while the dependent variable was decomposed into life expectancy index, education index, gross domestic product per capita and human development index. In order to evaluate the hypotheses of the study we employed the Ordinary Least Squares OLS regression technique. This is especially important.

for a better understanding of the impact of microfinance banks activities on the selected poverty assessment index in Nigeria Our findings reveal that loans and advances of microfinance banks had a significant impact on education and life expectancy index Also microfinance banks asset base had a negative impact on human development index and its components while deposit liabilities of microfinance banks also had a negative impact on human development index and its components Some of the recommendations to increase impact of microfinance banks on poverty reduction in Nigeria are more efforts at increasing loans and advances given to the economically active low income groups to enable them engage in economically viable entrepreneurial activities which helps reduce their level of poverty Others include the provision of adequate infrastructures such as functional roads and electricity in the rural areas and city slums

**Rural Development Abstracts**

,2012    Nigerian Journal of Cooperative Economics and Management ,2008-06    African Journal of Modern Society ,2011

Ede Journal of Business ,2012-10    **Sociological Abstracts** Leo P. Chall,2003 CSA Sociological Abstracts abstracts and indexes the international literature in sociology and related disciplines in the social and behavioral sciences The database provides abstracts of journal articles and citations to book reviews drawn from over 1 800 serials publications and also provides abstracts of books book chapters dissertations and conference papers

**Nigerian Youth Employment Action Plan (NIYEAP), 2009-2011** ,2008    **Bayero Business Review** ,2009    **Management Network Journal**

,2007-06    **Developing Financial Services** Nora McNamara,1998 Discusses the development of a financial services scheme in Nigeria operated under the aegis of the Diocesan Development Services since the early 1970s Includes a case study of villages in Ibaji which have participated in the savings scheme for 20 years

*A Review of Commitment Savings Products in Developing Countries* Nava Ashraf,2003 Many financial institutions in developing countries offer savings products Yet little has been done to assess systematically and quantitatively the relative merits of different product designs This paper first examines different designs that provide incentives to clients to commit to save Mechanisms are divided into deposit side mechanisms that help clients make regular deposits and withdrawal side mechanisms that help clients restrict the use of their funds except for well planned uses or emergencies Then using results from a short web based survey of microfinance institutions we describe different commitment savings products in use around the world

**Social Capital and Institutions of Poverty Reduction in Africa** Osaore A Aideyan,2014-06-26 There have been many books written about the issue of poverty in Africa Most of them look at failed policies and criticize what does not work This text looks at what does work and outlines how to implement these effective policies The question of credibility and strategic behaviors in institutions of poverty reduction is an area that needs to be addressed adequately and the author attempts to deal with it in a pragmatic way In the academic literature on designating effective institutions of poverty alleviation programs and policies in sub Saharan Africa it is rare to find direct assessments of the success of particular social policies and programs In country after country one is much more likely to see research on the failure of poverty reduction programs Very often contributors to

the literature gravitate towards the presentation of raw numbers and figures indicating that these policies and programs have failed and thus call for the discontinuation of such policies. Curiously the most straightforward questions that many people outside of the development circle seem to want answered OCo such as on what criteria are these conclusions reached or what particular policies and programs have made a dent in poverty are less popular in the discipline. This study focuses on the preconditions for success in poverty reduction programs. It proposes a framework which incorporates a mixture of social and political as well as economic relationships which these programs embody. Using evidence from original surveys of two micro finance programs in Southern Nigeria this policy evaluation study attempts from the standpoint of institutional and social capital theories to accomplish two goals first to fill the gaps in the literature by developing an evaluation framework emphasizing institutional design features and a strong network of relationships which lower costs for beneficiaries and providers and second to provide critical input for the policy task of designing effective institutions of poverty reduction programs.

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