

Kumar Deepam

**Microfinance as a driving force for
socio-economic development in emerging
economies. Measuring its effectiveness in
North India**

Master's Thesis

Microfinance Socio Economic Development Economies Effectiveness

JS Bruner

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Microfinance as a driving force for socio-economic development in emerging economies. Measuring its effectiveness in North India Kumar Deepam, 2015-11-20 Master's Thesis from the year 2015 in the subject Business economics Economic Policy grade A2 University of Limerick Kemmy Business School course MSc in Financial Services language English abstract This thesis examines the effectiveness of microfinance in the socio economic development with the major focus on poverty reduction and gender equality in the sense of women empowerment in

Northern part of India The purpose of this research is to measure the effectiveness of microfinance in the sense of socio economic development in the Northern part of India The aim has been accomplished by using the methods of statistical analysis and through the examination of primary and secondary data The methods of data analysis that were employed in the research incorporated chi square tests independent sample t tests and binary logistic regressions The data has been analysed based on the survey of 100 respondents who were below nationally defined poverty line in Lucknow Major metropolitan city of North India and areas nearby The survey data was divided into two parts i e 60% of the respondents were the non microfinance respondents and remaining 40% were the microfinance recipients Recommendations regarding the research have been based on the findings from the analysis Findings of the study have shown that young entrepreneurs who are below poverty line are more likely to apply for the micro loan This has been explained by the binary logistic regression analysis of the whole sample Further the findings show that microfinance has very low outreach in North India This has been explained by the data from the MIX market level of awareness of microfinance among the non microfinance respondents and the case study of Nat Purva Village near Lucknow Furthermore the results disclosed that microfinance recipients face difficulty while applying to micro loan due to which they also face difficulty in paying the loan amount with interest back This has been explained by the chi square test and binary logistic regression analysis of the responses from the microfinance recipients However overall impact of microfinance on both poverty reduction and gender equality is turned out to be positive This has been explained by MFI s major focus on women entrepreneurs changes in social and economic conditions of the recipients after taking the micro loan expenditure of the recipients on education of children recipient s recommendations regarding micro loan and the ability of recipients to apply for the micro loan again

Handbook on the Economics of Philanthropy, Reciprocity and Social Enterprise Stefano Zamagni,Luigino Bruni,2013-01-01 The recent era of economic turbulence has generated a growing enthusiasm for an increase in new and original economic insights based around the concepts of reciprocity and social enterprise This stimulating and thought provoking Handbook not only encourages and supports this growth but also emphasises and expands upon new topics and issues within the economics discourse Original contributions from key international experts acknowledge and illustrate that markets and firms can be civilizing forces when and if they are understood as expressions of cooperation and civil virtues They provide an illuminating discourse on a wide range of topics including reciprocity gifts and the civil economy which are especially relevant in times of crisis for financial capitalism The Handbook questions the current phase of the market economy that arises from a state of anthropological pessimism Such anthropological cynicism is one of the foundations of the contemporary economic system that is challenged by the contributors This highly original and interdisciplinary Handbook will provide a fascinating read for academics researchers and students across a wide range of fields including economics public sector economics public policy and social policy

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Fighting Poverty with Microfinance ,2000 With special reference to Asia **Micro-Credit and Empowerment of Urban Women. Women Empowerment** P. Tamizhselvan,R. S. Krishnan,2023-09-08 Doctoral Thesis Dissertation from the year 2021 in the subject Business economics Economic and Social History grade Commended Bharathiar University Tamil Nadu Institute of Urban Studies course PH D language English abstract It is understood that two third of world's adult illiterates are women and seventy per cent of world's poor are women and Women's participation in a nation's development is not merely a question of providing some special concessions to them but goes ahead only in empowering them in the process of development In order to face and overcome the above crisis this thesis enunciates empowerment for urban poor involving women children destitute and suggesting schemes for gainful and productive employment for all those who seek it This study has been made to address multiple deprivations of the urban poor through universalize the coverage and access to civic services and livelihood development opportunities A nation's economic health can be judged by the wellbeing of its people The main role of a government of a country is to reduce its poverty rate It introduces many welfare schemes for the upliftment of its people Women have harder daily lives when compared with men They have to perform plenty of tasks on a regular basis to help their family and their livelihood The upliftment of the life of women is hence an important task for the

government **The Bangko Sentral & the Philippine Economy** Vicente B. Valdepeñas,2005 *Journal of Economic Literature* ,2007 The Journal of Social, Political, and Economic Studies ,2006 Buddhist Virtues for Socio-economic Development ,2011 The Cooperator ,2006 *Journal of Agricultural and Applied Economics* ,2000 **Annual Report ປະເທດລາວ**,2008 **Sri Lanka, State of the Economy** ,2005 **Yearbook of the United Nations** United Nations,2008 Issue for 1946 47 includes a summary of the organization s activities from its inception to July 1 1947 *Report and Recommendation of the President to the Board of Directors on a Proposed Loan to the Kingdom of Cambodia for the Northwestern Rural Development Project* Asian Development Bank,2001

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