

**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**



## **Microfinance Socio Economic Development Economies Effectiveness:**

**Socio-Economic Development: Concepts, Methodologies, Tools, and Applications** Management Association, Information Resources, 2018-11-02 The social and economic systems of any country are influenced by a range of factors including income and education As such it is vital to examine how these factors are creating opportunities to improve both the economy and the lives of people within these countries Socio Economic Development Concepts Methodologies Tools and Applications provides a critical look at the process of social and economic transformation based on environmental and cultural factors including income skills development employment and education Highlighting a range of topics such as economics social change and e governance this multi volume book is designed for policymakers practitioners city development planners academicians government officials and graduate level students interested in emerging perspectives on socio economic development

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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

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Taghizadeh-Hesary, Gazi Salah Uddin, Faris ALshubiri, Imran Hanif, 2023-08-14 Waqf in Islamic Economics and Finance  
 Muhammad Ayub, Khurram Khan, Muhammad Ismail, 2024-11-19 Waqf is emerging globally as a distinctive institution serving as a vital bridge between societal and economic needs and resource allocation Waqfs functioning in some parts of the world of a variety of assets such as cash stocks securities intellectual property rights and other financial instruments by individual institutional and corporate w qifs are paving the way for financial and social inclusion This book explains how the system of awq f leads to welfare in society by facilitating financial and social intermediation It describes waqf in accessible terms focusing on how it helps people communities and nations and how it can help make societies equitable peaceful efficient and more prosperous It comprises eight key themes including a brief overview of the historical role of waqf in various periods in Muslim societies in socioeconomic sectors the evolutionary aspects of waqf as an institution the role of waqf in promoting entrepreneurship the role of awq f system in an economy by facilitating financial and social intermediation potential options for using waqf as financial intermediation an overview of the management and regulation of waqf entities the organizational and legal framework for the institution of waqf and key findings and recommendations for realizing the capacity of waqf in the pursuit of socioeconomic welfare Specifically the book takes Pakistan as a case study This research oriented book is tailored to readers interested in understanding the fundamental concepts of Islamic finance and social welfare without requiring a background in the discipline It caters to academics researchers policymakers and those keen on exploring the transformative potential of waqf to achieve societal welfare and shared economic growth *Macroeconomic Policy Support for Socio-economic Development in the Lao PDR*, 2005 **The Quarterly Review of Economics and Finance**, 2014

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

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