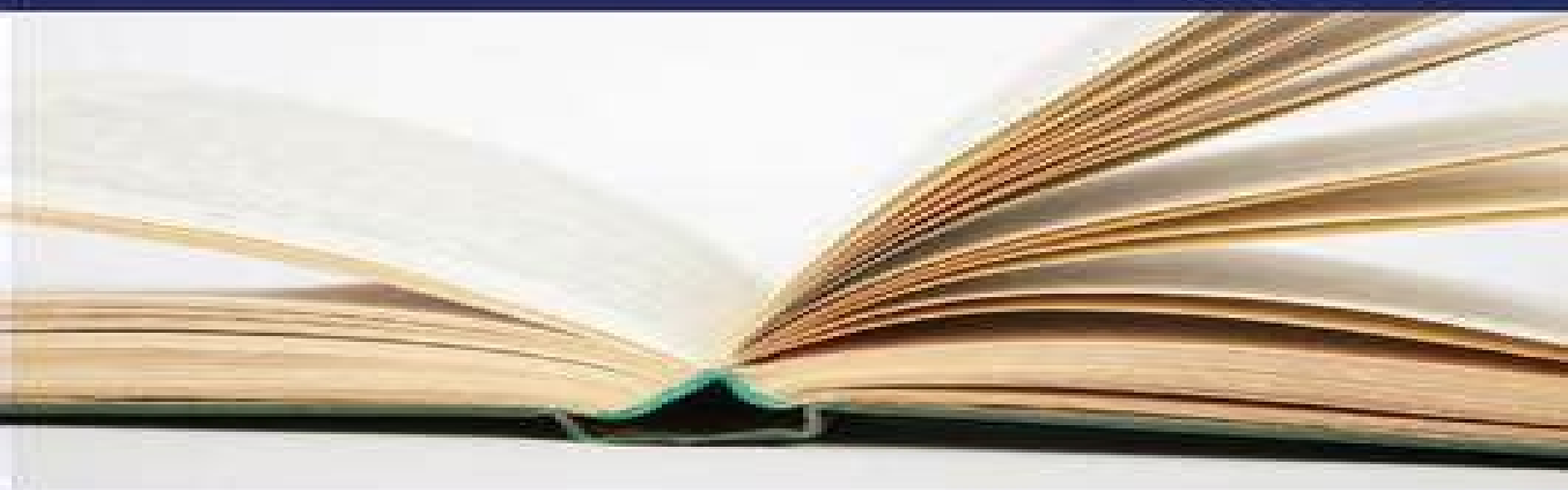




Cecilia Nwagwu

Microfinance and Poverty Reduction in Nigeria: A Critical Assessment



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Microfinance And Poverty Reduction In Nigeria A Critical Assessment

Agnes Olatokunbo Martins



Microfinance And Poverty Reduction In Nigeria A Critical Assessment:

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 makes this book an ideal reference source for academicians, researchers, government officials, policymakers, organizations, managers, instructors, and students.

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 a safety net and consumption smoothing. 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 a need to design financially sustainable models that increase outreach and scale up operations for the poor. More so, financial inclusion agenda should be considered and adopted in a concerted manner.

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 für 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, given 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

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

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

Microfinance: an Economic Analysis of Banking to the Poor Samuel Wahlen, 2017-07-05 Great strides are being made in technology medicine and other fields but with these advances many people are still being left behind in poverty The poor struggle to feed their families work long hours for little pay and face obstacles in educating themselves and their children They see no end to the nightmare and they feel trapped World leaders have responded by offering a handout rather than a hand up which does nothing to fix the problem In this book you'll learn why Foreign aid to developing countries weakens democratic institutions and empowers leaders to make bad policy decisions Small businesses serve an important role in strengthening economies in developing countries Small business owners opt out of legal environments and choose to operate in informal sectors Microfinance institutions offer the poor greater flexibility and opportunity than larger financial institutions When helping the poor the goal does not need to be unanimous economic equality but we must provide opportunities to escape the clutches of poverty Find out how it can be done step by step with Microfinance

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

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

Financial Performance Measurement Diana Gaciukia Makunyi, Chris Masakala, Jackson Mnago Ndungu, 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

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