Kumar Deepam

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

Master's Thesis

<u>Microfinance Socio Economic Development Economies</u> <u>Effectiveness</u>

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Microfinance Socio Economic Development Economies Effectiveness:

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 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 *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

Monetary Dynamics and Socio-Economic Development in Emerging Economies Canguende-Valentim, Cláudio, Madaleno, Mara, Victorino, Samuel Carlos, Jungo, João, 2025-08-08 Monetary dynamics play a critical role in shaping the socio economic development of emerging economies These dynamics encompass a range of factors including inflation control interest rate management currency stability and central bank policies which influence investment consumption and income distribution As emerging economies strive for sustainable development the interaction between monetary policy and socio economic outcomes becomes complex requiring a balance between economic growth and financial stability Understanding this integration is essential to designing policies that encourage progress while mitigating inequality and systemic risks Monetary Dynamics and Socio Economic Development in Emerging Economies explores the main challenges emerging economies face in terms of monetary stability and growth and opportunities for economic advancement It discusses future trends in monetary dynamics and their potential implications for socio economic development in a rapidly changing global context This book covers topics such as digital technology international trade and monetary policy and is a useful resource for business owners economists policymakers computer engineers academicians researchers and scientists

Research Handbook of Finance and Sustainability Sabri Boubaker, Douglas Cumming, Duc Khuong Nguyen, 2018 The severe consequences of the global financial crisis 2008 2009 and numerous accounting frauds and financial scandals over the last fifteen years have let to calls for more ethical and responsible actions in all economic activities including consumption investing governance and regulation Despite the fact that ethics in business and corporate social responsibility rules have been adopted in various countries more efforts have to be devoted to motivate and empower more actors to integrate ethical

behavior and rules in making business and managerial decisions The Research Handbook of Finance and Sustainability will provide the readers but particularly investors managers and policymakers with comprehensive coverage of the issues at the crossroads of finance ethics and sustainable development as well as proposed solutions while focusing on three different levels corporations investment funds and financial markets Islamic Economics, Growth and Development Mustafa Metin Başbay, 2025-09-01 The study of economic development is inherently grounded in philosophical and ethical assumptions In other words to discuss economic development either at a conceptual level or as a real process necessitates an ethical and philosophical basis The authors of this book believe that Islamic economics can serve as such a basis one that emanates from Islamic principles and values This book presents a distinctive ethical and philosophical framework one that is grounded in Islamic principles and the established literature of Islamic economics and finance to analyse and interpret the concept of economic development as well as to propose policy solutions to real world development problems and challenges The book contains theoretical and empirical studies which connect the literature of Islamic economics with economic development While some chapters discuss development at the conceptual philosophical level others examine the real world issues faced by developing countries It proposes institutional constructs as well as concrete public policies to face developmental challenges such as fighting poverty and inequality environmental and social sustainability industrialisation and industrial policy and social services and human capital Serving as both an introduction and a comprehensive resource this book illustrates how the concepts and problems of economic development can be examined from an Islamic economics perspective and as such will equip researchers and students with a basic understanding of how Islamic economics interacts with the issues of economic development Social Innovation, the Social Economy and World Economic Development Denis Harrisson, Reynald Bourgue, György Széll, 2009 The world of work and labour is in a permanent transformation affecting the various social groups in the different parts of the world quite unequally Social innovations related to the idea of economic progress and well being tackle the problems of employment leading to social exclusion and poverty as a consequence of the extreme positioning in favour of economic performance An alternative economy complements the deficiency of both the market and the State This volume presents contributions from scholars coming from different continents about Social Economy Labour Rights corporate Social Responsibility Social Regulations and Public Policies Social innovations have huge impacts on national and regional economies as their sources come from the citizen Many initiatives presented in this volume are a social response by civil society to poverty precarious employment job losses long term unemployment delocalisation Handbook on the Economics of Foreign Aid Byron Lew, 2015-10-30 It would be fair to say that and de industrialisation foreign aid today is one of the most important factors in international relations and in the national economy of many countries as well as one of the most researched fields in economics Although much has been written on the subject of foreign aid this book contributes by taking stock of knowledge in the field with chapters summarizing long standing debates as well

as the latest advances Several contributions provide new analytical insights or empirical evidence on different aspects of aid including how aid may be linked to trade and the motives for aid giving As a whole the book demonstrates how researchers have dealt with increasingly complex issues over time both theoretical and empirical on the allocation impact and efficacy of aid with aid policies placed at the center of the discussion In addition to students academics researchers and policymakers involved in development economics and foreign aid this Handbook will appeal to all those interested in development issues and international policies 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 The Routledge Handbook of Feminist Economics Günseli Berik, Ebru Kongar, 2021-05-23 The Routledge Handbook of Feminist Economics presents a comprehensive overview of the contributions of feminist economics to the discipline of economics and beyond Each chapter situates the topic within the history of the field reflects upon current debates and looks forward to identify cutting edge research Consistent with feminist economics goal of strong objectivity this Handbook compiles contributions from different traditions in feminist economics including but not limited to Marxian political economy institutionalist economics ecological economics and neoclassical economics and from different disciplines such as economics philosophy and political science The Handbook delineates the social provisioning methodology and highlights its insights for the development of feminist economics. The contributors are a diverse mix of established and rising scholars of feminist economics from around the globe who skilfully frame the current state and future direction of feminist

economic scholarship This carefully crafted volume will be an essential resource for researchers and instructors of feminist economics 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 Financial Entrepreneurship for Economic Growth in Emerging Nations Woldie, Atsede, Thomas, systems Brychan, 2017-07-13 Entrepreneurial endeavors are a pivotal driving force behind the modern business sector These enterprises play a significant role in the development and sustainability of a nation s economy Financial Entrepreneurship for Economic Growth in Emerging Nations is an innovative reference source for the latest scholarly research on strategies and techniques for financing small and medium sized enterprises in the context of developing nations Including a range of pertinent topics such as microinsurance risk management and advertising this book is ideal for managers academics professionals graduate students and practitioners interested in the dynamics of financial entrepreneurship Critical Issues and Challenges in Islamic Economics and Finance Development Velid Efendić, Fikret Hadžić, Hylmun Izhar, 2017-05-04 This book explores contemporary issues and trends facing Islamic banks businesses and economies as presented at the International Conference of Islamic Economics Banking and Finance The authors leverage current empirical research and statistics to provide unique and fresh perspectives on the changing world of Islamic finance They focus specifically on to the implementation of Islamic financial instruments and services in global capital markets and how their success can be evaluated Chapters feature case studies from all over the world including examples from Afghanistan Bosnia and Herzegovina and the United Kingdom to name a few The breadth and immediacy of the research presented by the authors will appeal to practitioners and scholars alike The global outlook and rich data based approach adopted in this book quarantee that it is a timely and valuable addition to the field of Islamic finance Revitalization of Waaf for Socio-Economic Development, Volume I Khalifa Mohamed Ali, M. Kabir Hassan, Abd elrahman Elzahi Saaid Ali, 2019-07-15 This book explores the various aspects of Wagf management in IsDB member countries jurisdictions as well as in non Muslim majority countries Topics covered include Wagf regulation its modernization and relationship to Magasid Al Shari ah

performance of Wagf activities time and activity wise distribution of Wagf resource management the antecedents and consequences of Wagf assets both physical and cash the strategies and models to promote Wagf related activities for greater socio economic development good governance practices through the formulation of informed policies for Wagf projects the confluence of Wagf zakah charity and Islamic microfinance impacting socio economic development and so on Comprising different issues and perspectives adopted by various authors researchers the book is specifically designed to meet the needs of academics and industry practitioners in the field of Islamic finance to provide general and Shari ah guidelines on the emerging issues withinthe subject Emerging Trends in Commerce and Economics Dr. B. Parashuramulu, Dr. Addelli Ravinder. Working of Self help group Bank linkage programme Dr. B. Parimaladevi Archers, the Social and Solidarity Economy Ilcheong Yi,2023-01-20 This is an open access title available under the terms of a CC BY NC ND 4 0 License It is free to read download and share on Elgaronline com This work has been funded by the Government of the Grand Duchy of Luxembourg Edward Elgar Publishing Ltd in partnership with United Nations Inter Agency Task Force on SSE UNTFSSE The Encyclopedia of the Social and Solidarity Economy is a comprehensive reference text that explores how the social and solidarity economy SSE plays a significant role in creating and developing economic activities in alternative ways In contrast to processes involving commodification commercialisation bureaucratisation and corporatisation the SSE reasserts the place of ethics social well being and democratic decision making in economic activities and governance Identifying and analysing a myriad of issues and topics associated with the SSE the Encyclopedia broadens the knowledge base of diverse actors of the SSE including practitioners activists and policymakers Efficacy of micro-financing women's activities in Côte d'Ivoire Namizata Binaté Fofana, 2023-09-04 This book deals with the effectiveness and the capability of microfinance institutions MFIs to enhance women s livelihoods and empowerment and to mitigate the effects of HIV and AIDS in C te d Ivoire The results show that MFI credit causes positive and negative effects MFI credit has improved incomes the level of farm production and human and social capital MFI credit has also enhanced women s decision making power within households due to their new ability to contribute to the improvement of the household standard of living Furthermore women s empowerment regarding the demand for and the use of credit give them more opportunity to obtain MFI credit Despite the positive effects of MFIs on women's income this publication shows that loan repayment was not successful among some female borrowers due to the fact that the loan has not been used for investment purposes For MFIs the diversion of loans can endanger their functioning and sustainability and therefore their effectiveness in rural areas Regarding HIV this book highlights the diversity and the specificity of the way HIV affected individuals are financially supported by credit institutions Both the direct and indirect effects of HIV and AIDS on women s livelihood and MFIs are analysed Economics, Business, and Islamic Finance in ASEAN Economics Community Ordonez de Pablos, Patricia, Almunawar, Mohammad Nabil, Abduh, Muhamad, 2020-01-03 The economic integration of Southeast Asia or ASEAN

Economic Community AEC offers enormous opportunities for its members to develop and collectively collaborate with other economies Combining the culture of the region with global business in an expanding digital atmosphere however has caused numerous challenges on an international scale Due to the importance of this economic player in Asia research on key topics including Islamic economics Islamic finance technology and cultural issues in doing business are essential to understand the ASEAN competitive landscape and its relations with other countries Economics Business and Islamic Finance in ASEAN Economics Community is a pivotal reference source that explores key issues and enhances understanding of business and economics in the ASEAN community and explores the collaboration between this community and Islamic finance and technology While highlighting topics such as global business smart manufacturing and human resource management this publication explores sustainable development practices as well as the methods of cultural appreciation in economics This book is ideally designed for deans heads of department directors politicians policymakers economists corporate heads senior general managers managing directors information technology directors and managers libraries academicians researchers and students Proceedings of 5th Borobudur International Symposium on Humanities and Social Science (BISHSS 2023) Zulfikar Bagus Pambuko, Muji Setiyo, Chrisna Bagus Edhita Praja, Agus Setiawan, Fitriana Yuliastuti, Lintang Muliawanti, Veni Soraya Dewi, 2024-08-01 This is an open access book In our rapidly evolving modern era the intersection of green technology and digital society has shifted paradigm shifts across various facets of human life The fusion of these two domains holds the potential to profoundly impact society s social aspects Therefore The 5th Borobudur International Symposium with the theme Smart and Sustainable The Synergy of Green Technology and Digital Society is designed to delve into and celebrate the strong synergy between green technology and the digital society specifically focusing on social sciences The background of this conference reflects the significant tensions in modern society On the one hand we witness innovative strides in green technology to reduce negative environmental impacts and develop more sustainable systems On the other hand our society is becoming increasingly interconnected in a vast digital network enabling unprecedented information exchange that influences social interactions work education and many other aspects of daily life As green technology and the digital society converge new and crucial opportunities and challenges emerge in the social context Through this International Conference we hope to provide a platform for researchers practitioners and stakeholders to share knowledge experiences and innovative ideas to better understand how green technology and the digital society can collaborate to achieve smarter and more sustainable societies

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