

The Role Of Microfinance In Poverty Reduction The Case Of

Why Doesn't Microfinance Work? Milford Bateman 2010-06-10 Since its emergence in the 1970s, microfinance has risen to become one of the most high-profile policies to address poverty in developing and transition countries. It is beloved of rock stars, movie stars, royalty, high-profile politicians and 'troubleshooting' economists. In this provocative and controversial analysis, Milford Bateman reveals that microfinance doesn't actually work. In fact, the case for it has been largely built on hype, on egregious half-truths and - latterly - on the Wall Street-style greed of those promoting and working in microfinance. Using a multitude of case studies, from India to Cambodia, Bolivia to Uganda, Serbia to Mexico, Bateman demonstrates that microfinance actually constitutes a major barrier to sustainable economic and social development, and thus also to sustainable poverty reduction. As developing and transition countries attempt to repair the devastation wrought by the global financial crisis, *Why Doesn't Microfinance Work?* argues forcefully that the role of microfinance in development policy urgently needs to be reconsidered.

Microfinance and Poverty Hege Gulli 1998

Reducing Rural Poverty in Asia Nurul Islam 2006-02-28 Fight rural poverty through the creation of significant policy mechanisms, microenterprises, and employment programs The majority of the world's poor live in Asia, and most of these live in rural areas. These areas are also infamous for the food insecurity and malnutrition associated with poverty. Making even a modest dent in rural Asian poverty has the potential to realize large gains in global human development. *Reducing Rural Poverty in Asia* provides evidence-based guidelines for policymakers in developing countries, for researchers focusing on development problems, and for the international development assistance community in the continuing search for ways to effectively reduce poverty in the developing world. Detailed examinations are clearly presented on the efforts for poverty alleviation through microenterprise development and rural public employment programs that focus on public works and household/small-scale industries. Asia-based case studies of various microenterprises and rural public employment projects reveal important policy mechanisms and the effectiveness of each poverty reduction measure. Tables, figures, and relevant glossaries make unfamiliar terms and difficult information easy to understand. Part I of *Reducing Rural Poverty in Asia*: presents a framework for the analysis of rural microenterprises with a focus on microfinance highlights the main findings of country-specific case studies suggests guidelines for an appropriate strategy for the provision of microfinance to reach the poor, alleviate poverty, and create financial stability analyzes the issues relating to public wage employment schemes and the principal findings of the case studies draws policy conclusions for the formulation of effective public employment schemes Part II of *Reducing Rural Poverty in Asia* presents case studies conducted in India, Bangladesh, and the Philippines—along with revealing conclusions. These studies include: the SIDBI Foundation for Micro Credit in India—including the continuing problem of the exclusion of the poorest the Maharashtra Rural Credit Project in India and concerns about the sustainability of the financial infrastructure the Small Enterprises Development Project in Bangladesh and the high rate of return on capital from financed enterprises the successes of the Grameen Uddog, Agrani Bank Micro-Enterprise Development Unit (MEDU), and Kishoreganj Community-Based Projects in Bangladesh the income-stabilizing role of the Employment Guarantee Scheme in Maharashtra, India guidelines for the Public Works Employment policy and implementation in the Philippines *Reducing Rural Poverty in Asia* is a concise overview of the crucial research undertaken at the request of the International Fund for Agricultural Development (IFAD) and makes this a vital resource for researchers, educators, students, policymakers, and development experts working towards the goal of poverty reduction.

Microfinance Handbook Joanna Ledgerwood 1998-12-01 The purpose of the 'Microfinance Handbook' is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions.

Finance Against Poverty: Hulme David 2005-08-12 In two volumes these books review and expand the theory that poverty in the world's poorest regions could be alleviated by providing small loans to micro-entrepreneurs. Volume 1 provides detailed analysis of this theory and offers policy recommendations for practitioners in this field. Volume 2 presents empirical evidence drawn from comparative experiences in seven developing countries. The work assesses the success of this policy and provides some startling conclusions. This is essential reading for all those interested in development, poverty-reduction, social welfare and finance.

Microfinance and Poverty Alleviation Ben Quinones 2014-02-04 Despite the considerable economic growth of the Asia-Pacific, poverty continues to be a major problem. One key way to create sustainable livelihoods and to provide poor households an escape route from poverty is microfinance. Since the early 1980s, microfinance practitioners have proven that the poor are creditworthy, capable of utilizing scarce capital efficiently in viable income-generating projects and able to pay back their loans. This book collects the experience of microfinance practitioners in 11 countries in the Asia-Pacific region to describe the present state of the art. It is designed to provide an overview of the subject: why it is so essential to poverty reduction; what is the best practice; what kind of policy framework and regulatory environment is required. It offers both an extensive survey of the academic literature and a selection of case studies, all from authors who have been active practitioners in microfinance for many years. The case studies cover four key countries in South Asia and three countries in East Asia in which microfinance had become particularly important. There is also a regional chapter covering the Pacific islands.

Confronting Microfinance Milford Bateman 2011 Incorporates global perspective but focuses on southeastern Europe, a key arena for microfinance and microcredit programs --

Micro Finance for Poverty Reduction Bern Katana 2002

Role of Microfinance in Poverty Alleviation of Women Luni Piya 2013 A significant proportion of the rural population in the developing countries still lack access to formal credits. Even in those areas where formal credit sources do exist, the poor lacking collateral suitable assets are considered risky borrowers and excluded from the services. Women in rural areas of developing countries are further marginalized in any sort of involvements in economic activities. In this context, microfinance has come up as a tool to help deprived groups and small entrepreneurs in generating self-employment opportunities to reduce poverty by launching target credit programs. Providing sustained assistance to women in the field of microenterprises and microfinance is a key factor to facilitate their upliftment and empowerment. In enterprise finance, women have already been accepted as a good saver and investor, as good as or better than men. This study contributes to understand the role of microfinance in promoting entrepreneurial activities among rural women for their empowerment in economic decisions. This research is relevant for development workers, microfinance institutions and policy makers to improve rural credit services targeting women.

Microfinance and Poverty Reduction Dongshu Zhang 2009

Why Doesn't Microfinance Work? Milford Bateman 2010-06-10 Since its emergence in the 1970s, microfinance has risen to become one of the most high-profile policies to address poverty in developing and transition countries. It is beloved of rock stars, movie stars, royalty, high-profile politicians and 'troubleshooting' economists. In this provocative and controversial analysis, Milford Bateman reveals that microfinance doesn't actually work. In fact, the case for it has been largely built on hype, on egregious half-truths and - latterly - on the Wall Street-style greed of those promoting and working in microfinance. Using a multitude of case studies, from India to Cambodia, Bolivia to Uganda, Serbia to Mexico, Bateman demonstrates that microfinance actually constitutes a major barrier to sustainable economic and social development, and thus also to sustainable poverty reduction. As developing and transition countries attempt to repair the devastation wrought by the global financial crisis, *Why Doesn't Microfinance Work?* argues forcefully that the role of microfinance in development policy urgently needs to be reconsidered.

Small Money Big Impact Peter A. Fanconi 2017-05-01 Make your money make a difference—and enjoy attractive returns Small Money, Big Impact explores and explains the globally growing importance of impact investing. Today, the investor's perspective has become as important as the actual social impact. Based on their experience with over 25 million micro borrowers, the authors delve into the mechanics, considerations, data and strategies that make microloans and impact investing an attractive asset class. From the World Bank to the individual investor, impact investing is attracting more and more attention. Impact investing is a global megatrend and is reshaping the way people invest as pension funds, insurance companies, foundations, family offices and private investors jump on board. This book explains for the first time how it works, why it works and what you should know if you're ready to help change the world. Impact investing has proven over the last 20 years as the first-line offense against crushing poverty. Over two billion people still lack access to basic financial services, which are essential for improving their livelihood. Investors have experienced not only social and environmental impact, but have received attractive, stable and uncorrelated returns for over 15 years. This guide provides the latest insights and methodologies that help you reap the rewards of investing in humanity. Explore the global impact investing phenomenon Learn how microloans work, and how they make a difference Discover why investors are increasingly leaning into impact investing Consider the factors that inform impact investing decisions Part social movement and part financial strategy, impact investing offers the unique opportunity for investors to power tremendous change with a small amount of money— expanding their portfolios as they expand their own global impact. Microfinance allows investors at any level to step in where banks refuse to tread, offering opportunity to those who need it most. Small Money, Big Impact provides the expert guidance you need to optimize the impact on your portfolio and the world.

Microfinance in Africa S. Rajagopalan 2009 Africa is home to some of the poorest and vulnerable populations in the world. The ten poorest countries in the world are in Africa. Sub-Saharan Africa is the region with the highest incidence and greatest depth of poverty in the world. Fewer than one in five adults in Africa has access to the services of a formal or semi-formal financial institution. Microfinance in Africa is growing, though. A broad range of diverse institutions offer financial services to the poor and low-income clients in Africa. These include non-governmental organizations, non-banking financial institutions, cooperatives, credit unions, rural banks, Rotating Savings and Credit Associations (ROSCAs), postal financial institutions and an increasing number of commercial banks. Increasingly, technology is being used to expand microfinance outreach mobile phone banking is one such example. This book provides an overview of the microfinance sector in Africa, reviews the performance and impact of microfinance institutions in the region, and outlines some of the opportunities and challenges that African microfinance has on hand.

Introduction to Microfinance Todd A Watkins 2018-04-09

Microfinance and Poverty Reduction Susan Johnson 1997

Financial Inclusion for Poverty Alleviation Essam Yassin Mohammed 2017-12-12 More than one billion people still live below the poverty line - most of them in South Asia and Sub-Saharan Africa. Financial inclusion is a major issue, as more than three-quarters of the numbers of poor and disadvantaged women and men do not have access to financial products and services, such as bank accounts, affordable and suitable loans, and insurance. The key objective of this book is to provide practical case studies of financial inclusion, rather than focus on academic debates such as the ideological basis of promoting microfinance. Using the recently adopted Sustainable Development Goals as an overall framing of the issues, it shows how poor and disadvantaged women and men can be bankable if the right facilitation for maximizing opportunities and addressing constraints are in place. Case studies confirm that achieving inclusive and sustainable access to financial products and services goes beyond simply enabling poor and disadvantaged women and men to have access to credit, or the ability to open a bank account. Examples from Africa, Asia and Latin America demonstrate encouraging progress in making microcredit accessible to millions of poor people. The foremost challenge, however, has been to ensure that they have access to, and usage intensity of, suitable and affordable financial products and services that meet the needs of their livelihoods as well as risks and mitigation strategies. This requires understanding that poor and disadvantaged women and men do not exist in isolation from complex and interdependent functions in the financial system, which includes a number of actors, diversified services, constraints (not just symptoms) and capacities and incentives. Overall, the book provides a rich source of examples of how building inclusive financial systems can empower the world's poor - by increasing income and employment opportunities, securing livelihoods and reducing poverty.

An Examination of the Impact of Microfinance in Poverty Reduction Aminata Ayesha Kamara 2003

Microfinance and Poverty Alleviation Ben Quinones 2014-02-04 First published in 2000. Routledge is an imprint of Taylor & Francis, an informa company.

The Role of Microfinance in Asset-Building and Poverty Reduction Joseph Kimos Adjei 2009

Handbook on Ethics in Finance Leire San-Jose 2021-02-11 This handbook examines ethics in finance responses to the main challenges in finance, accounting and organizations in the 21st century. It addresses a broad array of topics, including the ethics of risk management in financial markets, professionalism and codes, responsibility of financiers, trust and fidelity, microfinance, electronic trading, crisis, scandals, and sustainability. The financialization of the economy, technological payments and digitalization of banking, combined with the inclusion of non-traditional "financial" entities in the market, will radically change the financial ecosystem as we know it. The resulting new scenario is still diffuse, bound to encounter important problems, and will require ethical reflection. This book provides a compendium of works on ethics in finance, and serves as a reference to both researchers and practitioners in the field. It will help those who are already anticipating the ethical reflection about new scenarios in finance, advanced financial products, or emergent financial market situations.

The Rise and Fall of Global Microcredit Milford Bateman 2018-10-09 In the mid-1980s the international development community helped launch what was to quickly become one of the most popular poverty reduction and local economic development policies of all time. Microcredit, the system of disbursing tiny micro-loans to the poor to help them to establish their own income-generating activities, was initially highly praised and some were even led to believe that it would end poverty as we know it. But in recent years the microcredit model has been subject to growing scrutiny and often intense criticism. The Rise and Fall of Global Microcredit shines a light on many of the fundamental problems surrounding microcredit, in particular, the short- and long-term impacts of dramatically rising levels of microdebt. Developed in collaboration with UNCTAD, this book covers the general policy implications of adverse microcredit impacts, as well as gathering together country-specific case studies from around the world to illustrate the real dynamics, incentives and end results. Lively and provocative, The Rise and Fall of Global Microcredit is an accessible guide for students, academics, policymakers and development professionals alike.

Sustainable Development and Energy Transition in Europe and Asia Bernadette Andreosso-O'Callaghan 2020-02-19 Asian and European countries have adopted different approaches to the conflicting priorities of economic growth and low carbon emissions. In this volume - based on the revised versions of papers presented at the 24th International Euro-Asia Research Conference held in 2019 - the contrasts between the schools of thought of each continent are explored thoroughly. Ranging from topics as diverse as city logistics, shareholder value and management practices, the EU-Japan Economic Partnership Agreement, Chinas geopolitical insights, sustainable agricultural development in India and the empowerment of women in Vietnam via microfinance, this book addresses sustainable development policies in China and Southeast Asia from many different perspectives.

Fighting Poverty with Microcredit: Experience in Bangladesh Shahidur R. Khandker 1999-06-05 Providing the poor with access to financial services is one of many ways to help increase their incomes and productivity. In many countries, however, traditional financial institutions have failed to provide this service. Microcredit and co-operative programmes have been developed to fill this gap. Their purpose is to help the poor become self-employed and thus escape poverty. Many of these programmes provide credit using social mechanisms, such as group-based lending, to reach the poor and other clients, including women, who lack

access to formal financial institutions. With increasing assistance from the World Bank and other donors, microfinance is emerging as an instrument for reducing poverty and improving the poor's access to financial services in low-income countries. This text examines the experiences of the Grameen Bank and two other major microcredit programmes in Bangladesh in order to quantify the potential and limitations of microcredit programmes as an instrument for reducing poverty and delivering financial services to the poor.

The Microfinance Revolution: Sustainable finance for the poor Marguerite S. Robinson 2001 Microfinance is the method whereby financial services and credit is made available to the economically active but low income people of developing countries. This book focusses on three key aspects of the phenomenon: 1) the shift from government- and donor-subsidized credit delivery systems to self-sufficient, sustainable microfinance institutions; 2) the results on the ground, on the way in which microfinance helps people expand and diversify their enterprises, increase their incomes, raise their living standards and those of their families, and boost their self-confidence; 3) the theoretical frameworks that had previously impeded the microfinance revolution, with suggestions for their improvement.

Microfinance, Rural Livelihoods, and Women's Empowerment in Uganda Alfred Lakwo 2006

The Microfinance Schism Jonathan Morduch 1998

The Debate on Globalization, Poverty, and Inequality Martin Ravallion 2003 In the last year or so, markedly different claims have been heard within the development community about just how much progress is being made against poverty and inequality in the current period of "globalization." Ravallion provides a nontechnical overview of the conceptual and methodological issues underlying these conflicting claims. He argues that the dramatically differing positions taken in this debate often stem from differences in the concepts and definitions used and differences in data sources and measurement assumptions. These differences are often hidden from view in the debate, but they need to be considered carefully if one is to properly interpret the evidence. The author argues that the best available evidence suggests that if the rate of progress against absolute poverty in the developing world in the 1990s is maintained, then the Millennium Development Goal of halving the 1990 aggregate poverty rate by 2015 will be achieved on time in the aggregate, though not in all regions. He concludes with some observations on the implications for the more policy-oriented debates on globalization and pro-poor growth.

Better Spending for Localizing Global Sustainable Development Goals Fayyaz Baqir 2019-11-05 This book centers around an intense debate among donors, policymakers, development practitioners, and academics on the efficacy of aid in eradicating poverty while promoting human development. It seeks to fill the gap in present literature by presenting stories of better spending through implementing Sustainable Development Goals and addressing Agenda 2030 via indigenization of global development goals with initiatives at local and national levels. The book adopts an innovative approach to dealing with aid effectiveness by highlighting the relevance of better spending, rather than excessive spending. It does so with real-life examples of interventions made in the Global South to realize the vision of "thinking globally and acting locally". These case studies speak to the significance of communities' role in shouldering responsibility for planning, financing, operating, and maintaining local developmental initiatives. The examples also demonstrate how aid serves its purpose when used as an investment in communities and enterprising individuals, in order to realize the strategic impact of giving and build a local "receiving mechanism" for indigenizing and achieving global development goals. The book references cases of better spending by governments, philanthropists, and civil society organizations (CSOs) from across Asia, Africa, and Latin America on a range of issues and will, thus, be of interest to development practitioners, policymakers, donors, philanthropists, civil society organizations, and academics and students of international development studies.

Microfinance and Poverty Reduction Susan Johnson 1997 The book emphasizes the importance of studying the local context, and then considering the macroeconomic factors which may be operating upon the economy of a particular country. Five extended case studies, in the Gambia, Ecuador, Mexico, Pakistan, and the UK are examined with reference to further aspects of sustainability and impact assessment.

Microfinance and Poverty Shahidur R. Khandker 2005

Due Diligence David Roodman 2012 The idea that small loans can help poor families build businesses and exit poverty has blossomed into a global movement. The concept has captured the public imagination, drawn in billions of dollars, reached millions of customers, and garnered a Nobel Prize. Radical in its suggestion that the poor are creditworthy and conservative in its insistence on individual accountability, the idea has expanded beyond credit into savings, insurance, and money transfers, earning the name microfinance. But is it the boon so many think it is? Readers of David Roodman's openbook blog will immediately recognize his thorough, straightforward, and trenchant analysis. *Due Diligence*, written entirely in public with input from readers, probes the truth about microfinance to guide governments, foundations, investors, and private citizens who support financial services for poor people. In particular, it explains the need to deemphasize microcredit in favor of other financial services for the poor.

Microfinance In Asia Gan Christopher 2017-03-27 Lack of credit access is severe in low income and poor families that are normally considered to have fewer opportunities to borrow from banks due to insufficient valuable assets for collateral. These low-income households face limited opportunity to acquire new technology and working capital for agricultural production and thus tend to fall behind. As a result, providing access to finance to low-income rural households has been considered an important component of any rural development strategy. Microfinance programmes, in particular, have been gradually embedded in national strategies of many developing countries as they are poverty-focused. They aim to facilitate the access to financial services such as credit for the poor who are usually disadvantaged in terms of access to conventional financial services from formal financial institutions. The objective of this book is to provide an overview of microfinance programmes in Asia focusing in particular on the determinants of the accessibility of rural households to microcredit. The book studies seven Asian countries such as China, Malaysia, Vietnam, Thailand, the Philippines, Indonesia, and Bangladesh with two specific case studies.

Microfinance in Africa Mr. Rodolphe Blavy 2004-09-01 Based on the experience of selected countries, this paper offers a critical presentation of the development of the microfinance sector in Africa. The paper supports the view that microfinance institutions, especially those engaged in full financial intermediation, complement effectively the banking sector in extending financial services and successfully draw on the rich experience of community-based development and preexisting informal methods of financial intermediation in Africa. Growing linkages between microfinance institutions and the banking system and the dissemination of good practices by nongovernment organizations contribute to the sound development of the sector, supported by regulation and supervision by local authorities.

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.

New Growth and Poverty Alleviation Strategies for Africa Karl Wohlmuth 2009 This Volume XIV analyses the New Growth and Poverty Alleviation Strategies for Africa. Institutional issues and perspectives in designing new growth and poverty alleviation strategies are considered in various case studies (Cote d'Ivoire, Nigeria, Botswana and Tanzania). Other studies deal with institutional problems of resource-rich countries after conflict (Sudan), and with the institutions to enhance environmental protection parallel with economic growth and poverty reduction (Niger). Further studies deal with institutions to bridge the gap between formal and informal entrepreneurial sectors in Kenya and Tanzania. Local issues and perspectives for designing new growth and poverty alleviation strategies are considered in case studies on rural-urban development gaps in Tanzania, and on microfinance as an instrument for new growth and poverty alleviation strategies (Tanzania and Eritrea). A study on small farmers in Ghana provides information on the role they can play in value

chains. Two studies on Nigeria highlight the local and the sub-regional health and poverty alleviation programmes and the relation to growth. Book Reviews and Book Notes on the theme are part of the volume. This Volume builds the foundation for a comprehensive strategy of policy reforms in Africa so as to integrate new growth and poverty alleviation strategies. Complementary to Volume XIV is Volume XIII on New Growth and Poverty Alleviation Strategies for Africa - International and Regional Perspectives. Both Volumes are of importance for all those who work in African countries as officials, executives, managers, researchers, and policy-makers, but also for all those who actively support Africa's development concerns at the international, regional, country, local and project levels. They will experience this Volume XIV and also the complementary Volume XIII as indispensable sources of insight, reference and inspiration.

The Microfinance Mirage Esayas Bekele Geleta 2016-03-09 Microfinance has long been considered a development strategy that can correct the failure of the global credit market and address the financial needs of the poor enabling them to create and run profitable business enterprises. The Microfinance Mirage argues that this neo-liberal oriented analysis overemphasises the economic argument whilst ignoring the cultural roots of inequality and subordination. Drawing on ethnographic research conducted among rural credit clients in the Northern region of Ethiopia, Esayas Bekele Geleta provides a nuanced critical analysis of microfinance challenging the common assumption that it facilitates the building of social capital, poverty reduction and the empowerment of women. Making a unique contribution to our further understanding of the microfinance industry the research shows that, in some cases, microfinance can result in the disintegration of pre-existing relationships and in the disruption and destruction of the livelihoods of the poor. Exploring the impact of microfinance in one of the poorest regions of sub-Saharan Africa, this book demonstrates its potential and problems and shows the complex and contradictory social and cultural environments in which projects are often located.

Poverty Reduction Policies and Practices in Developing Asia Almas Heshmati 2015-03-31 This book looks at the major policy challenges facing developing Asia and how the region sustains rapid economic growth to reduce multidimensional poverty through socially inclusive and environmentally sustainable measures. Asia is facing many challenges arising from population growth, rapid urbanization, provision of services, climate change and the need to redress declining growth after the global financial crisis. This book examines poverty and related issues and aims to advance the development of new tools and measurement of multidimensional poverty and poverty reduction policy analysis. The book covers a wide range of issues, including determinants and causes of poverty and its changes; consequences and impacts of poverty on human capital formation, growth and consumption; assessment of poverty strategies and policies; the role of government, NGOs and other institutions in poverty reduction; rural-urban migration and poverty; vulnerability to poverty; breakdown of poverty into chronic and transitory components; and a comparative study on poverty issues in Asia and other regions. The book will appeal to all those interested in economic development, resources, policies and economic welfare and growth.

Microfinance Poverty Assessment Tool Carla Henry 2003-01-01 The Microfinance Poverty Assessment Tool method was developed to increase transparency in the outreach performance of microfinance institutions (MFIs) in order to more effectively assess their impact on the lives of poor people. It provides accurate data on the poverty levels of MFI clients relative to people living in the same community, using a more standardised and rigorous set of indicators than those used by conventional microfinance targeting tools, and allow comparative measurement of poverty outreach within and across countries. Although this method was designed for microfinance, it can also be used to measure the poverty levels of clients of other development programmes.

Microfinance and Poverty Alleviation Noran Farag 2012-02 This thesis tests whether microcredit offered by MFIs succeeded, from the perspectives of beneficiaries, in reducing the poverty of borrowers in poor areas in Cairo using the example of First Microfinance as a case study. The data was gathered using a tailored questionnaire on a sample of 151 beneficiaries. A linear regression model is used with the dependent variable as the difference in wealth indices before and after acquiring the loan and a set of independent variables. Microfinance showed a positive effect on poverty reduction but with a small magnitude. The results show that the lack of training provided to beneficiaries and the haphazard types of micro-projects are the main reasons for this limited effect. This conclusion was also validated using a qualitative research. It is highly recommended to have a governmental supervisory entity which ensures that Microfinance Institutions (MFIs) are providing sufficient training sessions to all beneficiaries prior to releasing loans. The existing Non-governmental Organizations (NGOs) law should be modified in a manner that supports emphasis on training and monitoring of beneficiaries as mandatory for MFIs to obtain licenses.

Impact of Microfinance on Poverty Alleviation in Developing Countries Dr. Moodhi Raid 2023 This study investigates the role of microfinance in developing countries like Pakistan especially to reduce poverty. The impact of microfinance on poverty reduction is analyzed taking into consideration three core dimensions of poverty that includes health, education and living standards. Three ordinal logistic regression econometrics models are specified for estimation. The estimations are based upon the primary data of microfinance rural clients of Khushhali Bank, which is a micro finance bank (MFB) in Pakistan. Results explain that micro finance provided from MFB to poor households lead to increase employment opportunities, assets of poor, savings and their livestock possession. Livestock possessions have positive and significant relation with increase in access to education while possession of land has no association with education in first model. Second model shows positive and significant association between money received from MFB and increased access to healthcare. The empirical results of third model explain that money received from MFB has positive and significant effect on improvement in living standards. We conclude that microfinance improves the healthcare facilities, education and living standards of the poor clients. Policy makers may recommend enhancing the access of credit and microfinance to poor people living in the rural areas of Pakistan to mitigate poverty. For overall poverty reduction, provision of microfinance is necessary especially to the poor segment of the society.

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