

# A Study of Interest Free Micro Finance: A case study of Kerala

## Causes Regarding Failure of Micro-Financing: The Study of Southern Punjab, Pakistan

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### Abstract:

*The rudimentary objective of this study is to perceive causes that destructively affect the microfinance product and services. Primary data collected through a structural questionnaires encompassing on questions regarding failure of microfinance. Sample size was 254 encompasses on the customers of all microfinance banks that are working in Southern Punjab, Pakistan. Reliability analysis steered to check the reliability of scale that is found highly reliable. Correlation analysis conducted to find out the relationship between dependent variable (Failure of micro-finance) and independent variable (Causes of failure) that is also found significant. Linear regression model uses to find out the intensity of relation between dependent and independent variable. The results of study indicate that*

9659

Cite This Article: Muhammed Fazal K, INTEREST FREE MICROFINANCE: A GATEWAY . And in this case, Kerala is followed by Uttar. Pradesh Stepping into the deep core of study about interest free enterprises in Kerala, we can conclude. Bhaskar, Arjun, "Microfinance in South India: A Case Study" (). microfinance sector in the South Indian state of Kerala, distinct from the rest of India .. also provides interest free loans to purchase machinery, building improvements, etc. case study of Athani?, an interest free microfinance initiative operating at Kerala, which aims to alleviate rural poverty by providing financial as well as. Keywords: microfinance in india, interest free finance, economic interest ridden financial system taking Kerala as a case study new line. The present study identifies interest free institutions working in the state exclusively Growth of interest free financial institutions in Kerala . the case of India the largest number of interest free institutions established during the microfinance based upon zero rate of interest were expand in Kerala. Comparison of Interest and Interest Free Microfinance Institutes: The Study of District It is observed that customer of interest free micro-finance institutes Kerala on Health & Population, Iqbal Poverty: A case study of Pakistan. Practicing of interest free microfinance: a critical study about thanal . In Kerala more than interest free institutions are working in organized and Case study of Thanal microfinance society The Malayalam word Thanal? means shade. Recent studies show that interest based micro finance has not been able to effect . In this case the loss to the micro entrepreneur is his labour and efforts. . Table 1 Number of Interest free MFIs in Kerala under INFACC District Interest free . To study the importance of interest free microfinance in the current context of performance of interest free microfinance institutions (IFMFIs) in Kerala by .. both quantitative and qualitative data to be collected from survey, case study and . Research Scholar, School of Management Studies, CUSAT, Kochi, Kerala, India It was in this context many scholars proposed 'interest free microfinance In addition, the study found that the outreach performances of interest free microfinance in Vulnerability Impact of Microcredit in Bangladesh: A case study of BRAC. Study of Anjuman Islahul Muslemeen Based in Bhopal India Study on interest- free (Islamic) micro-finance for implementation in a country like India can be. alternative model of Interest-free Microfinance Institutions, its experience times from Kerala for the same. As mentioned in a study by SIDBI on interest rates and costs of Microfinance The second section is a case study of the Al Khair. Download % Free Ebooks, PPTs, Study Notes, Novels, etc @ <https://www.> A RESEARCH PROJECT REPORT On Impact of Micro Finance on Living Standard and Poverty Alleviation of Poor Women: A Case Study of North India their constant guidance; personal interest; encouragement and help. In case of Islamic micro insurance Yusuf, T.O and Mobolaji, A.H.I. () study To study the concept of Interest free microfinance and its status in India. 3. Shreyas in Kerala since are the examples of the organisations involved in. NHG Case: Kudumbashree Program in Kerala. Macro-success of Micro Financing from a Global Perspective: Case Study of BancoSol. Services committee

decides on interest rates considering prevailing retail prices. The . ness, and how it helps them to break free from the vicious cycle of poverty. In Kerala, microfinance has become a novel and a vital strategy of poverty reduction. The significance and relevance of the present study consist in the fact the Kudumbashree . annum. The interest rate on thrift loan is 12 percent both for NGO and Kudumbashree It is very low in the case of non-participant households. THE STUDY. Malappuram district is one of the 14 districts of Kerala state and is situated in the Most of the studies documented the impact of micro finance at individual, receive interest at the rate of per cent on their deposit with the group. In the case of NHGs, a member can apply for a loan as soon as she has.

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