Prospects of Islamic Micro-finance in Nigeria. Edition No. 1

Description: Poverty has long been among the most difficult problems, especially in the developing countries. Of late, microfinance emerged as an important instrument to mitigate poverty. Today there are more than 7000 micro lending organizations providing loans to more than 25 million poor individuals across the world. However, these institutions face many challenges on way to success. The existing microfinance in Nigeria serves less than 1 million people out of 40 million needing the service. The aggregate micro credit facilities in Nigeria, account for about 0.2 percent of GDP and less than 1 percent of total credit in the economy. We have documented that conventional microfinance institutions charge very high interest rate on loans they grant but pay much lower rates for saving deposits. This aggravates the existing inequitable distribution of wealth and income in Nigeria. Nigeria being a country with a sizeable Muslim majority has bright chances to impact poverty through Islamic microfinance. This book proposes an Islamic version of microfinance in the country. The book is useful for academicians and practitioners working on poverty and microfinance.

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