



Role of Islamic Micro Credit Activities of Akhuwat in Poverty Alleviation in District Nowshera

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Abstract

The study entitled " Role of Islamic Micro Credit activities of Akhuwat in poverty Alleviation in District Nowshera " was carried out to find the role of micro credit activities of Akhuwat in poverty alleviation in tehsil Nowshera. Details about the respondents were taken in written form from the local and branch offices of Akhuwat. Sample of respondents consisted of 100 male and 50 females. A questionnaire was developed in two parts. Part A was to find out the main characteristics of the respondents. Part B was about the operational and financial activities of Akhuwat. Data was collected from 150 respondents comprising 100 males and 50 females through questionnaire. The data was analyzed through SPSS version 17. Results of the analyzed data showed remarkable role of Akhuwat in poverty alleviation. Social status of the respondents has been improved after taking loan. Their health, education. savings. purchasing power, decision making power, income and capitals have been improved. Hence micro credit activities of Akhuwat in District Nowshera has a positive relationship with poverty alleviation. It was suggested that the government must cooperate with Akhuwat so maximum benefits may be achieved. Government must also start such activities at the doorsteps of the loan takers.

Keywords: Islamic Microcredit, Akhuwat, Poverty Alleviation.