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## Experiments and quasi-experiments in Islamic microfinance

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*Propositions belonging to the PhD thesis*

## **Experiments and Quasi-Experiments in Islamic Microfinance**

New evidence on outreach, use and savings

by

**Syedah Ahmad**

1. Experimenting with individuals' behavior help in gaining a more accurate perspective.  
(This thesis)
2. It is essential to have a *salient topic* in an online survey for improving response rates.  
(Chapter 2)
3. Effective partnerships between governments and religious social organizations can ensure sustainable delivery of social services for the benefit of poor people. (Chapter 3)
4. In order to incentivize poor Muslims to open a savings account a combination of policies should be considered; having a subsidy, administrative assistance and Islamic moral appeal. (Chapter 4)
5. To improve financial inclusion policies, it is important to use insights from Islamic banking. (Chapter 4 and 5)
6. It is a common misconception that Muslims *only* use Islamic (micro)finance products.  
(Chapter 5)
7. The proportion of poor Muslims using non-Islamic finance increases with the age irrespective of the gender. (Chapter 5)
8. Islamic finance needs to have a global sharia board to be incorporated into the international financial system.
9. People can do what you want, if the available options are salient.
10. A recipe for failure is to put away what is left at the end of the month.