



CONFRONTING *Microfinance*

UNDERMINING SUSTAINABLE DEVELOPMENT

Edited by Milford Bateman



Confronting Microfinance Confronting Microfinance

David Brady, Linda M. Burton



Confronting Microfinance Confronting Microfinance:

Confronting Microfinance Milford Bateman, 2011 Incorporates global perspective but focuses on southeastern Europe a key arena for microfinance and microcredit programs *Politicized Microfinance* Caroline Shenaz Hossein, 2016-08-04 When Grameen Bank was awarded the Nobel Peace Prize in 2006 microfinance was lauded as an important contributor to the economic development of the Global South However political scandals mission drift and excessive commercialization have tarnished this example of responsible or inclusive financial development *Politicized Microfinance* insightfully discusses exclusion while providing a path towards redemption In this work Caroline Shenaz Hossein explores the politics histories and social prejudices that have shaped the legacy of microbanking in Grenada Guyana Haiti Jamaica and Trinidad Writing from a feminist perspective Hossein's analysis is rooted in original qualitative data and offers multiple solutions that prioritize the needs of marginalized and historically oppressed people of African descent A must read for scholars of political economy diaspora studies social economy women's studies as well as development practitioners *Politicized Microfinance* convincingly deftly argues for microfinance to return to its origins as a political tool fighting for those living in the margins **The Political Economy of Microfinance** Philip Mader, 2016-01-12 According to the author rather than alleviating poverty microfinance financialises poverty By indebting poor people in the Global South it drives financial expansion and opens new lands of opportunity for the crisis ridden global capital markets This book raises fundamental concerns about this widely celebrated tool for social development *Confronting Injustice* Umair Muhammad, 2017-01-15 Written by an activist for activists a powerful call for collective action against the social causes of poverty and climate change *Climate Capitalism* A new generation of activists working for economic and environmental justice and against war and poverty confronts critical questions Why is the world so unjust and crisis prone What kind of world should we fight for How can we win In this panoramic yet accessible book Umair Muhammad engages with these and other urgent debates He argues that individual solutions like buying green are dead ends and that hope for the future lies in a radical expansion of democracy and the transformation of the economy from one based on profit to one that can meet human needs A highly recommended read for those who are interested in working together to transform society Chelsey Rhodes founder of *DelusionsofDevelopment.com* This book will force activists to check their intentions I wasn't even halfway done before I wanted to share it with everyone I knew Maryama Ahmed Toronto based community organizer A wide ranging and unflinching look at the global nature of the challenges contemporary activists seek to address Its blend of environmental and anti imperialist analysis grounded in direct organizing experience makes this a powerful and important resource Dru Oja Jay coauthor of *Paved with Good Intentions* What Umair provides is an opening statement in an important discussion that activists must have A must read book for today's activists Ian Angus author of *A Redder Shade of Green* **Microfinance, Debt and Over-Indebtedness** Isabelle Guérin, Solène Morvant-Roux, Magdalena Villarreal, 2013-10-15 Although microcredit programmes have long been considered

efficient development tools many forms of debt induced distress have emerged in their wake This has brought to light the problem of over indebtedness a topic which has been previously underexplored in the literature This new book from a group of leading scholars explores the manifestations scale and economic and social implications of household over indebtedness in areas conventionally considered as financially excluded The book approaches debt not only as a financial transaction but also as a form of social bond and offers a socioeconomic analysis of over indebtedness The volume puts forward a broad definition of over indebtedness highlighting its situational and semantic complexity and diversity It provides a close analysis of local conceptions of debt and over indebtedness highlighting frameworks of calculation and the constant renegotiation of their boundaries On top of this it looks far beyond microcredit to examine all the financial practices that individuals juggle The volume argues that over indebtedness has more to do with social inequalities than financial illiteracy and should therefore be understood in the light of global trends of financialization It also reveals the ambiguity of financial inclusion policies and in many respects questions the actions of new credit providers This book will be valuable reading for students researchers and policy makers interested in microfinance and development issues *Microfinance and Financial Inclusion* Eugenia

Macchiavello,2017-07-20 Following the recent global financial crisis there is a growing interest in alternative finance and microfinance in particular as new instruments for providing financial services in a socially responsible way or as an alternative to traditional banking Nonetheless correspondingly there is also a lack of clarity about how to regulate alternative financial methods particularly in light of the financial crisis lessons on regulatory failure and shadow banking s risks This book considers microfinance from a legal and regulatory perspective Microfinance is the provision of a wide range of financial services particularly credit but also remittances savings to low income people or financially excluded people It combines a business structure with social inspiration often resorts to technological innovations to lower costs Fintech e g crowdfunding and mobile banking and merges with traditional local experiences e g financial cooperatives and Islamic finance this further complicating the regulatory picture The book describes some of the unique dimensions of microfinance and the difficulties that this can cause for regulators through a comparative analysis of selected European Union EU countries regimes The focus is in fact on the EU legal framework with some references to certain developing world experiences where relevant The book assesses the impact and validity of current financial regulation principles and rules in light of the most recent developments and trends in financial regulation in the wake of the financial crisis and compares microfinance with traditional banking The book puts forward policy recommendations for regulators and policy makers to help address the challenges and opportunities offered by microfinance *Microfinance for Macro Change Emerging*

Challenges Dīpālī Panta Jośī,2010 **Transforming Economies Through Microfinance in Developing Nations**

Alhassan, Yahaya,Nwagbara, Uzoechi,2023-01-20 Following the positive impact of microfinance on poverty reduction women empowerment and microenterprise development in some countries in Asia and Africa a huge amount of time has been

devoted by researchers to understanding how this concept can be used as a catalyst for transforming and sustaining the economies of developing and emerging countries Though there are a few books on the role of microfinance in reducing poverty in developing countries across world there is no specific book that explores the role of microfinance in transforming and sustaining economies of developing and emerging countries Transforming Economies Through Microfinance in Developing Nations seeks to explore how the provision of microfinance to individuals and groups can contribute to the economic transformation and sustainability of the economies of developing and emerging countries Covering key topics such as climate change entrepreneurship and rural development this reference work is ideal for government officials entrepreneurs policymakers researchers academicians practitioners scholars instructors and students

Confessions of a Microfinance Heretic Hugh Sinclair, 2012-07-09 This memoir by a microfinance insider is essential reading for anyone interested in development economics a disturbing and yet ultimately hopeful expos John Perkins New York Times bestselling author of *Confessions of an Economic Hitman* This is the account of a microfinance true believer whose decade in the industry turned him into a heretic Working with several microfinance institutions around the world Hugh Sinclair realized that the 70 billion industry wasn't doing much to help the people it claimed to serve In fact exorbitant interest rates led borrowers into never ending debt spirals and aggressive collection practices resulted in cases of forced prostitution child labor suicide and nationwide revolts against the microfinance community Sinclair weaves a shocking tale of a system increasingly focused on maximizing profits particularly once large banks got involved He details his discovery of several scandals one of the most disturbing involving a large African microfinance institution of questionable legality that charged interest rates in excess of one hundred percent per year and whose investors and supporters included some of the most celebrated leaders of the microfinance sector Sinclair's objections were first met with silence then threats attempted bribery and a court case and eventually led him to become a principal whistleblower in a sector that had lost its soul Microfinance can work Sinclair describes moving experiences with several ethical and effective organizations and explains what made them different But without the fundamental reforms that Sinclair recommends here microfinance will remain an investment opportunity that will leave the poor with hollow promises and empty pockets

Routledge Handbook of International Statebuilding David Chandler, Timothy D. Sisk, 2013-09-02 This new Handbook offers a combination of theoretical thematic and empirical analyses of the statebuilding regime written by leading international scholars Over the past decade international statebuilding has become one of the most important and least understood areas of international policy making Today there are around one billion people living in some 50-60 conflict affected fragile states vulnerable to political violence and civil war The international community grapples with the core challenges and dilemmas of using outside force aid and persuasion to build states in the wake of conflict and to prevent such countries from lapsing into devastating violence The Routledge Handbook of International Statebuilding is a comprehensive resource for this emerging area in International

Relations The volume is designed to guide the reader through the background and development of international statebuilding as a policy area as well as exploring in depth significant issues such as security development democracy and human rights Divided into three main parts this Handbook provides a single source overview of the key topics in international statebuilding Part One Concepts and Approaches Part Two Security Development and Democracy Part Three Policy Implementation This Handbook will be essential reading for students of statebuilding humanitarian intervention peacebuilding development war and conflict studies and IR Security Studies in general

The Crises of Microcredit Isabelle Guérin, Marc Labie, Jean-Michel Servet, 2015-10-15 Microcredit programmes long considered efficient development tools now face unprecedented crises in a number of countries Is this the end of microcredit or rather an essential step in its expansion Should we stop microcredit altogether or rethink the way it is implemented Drawing on extensive empirical research conducted in various parts of the world from Morocco to Senegal to India this important volume examines the whole chain of microcredit to provide the answers to these questions In doing so the authors highlight the diversity of crises both in intensity and in nature while also shedding light on a diversity of causes be it microcredit organizations unprepared for massive growth saturated local economies or greedy investors and shareholders attracted by profits Crucially the authors demonstrate that microcredit is not a monolithic project and the crises should also be analysed in the light of national histories and policies An original and necessary intervention in what has become one of the most contentious topics within the development world

Alleviating Global Poverty Lewis D. Solomon, 2014-12-05 In the book Lewis D Solomon develops the theme that the profit motive can serve as a powerful force for social good in developing nations making a difference in the lives of those trapped in misery and helping millions out of poverty After focusing on three US based venture capital like firms the book presents evidence that for profit corporations many indigenous funded in part by these capital providers have alleviated global poverty These investee firms which seek both financial and social returns serve the impoverished by delivering critically needed but affordable goods and services including quality education preventive healthcare light and power and enhanced agricultural productivity

Facing Global Digital Revolution Dyah Nirmala Arum Janie, Hendrati Dwi Mulyaningsih, Ani Wahyu Rachmawati, 2020-02-25 The Industrial Revolution 4.0 describes the exponential changes to the way we live work and relate to one another due to the adoption of cyber physical systems the Internet of Things and the Internet of Systems This revolution is expected to impact all disciplines industries business and economics Therefore the main goal of the conference was to provide recent research related development of digital technology to the business economics management and accounting field These proceedings consist of selected papers accepted after a rigid review process covering several issues in strategic decision making management accounting policy studies knowledge management innovation management applied economics econometrics capital market and marketing sales management It will provide details beyond what is possible to be included in an oral presentation and constitute a concise but timely medium for the dissemination of recent research results

BES Conference Proceedings 2019 will be invaluable to professionals and academics in business management accounting and economics for a good understanding of the developments towards industrial revolution 4.0 What We Are Fighting For Federico Campagna, Emanuele Campiglio, 2012-09-06 Shortlisted for the Bread and Roses Prize 2013 From the pens of major figures of the anti austerity movement comes the first radical collective manifesto of the new decade From participatory democracy to media reform from direct action to communal living What Are We Fighting For is a bold look at alternatives to the economic social and political travesty of contemporary capitalism Chapters from Owen Jones David Graeber John Holloway Nina Power Mark Fisher Franco Berardi Bifo and Marina Sitrin show a multifaceted but collective desire for a better world Anarchists communists feminists and autonomists come together to inspire us to think beyond neoliberalism

Making Women Pay Smitha Radhakrishnan, 2021-10-25 In Making Women Pay Smitha Radhakrishnan explores India's microfinance industry which in the past two decades has come to saturate the everyday lives of women in the name of state led efforts to promote financial inclusion and women's empowerment Despite this favorable language Radhakrishnan argues microfinance in India does not provide a market oriented development intervention even though it may appear to help women borrowers Rather this commercial industry seeks to extract the maximum value from its customers through exploitative relationships that benefit especially class privileged men Through ethnography interviews and historical analysis Radhakrishnan demonstrates how the unpaid and underpaid labor of marginalized women borrowers ensures both profitability and symbolic legitimacy for microfinance institutions their employees and their leaders In doing so she centralizes gender in the study of microfinance reveals why most microfinance programs target women and explores the exploitative implications of this targeting The Oxford Handbook of the Social Science of Poverty David Brady, Linda M. Burton, 2016-03-23 Despite remarkable economic advances in many societies during the latter half of the twentieth century poverty remains a global issue of enduring concern Poverty is present in some form in every society in the world and has serious implications for everything from health and well being to identity and behavior Nevertheless the study of poverty has remained disconnected across disciplines The Oxford Handbook of the Social Science of Poverty builds a common scholarly ground in the study of poverty by bringing together an international interdisciplinary group of scholars to provide their perspectives on the issue Contributors engage in discussions about the leading theories and conceptual debates regarding poverty the most salient topics in poverty research and the far reaching consequences of poverty on the individual and societal level The volume incorporates many methodological perspectives including survey research ethnography and mixed methods approaches while the chapters extend beyond the United States to provide a truly global portrait of poverty A thorough examination of contemporary poverty this Handbook is a valuable tool for non profit practitioners policy makers social workers and students and scholars in the fields of public policy sociology political science international development anthropology and economics Emerging Africa Kingsley Chiedu Moghalu, 2014-07-24 A rare and timely intervention from

Kingsley Chiedu Moghalu Deputy Governor of the Central Bank of Nigeria on development in Africa To many Africa is the new frontier As the West lies battered by financial crisis Africa is seen as offering limitless opportunities for wealth creation in the march of globalization But what is Africa to today s Africans Are its economies truly on the rise And what is its likely future In this pioneering book leading international strategist Kingsley Moghalu challenges conventional wisdoms about Africa s quest for growth Drawing on philosophy economics and strategy he ranges from capitalism to technological innovation finance to foreign investment and from human capital to world trade to offer a new vision of transformation Ultimately he demonstrates how Africa s progress in the twenty first century will require nothing short of the reinvention of the African mindset Africans seriously analyzing Africa s opportunities are all too rare Kingsley Moghalu writes with insight and authority Paul Collier Savvy distinguished Mark Malloch Brown Unique in the depth of its insight the ambition of its scope and the clarity of its argument Kingsley Moghalu brings a remarkable intellect and his vast experience to this tour de force on Africa s economic transformation This is a truly weighty contribution to understanding Africa s developmental dilemma and its quest for a more prosperous future Ngozi Okonjo Iweala Insightful and analytical sheds instructive light on Africa s position in the world It is a testament to the palpable optimism that encompasses Africa while frankly addressing the myriad challenges that lie ahead for its economic transformation Shashi Tharoor Kingsley Chiedu Moghalu is Deputy Governor of the Central Bank of Nigeria He was the Founder and CEO of Sogato Strategies S A a global strategy and risk management consulting firm in Geneva Switzerland He has previously worked for the United Nations for 17 years in strategic planning legal development finance and executive management His previous books include Global Justice and Rwanda s Genocide Economic Growth And Development (Third Edition) Hendrik Van Den Berg, 2016-09-02 This textbook covers the full range of topics and issues normally included in a course on economic growth and development Both mainstream economic perspectives as well as the multi paradigmatic inter disciplinary and dynamic evolutionary perspectives from heterodox economics are detailed Economic development is viewed in terms of the long run well being of humanity social stability environmental sustainability and just distribution of economic gains not simply as the growth of GDP Furthermore this textbook explicitly recognizes the complexity of economic development by linking economic activity to our broader social and natural environments The textbook s unique feature is its focus on the natural environment Both the historical effects of economic development on the environment and the environmental constraints on future economic development are thoroughly discussed in two chapters on environmental issues and policies In fact because economic development is defined in terms of economic social and environmental sustainability the natural environment is included in discussions throughout the book The textbook is inter disciplinary knowledge from fields such as sociology psychology political science economic history and ecology is called on to enhance the economic analysis A thorough historical account of the development of the principal paradigms of economic development is also included and the important issues of

institutional development and cultural change merit their own chapters Two chapters on technological change holistically focus on production technologies as well as the dynamic performance of entire economic social and ecological systems Also the important relationship between economic development and globalization is presented in three chapters on international trade international finance and investment and immigration from both orthodox and heterodox perspectives *China in the Global Economy Rural Finance and Credit Infrastructure in China* OECD,2004-04-23 This publication presents the proceedings of a conference that took stock of achievements China has made in agricultural finance and credit infrastructure and discussed how China could best address future challenges in this area Enhancing Financial Inclusion through Islamic Finance, Volume II Abdelrahman Elzahi Saaïd Ali,Khalifa Mohamed Ali,Mohamed Hassan Azrag,2020-07-01 This book is the second of two volumes which highlight the concept of financial inclusion from the Islamic perspective An important element of the Sustainable Development Goals SDGs financial inclusion has been given significant prominence in reform and development agendas proposed by the United Nations and G 20 The significance of Islamic financial inclusion goes beyond improved access to finance to encompass enhanced access to savings and risk mitigation products as well as social inclusion that allows individuals and companies to engage more actively in the real economy It represents one of the important drivers of economic growth This volume explores the financial risks associated with lending to low income groups due to high poverty levels and the lack of collateralization mechanisms The first book on the market to provide empirical evidence of Islamic microfinance deposit insurance and micro entrepreneurship through the analysis of models and country case studies this edited collection will be of value to those researching development finance financial inclusion and Islamic finance

Confronting Microfinance Confronting Microfinance Book Review: Unveiling the Magic of Language

In an electronic digital era where connections and knowledge reign supreme, the enchanting power of language has become more apparent than ever. Its capability to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Confronting Microfinance Confronting Microfinance**," compiled by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound impact on our existence. Throughout this critique, we shall delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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Confronting Microfinance Confronting Microfinance Introduction

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