

Lamia Karim



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## **MICROFINANCE AND ITS DISCONTENTS**

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**WOMEN IN DEBT IN BANGLADESH**

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# Microfinance And Its Discontents Women In Debt In Bangladesh

**Paul Warren James**



## **Microfinance And Its Discontents Women In Debt In Bangladesh:**

**Microfinance and Its Discontents** Lamia Karim, 2011 The first feminist critique of the much lauded microcredit process in Bangladesh

**Research Handbook on Poverty and Inequality** Udaya R. Wagle, 2023-05-09 Covering global comparative and single country contexts this Research Handbook presents wide ranging cutting edge research on poverty and inequality It maps out international trends in poverty and inequality and explores the key conceptual and operational frameworks practical analyses and policy applications and outcomes

*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

**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

**Re-enchanting the World** Silvia Federici, 2018-11-01 Silvia Federici is one of the most important contemporary theorists of capitalism and feminist movements In this collection of her work spanning over twenty years she provides a detailed history and critique of the politics of the commons from a feminist perspective In her clear and combative voice Federici provides readers with an analysis of some of the key issues and debates in contemporary thinking on this subject Drawing on rich historical research she maps the connections between the previous forms of enclosure that occurred with the birth of capitalism and the destruction of the commons and the new enclosures at the heart of the present phase of global capitalist accumulation Considering the commons from a feminist perspective this collection centers on women and reproductive work as crucial to both our economic survival and the construction of a world free from the hierarchies and divisions capital has planted in the body of the world proletariat Federici is clear that the commons should not be understood as happy islands in a sea of exploitative relations but rather autonomous spaces from which to challenge the existing capitalist organization of life and labor

Globalization and Governance in India Jivanta Schottli, Himanshu Jha, 2023-06-27 This volume examines the tangled

relationship between globalization and governance through the lens of India's domestic politics structures institutions and policies The contributors to this volume draw attention to the interconnectedness of global and domestic processes In doing so this volume also captures the evolving dynamics of state society market relations A unique blend of papers the collection brings out the complex interplay and interconnections between global trends domestic politics and governance challenges in explaining both the persistence of policy reforms as well as institutional change In this light the volume examines the role of socio political processes and key actors at the domestic level how they have negotiated global norms pressures and opportunities resulting in durable policies and institutions The COVID 19 pandemic has yet again brought the focus back to the significance and interconnectedness of globalization and governance This volume will contribute to a deeper understanding of these twin processes through thematic discussions on embedded liberalism of the Indian state transnationalisation of India's economic elites exploring the role of global local linkages in the transparency laws strategic internationalization and the politics of reform the global success of micro credit and its domestic manifestation and the resilience and durability of the Indian way of governing globalization This book was originally published as a special issue of the India Review

*A Microcredit Alternative in South Asia* Shahrukh Rafi Khan, Natasha Ansari, 2018-03-28 Microcredit took the development world by storm as a tool for poverty alleviation in the 1980s After being hailed as a panacea a few decades on it started being forcefully criticised based on its practice This book explores Akhuwat literally brotherhood a rapidly growing Pakistani NGO formed in 2001 which addresses the shortcomings of conventional microfinance Its vision is of a society built on empathy and social solidarity and its mission is that of creating self sufficiency among the entrepreneurial poor This book examines whether Akhuwat fulfils its promises of not pushing loans or encouraging clients to get on a debt treadmill and helping them to avoid high debt burdens by charging no interest and easing repayment terms Conventional microcredit organizations are criticised for losing sight of the original mission of poverty alleviation by engaging in empire building and Akhuwat's goal is to avoid this by embracing an alternative strategy of scaling up Finally this book also analyses Akhuwat's approach as being gender sensitive and embracing all religions castes and ethnicities Based on fieldwork designed to assess if Akhuwat is the microcredit alternative it claims to be this book will be of interest to scholars of poverty and development studies in general and microcredit in particular

**New Books on Women, Gender and Feminism**, 2013

**Global humanitarianism and media culture** Michael Lawrence, Rachel Tavernor, 2019-01-21 This collection interrogates the representation of humanitarian crisis catastrophe and care Contributors explore the refraction of humanitarian intervention from the mid twentieth century to the present across a diverse range of media forms including screen media film television and online video newspapers memoirs music festivals and social media platforms notably Facebook YouTube and Flickr Examining the historical cultural and political contexts that have shaped the mediation of humanitarian relationships since the middle of the twentieth century the book reveals significant synergies between the

humanitarian enterprise the endeavour to alleviate the suffering of particular groups and its media representations particularly in their modes of addressing and appealing to specific publics An electronic edition of this book is freely available under a Creative Commons CC BY NC ND licence      **New Books on Women and Feminism** ,2013      **Microfinance and Its Discontents** Lamia Karim,2011      *The ^AOxford Handbook of the Social Science of Poverty* David Brady,Linda M. Burton,2016-01-29 The Oxford Handbook of the Social Science of Poverty builds a common scholarly ground in the study of poverty by bringing together an international inter disciplinary 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      **Las reformas estructurales del gobierno federal mexicano en perspectiva** Ernesto Casas Cárdenas,2016      Globalization and Economy: Globalizing labour Paul Warren James,2007 Globalization and Economy is the second set which looks at economics broadly conceived including global markets global finance global economic institutions and global labour

**Sociological Abstracts** ,2001 CSA Sociological Abstracts abstracts and indexes the international literature in sociology and related disciplines in the social and behavioral sciences The database provides abstracts of journal articles and citations to book reviews drawn from over 1 800 serials publications and also provides abstracts of books book chapters dissertations and conference papers      **The Micro-politics of Microcredit** Mohammad Jasim Uddin,2015-05-01 Microcredit has been seen in recent decades as having great potential for aiding development in poor developing countries with Bangladesh being one of the countries which has pioneered microcredit and implemented it most widely This book based on extensive original research explores how microcredit works in practice and assesses its effectiveness It discusses how microcredit usually channelled through women is often passed to the men of the family a practice disapproved of by some but regarded as acceptable by borrowers who have a communal approach to debt rather than viewing debt as something held by single individuals The book demonstrates how the rules around microcredit are often seem as irksome by the borrowers how lenders often charge high rates of interest and work primarily to preserve their institutions thereby going against the spirit of the microcredit movement and how borrowers often end up on a downward spiral deeper and deeper in debt Overall the book argues that although microcredit does much good it also has many drawbacks      *Castoffs of Capital* Lamia Karim,2022-11-22 FINALIST FOR THE GREGORY BATESON PRIZE FROM THE AMERICAN ANTHROPOLOGICAL ASSOCIATION Dispelling stereotypes about garment workers in the global apparel industry *Castoffs of Capital* examines how female garment workers experience their work and personal lives within the stranglehold of global capital Drawing on fieldwork in Bangladesh anthropologist Lamia Karim focuses attention onto the lives of older women aged out of factory work heretofore largely ignored thereby introducing a new dimension to the understanding of a female headed workforce that today numbers around four million in Bangladesh Bringing a feminist labor studies lens *Castoffs of Capital* foregrounds these

women not only as workers but as mothers wives sisters lovers friends and political agents Focusing on relations among work gender and global capital s targeting of poor women to advance its market penetration Karim shows how women navigate these spaces by adopting new subject formations She locates these women s aspirations for the good life not only in material comforts but also in their longings for love and sexual fulfillment that help them momentarily forget the precarity of their existence under the shadow of capital Through richly detailed ethnographic studies this innovative and beautifully written book examines the making and unmaking of these women s wants and desires loves and tribulations hopes and despairs and triumphs and struggles

**The Scaling-up of Microfinance in Bangladesh** Hassan Zaman,2004 The microfinance industry in Bangladesh currently provides access to credit to around 13 million poor households Zaman describes the factors that led to the scaling up of micro credit in Bangladesh the impact this has had on the poor future challenges in Bangladesh and possible lessons for other countries The consensus in the literature is that micro credit plays a significant role in reducing household vulnerability to a number of risks and that it contributes to improving social indicators The author argues that strategic donor investments in a handful of well managed institutions that offer a simple easily replicable financial product could lead to large gains in access to finance for the poor However this approach could sacrifice other objectives of financial sector development such as product and institutional diversity which could be promoted after the initial expansion has taken place Governments can also have a crucial role in promoting access to microfinance by ensuring macroeconomic stability enforcing a simple regulatory structure and developing communications networks that reduce transaction costs Another lesson is that while visionary leadership cannot simply be franchised the internal management systems that led to the scaling up can be replicated in other settings Abstract

Women And Microcredit In Rural Bangladesh Aminur Rahman,2019-05-20 The Grameen Bank of Bangladesh has been extending small loans to poor borrowers primarily women to promote self employment and income generation since 1976 The apparent success of the Grameen Bank that is recruitment of clients investment of loans recovery rates on invested loans and profit margins has made microcredit a new model for poverty alleviation and sustainable development Anthropological research results on Grameen Bank lending to women presented in this book however illuminates the link between the success of the bank and debt cycling of borrowers The priority of earning profits to insure institutional economic viability caused Bank employees at the grassroots level to emphasize increasing the number of loans disbursed and loan recovery By using the joint liability model of lending the Bank workers and borrowing peers impose intense pressure on clients for timely repayment Many borrowers maintain their regular payment schedules but do so through a process of loan recycling that is pay off previous loans with new ones that considerably increases borrower debt liability The debt burdens on individual households in turn increase tension and anxiety among household members and produce unintended consequences for many clients This book examines women borrowers involvement with the microcredit program of the Grameen Bank and the grassroots lending structure of the bank

it illustrates the implications of Grameen lending for the borrowers their household members and bank workers The focus of the study is on the processes of village level microcredit operation it addresses the realities of the day to day lives of women borrowers and bank workers and explains informant strategies for involving themselves in this microcredit scheme The study is on the power dynamics of everyday lives of informants as they affect women borrowers relationships within the household and the loan centers and bank worker relationships within the loan center and the bank

**Microcredit and Women's Empowerment** Aminul Faraizi, Taskinur Rahman, Jim McAllister, 2014-04-04 Using a case study of Bangladesh and based on a long term participatory observation method this book investigates claims of the success of microcredit as well as the critiques of it in the context of women s empowerment It confronts the distinction between women s increasing wealth as a consequence of the success of microcredit programmes and their apparent non commensurate empowerment looking at two organisations the Grameen Bank and the Bangladesh Rural Advancement Committee as they operate in two localities in rural Bangladesh in order to discover how enrichment and empowerment are often confused The book goes on to establish that the well publicised success stories of the microcredit programme are blown out of proportion and that the dynamics of collective responsibility for repayment of loans by a group of women borrowers usually seen to be a tool for the success of microcredit is in fact no less repressive than traditional debt collectors This book makes a contribution to development debates challenging adherents to more closely specify those conditions under which microcredit does indeed have validity as well as providing insights relevant to South Asian Studies and Development Studies

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## **Table of Contents Microfinance And Its Discontents Women In Debt In Bangladesh**

1. Understanding the eBook Microfinance And Its Discontents Women In Debt In Bangladesh
  - The Rise of Digital Reading Microfinance And Its Discontents Women In Debt In Bangladesh
  - Advantages of eBooks Over Traditional Books
2. Identifying Microfinance And Its Discontents Women In Debt In Bangladesh
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Microfinance And Its Discontents Women In Debt In Bangladesh
  - User-Friendly Interface
4. Exploring eBook Recommendations from Microfinance And Its Discontents Women In Debt In Bangladesh
  - Personalized Recommendations
  - Microfinance And Its Discontents Women In Debt In Bangladesh User Reviews and Ratings
  - Microfinance And Its Discontents Women In Debt In Bangladesh and Bestseller Lists
5. Accessing Microfinance And Its Discontents Women In Debt In Bangladesh Free and Paid eBooks



- Microfinance And Its Discontents Women In Debt In Bangladesh Public Domain eBooks
- Microfinance And Its Discontents Women In Debt In Bangladesh eBook Subscription Services
- Microfinance And Its Discontents Women In Debt In Bangladesh Budget-Friendly Options
- 6. Navigating Microfinance And Its Discontents Women In Debt In Bangladesh eBook Formats
  - ePub, PDF, MOBI, and More
  - Microfinance And Its Discontents Women In Debt In Bangladesh Compatibility with Devices
  - Microfinance And Its Discontents Women In Debt In Bangladesh Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Microfinance And Its Discontents Women In Debt In Bangladesh
  - Highlighting and Note-Taking Microfinance And Its Discontents Women In Debt In Bangladesh
  - Interactive Elements Microfinance And Its Discontents Women In Debt In Bangladesh
- 8. Staying Engaged with Microfinance And Its Discontents Women In Debt In Bangladesh
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Microfinance And Its Discontents Women In Debt In Bangladesh
- 9. Balancing eBooks and Physical Books Microfinance And Its Discontents Women In Debt In Bangladesh
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Microfinance And Its Discontents Women In Debt In Bangladesh
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Microfinance And Its Discontents Women In Debt In Bangladesh
  - Setting Reading Goals Microfinance And Its Discontents Women In Debt In Bangladesh
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Microfinance And Its Discontents Women In Debt In Bangladesh
  - Fact-Checking eBook Content of Microfinance And Its Discontents Women In Debt In Bangladesh
  - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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