

ROUTLEDGE STUDIES IN DEVELOPMENT
ECONOMICS

Microfinance, Debt and Over-Indebtedness

Juggling with money

Edited by
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and Magdalena Villarreal



Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics

Deborah James



Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics:

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

Handbook of Microfinance, Financial Inclusion and Development Valentina Hartarska, Robert J. Cull, 2023-02-14 This timely Handbook collates a range of evidence from top scholars in the field to help readers understand who microfinance reaches how it helps and why clients come back It offers updated views on important concepts that enable a broader framework for understanding poverty and the corresponding financial needs of poor households

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

Reimagining Money Sibel Kusimba, 2021-01-05 Technology is rapidly changing the way we think about money Digital payment has been slow to take off in the United States but is displacing cash in countries as diverse as China Kenya and Sweden In *Reimagining Money* Sibel Kusimba describes the rise of M Pesa and offers a rich portrait of how this technology changes the economic and social landscape allowing users to create webs of relationships as they exchange pool borrow lend and share digital money in user built networks These networks Kusimba argues will shape the future of financial technologies and their impact on poverty inclusion and empowerment She describes how urban and transnational migrants maintain a presence in rural areas through money gifts how families use crowdfunding software to assemble donations for emergency medical care and how new financial groups invest in real estate and fund weddings The author presents fascinating accounts that challenge accepted wisdom by

examining the notion of money as wealth in people an idea long cultivated in sub Saharan Africa and now brought to bear on the digital age with homegrown financial technologies such as digital money transfer digital microloans and crowdfunding The book concludes by proposing a new theory of money that can be applied to designing better financial technologies in the future China's War against the Many Faces of Poverty Jing Yang,Pundarik Mukhopadhaya,2016-03-10 China s War against the Many Faces of Poverty measures multidimensional poverty in China and deprivation related to income education health issues living standards and social security The book adopts a well developed methodology using three different empirical datasets to analyse aspects of regional diversity across rural and urban and migrant populations of China The book also analyses the links between development policies considered by the government and the various facets of poverty in light of rapid economic growth and addresses important policy implications In the existing literature in depth research on multidimensional poverty in China is almost non existent This book is a pioneer study in this important field of research With its innovative approach in concepts and methodologies and in its analysis of policy implications make this book a definitive and valuable addition to the literature **Randomized Control Trials in the Field of Development** Florent

Bédécarrats,Isabelle Guérin,François Roubaud,2020 Randomized Control Trials in the Field of Development provides a critical perspective on the use of randomized control trials in development and poverty alleviation policies warning against their excessive use and proposing improvements and alternatives **Economy for and Against Democracy** Keith Hart,2015-10-01 Political constitutions alone do not guarantee democracy a degree of economic equality is also essential Yet contemporary economies dominated as they are by global finance and political rent seekers often block the realization of democracy The comparative essays and case studies of this volume examine the contradictory relationship between the economy and democracy and highlight the struggles and visions needed to make things more equitable They explore how our collective aspirations for greater democracy might be informed by serious empirical research on the human economy today If we want a better world we must act on existing social realities **Remittances and Financial Inclusion** Vincent

Guermond,2023-10-11 This book comprehensively explores the messy and contested relationship between everyday practices of remittance sending and receiving processes of market making and operations of micro and global finance Remittances and Financial Inclusion critically investigates a global migration development agenda that aims to harness remittances for development by incorporating remittance flows and households into global financial circuits The book develops a multidisciplinary perspective and combines insights from economic development and financial geography as well as international political economy and economic anthropology It sets out a geographies of remittance marketisation approach to investigate the intricate and grounded ways in which remittance markets are constructed the extent to which remittance flows and households can be re configured and incorporated into global finance and why such processes are always fragile contested and in need of constant renegotiation Drawing on extensive fieldwork research the book provides an in depth

critical interrogation of the policies and initiatives that underpin remittance marketisation in Senegal Ghana and beyond This volume will be especially useful to those researching and working in the areas of international development contemporary geographies of finance and market making and migration and remittances It should also prove of interest to policymakers practitioners and activists concerned with the relation between migration remittances and finance in the Global South

Rural Areas Between Regional Needs and Global Challenges Walter Leimgruber, Chang-yi David Chang, 2019-01-01 This book provides an up to date account of the many processes shaping and transforming rural space in various parts of the world The various case studies focus on the multi functionality of the rural world and the driving forces behind it The book demonstrates that rural areas are no longer simply characterized by an agricultural economy and instead accommodate multiple complementary activities It also touches upon two major changes that have taken place The first is the process of rururbanization which has led to the clear distinction between town and countryside becoming blurred urban traits have penetrated rural areas and rural traits have invaded towns The second change is that rural areas are increasingly seen as multi functional providers not only of food and other natural resources but also locations for the generation of renewable energy wind farms solar farms biogas and regions for the preservation of biodiversity These transformations have resulted in a new understanding and self image of rural areas and their populations

Social Debtfare Policies Tomás Nougues, 2025-10-09 The book examines the evolution of Argentina s welfare policies from 1983 to 2019 focusing on the historical connections between social policies financial markets and households an area largely overlooked in existing literature Unlike previous studies that emphasize the role of cash transfers in facilitating low income households access to credit this analysis highlights the financialization of welfare policies and its broader implications The author identifies three distinct stages in the financialization process of Argentine welfare policy illustrating how financial logic and instruments have permeated various aspects of welfare and the daily lives of low income families The book also introduces the concept of social debtfare policies which incorporate financial tools particularly credit as instruments to meet social needs This shift signifies a move toward the financialization of rights related to economic social and cultural well being A central argument of the book is that the Argentine state has actively engaged in financializing welfare employing financial knowledge and technologies to manage rising social tensions This transformation reverses the traditional dynamic of social protection where citizens are creditors of their rights and the state is the debtor Instead social debtfare policies position the state as a creditor and welfare users as debtors thereby altering the relationship between individuals and the state regarding access to essential services such as work housing education and basic consumption The analysis reveals how this shift disrupts conventional social protection dynamics and highlights the state s evolving role from a debtor of rights to a creditor for the working poor uncovering new dimensions of welfare provision in Latin America Through a combination of regulatory analysis expert reports literature reviews and interviews the book provides a comprehensive view of the intricate ties between welfare policy

and finance in Argentina

Celebrity Humanitarianism and North-South Relations Lisa Ann Richey, 2015-08-20

Discussion over celebrity engagement is often limited to theoretical critique or normative name calling without much grounded research into what it is that celebrities are doing the same or differently throughout the world Crucially little attention has been paid to the Global South either as a place where celebrities intervene into existing politics and social processes or as the generator of Southern celebrities engaged in do gooding This book examines what the diverse roster of celebrity humanitarians are actually doing in and across North and South contexts Celebrity humanitarianism is an effective lens for viewing the multiple and diverse relationships that constitute the links between North and South New empirical findings on celebrity humanitarianism on the ground in Thailand Malawi Bangladesh South Africa China Haiti Congo US Denmark and Australia illustrate the impact of celebrity humanitarianism in the Global South and celebrityization participation and democratization in the donor North By investigating one of the most mediatized and distant representations of humanitarianism the celebrity intervention from a perspective of contextualization the book underscores the importance of context in international development This book will be of interest to students and researchers in the fields of development studies celebrity studies anthropology political science geography and related disciplines It is also of great relevance to development practitioners humanitarian NGOs and professionals in business CSR fair trade who work in the increasingly celebrityized field

Dalit Women

S. Anandhi, Karin Kapadia, 2017-05-18 Through its investigation of the underlying political economy of gender caste and class in India this book shows how changing historical geographies are shaping the subjectivities of Dalits across India in ways that are neither fixed nor predictable It brings together ethnographies from across India to explore caste politics Dalit feminism and patriarchy religion economics and the continued socio economic and political marginalisation of Dalits With contributions from major academics this is an indispensable book for researchers teachers and students working on new political expressions gender identities social inequalities and the continuing use of the notion of caste identity in the oppression of subalterns in contemporary India It will be essential reading in the disciplines of politics gender social exclusion studies sociology and social anthropology

The Indebted Woman Isabelle

Guérin, Santosh Kumar, G. Venkatasubramanian, 2023-09-19 Women and particularly poor women have become essential cogs in the wheel of financialized capitalism Globally women are responsible for managing household debt and that debt has exploded over the last decade reaching an all time high after the COVID 19 pandemic Across various categories of loans including subprime lending microcredit policies and consumer loans as well as rent and utilities women are overrepresented as clients and managers and are being enfolded into the system The Indebted Woman discusses the crucial yet invisible roles poor women play in making and consolidating debt and credit markets Isabelle Gu rin Santosh Kumar and G Venkatasubramanian spent over two decades observing a credit market that specifically targets women in the Indian countryside of east central Tamil Nadu They found that paying off debts required labor frequently involved sexual

transactions and shaped women's bodies and subjectivities. Bringing together ethnography, statistical surveys and financial diaries, they offer for the first time a comprehensive theory for this sexual division of debt that goes far beyond the Indian case, exposing the ways capitalism transforms womanhood and how this transformation in turn fuels capitalism. *Clawing Back* Deborah James, 2025-07-01. The impulse to redistribute wealth is said to be a tool to counter inequalities applied by the state or society to curb the worst excesses of capitalist exploitation and free trade. In settings where previous political regimes are reformed or toppled and replaced by new ones, redistribution can also be a policy specifically oriented at redress, one exercised at the formal level of policy. Drawing on a comparative ethnography in South Africa and the United Kingdom, *Clawing Back* explores how notions of reallocation and payout are intimately connected with those of compensation for a loss. Where financialization is accompanied by increased informalization, redistribution can equally involve the market as well as kinship and social networks. Drawing on a rich ethnography of the human relationships at the center of redistribution, Deborah James shows how borrowing can provide negotiation opportunities to wage earners and welfare beneficiaries alike; they make use of debt to constitute relations and futures to engage with the state to convert between commodified and non-commodified relationships. Rather than suggesting that financialization is serving either a totally negative or wholly beneficial purpose, James posits a different way of visualizing the relationship between the finance industry and the world of everyday needs. Financializations of Development Ève Chiapello, Anita Engels, Eduardo Gonçalves Gresse, 2023-04-20.

Financializations of Development brings together cutting-edge perspectives on socio-political, socio-historical and institutional analyses of the evolving multiple and intertwined financialization processes of developmental institutions, programs and policies. In recent years, the development landscape has seen a radical transformation in the partaking actors, which have moved beyond just multilateral or bilateral public development banks and aid agencies. The issue of financing for sustainable development is now at the top of the agenda for multilateral development actors. Increasingly, development institutions aim to include private actors and to leverage private money to support development projects. Drawing on case studies conducted in Africa, Asia, Europe and Latin America, this book examines the ways in which these private finance actors are enrolled and associated with the conception and implementation of development policies. Beginning with a focus on global actors and private foundations, this book considers the ways in which development funding is raised, managed and distributed, as well as debates at the center of global forums where financialized policies and solutions for development are conceived or discussed. The book assembles empirical research on development programs and demonstrates the social consequences of the financializations of development to the people on the ground. Highlighting the plurality of processes and outcomes of modern-day relations, tools, actors and practices in financing development around the world, this book is key reading for advanced students, researchers and practitioners in all areas of finance, development and sustainability. **Precarious Labour and Informal Economy** Smita Yadav, 2018-06-13. An empirical account of one of India's largest indigenous populations, this book

tells the story of the Gonds who currently face displacement and governmental control of the region's forests which has crippled their economy. Rather than protesting and calling for state intervention, the Gonds have turned toward an informal economy; they not only engage with flexible forms of work but also bargain for higher wages and experience agency and autonomy. Smita Yadav conceives of this withdrawal from the state in favour of precarious forms of work as an expression of anarchy by this marginalized population. Even as she provides rich detail of the Gonds' unusual working lives which integrate work, labour and debt practices with ideologies of family and society, Yadav illustrates the strength required to maintain dignity when a welfare state has failed.

Middle India and Urban-Rural Development Barbara

Harriss-White, 2015-07-28 *Middle India and Rural Urban Development* explores the socio-economic conditions of an India that falls between the cracks of macro-economic analysis, sectoral research and micro-level ethnography. Its focus, the middle India of small towns, is relatively unknown in scholarly terms for good reason: it requires sustained and difficult field research. But it is where most Indians either live or constantly visit in order to buy and sell, arrange marriages and plot politics. Anyone who wants to understand India therefore needs to understand non-metropolitan provincial small town India and its economic life. This book meets this need. From 1973 to the present, Barbara Harriss-White has watched India's development through the lens of an ordinary town in northern Tamil Nadu, Arni. This book provides a pluralist, multi-disciplinary and inter-disciplinary perspective on Arni and its rural hinterland. It grounds general economic processes in the social specificities of a given place and region. In the process, continuity is juxtaposed with abrupt change. A strong feature of the book is its analysis of how government policies that fail to take into account the realities of small town life in India have unintended and often perverse consequences. In this unique book, Harriss-White brings together ten essays written by herself and her research team on Arni and its surrounding rural areas. They track the changing nature of local business and the workforce, their urban-rural relations, their regulation through civil society organizations and social practices, their relations to the state and to India's accelerating and dynamic growth. That most people live outside the metropolises holds for many other developing countries and makes this book and the ideas and methods that frame it highly relevant to a global development audience.

The Rise and Fall of Global Microcredit Milford Bateman, Stephanie Blankenburg, Richard Kozul-Wright, 2018-10-09 In the mid 1980s the international development community helped launch what was to quickly become one of the most popular poverty reduction and local economic development policies of all time: Microcredit. The system of disbursing tiny micro-loans to the poor to help them to establish their own income-generating activities was initially highly praised and some were even led to believe that it would end poverty as we know it. But in recent years the microcredit model has been subject to growing scrutiny and often intense criticism. *The Rise and Fall of Global Microcredit* shines a light on many of the fundamental problems surrounding microcredit, in particular the short and long-term impacts of dramatically rising levels of micro-debt. Developed in collaboration with UNCTAD, this book covers the general policy implications of adverse microcredit impacts as

well as gathering together country specific case studies from around the world to illustrate the real dynamics incentives and end results Lively and provocative *The Rise and Fall of Global Microcredit* is an accessible guide for students academics policymakers and development professionals alike *The Routledge International Handbook of Financialization* Philip Mader, Daniel Mertens, Natascha van der Zwan, 2020-02-05 Financialization has become the go to term for scholars grappling with the growth of finance This Handbook offers the first comprehensive survey of the scholarship on financialization connecting finance with changes in politics technology culture society and the economy It takes stock of the diverse avenues of research that comprise financialization studies and the contributions they have made to understanding the changes in contemporary societies driven by the rise of finance The chapters chart the field's evolution from research describing and critiquing the manifestations of financialization towards scholarship that pinpoints the driving forces mechanisms and boundaries of financialization Written for researchers and students not only in economics but from across the social sciences and the humanities this book offers a decidedly global and pluri disciplinary view on financialization for those who are looking to understand the changing face of finance and its consequences *Citizen Aid and Everyday Humanitarianism* Anne Meike Fechter, Anke Schwittay, 2021-05-13 Citizen Aid and Everyday Humanitarianism brings together under the umbrella terms of citizen aid and grassroots humanitarianism interdisciplinary research on small scale privately funded forms of aid that operate on the margins of the official development sector The last decade has seen a steady rise of such activities in the Global South and North such as in response to the influx of refugees into Europe The chapters in this volume cover a variety of locations in Asia Africa and Europe presenting empirically grounded cases of citizen aid They range from educational development projects to post disaster emergency relief Importantly while some activities are initiated by Northern citizens others are based on South South assistance such as Bangladeshi nationals supporting Rohingya refugees and peer support in the Philippines in the aftermath of typhoon Haiyan Together the contributions consider citizen aid vis vis more institutionalised forms of aid review methodological approaches and their challenges and query the political dimensions of these initiatives Key themes are historical perspectives on demotic humanitarianism questions of legitimacy and professionalisation founders motivations the role of personal connections and the importance of digital media for brokerage and fundraising Being mindful of the power imbalances inherent in citizen aid and everyday humanitarianism they suggest that both deserve more systematic attention Citizen Aid and Everyday Humanitarianism will be of great interest to scholars and professionals working in international development humanitarianism international aid and anthropology The chapters were originally published as a special issue of Third World Quarterly

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Book Review: Unveiling the Power of Words

In some sort of driven by information and connectivity, the ability of words has become more evident than ever. They have the capability to inspire, provoke, and ignite change. Such could be the essence of the book **Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics**, a literary masterpiece that delves deep in to the significance of words and their effect on our lives. Published by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book is key themes, examine its writing style, and analyze its overall affect readers.

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Table of Contents Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics

1. Understanding the eBook Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
 - The Rise of Digital Reading Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
 - Advantages of eBooks Over Traditional Books
2. Identifying Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
 - 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 Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
- User-Friendly Interface
- 4. Exploring eBook Recommendations from Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
 - Personalized Recommendations
 - Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics User Reviews and Ratings
 - Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics and Bestseller Lists
- 5. Accessing Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics Free and Paid eBooks
 - Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics Public Domain eBooks
 - Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics eBook Subscription Services
 - Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics Budget-Friendly Options
- 6. Navigating Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics eBook Formats
 - ePub, PDF, MOBI, and More
 - Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics Compatibility with Devices
 - Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
 - Highlighting and Note-Taking Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics

- Interactive Elements Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
- 8. Staying Engaged with Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
- 9. Balancing eBooks and Physical Books Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
 - Setting Reading Goals Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
 - Fact-Checking eBook Content of Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics
 - 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

Microfinance Debt And Over Indebtedness Juggling With Money Routledge Studies In Development Economics Introduction

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