

Banker To The Poor Micro Lending And Battle Against World Poverty Muhammad Yunus

Twenty-two Cents Banker To The Poor Liberating Economics How to Be an Investment Banker Redlined Banker To The Poor Microfinance Handbook Microfinance: an Economic Analysis of Banking to the Poor Twenty-Seven Dollars and a Dream The Economics of Microfinance Banker To The Poor Contours of Descent Microfinance Debtfare States and the Poverty Industry To Inherit the Earth Bandhan Banker to the Poor Building Social Business Microfinance for Bankers and Investors: Understanding the Opportunities and Challenges of the Market at the Bottom of the Pyramid Small Loans, Big Dreams The Microfinance Revolution Microfinance in India Summary: Banker to the Poor Microfinance and Its Discontents The Poor and Their Money Micro-Credit, Poverty and Empowerment The Economics of Microfinance Poor Economics Give Us Credit Can't Even Women And Microcredit In Rural Bangladesh The East European Gypsies The Price of a Dream Microfinance and Poverty Alleviation Creating a World Without Poverty Due Diligence A World of Three Zeros A Fistful of Rice Confessions of a Microfinance Heretic Microfinance and Poverty Reduction

Twenty-two Cents

The book emphasizes the importance of studying the local context, and then considering the macroeconomic factors which may be operating upon the economy of a particular country. Five extended case studies, in the Gambia, Ecuador, Mexico, Pakistan, and the UK are examined with reference to further aspects of sustainability and impact assessment.

Banker To The Poor

Two persistent problems that affect a significant portion of Indian women are poverty and violation of their human rights. In recent years, micro-credit has come to be viewed as a vital tool to ameliorate both conditions. However, there are few studies in the Indian context which test the validity of the assumption that there is a linear link between micro-credit, poverty reduction and women's empowerment. This important and thought provoking volume brings together revealing case studies of micro-credit interventions made by six non-governmental and quasi-governmental bodies in five states of peninsular India, several of which have been supported by the United Nations Development Programme (UNDP). The six case studies are diverse in terms of their socio-economic and geo-political contexts: the nature and ideological orientation of the intermediary organizations; the groups targeted by the projects (exclusively women or men and women); and the life-spans of the projects. Despite their differences, all the studies offer useful lessons on the institutional structures and processes that do or do not facilitate women's empowerment and poverty reduction, while exploring the potential and limitations of micro-credit to achieve these twin goals.

Liberating Economics

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Great strides are being made in technology, medicine, and other fields, but with these advances, many people are still being left behind in poverty. The poor struggle to feed their families, work long hours for little pay, and face obstacles in educating themselves and their children. They see no end to the nightmare and they feel trapped. World leaders have responded by offering a handout rather than a hand up, which does nothing to fix the problem. In this book, you'll learn why: Foreign aid to developing countries weakens democratic institutions and empowers leaders to make bad policy decisions. Small businesses serve an important role in strengthening economies in developing countries. Small business owners opt out of legal environments and choose to operate in informal sectors. Microfinance institutions offer the poor greater flexibility and opportunity than larger financial institutions. When helping the poor, the goal does not need to be unanimous economic equality, but we must provide opportunities to escape the clutches of poverty. Find out how it can be done, step by step, with Microfinance.

How to Be an Investment Banker

A BEST BOOK OF THE FALL AS SEEN IN: Apartment Therapy • Book Riot • Business Insider • BuzzFeed • Daily Nebraskan • Entertainment Weekly • Esquire • Fortune • Harper's Bazaar • HelloGiggles • LinkedIn • O Magazine • Time Magazine "[A] razor sharp book of cultural criticism...With blistering prose and all-too vivid reporting, Petersen lays bare the burnout and despair of millennials, while also charting a path to a world where members of her generation can feel as if the boot has been removed from their necks." —Esquire "An analytically precise, deeply empathic book about the psychic toll modern capitalism has taken on those shaped by it. Can't Even is essential to understanding our age, and ourselves."—Ezra Klein, Vox co-founder and New York Times bestselling author of Why We're Polarized An incendiary examination of burnout in millennials—the cultural shifts that got us here, the pressures that sustain it, and the need for drastic change Do you feel like your life is an endless to-do list? Do you find yourself mindlessly scrolling through Instagram because you're too exhausted to pick up a book? Are you mired in debt, or feel like you work all the time, or feel pressure to take whatever gives you joy and turn it into a monetizable hustle? Welcome to burnout culture. While burnout may seem like the default setting for the modern era, in Can't Even, BuzzFeed culture writer and former academic Anne Helen Petersen argues that burnout is a definitional condition for the millennial generation, born out of distrust in the institutions that have failed us, the unrealistic expectations of the modern workplace, and a sharp uptick in anxiety and hopelessness exacerbated by the constant pressure to "perform" our lives online. The genesis for the book is Petersen's viral BuzzFeed article on the topic, which has amassed over seven million reads since its publication in January 2019. Can't Even goes beyond the original article, as Petersen examines how millennials have arrived at this point of burnout (think: unchecked capitalism and changing labor laws) and examines the phenomenon through a variety of lenses—including how burnout affects the way we work, parent, and socialize—describing its resonance in alarming familiarity. Utilizing a combination of sociohistorical framework, original interviews, and detailed analysis, Can't Even offers a galvanizing, intimate, and ultimately redemptive look at the lives of this much-maligned generation, and will be required reading for both millennials and the parents and employers trying to understand them.

Redlined

An accessible analysis of the global expansion of financial markets in poor communities, incorporating the latest thinking and evidence. The microfinance revolution has allowed more than 150 million poor people around the world to receive small loans without collateral, build up assets, and buy insurance. The idea that providing access to reliable and affordable financial services can have powerful economic and social effects has captured the imagination of policymakers, activists, bankers, and researchers around the world; the 2006 Nobel Peace Prize went to microfinance pioneer Muhammed Yunis and Grameen Bank of Bangladesh. This book offers an accessible and engaging analysis of the global expansion of financial markets in poor communities. It introduces readers to the key ideas driving microfinance, integrating theory with empirical data and addressing a range of issues, including savings and insurance, the role of women, impact measurement, and management incentives. This second edition has been updated throughout to reflect the latest data. A new chapter on commercialization describes the rapid growth in investment in microfinance institutions and the tensions inherent in the efforts to meet both social and financial objectives. The chapters on credit contracts, savings and insurance, and gender have been expanded substantially; a new section in the chapter on impact measurement describes the growing importance of randomized controlled trials; and the chapter on managing microfinance offers a new perspective on governance issues in transforming institutions. Appendixes and problem sets cover technical material.

Banker To The Poor

The purpose of the 'Microfinance Handbook' is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions.

Microfinance Handbook

In recent years, microfinance in India has emerged as the most suitable and practical alternative to conventional banking in reaching the hitherto unreached poor population. Microfinance enables the poor people to be thrifty and helps them in availing the credit and other financial services for improving their income and living standards. The Self-help Group (SHG)-Bank Linkage Programme was formally launched in 1992 as a flagship programme by National Bank for Agriculture and Rural Development (NABARD) and aptly supported by the Reserve Bank of India (RBI) through its policy support. The programme envisages organisation of the rural poor into SHGs for building their capacities to manage their own finances and then negotiate bank credit on commercial terms. The poor are encouraged to voluntarily come together to save small amounts regularly and extend micro loans among themselves. Once the group attains required maturity of handling larger resources, the bank credit follows. This book explains the concepts associated with microfinance, traces its progress and performance and examines the role of government agencies in its promotion. It also highlights the role of microfinance in the economic empowerment of women and as a tool of financial inclusion. A case study of microfinance in Haryana (a relatively developed state of North India) also

forms part of the book.

Microfinance: an Economic Analysis of Banking to the Poor

Demonstrates how social business transforms lives, offers practical guidance for those who want to create social businesses, explains how policies must be adapted to make room for the social-business model and shows how social business can redeem the failed promise of free-market enterprise. By a Nobel Peace Prize winner. Reprint.

Twenty-Seven Dollars and a Dream

Includes statistics.

The Economics of Microfinance

The microfinance revolution, begun with independent initiatives in Latin America and South Asia starting in the 1970s, has so far allowed 65 million poor people around the world to receive small loans without collateral, build up assets, and buy insurance. This comprehensive survey of microfinance seeks to bridge the gap in the existing literature on microfinance between academic economists and practitioners. Both authors have pursued the subject not only in academia but in the field; Beatriz Armendariz founded a microfinance bank in Chiapas, Mexico, and Jonathan Morduch has done fieldwork in Bangladesh, China, and Indonesia. The book provides an overview of microfinance by addressing a range of issues, including lessons from informal markets, savings and insurance, the role of women, the place of subsidies, impact measurement, and management incentives. It integrates theory with empirical data, citing studies from Asia, Africa, and Latin America and introducing ideas about asymmetric information, principal-agent theory, and household decision making in the context of microfinance.

Banker To The Poor

Microfinance has been used over the years in fighting rural poverty and removal of ignorance. As a tool of poverty alleviation, and adopted by the World Bank and other donor assisted funds, its operation cannot be over-emphasised. But the topics in microfinance are not easy to digest and cannot be traced to one coherent, comprehensive and concise source. Learners and practitioners have to use various research materials to be able to elicit what they need. More often than not, most research materials are either too deep or just inadequate for learners. The middle is always the short-cuts, that is, points are disjointed in the bid to make ends meet for learners and other young practitioners. The Author, with a wide experience in the sector, particularly in finance, accounting and operations management at the highest level in notable microfinance organisations within Africa and Asia, has come up with what is described as "The Textbook" on microfinance. He, therefore, touches on every aspect of the microfinance subjects that are needed at the colleges and university levels. Business schools and their students shall find this book comprehensive enough on the topics of microfinance. At the very best, students and young practitioners of banking and finance would not have to look

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elsewhere for the knowledge in the contemporary microfinance setting. The subjects treated are: - Difference between banking and microfinance Lending methodologies of microfinance institutions Sources of funding to the banks and the MFIs Wholesale banking and development banking Risk Management Fraud risks management Operations Risk Management Best Practices in Loans Collections Collateral Management and Collateral Registry Financial Technology (Fintech) and Mobile Banking The role of the Finance, Internal Audit, ICT and Human Resource functions Glossary of thousands of microfinance definitions It is hoped to be a good companion to you in your studies and practices on the field!

Contours of Descent

What promise did Sequoia Capital recognize in SKS microfinance (India) that it had also seen in Apple, Oracle, and Google? Why would Vodafone help distribute money via cell phones for millions of Kenyans? How did a Mexican retailer create a financial-services empire, Banco Azteca, that would serve eight million borrowers in five years? From its origins as a nonprofit poverty alleviation strategy, microfinance has become a viable business model for providing financial services to the poor in ways that allow for both social responsibility and profit, even in the midst of economic turmoil. Longtime microfinance expert Elisabeth Rhyne and her team guide readers through the landscape of financial-inclusion opportunities, providing lessons from companies around the world that are leading the way in earning profits while addressing global poverty. *Microfinance for Bankers and Investors* reveals: Changes in the market allowing for increased private investment in microfinance New technologies and delivery channels that reduce costs for small transactions Proven ways to overcome the unique challenges of serving customers at the bottom of the pyramid Innovative products for grassroots finance, such as mobile phone banking and microinsurance The extraordinary social value and business sustainability of microfinance *Microfinance for Bankers and Investors* breaks new ground by showing how microfinance attracts top organizations to engage in double and triple bottom-line business activities. With deep insight and clear vision, it examines the unique opportunities and challenges of providing financial services for low-income people. Inclusive finance gives companies the prospect of aligning social values with long-term business strategies. *Microfinance for Bankers and Investors* offers the facts and insights you need to enter this fast-growing market with confidence.

Microfinance

One afternoon in 1976 an economics professor, taking a walk in a village in Bangladesh, met a poor woman. The woman was trying to support herself by constructing and selling bamboo stools. She earned two cents a day. When the professor asked her why her profit was so low, she explained that the only person who would lend her money to buy bamboo was the trader who purchased her final product and the price he set barely covered her costs. The professor's instinct was to open his wallet and give her some money. Then he had another thought: Why not give her a loan?

Debtfare States and the Poverty Industry

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The concepts of modernity and modernism are among the most controversial and vigorously debated in contemporary philosophy and cultural theory. In this new, muscular intervention, Pollin explores these notions in a fresh and illuminating manner.

To Inherit the Earth

Around the globe, poverty has held too many people in its grip for too long. While microfinance - small loans to impoverished individuals - initially attracted attention in the press, it didn't achieve the scale, scope, and profitability necessary to substantially combat poverty. All that changed with Vikram Akula's creation of SKS Microfinance. In this highly personal narrative, *A Fistful of Rice*, Akula reveals how he pieced together the best of both philanthropy and (to his surprise) capitalism to help millions of India's poor transition from paupers to customers to business owners. As thoughtful as Barack Obama's personal journey in *Dreams from My Father*, as harrowing as Paul Farmer's battle against infectious disease in *Mountains Beyond Mountains*, and as gripping as Greg Mortensen's fight for education in *Three Cups of Tea*, Akula's story shows how traditional business principles can be brought to bear on global problems in new ways. *A Fistful of Rice* offers not only inspiration but also lessons for anyone seeking to transform tenacity, creativity, and innovation into potent tools for fighting even the most seemingly intractable human burdens.

Bandhan

The idea that small loans can help poor families build businesses and exit poverty has blossomed into a global movement. The concept has captured the public imagination, drawn in billions of dollars, reached millions of customers, and garnered a Nobel Prize. Radical in its suggestion that the poor are creditworthy and conservative in its insistence on individual accountability, the idea has expanded beyond credit into savings, insurance, and money transfers, earning the name microfinance. But is it the boon so many think it is? Readers of David Roodman's openbook blog will immediately recognize his thorough, straightforward, and trenchant analysis. *Due Diligence*, written entirely in public with input from readers, probes the truth about microfinance to guide governments, foundations, investors, and private citizens who support financial services for poor people. In particular, it explains the need to deemphasize microcredit in favor of other financial services for the poor.

Banker to the Poor

On the real lives of people in the slums and villages of Asia, Africa and Latin America.

Building Social Business

The riveting story of Muhammad Yunus's life-long struggle to end global poverty. When Muhammad Yunus lent \$27 dollars to 42 women in rural Bangladesh, he sparked what became the microcredit movement that has empowered millions of

poor women in nearly 100 countries.

Microfinance for Bankers and Investors: Understanding the Opportunities and Challenges of the Market at the Bottom of the Pyramid

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.

Small Loans, Big Dreams

The must-read summary of Muhammed Yunus' book: "Banker to the Poor: Micro-Lending and the Battle Against World Poverty". This complete summary of "Banker to the Poor" by Muhammad Yunus, an economist, civil society leader and Nobel Peace Prize-winner, presents his explanation of the requirements for microcredit in the current economy and how this can be a simple way of reducing poverty. Including his own experiences, Yunus provides helpful advice for anyone who wants to change their life and help the poor in this inspirational book on moral duty. Added-value of this summary: • Save time • Understand microcredit and how economically viable philanthropy can drastically reduce poverty • Expand your knowledge of global economics and politics To learn more, read "Banker to the Poor" and discover concrete solutions in the fight against poverty.

The Microfinance Revolution

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First published in 2000. Routledge is an imprint of Taylor & Francis, an informa company.

Microfinance in India

WINNER of the BISA IPEG Book Prize 2015 <http://www.bisa-ipeg.org/ipeg-book-prize-2015-winner-announced/> Under the rubric of 'financial inclusion', lending to the poor –in both the global North and global South –has become a highly lucrative and rapidly expanding industry since the 1990s. A key inquiry of this book is what is 'the financial' in which the poor are asked to join. Instead of embracing the mainstream position that financial inclusion is a natural, inevitable and mutually beneficial arrangement, Debtfare States and the Poverty Industry suggests that the structural violence inherent to neoliberalism and credit-led accumulation have created and normalized a reality in which the working poor can no longer afford to live without expensive credit. The book further transcends economic treatments of credit and debt by revealing how the poverty industry is extricably linked to the social power of money, the paradoxes in credit-led accumulation, and 'debtfarism'. The latter refers to rhetorical and regulatory forms of governance that mediate and facilitate the expansion of the poverty industry and the reliance of the poor on credit to augment/replace their wages. Through a historically grounded analysis, the author examines various dimensions of the poverty industry ranging from the credit card, payday loan, and student loan industries in the United States to micro-lending and low-income housing finance industries in Mexico. Providing a much-needed theorization of the politics of debt, Debtfare States and the Poverty Industry has wider implications of the increasing dependence of the poor on consumer credit across the globe, this book will be of very strong interest to students and scholars of Global Political Economy, Finance, Development Studies, Geography, Law, History, and Sociology.

<https://www.youtube.com/watch?v=2IU6PHjyOzU>

Summary: Banker to the Poor

Microfinance and Its Discontents

The founder of the Grameen Bank relates how he developed the system of micro-credit to help eradicate poverty in countries such as Bangladesh by providing financial education and small loans to rural families.

The Poor and Their Money

The inspirational story of how Nobel Prize winner Muhammad Yunus invented microcredit, founded the Grameen Bank, and transformed the fortunes of millions of poor people around the world. Muhammad Yunus was a professor of economics in Bangladesh, who realized that the most impoverished members of his community were systematically neglected by the banking system -- no one would loan them any money. Yunus conceived of a new form of banking -- microcredit -- that would offer very small loans to the poorest people without collateral, and teach them how to manage and use their loans to create successful small

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businesses. He founded Grameen Bank based on the belief that credit is a basic human right, not the privilege of a fortunate few, and it now provides \$24 billion of micro-loans to more than nine million families. Ninety-seven percent of its clients are women, and repayment rates are over 90 percent. Outside of Bangladesh, micro-lending programs inspired by Grameen have blossomed, and serve hundreds of millions of people around the world. The definitive history of micro-credit direct from the man that conceived of it, Banker to the Poor is the moving story of someone who dreamed of changing the world -- and did.

Micro-Credit, Poverty and Empowerment

The author describes his vision for an innovative business model that would combine the power of free markets with a quest for a more humane, egalitarian world that could help alleviate world poverty, inequality, and other social problems.

The Economics of Microfinance

Liberating Economics draws on central concepts from women's studies scholarship to construct a feminist understanding of the economic roles of families, caring labor, motherhood, paid and unpaid labor, poverty, the feminization of labor, and the consequences of globalization. Barker and Feiner consistently recognize the importance of social location -- gender, race, class, sexual identity, and nationality -- in economic processes shaping the home, paid employment, market relations, and the global economy. Throughout they connect women's economic status in the industrialized nations to the economic circumstances surrounding women in the global South. Rooted in the two disciplines, this book draws on the rich tradition of interdisciplinary work in feminist social science scholarship to construct a parallel between the notions that the "personal is political" and "the personal is economic." Drucilla K. Barker is Professor of Economics and Women's Studies, Hollins University. Susan F. Feiner is Associate Professor of Economics and Women's Studies, University of Southern Maine.

Poor Economics

"A biography of Nobel Peace Prize winner Muhammad Yunus, who from a young age was determined to make difference in the world and eventually revolutionized global antipoverty efforts by developing the innovative economic concept of micro-lending. Includes an afterword and author's sources"--

Give Us Credit

The first feminist critique of the much-lauded microcredit process in Bangladesh.

Can't Even

A top-notch resource for anyone who wants to break into the demanding world of investment banking For undergraduates and MBA students, this book offers the perfect preparation for the demanding and rigorous investment banking recruitment process. It features an overview of investment banking and careers in

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the field, followed by chapters on the core accounting and finance skills that make up the necessary framework for success as a junior investment banker. The book then moves on to address the kind of specific technical interview and recruiting questions that students will encounter in the job search process, making this the ideal resource for anyone who wants to enter the field. The ideal test prep resource for undergraduates and MBA students trying to break into investment banking. Based on author Andrew Gutmann's proprietary 24 to 30-hour course. Features powerful learning tools, including sample interview questions and answers and online resources. For anyone who wants to break into investment banking, *How to Be an Investment Banker* is the perfect career-making guide.

Women And Microcredit In Rural Bangladesh

Muhammad Yunus is that rare thing: a bona fide visionary. His dream is the total eradication of poverty from the world. In 1983, against the advice of banking and government officials, Yunus established Grameen, a bank devoted to providing the poorest of Bangladesh with minuscule loans. Grameen Bank, based on the belief that credit is a basic human right, not the privilege of a fortunate few, now provides over 2.5 billion dollars of micro-loans to more than two million families in rural Bangladesh. Ninety-four percent of Yunus's clients are women, and repayment rates are near 100 percent. Around the world, micro-lending programs inspired by Grameen are blossoming, with more than three hundred programs established in the United States alone. *Banker to the Poor* is Muhammad Yunus's memoir of how he decided to change his life in order to help the world's poor. In it he traces the intellectual and spiritual journey that led him to fundamentally rethink the economic relationship between rich and poor, and the challenges he and his colleagues faced in founding Grameen. He also provides wise, hopeful guidance for anyone who would like to join him in "putting homelessness and destitution in a museum so that one day our children will visit it and ask how we could have allowed such a terrible thing to go on for so long." The definitive history of micro-credit direct from the man that conceived of it, *Banker to the Poor* is necessary and inspirational reading for anyone interested in economics, public policy, philanthropy, social history, and business. Muhammad Yunus was born in Bangladesh and earned his Ph.D. in economics in the United States at Vanderbilt University, where he was deeply influenced by the civil rights movement. He still lives in Bangladesh, and travels widely around the world on behalf of Grameen Bank and the concept of micro-credit.

The East European Gypsies

The winners of the Nobel Prize in Economics upend the most common assumptions about how economics works in this gripping and disruptive portrait of how poor people actually live. Why do the poor borrow to save? Why do they miss out on free life-saving immunizations, but pay for unnecessary drugs? In *Poor Economics*, Abhijit V. Banerjee and Esther Duflo, two award-winning MIT professors, answer these questions based on years of field research from around the world. Called "marvelous, rewarding" by the *Wall Street Journal*, the book offers a radical rethinking of the economics of poverty and an intimate view of life on 99 cents a day. *Poor Economics* shows that creating a world without poverty begins with understanding the daily decisions facing the poor.

The Price of a Dream

Argues that microfinance is an industry focused on maximizing profits and plagued by predatory lending practices, scandals, cover-ups and corruption, and offers solutions for the future.

Microfinance and Poverty Alleviation

Set against the backdrop of the Civil Rights Movement, *Redlined* exposes the racist lending rules that refuse mortgages to anyone in areas with even one black resident. As blacks move deeper into Chicago's West Side during the 1960s, whites flee by the thousands. But Linda Gartz's parents, Fred and Lil choose to stay in their integrating neighborhood, overcoming previous prejudices as they meet and form friendships with their African American neighbors. The community sinks into increasing poverty and crime after two race riots destroy its once vibrant business district, but Fred and Lil continue to nurture their three apartment buildings and tenants for the next twenty years in a devastated landscape—even as their own relationship cracks and withers. After her parents' deaths, Gartz discovers long-hidden letters, diaries, documents, and photos stashed in the attic of her former home. Determined to learn what forces shattered her parents' marriage and undermined her community, she searches through the family archives and immerses herself in books on racial change in American neighborhoods. Told through the lens of Gartz's discoveries of the personal and political, *Redlined* delivers a riveting story of a community fractured by racial turmoil, an unraveling and conflicted marriage, a daughter's fight for sexual independence, and an up-close, intimate view of the racial and social upheavals of the 1960s.

Creating a World Without Poverty

A winner of the Nobel Peace Prize and bestselling author of *Banker to the Poor* offers his vision of an emerging new economic system that can save humankind and the planet Muhammad Yunus, who created microcredit, invented social business, and earned a Nobel Peace Prize for his work in alleviating poverty, is one of today's most trenchant social critics. Now he declares it's time to admit that the capitalist engine is broken--that in its current form it inevitably leads to rampant inequality, massive unemployment, and environmental destruction. We need a new economic system that unleashes altruism as a creative force just as powerful as self-interest. Is this a pipe dream? Not at all. In the last decade, thousands of people and organizations have already embraced Yunus's vision of a new form of capitalism, launching innovative social businesses designed to serve human needs rather than accumulate wealth. They are bringing solar energy to millions of homes in Bangladesh; turning thousands of unemployed young people into entrepreneurs through equity investments; financing female-owned businesses in cities across the United States; bringing mobility, shelter, and other services to the rural poor in France; and creating a global support network to help young entrepreneurs launch their start-ups. In *A World of Three Zeros*, Yunus describes the new civilization emerging from the economic experiments his work has helped to inspire. He explains how global companies like McCain, Renault, Essilor, and Danone got involved with this new economic model through their own social action groups,

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describes the ingenious new financial tools now funding social businesses, and sketches the legal and regulatory changes needed to jumpstart the next wave of socially driven innovations. And he invites young people, business and political leaders, and ordinary citizens to join the movement and help create the better world we all dream of.

Due Diligence

Explains how Bangladesh's Grameen Bank has transformed the lives of the indigent--especially women--through the practice of making loans to the poor

A World of Three Zeros

In the country with the widest income gap between rich and poor and where millions of children fend for themselves on city streets, one of the world's most successful grassroots social movements has arisen. *To Inherit the Earth* tells the dramatic story of Brazil's Landless Workers' Movement, or MST--millions of desperately poor, landless, jobless men and women who, through their own nonviolent efforts, have secured rights to over 20 million acres of farmland. Not only are the MST fighting for their own rights, they are transforming their society into a more just one--and their approach may offer the best solution yet to Brazil's environmental problems in the Amazon and elsewhere. Authors Wright and Wolford put the movement in its historical, political, and environmental context, trace its growth, and address the issues the MST faces going forward. And throughout, they share dozens of personal stories of people in the movement--stories filled with tremendous courage, personal sacrifice, faith, humor, drama, and determination.

A Fistful of Rice

Microfinancing is considered one of the most effective strategies in the fight against global poverty. And now, in *Small Loans, Big Changes*, author Alex Counts reveals how Nobel Prize Winner Muhammad Yunus revolutionized global antipoverty efforts through the development of this approach. This book presents compelling stories of women benefiting from Yunus's microcredit in rural Bangladesh and urban Chicago, and recounts the experiences of different borrowers in each country, interspersing them with stories of Yunus, his colleagues, and their counterparts in Chicago.

Confessions of a Microfinance Heretic

Around the world, a revolution is occurring in finance for low-income people. The microfinance revolution is delivering financial services to the economically active poor on a large scale through competing, financially self-sufficient institutions. In a few countries this has already happened; in others it is under way. The emerging microfinance industry has profound implications for social and economic development. For the first time in history, capital is well on its way to being democratized. *'The Microfinance Revolution'*, in three volumes, is aimed at a diverse readership - economists, bankers, policymakers, donors, and social

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scientists; microfinance practitioners and specialists in local finance and rural and urban development; and members of the general public interested in development. This first volume, 'Sustainable Finance for the Poor', focuses on the shift from government- and donor-subsidized credit systems to self-sufficient microfinance institutions providing voluntary savings and credit services.

Microfinance and Poverty Reduction

This is the story of Bandhan, the only bank that emerged in eastern India after Independence. Founded by the son of a sweet vendor, with a mere Rs 2 lakh, the sum total of his life savings. On 17 June, 2015, Chandra Shekhar Ghosh stepped out of the Reserve Bank of India building in Mumbai with the much-coveted banking licence, beating some of the country's top corporate houses. This moment compensated for all the frustrations that had come along the way. A year later, Bandhan Bank was launched with 6.7 million small borrowers. So, how did Ghosh build India's biggest MFI from scratch and then, along with his team, transform it into a universal bank? Bandhan: The Making of a Bank chronicles that journey. This is also Ghosh's personal story-of a boy growing up in small-town Agartala struggling with poverty, but relentless in his ambition to make it big. He battles competition, hostile moneylenders, a tough economic climate and the perpetual lack of resources. Nobody in India perhaps knows better than him the psyche of a small borrower and the alchemy of doing business with the poor, profitably. This is one of India's biggest entrepreneurial stories.

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