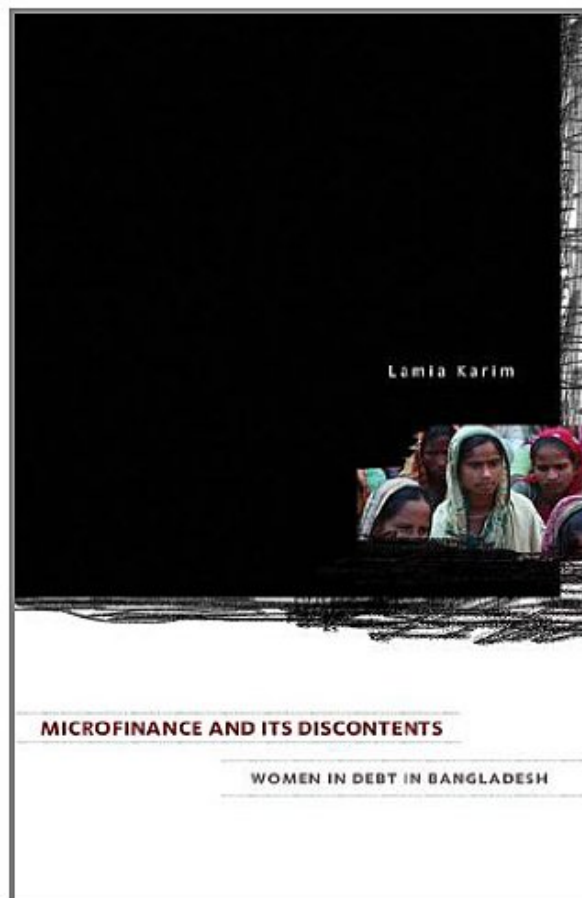
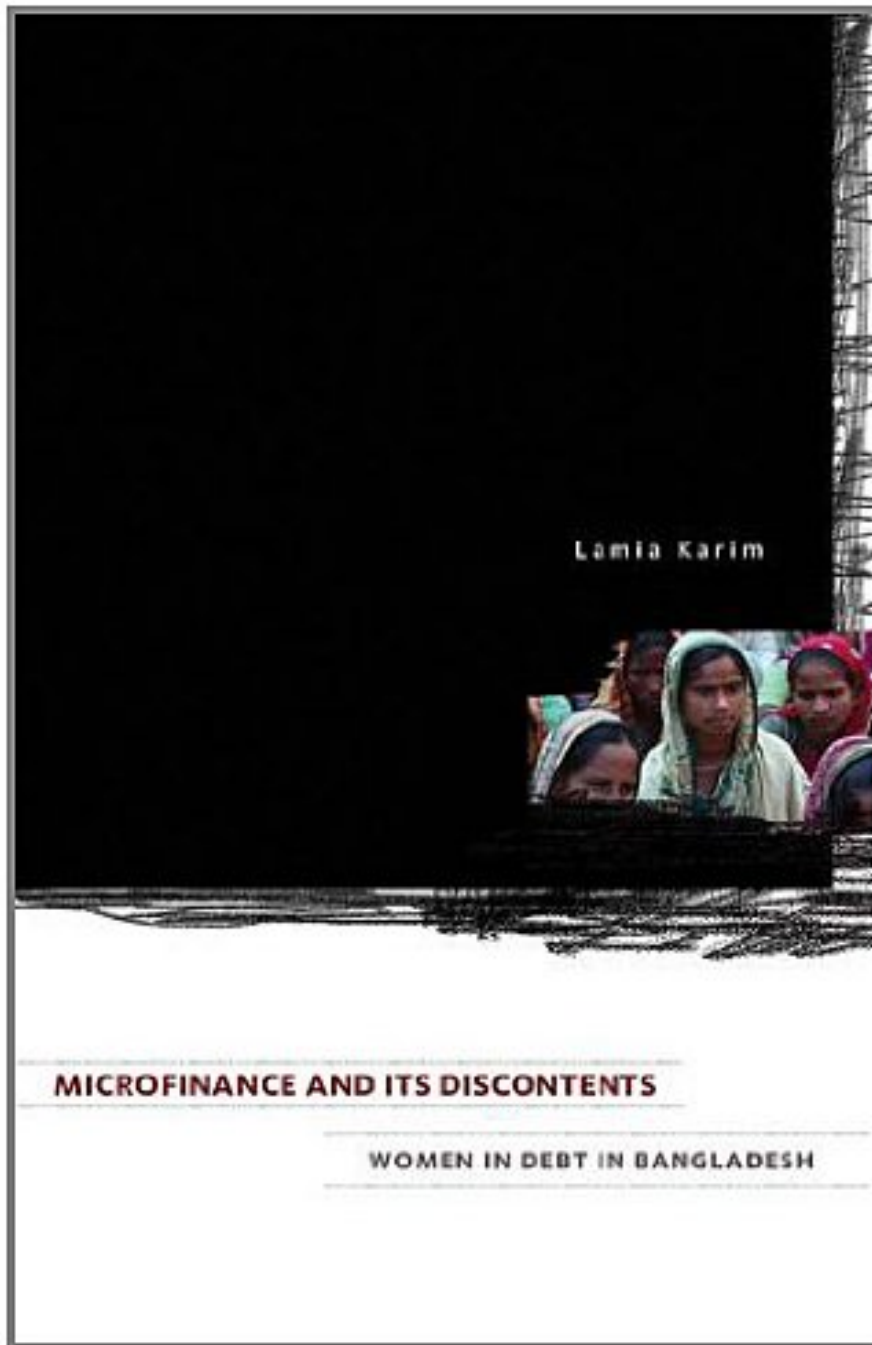


# **MICROFINANCE AND ITS DISCONTENTS: WOMEN IN DEBT IN BANGLADESH BY LAMIA KARIM**



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## Review

"It is precisely because the microcredit mantra has been so endlessly repeated, often in place of actual empirical documentation to back its claims, that Microfinance and Its Discontents is so compelling. This is an outstanding, courageous, and path-breaking piece of scholarship; one that will doubtless unsettle the microcredit establishment, and by extension, key presumptions of neoliberal research agendas." —Kamala Visweswaran, University of Texas, Austin

"Lamia Karim has done an excellent job by juxtaposing facts against myths, lies against truths and objective research against subjective hagiographies. . . . I believe this book is an important addendum to the growing literature that demonstrates and deconstructs the lies and myths about microcredit and NGO business in Bangladesh and elsewhere in the Third World." —countercurrents.org

"Karim's book is a timely contribution to the debate on microfinance, and is a challenging and engaging read for the specialist as well as the lay reader. I believe that her ideas will serve as a guideline for future researchers' and policy-makers inquiries into the gender aspect of microfinance." —Soumya Mishra, Governance across Borders

"Karim's book serves as a stark and timely reminder of the value of ethnographic research in offering a deeper understanding of how developmental interventions in specific institutional and local contexts may reproduce or even exacerbate structural inequalities, and also in informing the strategies that seek to counter these inequalities." —Economic & Political Weekly

## About the Author

Lamia Karim is associate professor of cultural anthropology at the University of Oregon, Eugene.

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In 2006 the Grameen Bank of Bangladesh won the Nobel Peace Prize for its innovative microfinancing operations. This path-breaking study of gender, grassroots globalization, and neoliberalism in Bangladesh looks critically at the Grameen Bank and three of the leading NGOs in the country. Amid euphoria over the benefits of microfinance, Lamia Karim offers a timely and sobering perspective on the practical, and possibly detrimental, realities for poor women inducted into microfinance operations.

In a series of ethnographic cases, Karim shows how NGOs use social codes of honor and shame to shape the conduct of women and to further an agenda of capitalist expansion. These unwritten policies subordinate poor women to multiple levels of debt that often lead to increased violence at the household and community levels, thereby weakening women's ability to resist the onslaught of market forces.

A compelling critique of the relationship between powerful NGOs and the financially strapped women beholden to them for capital, this book cautions us to be vigilant about the social realities within which women and loans circulate—realities that often have adverse effects on the lives of the very women these operations are meant to help.

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#### Most helpful customer reviews

8 of 8 people found the following review helpful.

Best Book on Microfinance

By Maceo Eric Culberson

This is groundbreaking work. It reveals that underneath all the hype and cheerleading for microfinance, there is a different, and less hopeful, story. This book is set in the home country of Mohammed Yunus, who received the Nobel Peace Prize, along with his Grameen Bank, for developing microfinance. Karim shows that microfinance in Bangladesh has really served mainly as a way for those who run microfinance institutions to make money and status, while the women who are supposed to be served have found increasing negative pressures on their time and meager resources. Microfinance, rather than helping women, has only reinforced the patriarchal social structures in Bangladesh, leaving women with even more obligations than before and making no real dent in poverty. It's no wonder that Yunus' legacy is being challenged today in Bangladesh. If you want to know about microfinance, buy this book!

4 of 4 people found the following review helpful.

The stories of these women's lives will haunt you.

By Amazon Customer

This is an incredible book written for a scholarly audience but accessible and quite powerful for those of us who aren't in the world of academia. Despite her research orientation, the author (full disclosure: a college friend of mine a long time ago) cannot help but use a few choice exclamation marks when the subject calls for it--like the story of the single mother of a toddler whose house was literally dissembled before her eyes and all her belongings carted away to settle a loan with a balance of just over \$2. Karim learns the truth because she speaks the language and knows the terrain since as a native of Bangladesh and Pakistan. Microfinance was meant to inspire women's empowerment but instead harms women, with high interest, often unaffordable loans usually controlled by male family members, and collection procedures from Hell. NGOs promoting these loans should be ashamed; instead they are awarded the Nobel Prize. This is an important book and honestly I could not put it down.

4 of 4 people found the following review helpful.

A Must Read

By Annie.Ng

As a long time proponent of microfinance, I was very skeptical about this book. I had to read the first 3 chapters for school, but ended up reading the whole book. The book provides a difficult yet realistic aspect of microfinance in a country where NGOs have taken on the role of local governance. The author, having carried out her research in Bangladesh, exposed the "other side" of microfinance that we often do not hear of through different narratives, many of which are disturbingly true. If you're interested in international development, microfinance or women development, this book is a must read! Highly recommended.

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