

MICRO-CREDIT BANKING AS A POVERTY ALLEVIATION TOOL

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Abstract

The total world population is 7.093 billion of them 1.29 billion do live with absolute poverty (PPP below \$1.25). Around 4 million of people die cause of starving and malnutrition and 25 million without treatment/year. 100 million is homeless and further 100 million is hidden homeless. Around 200 million is unemployed. Of them 75 million that is 13% of the total figure is between the ages of 15 and 24 [IMF-2012]. If dramatic changes are not happened in the world job markets and young jobless is remain stable, its impact would be very devastative for the forthcoming world.

Keywords: Poverty, Micro-credit banking

Introduction

For global peace & affluence in today's world stricken with hunger, homelessness, diseases & woe, tremendous poverty has to be removed to ensure the fundamental rights which include the rights of foods, cloths, shelters, education and treatment. International aid, which is joke to the impoverished, has deepened the problems rather than alleviate a bit. To pave the way for first and foremost task is either to create direct employment or create condition to create employments. Micro-credit banking, which on one hand create direct employment and on the other hand patronize borrowers to create small scale production lines or enterprises to create employments & bring financial sustainability, is one of the most remarkable options to alleviate global poverty.

Microcredit & its impact on socio-economic lives

Microcredit is a financial innovation that refers to various kinds of small loans & financial services meant for the impoverished borrowers who are currently operating businesses or aspiring to introduce businesses or simply unemployed to introduce businesses or financial activities to improve living standard. The borrowers of micro credit usually lack of collateral, steady employment & variable credit history, thus fail to qualify for regular bank loan.

«Money, says the proverb, makes money. When you have got a little, it is often easy to get more. The great difficulty is to get that little» -Adam Smith

«Low income individuals are capable to lifting themselves out of poverty, if given access to financial service»-Dr. Muhammad Yunus

Over the above concepts microcredit evolved first in 18th century and got momentum only after the establishment of 'Grameen Bank' in Bangladesh by Prof. Muhammad Yunus in 1976. As of 2013 microcredit activities are manipulated in about 50 countries around the world.

But the impact of microcredit on poverty alleviation is highly a debated issue. Since its introduction, microcredit has not had very positive impact rather has led many borrowers into debt trap or leading suicide or selling organs [Milford, 2010 & Kathrin, 2012]. 1&2

Manual On Micro Credit Banking

Rachel Sandford



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